



PROTECT

Your home insurance policy wording





PROTECT

Contents

(Click the relevant section below)

Important contact details	3
Policy limits	3
Introduction	5
Definitions	7
General conditions	12
Claims procedures and conditions	17
General exclusions	19

Buildings cover

Section 1 – Buildings cover	21
Optional buildings cover	26
Personal benefits (buildings cover)	27
Liabilities (buildings cover)	28
Settling claims under buildings covers	29

Contents cover

Section 2 – Contents cover	31
Optional contents cover	35
Personal benefits (contents cover)	38
Liabilities (contents cover)	42
Settling claims under contents covers	44
Complaints procedure	46
Regulatory information	48

If you would like this or other documents in large print or on audio tape, please contact us.

Important contact details

Make a claim	0330 0600 684	www.policyexpert.co.uk/claims
Change your policy	0330 0600 694	amazon-customer@policyexpert.co.uk
Emergency helpline (if you have bought home emergency cover)	0330 0600 681	
Legal helpline (if you have bought legal cover)	0330 0600 682	

Policy limits

Limits apply to some parts of **your** cover. **Your schedule** will show which sections and limits apply to the cover **you** have bought. Please see the relevant section of cover in this booklet for full details of **your** cover and the exclusions that apply.

Buildings (if you have bought this cover)	
Buildings rebuild limit	£1,000,000
Alternative accommodation	£100,000
Replacement locks and keys	£1,000
Trace and access	£10,000
Loss of metered water or oil	£1,000
Property owner's liability	£2,000,000
Contents (if you have bought this cover)	
Total contents limit	See your schedule
Valuables limit (in the home)	See your schedule You must tell us about any valuables that are worth over £2,000. They will then be listed separately on your policy schedule .
Alternative accommodation	£25,000
Replacement locks and keys	£1,000
Loss of metered water or oil	£1,000
Contents in outbuildings	£5,000
Theft from outbuildings or garages	£3,000
Theft from an unattended motor vehicle	£1,000
Freezer contents	£750
Home office equipment	£5,000
Contents temporarily away from your home	£5,000
Contents in student accommodation	£5,000

Garden cover	£2,500 for contents outside £2,500 for garden plants (£250 per plant)
Money in the home	£500
Digital information	£2,500
Credit-card liability	£1,000
Title deeds	£2,500
Visitors' belongings	£500
Tenant's liability	£5,000
Employer's liability	£5,000,000
Personal and property occupier's liability	£2,000,000
Personal possessions (if you have bought this cover)	
Cover for personal belongings and valuables outside the home	See your schedule . You must tell us about any items that are worth over £2,000. They will then be listed separately in your schedule .
Single unspecified item (not listed separately in your schedule)	£2,000
Theft from an unattended motor vehicle	£1,000
Money	£500
Bicycle cover (if you have bought this cover)	
Maximum per bicycle	£1,000
Maximum per claim	£2,000
Family legal protection (if you have bought this cover)	
Legal costs and expenses for the following (see your Legal Cover Plus wording for details)	
Personal injury, buying and selling property, protecting property from damage, tax, employment disputes, employee legal defence, probate and identity theft	£75,000
Consumer disputes	£20,000
Education disputes	£5,000
Jury service and court expenses	£100 per day £1,000 in total
Home emergency (if you have bought this cover)	
Emergency call-out and repairs for the following (see your Home Emergency Plus wording for details)	
Boiler and heating system, plumbing, toilets, drainage system, electrics, gas pipes into your home, securing your home, pest infestation and roofing	£1,000
Replacement boiler	Up to £500 (depending on age of boiler)
Alternative heating contribution	£100
Alternative accommodation	£1,000

Introduction

This **policy** is a contract of insurance between **you** and **us** and is made up of this booklet, together with **your schedule** and any **endorsement** that **we** have issued to **you**.

We agree to provide cover in line with the terms and conditions set out in this **policy** and the sections shown in **your schedule** for loss, damage, injury or liability that arise during the **period of insurance**.

You agree to pay the premium for the **period of insurance** and to keep to all the terms and conditions of the **policy**. If **you** do not do this, the contract may not be valid and **you** may not be able to make a claim.

You have the right to cancel any cover **you** have bought at any time during the **period of insurance**. **Please see page 13** for more details.

It is important that you do the following

- Check that the information in **your schedule** is accurate and that **your schedule** shows the sections of cover **you** have requested.
- Tell **us** if any of the information in the **schedule** is not correct, and tell **us** if any of the information in the **schedule** changes or if **your** needs change during the **period of insurance**. **We** will update the contract every time **we** agree to a change, and give **you** a new **schedule** each time **we** renew the contract or make any changes to it. **Please see general condition 2 on page 12** for guidance on the changes **you** need to tell **us** about.
- Meet **your** duties under each section of the **policy** and the insurance as a whole. This includes making any claims honestly and without making any false, misleading or fraudulent statements or using any false, fraudulent or stolen documents or devices.

If **you** do not do the things above, this could reduce **your** insurance cover and **we** may not pay any claim **you** make.

Information you have given us

The contract is based on the statements and information **you** gave **us**, or that was given on **your** behalf, when **you** applied for this **policy**. **We** use that information to assess the cover **we** will provide **you** with and to set the premium and **policy** conditions. A copy of the questions and answers that **you** gave **us** is available in **your** account on **our** website or **you** can ask **us** for a printed copy. **You** must check this information carefully and let **us** know immediately if any of the information **you** have given **us** is incorrect.

You must take care when answering any questions **we** ask, and make sure that all the information **you** provide is accurate and complete. When **you** provide information about other people insured under this **policy**, it is **your** responsibility to check that the information **you** provide is accurate.

About this policy

The **policy** is arranged in different sections. It is important that **you** are clear which sections **you** have asked for as the insurance relates only to the sections of the **policy** which are shown in the **schedule** as being included.

Throughout this **policy** certain words and phrases have specific meanings. These are defined in the **definitions section of the policy on page 7** and are highlighted throughout the document in bold font.

There are some general exclusions that apply to the whole contract of insurance and these are defined in the **general exclusions section of the policy on page 19**.

Your insurer

We, Policy Expert, have arranged this insurance with Accredited Insurance (Europe) Limited - UK Branch, registered in Malta. Company number C59505. **We** have designed this insurance **policy** booklet carefully to help **you** understand the cover **we** will provide. Please take the time to read the **policy** and make sure that the cover meets **your** needs. If **you** want to change anything or if there is anything **you** do not understand, please contact **us**.

Definitions

The following definitions have the same meaning wherever they appear in **your policy** or **your schedule**. They will always appear in bold font.

You, your, policyholder	The person (or people) named on the schedule as the policyholder or policyholders, who normally lives in the home or, in the event of their death, their legally appointed representative.
We, us, our	Policy Expert (a trading name of QMetric Group Ltd) on behalf of Accredited Insurance (Europe) Limited – UK Branch and our appointed representatives.
Accidental damage	Sudden, unexpected, and physical damage which: <ul style="list-style-type: none">- happens at a specific time;- was not deliberate; and- was caused by something external and identifiable.
Bedroom	Any room in your home , including in outbuildings , that is currently used as a bedroom or was originally designed and built to be a bedroom even if it is now used for another purpose.
Bicycle, bicycles	Any bicycle , including electric bikes, and its tyres and accessories.
Buildings	<p>Any permanent structure within the boundaries of the address shown in your schedule.</p> <p>This includes:</p> <ul style="list-style-type: none">• the structure of your home;• permanently installed septic tanks, cesspit’s and domestic fixed central-heating gas or oil tanks;• drives, patios, footpaths and terraces;• boundary and garden walls;• gates and fences;• permanently fixed, professionally installed wind turbines as long as you have told us about these and are following the manufacturer’s guidelines when using them;• hard tennis courts;• plants, trees, flowers and shrubs not in moveable pots or containers;• radio and television aerials, satellite dishes and their fittings and masts; and• the underground services, inspection hatches and covers supplying your home, and which you are responsible for. <p>Buildings also includes the permanent fixtures and fittings in or mounted on the buildings that could not easily be removed and reused, such as fixed solar panels (that have been professionally installed), fixed sanitary fittings (for example, toilets, sinks and baths) and laminated, wood-effect or vinyl floor coverings.</p> <p>All items must belong to you, or be your legal responsibility, and must be used for domestic or business administration purposes.</p> <p>Buildings does not include:</p> <ul style="list-style-type: none">• marquees and their accessories; and• swimming pools, hot tubs, jacuzzis and their fixtures and fittings, covers, enclosures and accessories which are not permanently installed.

Computer viruses	<p>A set of corrupting, harmful or unauthorised instructions, malware or codes, which are introduced maliciously and are intentionally created to spread, damage, interfere with or otherwise negatively affect a computer system or network. For example, to make it stop, fail or work differently to how the manufacturer intended it to work.</p> <p>Computer viruses includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.</p>
Consequential loss	Any loss, damage or expense which happens indirectly as a result of, or is a side effect from, the event which led to your claim.
Contagious disease	<p>Any disease which can be transmitted from any organism to another organism, where:</p> <ul style="list-style-type: none"> the substance or agent of the disease includes, but is not limited to, a virus, bacterium, parasite or any other organism, whether living or not; the method of transmission, whether direct or indirect, includes but is not limited to, through the air, through bodily fluids, from any surface, object, solid, liquid or gas, or between organisms; and the disease, substance or agent can cause or threaten harm to human health or human welfare.
Contents	<p>All of your or your family's belongings or property which you or your family are legally responsible for, which are kept in your home and gardens, including furniture, fixtures and fittings which can be easily removed and reused such as carpets and curtains, personal belongings, valuables, money, credit cards, gadgets, household goods, and plants, trees, flowers and shrubs in moveable pots or containers.</p> <p>If you are a tenant, we will insure the fixtures and fittings of the buildings which you become legally liable to pay under the terms of your tenancy agreement (including radio and television aerials, satellite dishes and their fittings and masts) as long as you do not own or are not responsible for insuring the buildings, and the fixtures and fittings are not insured under another insurance policy.</p> <p>Contents does not include:</p> <ul style="list-style-type: none"> bicycles (unless you have bought the optional bicycle cover); motorised vehicles; caravans, trailers and their parts, keys and accessories; watercraft (including sailboards and surfboards) and their parts, keys and accessories; aircraft (including gliders and hang-gliders) or any other flying device (such as drones) and their parts, keys and accessories; animals, birds, fish or any living thing; business stock, tools or materials; lottery and raffle tickets; and marquees and their accessories.
Cost of rebuilding	The full cost of rebuilding the buildings in the same form, size, style and condition as when they were new, including the cost of keeping to any government or local authority requirements, fees and associated costs, including architects' and surveyors' fees, which we have agreed with you before you pay.
Credit cards	Credit cards , cheque-guarantee cards, debit cards, charge cards, store cards or cash cards held for private purposes and issued in the British Isles.

Domestic employee	<p>Any person you employ to carry out domestic duties relating to your home and gardens.</p> <p>Domestic employee does not include:</p> <ul style="list-style-type: none"> • people who are employed to provide care for you or your family; and • people who you employ in connection with your or your family's business, trade or profession.
Electronic data	<p>Facts, concepts and information converted to a form that can be communicated, interpreted or processed by electronic and electromechanical data processing or electronically controlled equipment. Electronic data includes programmes, software and other coded instructions for processing and manipulating data or directing and manipulating this equipment.</p>
Endorsement	<p>A specific term, condition or variation to the policy.</p> <p>Endorsements change the normal terms and conditions of your policy, reducing or extending your cover and possibly changing the excess you have to pay. If endorsements apply to your policy, we will tell you about them beforehand and include the details in your schedule.</p> <p>Please check your schedule to see if any endorsements apply to you.</p>
Excess	<p>The first amount of any claim that you will have to pay. If you make a claim under more than one part of the policy for the same incident, you will only have to pay one excess.</p>
Family	<p>As long as they permanently live with you in your home during the period of insurance, and they are not paying for their accommodation:</p> <ul style="list-style-type: none"> • your husband, wife, partner or civil partner; • your children; and • other members of your family.
Gadgets	<p>Personal and portable communication devices, including mobile phones, tablets, laptops, handheld computers and games consoles.</p> <p>Gadgets does not include gadgets used for business purposes.</p>
Heave	<p>The upward movement of the site your buildings stand on as a result of the soil expanding.</p>
Home	<p>The main building in which you live, garages which are part of or attached to the main building, and outbuildings all within the boundary of the address shown in your schedule.</p> <p>All of the home must be at the same address in the United Kingdom and must be used by you and your family for domestic or business administration purposes.</p>
Home office equipment	<p>Office equipment, including computers, laptops, software, phones, printers, fax machines, photocopiers and other equipment used for business purposes in relation to administration work carried out at your home.</p> <p>Home office equipment does not include:</p> <ol style="list-style-type: none"> 1. any items belonging to your employer; 2. any stock, tools or materials belonging to the business or used for business purposes; 3. money or credit cards belonging to the business or used for business purposes; and 4. any property more specifically insured by any other insurance.

Landslip	Sudden movement of soil on a slope or gradual creep of a slope over a period of time.
Motorised vehicles	<p>Any electrically or mechanically powered vehicle, other than:</p> <ul style="list-style-type: none"> • vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the home; • vehicles designed to help disabled people (as long as the vehicles do not need to be registered for road use); • golf carts and trolleys; and • electric pedal cycles that, by law, you don't need to have a licence for in order to ride on the road (see www.gov.uk/electric-bike-rules for more information).
Money	Personal money which you or your family own for private purposes, including coins and banknotes used as legal tender, postage stamps (not in a collection), postal and money orders, cheques (including traveller's cheques), saving and trading stamps, saving certificates and premium bonds, luncheon vouchers, travel tickets and gift tokens.
Outbuildings	<p>Detached garages, sheds, greenhouses, summer houses and other permanent structures set apart from the main building you live in and which are used for domestic or business administration purposes.</p> <p>Outbuildings does not include:</p> <ul style="list-style-type: none"> • caravans; • mobile homes; • stables; • agricultural buildings; • carports or any structure that is open on one or more sides; • aviaries, pigeon lofts and tree houses; and • any inflatable or non-permanent structure.
Period of insurance	<p>The period shown in your schedule which we agree to provide cover for, as long as you have paid the full premium to us.</p> <p>If the policy is cancelled, the period of insurance ends on the cancellation date.</p>
Personal belongings	Personal items belonging to you or your family which you are likely to wear, use or carry with you or on you (for example, in your pocket), including clothes, luggage, bags, glasses, hearing aids, sports equipment and musical instruments or equipment. Personal belongings does not include valuables, gadgets, bicycles, money or credit cards or anything used for professional purposes.
Personal possessions	<p>Contents which you or your family take outside of your property and are mainly used for private purposes.</p> <p>Personal possessions does not include bicycles.</p>
Policy	<p>The policy incorporates the policy booklet and the most recent schedule that we have issued to you.</p> <p>These documents together contain all the terms and conditions of your insurance contract with us.</p>
Property	The risk address shown in your schedule which you are legally responsible for, including the land and gardens.
Schedule	The document which provides specific details of your home , the insurance cover in force, the excess which will apply if you need to make a claim on your policy , and details of any endorsement that have been issued to you .

Settlement	The natural movement of new properties in the months and years after they are built.
Storm	<p>A period of violent weather defined as:</p> <ul style="list-style-type: none"> • a gale of force 10 or above (as defined under the internationally recognised Beaufort Scale) reaching wind speeds of at least 55 mph; • torrential rain that falls at a rate of at least 25mm per hour; • snow that falls to a depth of at least 30cm in 24 hours; or • hail so severe that it causes damage to hard surfaces or breaks glass.
Subsidence	Downward movement of the ground your buildings stand on that is not a result of settlement .
Sum insured	The maximum amount under each section of the policy that we will pay if you make any claim on this policy , as shown in your schedule .
Unfurnished	Without enough furniture and furnishings for normal living purposes.
United Kingdom	Great Britain (England, Scotland, Wales), Northern Ireland, the Isle of Man, and the Channel Islands.
Unoccupied	<p>We consider your home to be unoccupied when it is not lived in by you or your family for more than 60 days in a row.</p> <p>Lived in means slept in frequently (we will not accept visits to the home or occasional overnight stays as living in your home).</p> <p>We consider your home to be unoccupied from the first day that the home was not lived in, which may be before the date this insurance starts.</p> <p>We consider your home to be unoccupied even if it has squatters living in it. (A squatter is someone who lives in the property without permission.)</p> <p>You must tell us beforehand if you know your home is going to be unoccupied. If you don't, you could be left without cover.</p>
Valuables	Articles made from or containing gold, silver and other precious metals or stones, jewellery, watches and works of art which belong to you or your family or which you are legally responsible for.
Works of art	Art and collectibles which are of particular value due to their age, style, artistic merit or collectability, including paintings, drawings, etchings, photographs, prints, manuscripts, maps, books, curios, tapestries, porcelain items, sculptures, statues and collections of stamps coins or medals.

General conditions

The following conditions apply to all sections of this **policy**.

1. Providing accurate and complete information

A copy of the questions and answers that **you** gave **us** is available in **your** account on **our** website, or **you** can ask **us** for a printed copy. **You** must check this information carefully and let **us** know immediately if any of the information **you** have given **us** is incorrect.

Under the Consumer Insurance (Disclosure and Representations) Act 2012, when taking out or varying this **policy** **you** must take reasonable care to give accurate and complete answers to all questions **we** ask and make sure that all information **you** give **us** is true and correct.

It is important that the information **you** provide is correct. If **we** find that it is not correct, **we** may:

- cancel **your policy**;
- refuse to pay any claim;
- pay only part of a claim;
- reassess **your** premium;
- alter the level of **your** cover; or
- treat **your policy** as though it had never existed.

2. Changes in your circumstances we need to know about

You must tell **us** about any changes to the answers **you** gave **us** when taking out this **policy** and any changes in **your** circumstances which happen during the **period of insurance**.

It is important that **you** tell **us** about a change before it happens or as soon as **you** know about it.

Here are some examples of changes that **you** must tell **us** about.

1. If **your** address changes.
2. If **you** change occupation.
3. If **you** add items to, or take items off, **your policy**.
4. If **you** or **your family** have been declared bankrupt (sequestration in Scotland) or there have been bankruptcy proceedings against **you** or **your family**, or a county court judgement or similar.
5. If **you** or **your family** have been convicted of any offence other than a driving offence.
6. If **your home** will be **unoccupied** or **unfurnished** for more than 60 days in a row (losses are more likely to happen in **unoccupied** or **unfurnished** properties).
7. If **you** are having any building work done.
You must tell **us** before the start of any building work, conversions, renovations, demolitions and extensions at **your property**.
You must tell **us** about the work at least 30 days before it starts.
(**You** do not need to tell **us** if the work is for redecoration only, is routine maintenance or is to replace or refit existing kitchen or bathroom fittings and does not involve making any structural changes to walls, ceilings or floors.)
You must also tell **us** if the building work alters the number of bedrooms or bathrooms.
8. If **you** or **your family** intend to let or sublet **your home** or if **your home** is no longer occupied only by **you** or **your family**.
9. If **you** or **your family** intend to use **your property** for any other purpose than:
 - i. domestic purposes; or
 - ii. business administration purposes.
10. If the **property** is no longer **your** main **home**.

This is not a complete list and **you** should contact **us** if **you** are not sure whether a change of circumstances may affect **your policy**.

When **you** tell **us** about a change **we** will let **you** know if it will affect **your** insurance. For example, **we** may change the terms of **your** insurance, **you** may have to pay more for **your** insurance, or **we** may cancel **your** insurance in line with the Cancellation section below.

If **you** don't tell **us** when **you** realise that information **you** have provided is inaccurate, or if **you** fail to tell **us** about any changes to **your** circumstances, **we** will not pay **your** claim, and **we** may cancel the **policy** in line with the Cancellation section below or **we** may treat this **policy** as if it had never existed.

3. Cancellation

If **you** decide that, for any reason, this **policy** does not meet **your** insurance needs, **you** may cancel it at any time by letting **us** know.

Post: Policy Expert
1st Floor
Exchange House
450 Midsummer Boulevard
Milton Keynes
MK9 2EA

Phone: 0330 0600 632

Our refund and fees policy

If **you** cancel the **policy** within 14 days of the date of issue, as long as **you** have not made a claim, **you** will be entitled to a refund of any premium **you** have paid that relates to a period which **you** will no longer be covered for.

If **you** want to cancel **your policy** after 14 days, as long as **you** have not made a claim, **you** will be entitled to a refund of any premium **you** have paid that relates to a period which **you** will no longer be covered for, but **you** may have to pay a cancellation fee of £30.

Any administration fees, including cancellation fees, are set out in **our** terms and conditions on **our** website at www.policyexpert.co.uk/terms-and-conditions/

Our right to cancel your policy

We have the right to cancel **your policy** at any time if there is a valid reason for doing so (for example, if **you** haven't given **us** the correct information or if **you** have used threatening behaviour or language towards **our** staff or suppliers) by sending 14 days' notice to **you** at the last address **we** have on file for **you**.

If **you** have committed fraud the **policy** will end, without notice, from the time of the fraudulent act.

We will tell **you our** reason for cancelling the **policy**.

As long as **you** have paid the premium in full, **you** will be entitled to a refund of any premium **you** have paid that relates to the period shown on the insurance documents that has not yet passed (unless **we** cancel **your policy** because of fraud).

We do not have to accept any application **you** make to renew the insurance.

If **we** or **you** cancel this **policy**, **we** will automatically cancel any other insurance **you** bought with it (for example, legal expenses cover).

Any cancellation fees which may apply are set out in **our** terms and conditions on **our** website at www.policyexpert.co.uk/terms-and-conditions/

4. Using your property for business purposes

The **property** (including its **outbuildings** and land) must not be used to carry out any business activities other than office administration work on behalf of **your** business or the business of **your** employer.

You must not have visitors entering **your property** for the purpose of carrying out business, and **you** must not have any employees working at **your home** for the purpose of carrying out business.

You must not store any business stock or **money** at **your property** (including in any **outbuildings** or garages which are part of or attached to the main building).

We have the right to declare **your policy** void if these conditions are not met.

5. Contracts (Rights of Third Parties) Act

Any person, company or business who is not named on this **policy** will not have any rights to enforce any terms or conditions of this **policy**. This will not affect any other rights that person, company or business has apart from under this act.

6. Fraud

In order to protect **our** customers from the cost of fraud, **we** work to detect and prevent fraud.

We expect **you** and **your family**, and anyone acting for **you**, to act honestly.

If **we** find that **you** deliberately or recklessly provided **us** with false or misleading information when taking out or varying **your policy**, this could affect **your** insurance cover and any claim **you** make.

We may treat this **policy** as if it had never existed (it will become void), refuse to pay all claims, and not return the premium **you** have paid.

We will write to **you** if **we** intend to treat this insurance as if it never existed.

If **you** make a fraudulent claim under this **policy**, **we**:

- a. do not have to pay the claim;
- b. may recover from **you** any amounts **we** have paid **you** in connection with the claim; and
- c. may treat the contract as having ended at the time of the fraudulent act.

We will give **you** notice if **we** plan to do any of the things listed above.

If **we** use **our** right under clause (c) above, **we**:

- will not be liable to **you** for any loss, damage, injury or liability which arose after the time of the fraudulent act; and
- do not have to return any premiums **you** have paid.

If this **policy** provides cover for any other person besides **you** (a 'covered person'), and a fraudulent claim is made under this **policy** by or on behalf of a covered person, **we** may use **our** rights set out in this clause 6 as if there were a separate contract between **us** and the covered person. If **we** decide to do this, it will not affect the cover **we** provide under the **policy** to any other person.

We have the right to recover from **you** or **your family** **our** and **our** representatives' costs in investigating any fraudulent claim.

If this insurance becomes void because of fraud or **we** suspect that a crime may have been committed in respect of this **policy**, **we** have the right to tell the police or other relevant authority and to cancel any other insurance policies that **you** have with **us**.

7. Joint policyholders

The most **we** will pay is the relevant **sum insured**. If there is more than one **policyholder**, the total amount **we** will pay will not be more than the amount **we** would have to pay to any one of **you**.

8. Law that applies

Unless **we** have agreed otherwise, this **policy** is governed by the laws of England and Wales. **We** will communicate with **you** in English.

9. Other insurance

We will not pay any claim that would be covered under any other insurance **policy** if this **policy** did not exist.

However, if the other insurance cover has all been used up, **we** will pay the amount that is over the cover available under that other insurance. If there is more than one insurance **policy** in place, the total amount **you** receive will not be more than the amount **we** would have to pay **you** if only this **policy** was in place.

10. Premium payments

If **we** have not been able to collect a premium payment, **we** will contact **you** to ask for the payment by a specific date.

If **you** do not pay by that date, **we** will cancel **your policy** immediately and tell **you we** have done this. (**We** will give **you** at least 14 days' written notice if **we** intend to cancel **your** insurance because **we** have not received a payment.)

We will not make a payment for any claim made under this **policy** unless **you** have paid the premium due to **us**.

11. Reasonable care and preventing loss

- **You** must take all necessary and reasonable steps to prevent or limit any accident, injury, loss or damage to **your buildings** and **contents** or liability to others.
- **You** must make sure that **your buildings** are maintained in a good state of repair.
- **You** must keep the **contents** covered under this **policy** in good condition.
- If any security measures are installed to protect the **buildings** (for example, window locks), **you** must use these whenever the **buildings** are left unattended, as well as when everyone in the **home** has gone to bed for the night.

If **you** make a claim under this **policy** and **we** decide that the loss, damage, liability, cost or expense that led to the claim was caused or made worse by **you** failing to meet **your** obligations under this clause, **we** may refuse to pay the claim or **we** may reduce the amount of any payment **we** make for the claim, pay only part of the claim or **we** may cancel **your policy**.

12. Renewal

During the month before **your policy** is due to end **we** will let **you** know by phone, letter or email if **we** are able to continue offering **you** insurance.

If **your policy** is not renewed, cover will stop at the end of the **period of insurance** shown in the **schedule**.

If **we** offer to renew **your** current **policy**, **we** may be able to arrange this using the payment details **we** already hold for **you** (unless **you** have told **us** otherwise). **We** refer to this as 'automatic renewal'.

We will always tell **you** whether or not **we** intend to renew **your** cover automatically. **We** will do this before **we** take full payment. This does not affect **your** right to cancel this **policy** in line with **our** cancellation **policy**.

Our renewal offer will include the premium and any changes in the terms and conditions for the next period.

If **you** do not want to renew **your** insurance, please let **us** know before the renewal date of **your policy**.

If **we** are unable to offer to renew **your policy**, **we** will write to **you** at the last address **we** have on file for **you**.

We strongly advise **you** to review **your policy** each year to make sure **you** have suitable cover in place.

The value of some of **your personal belongings** and **valuables** is likely to vary over time. **We** recommend that **you** review the valuation of any specific items regularly (at least every two years) and get professional advice if necessary. Please let **us** know if the value of any of these items changes, otherwise **you** may find yourself overinsured or underinsured.

13. Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit under this **policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

Plain English Campaign's Crystal Mark does not apply to the above wording which has come direct from the insurer

Claims procedures and conditions

The following conditions apply to all sections of this **policy**.

If **you** need to make a claim under this **policy**, **you** must do the following.

1. Contact **our** claims management service to provide full details of **your** claim. Do this as soon as possible and always within 30 days.

The best and quickest way to make a claim is on **our** website at www.policyexpert.co.uk/claims

Or **you** can call **us** on: 0330 0600 684

Or **you** can write to **us** at: Trinity Claims
PO Box 568
Tonbridge
Kent
TN9 9LT.

2. Tell the police straight away if:
 - **your** claim relates to theft, attempted theft, loss of **money**, malicious damage, violent disorder, riots or civil commotion; or
 - **you** have accidentally lost any specified watch or item of jewellery away from **home**.

Please get a crime reference number and tell **us** within seven days of the event.

3. Take all steps that are necessary to reduce further loss, damage or injury.
4. At **your** own expense, **we** may ask **you** to provide **us** with all the information, evidence and help **we** need to investigate the claim, including written estimates, reports and proof of ownership and value, which may include original receipts, invoices, and bank or credit card statements.
5. **You** may carry out any temporary repairs that are necessary to reduce any further loss or damage, but do not carry out any permanent repairs without first getting **our** written permission.
6. **You** must not, under any circumstances, admit any liability or responsibility or negotiate or settle any part of any claim without first getting **our** permission in writing.
7. **You** must not destroy or get rid of any damaged items without **our** agreement, as **we** may need to inspect them.
8. Immediately tell **us** and provide full details in writing if someone is holding **you** or **your family** responsible for damage to their **property** or for injury to them. **You** must send **us** any letter of claim, claim form, writ, summons or other legal document as soon as reasonably possible. Do not answer these and do not admit liability.
9. **You** must co-operate with **us** (and **our** appointed representatives if this applies) in investigating and assessing any claim or circumstances which may lead to a claim. This may include confirming the information **you** gave **us** when **you** applied for this insurance and when **you** renew **your policy**. **You** must make any claim honestly. **We** will not have to pay any claim if **you** use any false, fraudulent or stolen documents or devices or make any false or misleading statements in connection with that claim.

If **you** fail to meet one or more of these conditions, **we** will refuse to pay the claim or pay only part of the claim.

When we receive a claim, we will do the following.

1. Enter any **buildings** following loss or damage. **We** will always arrange this with **you** beforehand.
2. Carry out any work that is needed to reduce any further loss or damage and secure the site to prevent unauthorised entry, especially if the site may be a risk to health and safety.
3. Negotiate, defend or settle any claim made against **you**.
4. Prosecute or start court proceedings against any other person or business in **your** name for **our** benefit in respect of any claim **we** may have to pay.
5. Arrange the rebuilding work, repairs or replacements, and dispose of any damaged items appropriately. **We** have the right to choose which contractors to instruct to carry out the work.

General exclusions

The following exclusions apply to all sections of this policy.

Any additional exclusions are shown in the sections they apply to.

We don't cover

1. Radioactive contamination

Loss, damage, cost, expense, legal liability or any other amount directly or indirectly caused by, or contributed to by, or arising from any nuclear energy or radioactivity of any kind, including but not limited to any of the following. (This exclusion applies regardless of any other cause or event.)

- a. Ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component.
- c. Any weapon or device which uses atomic or nuclear fission or fusion or other similar reaction or radioactive force or matter.

2. War

Loss or damage directly or indirectly caused by, resulting from or in connection with war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, violent uprising against a government, military or usurped power, or **your** belongings being confiscated, nationalised, taken, destroyed or damaged under the order of any government, or other authority.

3. Confiscation

Loss, damage or liability caused by or resulting from **your** or **your family's property** being confiscated, taken, damaged or destroyed under the order of any government, public or local authority or other body, including any compulsory purchase order.

4. Terrorism

Loss, damage, or liability directly or indirectly caused by or in connection with any act of terrorism, regardless of any other cause or event.

The definition of terrorism follows the interpretation as set out in the Terrorism Act 2000, or any amendments to that Act, and includes anything the Government or a UK court considers to be an act of terrorism.

5. Riot or civil commotion

Loss, damage or liability which is caused by or happens because of a riot or civil commotion outside the **United Kingdom**.

6. Pollution and contamination

Loss or damage due to contamination, pollution, impurity, soot, dust contamination, chemical fallout poisoning, pandemic, epidemic and disease or due to not being able to use certain objects because of a risk to health.

7. Deliberate acts

Loss, damage or liability caused intentionally or maliciously by:

- **you** or **your family**;
- anyone acting on **your** behalf; or
- anyone lawfully in **your home**.

8. Illegal acts

Loss, damage or liability directly or indirectly caused by any illegal activity by:

- **you** or **your family**;
- anyone acting on **your** behalf; or
- anyone lawfully in **your home**.

9. **Existing damage**
Loss or damage which happens before **your** insurance **policy** starts.
10. **Sonic pressure**
Loss or damage caused by pressure waves from aircraft or other flying devices travelling at or above the speed of sound.
11. **Consequential loss**
Consequential loss as a result of any claim under this **policy**.
12. **Any gradual or maintenance-related loss or damage**
Loss or damage as a result of gradual causes, including:
- wear and tear;
 - fall in value over time;
 - gradual deterioration (whether **you** were aware of it or not);
 - exposure to sunlight or atmospheric conditions;
 - normal **settlement**;
 - warping or shrinkage;
 - rusting or corrosion;
 - wet or dry rot (regardless of the cause);
 - fungus, mildew or mould;
 - infestation (for example by vermin); and
 - costs that arise from using or maintaining **your buildings** and **contents** normally.
13. **Poor workmanship**
Loss or damage caused by poor workmanship, poor design or use of faulty materials, including latent defects (a latent defect is a fault which exists, but which only causes a problem at a later stage under certain conditions).
14. **Computer viruses, malfunction and user error**
- a. Loss, damage, destruction, distortion, erasure, corruption or alteration to any equipment or **electronic data** directly or indirectly caused by **computer viruses** or other attacks, such as hacking, malfunction, or the fault of the user. Equipment includes computers and anything else insured by this **policy** that has a microchip in it. This exclusion will not apply to physical damage caused by the covers insured by this **policy**, such as fire and explosion.
 - b. Legal liability directly or indirectly arising from **computer viruses**.
15. **Living arrangements – unoccupancy**
Loss or damage that happens after the **home** has been left **unoccupied**.
16. **Liability**
Incidents related to **motorised vehicles**, business, trade, profession and employment.
17. **Any other insurance**
Any claim that is more specifically covered by any other insurance **policy**.

Section 1 – Buildings cover

Buildings cover is included if it is shown in **your schedule**.

We cover your buildings for loss or damage caused by the following, up to the amount shown in **your schedule**. The loss or damage must happen at **your home** during the **period of insurance**.

You may have to pay the first part of the claim, known as the **excess**. The amount of the **excess** is shown in **your schedule**.

1. Fire	
<p>We cover</p> <p>Loss or damage to buildings, caused by:</p> <ul style="list-style-type: none">• fire;• smoke;• explosion; or• lightning	<p>We don't cover</p> <p>Loss or damage from smoke or anything that happens gradually over time or from repeated exposure to something.</p>
2. Theft	
<p>We cover</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• caused by theft or attempted theft from your home; or• where deception has been used to gain entry to your home.	<p>We don't cover</p> <ul style="list-style-type: none">• Theft or attempted theft by any person who is lawfully in your home.• Loss or damage while the buildings are unoccupied or unfurnished.
<p>We may require you to have minimum security precautions in place. Please check your schedule for any specific endorsement.</p>	
3. Malicious damage and vandalism	
<p>We cover</p> <ul style="list-style-type: none">• Loss or damage caused maliciously or by vandalism.	<p>We don't cover</p> <ul style="list-style-type: none">• Malicious damage or vandalism by any person who is lawfully in your home.• Loss or damage while the buildings are unoccupied or unfurnished.

4. Subsidence

We cover

Loss or damage caused by:

- **subsidence** and ground **heave** of the site on which **your buildings** stand; or
- **landslip**.

We don't cover

- Damage caused by riverbank or coastal erosion.
- The settling of newly made-up ground.
- Parts of the **buildings** settling, shrinking or expanding.
- Loss or damage that was caused before this **policy** started.
- Loss or damage caused by alterations, extensions, renovations, demolitions or structural repairs.
- Loss or damage caused by the movement of solid floors, unless the foundations beneath the external walls of the main building which **you** live in are damaged at the same time and by the same cause.
- Loss or damage that is covered under a guarantee or a National House Building Council (NHBC) warranty.
- Loss or damage to septic tanks, cesspits, domestic fixed fuel-oil tanks in the open, drives, patios, footpaths, terraces, gates, fences, hedges, swimming pools, hot tubs, hard tennis courts, boundary and garden walls, unless the main building which **you** live in is damaged at the same time and by the same cause.

Subsidence and **landslip** are defined in the **Definitions** section of this booklet.

Please check **your schedule** for the **subsidence excess** which applies to all claims under this cover.

5. Storm

We cover

Loss or damage caused by a **storm**.

We don't cover

Loss or damage:

- to gates, fences and hedges;
- to drives, patios, paths and terraces, unless **your home** has been damaged at the same time and by the same event;
- to radio or television aerials, satellite dishes and their fittings;
- to plants (see **Garden cover in Section 2 – Contents cover**); or
- that happens gradually over time.

Properties are designed to withstand all but the most extreme weather conditions. Damage caused by normal weather conditions is not covered by this **policy**, as normal weather conditions should not cause damage to a well-maintained property.

See the definition of **storm** in the **Definitions** section.

6. Flood	
<p>We cover</p> <p>Loss or damage caused by a flood.</p>	<p>We don't cover</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> to gates, fences and hedges; to drives, patios, paths and terraces, unless your home has been damaged at the same time and by the same event; caused by rising water table levels (the level below which the ground is completely saturated with water); to plants (see Garden cover in Section 2 – Contents cover); or that happens gradually over time.
<p>A flood is a substantial and abnormal build-up of water from an external source. It does not include water which has escaped from pipes, tanks and other fixed water apparatus at your property (for these, see the Escape of water or oil cover below).</p>	
7. Escape of water or oil	
<p>We cover</p> <p>Loss or damage at your property caused by:</p> <ul style="list-style-type: none"> water escaping from any: <ul style="list-style-type: none"> fixed domestic water installation; heating system (including radiators and boilers); or washing machine, dishwasher, fridge or freezer; water freezing in tanks, apparatus and pipes; or oil escaping from any fixed domestic oil installation. <p>Tracing and accessing leaks</p> <p>We cover</p> <p>Loss or damage caused during work to trace and access leaks as part of investigations to find the source of damage that is covered under the Escape of water or oil cover above. This includes the cost of removing and replacing any other part of the buildings if this is necessary to find the source of the leak.</p> <p>Metered water or oil</p> <p>We cover</p> <p>Accidental loss of metered water or domestic heating oil following a successful claim for loss or damage under the Escape of water or oil cover above.</p>	<p>We don't cover</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> to solid floors caused by infill materials settling, swelling or shrinking due to a water leak; caused by water escaping from guttering, rainwater downpipes, roof valleys (where two sloping roofs meet), gullies or overflows; caused by a gradual water or oil leak; arising from leaks from swimming pools or fixed hot tubs; caused by sealant or grout failing to work properly or by an inappropriate sealant or grout being used; caused by overflowing water basins, baths or other sanitaryware; while the buildings are unoccupied or unfurnished; or that happens gradually over time. <p>Tracing and accessing leaks</p> <p>We don't cover</p> <p>The cost of repairing the source of the leak, unless the leak was caused by loss or damage that is covered under the Escape of water or oil cover above.</p>

Escape of water is often known as a burst pipe. Pipes on oil tanks can also burst. Please check **your schedule** for the **Escape of water or oil excess** which applies to all claims under this cover.

Your schedule will also show the maximum limit for the **Tracing and accessing leaks** and **Metered water or oil** part of this cover. **Metered water or oil** is included under both **Section 1 – Buildings cover** and **Section 2 – Contents cover**. If both sections are in force, **we** will only pay under one section.

8. Fallen trees and branches

We cover

Loss or damage caused by fallen trees or branches.

We will also pay the cost of removing the fallen tree or branch which caused the damage.

We don't cover

- The cost of removing fallen trees or branches that have not caused damage to the **buildings**, including any part of the tree that is still below ground.
- Damage to fences, gates or hedges.

9. Emergency access

We cover

Loss or damage due to the emergency services gaining access or forcing entry to the **buildings** to deal with an emergency or suspected emergency.

10. Replacement locks and keys

We cover

We will pay to replace **your** locks and keys to:

- external doors and windows of **your home**;
- safes inside **your home**; or
- an alarm protecting **your home**;

if the keys to the locks are stolen or lost, or if the locks are damaged.

We don't cover

Keys that are lost or stolen outside the **United Kingdom**.

Your schedule will show the maximum limit for this cover.

This cover is included in both **Section 1 – Buildings cover** and **Section 2 – Contents cover**. If both sections are in force, **we** will only pay under one section.

11. Collision

We cover

Loss or damage caused by the **buildings** being hit by:

- road vehicles;
- aircraft (or anything dropped from them);
- rail vehicles (or anything dropped from them);
- aerials and satellite dishes;
- lamp posts;
- telegraph poles;
- electricity pylons;
- overhead cables; or
- animals.

We don't cover

Loss or damage caused by domestic pets.

12. Riot and civil commotion	
<p>We cover</p> <p>Loss or damage due to:</p> <ul style="list-style-type: none">• riot;• civil commotion;• strikes and labour disputes; or• political disturbances.	<p>We don't cover</p> <p>Loss or damage which happens outside the United Kingdom.</p>
13. Damage to mains services	
<p>We cover</p> <p>The costs of repairing accidental damage to underground pipes, tanks, cables and services (including their inspection covers) that reach from the buildings to the public supply and septic tanks, which you are legally responsible for.</p>	<p>We don't cover</p> <ul style="list-style-type: none">• Loss or damage due to wear and tear or gradual deterioration, including where an installation has reached the end of its useful life.• Cleaning blocked drains or sewer pipes, unless the blockage is caused by damage to the drains themselves.• Damage to pitch fibre pipes caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.

Optional buildings cover

The following optional cover is included if it is shown in **your schedule**.

14. Accidental damage to your buildings	
<p>We cover</p> <p>Accidental damage to your buildings.</p>	<p>We don't cover</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• due to a design, manufacturing, construction or installation fault or limit;• caused by domestic pets, including chewing, scratching, tearing or fouling;• caused by vermin, insects, parasites, woodworm, fungus, wet rot, dry rot or atmospheric conditions;• to fences, gates and hedges;• to drives, patios or paths if your home has not been damaged at the same time;• as a result of any alterations, extensions, renovations or repairs to the buildings, including settlement or shrinkage of buildings;• as a result of mechanical or electrical breakdown or failure;• while the buildings are unoccupied or unfurnished; or• which is specifically excluded from Section 1 – Buildings cover listed above.
<p>Accidental damage is sudden and unintentional physical damage that happens unexpectedly. Accidental damage does not cover the cost of normal maintenance or routine decoration. See the Definitions section for a full definition of accidental damage. Your schedule will show the excess that applies to this section.</p>	

Personal benefits (buildings cover)

The following benefits are also included as part of **your buildings** insurance **policy**.

15. Alternative accommodation	
<p>We cover</p> <p>The cost of alternative accommodation for you, your family and your domestic pets if your home is unfit for living in following loss or damage that is insured under Section 1 – Buildings cover.</p> <p>If you are the landlord of your property, we will also cover your loss of rent that is due from a tenant you have told us about.</p> <p>How much we will pay for alternative accommodation will depend on your family's needs. You must agree with us the costs of the alternative accommodation before you pay for it.</p>	<p>We don't cover</p> <p>Any costs 12 months after the date that the buildings became unfit for living in.</p>
<p>This cover is included under both Section 1 – Buildings cover and Section 2 – Contents cover. If both sections are in force, we will only pay under one section. Your schedule will show the maximum limit for this cover.</p>	
16. Building fees and clearing debris	
<p>We cover</p> <p>Following a successful claim for loss or damage under Section 1 – Buildings cover, we will pay:</p> <ul style="list-style-type: none">the cost of removing debris from the site or propping up parts of the buildings;the cost of keeping to government or local authority requirements (but not if they told you about these requirements before the loss or damage happened); andarchitects', surveyors', legal and engineers' fees which are necessary for us to rebuild your home. (We have the right to choose who does this work.)	<p>We don't cover</p> <ul style="list-style-type: none">Any fees charged to help you prepare your claim.Any fees which we have not agreed to in advance or do not consider necessary to reinstate the buildings.
17. Purchaser's interest	
<p>We cover</p> <p>If you have entered into a contract to sell the buildings covered under this section, the person buying them will have the right to benefit from the covers listed under Section 1 – Buildings cover above between the date contracts (or missives in Scotland) are exchanged and the date the sale completes, as long as they complete the purchase. Any optional cover which you have bought does not apply to this cover.</p>	<p>We don't cover</p> <ul style="list-style-type: none">Any payment if the buildings being sold is covered under other insurance.Loss or damage that would not be covered by the normal terms and conditions of this policy.Loss or damage while the buildings are unoccupied or unfurnished.

Liabilities (buildings cover)

The following liability cover is also included as part of **your buildings** insurance **policy**.

18. Property owner's liability	
<p>We cover</p> <p>We will pay claims arising from any one event towards the following.</p> <ul style="list-style-type: none">• Amounts you legally have to pay as the owner of the property for:<ul style="list-style-type: none">- compensation for accidental death of or injury to any person that happens during the period of insurance;- compensation for accidental loss of or damage to someone else's property that happens during the period of insurance; or- any costs and expenses you have to pay in connection with defending any claim, (you must get our written permission beforehand).• Your legal liability for buildings you owned in the past. This includes any amounts that you are liable for under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, in connection with an accident which happens during the period of insurance and was caused by faulty work carried out by or for you, or for your family on any home you previously lived in within the United Kingdom.	<p>We don't cover</p> <ul style="list-style-type: none">• Your legal liability to pay compensation arising directly or indirectly from:<ul style="list-style-type: none">- an agreement which places a liability on you which you would not have if the agreement did not exist;- you owning any land or buildings other than the property and its land; or- you using the property for any business, trade, profession or employment.• Death, bodily injury or damage caused by motorised vehicles.• Any cost or expense we have not agreed to in writing.• Death of or injury (including illness or disease) to a member of your family or any person who is working for you.• Any claim arising directly or indirectly from passing on a contagious disease or virus.• Loss of or damage to property which you or your family own or are responsible for.• Any claim where you are entitled to cover under any other insurance.
<p>This cover applies if you own your property, regardless of whether there is an outstanding mortgage on the property or whether you own the property outright. Any liability that arises from you occupying your home is not covered under this cover, but is included in Section 2 – Contents cover if you have bought that cover.</p> <p>Your schedule will show the maximum limit for this cover.</p>	

Settling claims under buildings covers

(See also **General exclusions** and **General conditions**.)

1. How much we will pay

For loss or damage to the **buildings**, **we** will pay up to the full **cost of rebuilding**, as long as the **buildings** are regularly maintained, in a good state of repair and they are insured for the full **cost of rebuilding**.

When settling **your** claim, if **we** decide that **we** can offer rebuilding work, repairs or replacements, **we** will ask **you** to choose one of the following options.

- a. **We** will choose a contractor (**our** preferred contractor) and instruct them to carry out the rebuilding work, repairs or replacements.
- b. **We** will pay **you** a cash settlement for the same amount it would have cost **us** to use **our** preferred contractor.

If **we** cannot offer rebuilding work, repairs or replacements (as defined by **us**) through **our** preferred contractor, **we** will pay **you**:

- a. fair and reasonable costs to have the work carried out by **your** chosen supplier; or
- b. the amount by which the **buildings** have gone down in value as a result of the damage;

whichever is lower.

Unless **we** tell **you** otherwise, each limit shown in this booklet and in **your schedule** applies to each claim **you** make.

For any claim made under this **policy**, **we** will not pay more than:

- a. the **sum insured** for the **buildings**, as shown in **your schedule**; or
- b. any limit shown in the **policy** or in **your schedule**.

It is **your** responsibility to make sure that, at all times, the **buildings sum insured** reflects the full value of the **buildings** insured. The full value is the estimated **cost of rebuilding** if the **buildings** were destroyed (this is not the same as the market value). It must be enough to include the cost of removing debris from the site, rebuilding expenses and associated costs.

If **you** fail to keep the amount insured at the full value, **we** may reduce the amount **we** pay for each claim in proportion to the assessed shortfall in insurance.

We will not reduce the **sum insured** under this section following a claim, as long as **you** agree to carry out any recommendations **we** make to prevent further loss or damage.

All repairs to **your buildings** will need to be carried out without delay to prevent further damage occurring. If **you** do not carry out or arrange suitable repairs that **we** recommend and **you** make another claim that is caused fully or in part by **you** failing to carry out suitable repairs, **we** have the right to refuse to pay the claim or to reduce the amount of any payment **we** make for the claim.

2. Settling liability claims

In dealing with a liability claim under the terms of this **policy**, either before or after **we** pay **your** claim, **we** may do the following.

- a. Defend or settle any claim and choose the solicitor who will represent **us** and **you** in any legal action. If **we** do this, **we** will pay any fees involved.
- b. Take any legal action in **your** name or in the name of any other person covered by this **policy**. Once legal action has started, **we** will have complete control of the matter.

3. Pairs, sets and suites

If **you** have made a successful **buildings** claim for an item which forms part of a matching set or suite, **we** will make a cash contribution of 50% of the cost of replacing or changing any associated undamaged item from the matching set or suite when a replacement of, or reasonable match for, the lost or damaged item cannot be found. By 'reasonable match' **we** mean this may be similar but not an exact match. When **we** settle **your** claim, if **we** ask, **you** must give **us** any damaged or undamaged items which form part of the claim.

4. Removing debris

Under the **buildings** section **we** will also pay to remove debris following an insured claim.

5. Maintenance

A well-maintained building should withstand all but the most severe weather conditions. It is important to remember that **you** are responsible for maintaining **your home** in a good state of repair. If the **buildings** have not been maintained in a good state of repair, when assessing a claim, **we** will take into account the condition of **your property** and **we** may refuse to pay the claim or **we** may reduce the amount of any payment **we** make for the claim.

We will not cover the costs of repairs or replacements, where the costs arise through **you** failing to regularly maintain the **buildings** properly.

6. Repair guarantee

All repairs carried out by **our** approved suppliers as a result of an insured claim under this section of **your policy** are guaranteed for 12 months.

Section 2 – Contents cover

Contents cover is included if it is shown in **your schedule**.

We cover **your contents** for loss or damage caused by the following, up to the amount shown in **your schedule**. Some **contents** have specific limits (for example, **money**, **home office equipment** or specified items), and you should see **your schedule** for details. The loss or damage must happen at **your home** during the **period of insurance**.

You may have to pay the first part of the claim, known as the **excess**.

For **your contents** to be covered **you** must own them or be legally responsible for them. See the definition of **contents** in the **Definitions** section for more information.

The most **we** will pay for:

- **contents** is up to the **contents sum insured** shown in **your schedule**;
- unspecified **valuables** is up to the amount shown in **your schedule** (up to £2,000 per unspecified **valuable**);
- any specified **valuables** is the amount shown in **your schedule**. (**Valuables** worth over £2,000 that have not been specified will not be insured.)

Other limits are shown in your schedule and in the **limits table on page 3**.

1. Fire	
We cover Loss or damage to buildings , caused by: <ul style="list-style-type: none">• fire;• smoke;• explosion; or• lightning	We don't cover Loss or damage from smoke or anything that happens gradually over time or from repeated exposure to something.
2. Theft	
We cover Loss or damage: <ul style="list-style-type: none">• caused by theft or attempted theft from your home; or• where deception has been used to gain entry to your home.	We don't cover <ul style="list-style-type: none">• Theft or attempted theft by any person who is lawfully in your home.• Contents outside your home, including plants.• Bicycles.• Loss or damage to contents kept in outbuildings, unless force or violence has been used to enter your outbuildings.• Theft of personal possessions, valuables or money, unless force or violence has been used to enter your home.• Theft caused by someone deceiving you, unless they deceive you to gain entry to your home.• Loss or damage while the buildings are unoccupied or unfurnished.

We may require **you** to have minimum security precautions in place. Please check **your schedule** for any specific **endorsement**.
There is no cover for **bicycles** under this cover. See **Bicycle cover** if **you** have bought that optional cover.
There is no cover for **contents** outside **your home** (for example, in the garden) under this cover. See **Garden cover**.

3. Malicious damage and vandalism

We cover

- Loss or damage caused maliciously or by vandalism.

We don't cover

- Malicious damage or vandalism by any person who is lawfully in **your home**.
- Loss or damage while the **buildings** are **unoccupied** or **unfurnished**.

4. Subsidence

We cover

- Loss or damage caused by:
- **subsidence** and ground **heave** of the site on which **your buildings** stand; or
 - **landslip**.

We don't cover

- **Contents** outside the **home**, including plants.
- Damage caused by riverbank or coastal erosion.
- The settling of newly made-up ground.
- Parts of the **buildings** settling, shrinking or expanding.
- Loss or damage that was caused before this **policy** started.
- Loss or damage caused by alterations, extensions, renovations, demolitions or structural repairs.
- Loss or damage caused by the movement of solid floors, unless the foundations beneath the main building which **you** live in are damaged at the same time and by the same cause.
- Loss or damage that is covered under a guarantee or a National House Building Council (NHBC) warranty.

Subsidence and **landslip** are defined in the **Definitions** section of this booklet.
There is no cover for **contents** outside the **home** (for example, in **your garden**) under this cover. See **Garden cover**.

5. Storm

We cover

Loss or damage caused by a **storm**.

We don't cover

- Loss or damage:
- to radio or television aerials, satellite dishes and their fittings;
 - to **contents** outside the **home**, including plants; or
 - that happens gradually over time.

See the definition of **storm** in the **Definitions** section.
There is no cover for **contents** outside the **home** (for example, in **your garden**) under this cover. See **Garden cover**.

6. Flood

We cover

Loss or damage caused by a flood

We don't cover

Loss or damage:

- to **contents** outside the **home**, including plants;
- caused by rising water table levels (the level below which the ground is completely saturated with water); or
- that happens gradually over time.

A flood is a substantial and abnormal build-up of water from an external source. It does not include water which has escaped from pipes, tanks and other fixed water apparatus at **your property** (for these, see **Escape of water or oil** cover below).

There is no cover for **contents** outside the **home** (for example, in **your** garden) under this cover. See **Garden cover**.

7. Escape of water or oil

We cover

Loss or damage at **your property** caused by:

- water escaping from any:
 - fixed domestic water installation;
 - heating system (including radiators and boilers); or washing machine, dishwasher, fridge or freezer;
- water freezing in tanks, apparatus and pipes; or
- oil escaping from any fixed domestic oil installation.

Metered water or oil

We cover

Accidental loss of metered water or domestic heating oil following a successful claim for loss or damage under the **Escape of water or oil cover** above.

We don't cover

Loss or damage:

- caused by water escaping from guttering, rainwater downpipes, roof valleys (where two sloping roofs meet), gullies or overflows;
- caused by a gradual water or oil leak;
- caused by sealant or grout failing to work properly or by an inappropriate sealant or grout being used;
- caused by overflowing water basins, baths or other sanitaryware; or
- while the **buildings** are **unoccupied** or **unfurnished**.

Escape of water is often known as a burst pipe. Pipes on oil tanks can also burst.

Please check **your schedule** for the escape of water or oil **excess** which applies to all claims under this cover.

Your schedule will show the maximum limit for the **Metered water or oil** portion of this cover.

Metered water or oil is included under both **Section 1 – Buildings cover** and **Section 2 – Contents cover**. If both sections are in force, **we** will only pay under one section.

8. Fallen trees and branches	
<p>We cover</p> <p>Loss or damage caused by fallen trees or branches.</p> <p>We will also pay the cost of removing the fallen tree or branch which has caused the damage.</p>	<p>We don't cover</p> <ul style="list-style-type: none"> The cost of removing fallen trees or branches that have not caused damage to the contents, including any part of the tree that is still below ground. Damage to gates, fences or hedges.
9. Emergency access	
<p>We cover</p> <p>Loss or damage due to emergency services gaining access or forcing entry to the buildings to deal with an emergency or suspected emergency.</p>	
10. Replacement locks and keys	
<p>We cover</p> <p>We will pay to replace your locks and keys to:</p> <ul style="list-style-type: none"> external doors and windows of your home; safes within your home; or an alarm protecting your home; <p>if the keys to the locks are stolen or lost, or if the locks are damaged.</p>	<p>We don't cover</p> <p>Keys that are lost or stolen outside the United Kingdom.</p>
<p>Your schedule will show the maximum limit for this cover.</p> <p>This cover is included in both Section 1 – Buildings cover and Section 2 – Contents cover. If both sections are in force, we will only pay under one section.</p>	
11. Collision	
<p>We cover</p> <p>Loss or damage caused by contents being hit by:</p> <ul style="list-style-type: none"> road vehicles; aircraft (or anything dropped from them); rail vehicles (or anything dropped from them); aerials and satellite dishes; lamp posts; telegraph poles; electricity pylons; overhead cables; or animals. 	<p>We don't cover</p> <p>Loss or damage caused by domestic pets.</p>
12. Riot and civil commotion	
<p>We cover</p> <p>Loss or damage due to:</p> <ul style="list-style-type: none"> riot; civil commotion; strikes and labour disputes; or political disturbances. 	<p>We don't cover</p> <p>Loss or damage which happens outside the United Kingdom.</p>

Optional contents cover

The following optional covers are included if they are shown in **your schedule**.

13. Accidental damage to your contents	
<p>We cover</p> <p>Accidental damage to your contents while they are in your home</p>	<p>We don't cover</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• due to a design, manufacturing, construction or installation fault or limit;• caused by domestic pets, including chewing, scratching, tearing or fouling;• caused by vermin, insects, parasites, woodworm, fungus, wet rot, dry rot or atmospheric conditions;• as a result of any alterations, extensions, renovations or repairs to the buildings, including settlement or shrinkage of buildings;• as a result of mechanical or electrical breakdown or failure;• which is specifically excluded from Section 2 - Contents cover;• while the buildings are unoccupied or unfurnished; or• that happens gradually over time.
<p>Accidental damage is sudden and unintentional physical damage that happens unexpectedly. Accidental damage does not cover the cost of normal maintenance or routine decoration. See the Definitions section for a full definition of accidental damage.</p>	
14. Accidental damage while moving	
<p>We cover</p> <p>Loss or accidental damage to contents while they are being moved by a professional removal firm from your current home to your new home (which must be a private home) in the United Kingdom, including while they are being stored for up to seven days in a furniture storage unit.</p>	<p>We don't cover</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• to money, valuables, stamps and coins;• to china, glass, porcelain or other items of pottery;• if you have taken out separate insurance with the removal firm;• as a result of mechanical or electrical breakdown or failure; or• theft, unless violence and force is involved.

15. Personal possessions

We cover

Loss or damage to **personal possessions** as a result of covers 1 to 12 listed under **Section 2 – Contents cover** (and **Accidental damage to your contents** if **you** have bought that cover) while the **personal possessions** are away from **your property**, anywhere within the **United Kingdom**.

We will also provide the above cover anywhere in the world for up to 60 days in any one **period of insurance**.

We don't cover

- Loss or damage to:
 - **bicycles**;
 - musical instruments while they are being transported, unless they are in a suitable protective container;
 - sports equipment while it is being used;
 - items that are not in the care, custody or control of **you** or **your family**; or
 - any property which is more specifically insured under another insurance policy.
- Loss or damage which happens gradually or is caused by normal wear and tear, or loss of value.
- Loss or damage caused by:
 - domestic pets, including chewing, scratching, tearing or fouling;
 - vermin, insects, parasites, woodworm, fungus, wet rot or dry rot; or
 - frost, corrosion, effects of sunlight or atmospheric conditions.
- Loss or damage as a result of:
 - dyeing, cleaning, restoring or dismantling an item or carrying out repairs, alterations or renovations; or
 - mechanical or electrical breakdown or failure.
- Theft from an unattended road vehicle, unless force and violence is used to access a locked vehicle and the **personal possessions** are out of sight.

Personal possessions cover can include an amount of cover for unspecified items, such as **personal possessions** or **valuables** which are worth £2,000 or less. **You** must tell **us** about any **personal possessions**, including **valuables**, that are worth more than £2,000 so they can be listed as specified items in **your schedule**. Any items worth more than £2,000 that are not specified will not be insured. If **you** make a claim, **you** will need to provide evidence that **you** own the item **you** are claiming for. In some cases **you** will also need to provide a recent valuation (this will be shown as an **endorsement** in **your schedule** if so).

There is no cover for **bicycles** under this cover. See **Bicycle cover** below if **you** have bought that optional cover.

Your schedule will show the limits and **excess** for this cover.

16. Bicycle cover

We cover

Accidental loss or damage to, or theft of, **your bicycle** in the **United Kingdom**, as long as **your bicycle**:

- is being used by **you** or **family**;
- is locked to an object that cannot be moved; or
- is in a locked building;

at the time of the loss or damage.

We will also provide cover anywhere in the world for up to 60 days in any one **period of insurance**.

We don't cover

- Loss or damage as a result of:
 - cleaning, restoring, maintaining or dismantling an item or carrying out repairs, alterations or renovations; or
 - mechanical or electrical breakdown or failure.
- Loss or damage which happens while the **bicycle** is being used for racing, pacemaking, testing of any kind or taking part in trials or competitions.
- Loss of or damage to accessories or removable parts, unless the **bicycle** is stolen or damaged at the same time.
- Loss or damage to **bicycle** tyres caused by cuts, bursts or punctures.
- Loss or damage from an unattended road vehicle, unless force and violence is used to access the **bicycle**.
- Loss or damage which happens gradually or is caused by normal wear and tear (including scratching, denting or other damage to the appearance), or loss of value.
- Loss or damage caused by:
 - domestic pets, including chewing, scratching, tearing or fouling;
 - vermin, insects or parasites; or
 - frost, corrosion, effects of sunlight, or atmospheric conditions.

Your schedule will show the maximum limit for each claim and the limit for each **bicycle**.

Personal benefits (contents cover)

The following benefits are also included as part of **your contents** insurance **policy**.

17. Contents temporarily removed from your home	
<p>We cover</p> <p>Loss or damage to contents as a result of the causes listed under Section 2 – Contents cover (including cover 13, Accidental damage to your contents, if you have bought that cover) while the contents are temporarily removed from your home to the home of where a member of your family is living, or to a bank or safe deposit box, for up to 90 days in a row.</p>	<p>We don't cover</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• due to theft unless force and violence is used to enter a locked building or locked room;• to bicycles;• to contents in student accommodation (see Student cover); or• to visitors' belongings.
<p>There is no cover for bicycles under this cover. See Bicycle cover if you have bought that optional cover.</p> <p>There is no cover for contents in student accommodation (at university, college or boarding school) under this cover. See Student cover below.</p>	
18. Student cover	
<p>We cover</p> <p>Loss or damage caused by any of the covers 1 to 12 (and also cover 13, Accidental damage to your contents, if you have bought this cover) to your contents while a member of your family is living away from home and attending college, university or boarding school in the United Kingdom.</p> <p>We will cover your contents while they are at the student's term-time accommodation and while they are being transported between your property and the student accommodation.</p>	<p>We don't cover</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• due to theft, unless force and violence is used to enter a locked building or a locked room;• of mobile phones, money or credit cards;• from a caravan, mobile home or motor home;• to home office equipment; or• to bicycles.
<p>Your schedule will show the limits and excesses for this cover.</p> <p>There is no cover for bicycles under this cover. See Bicycle cover if you have bought that optional cover.</p>	
19. Alternative accommodation	
<p>We cover</p> <p>The cost of alternative accommodation for you, your family and your domestic pets if your home is unfit for living in following loss or damage that is insured under Section 2 – Contents cover.</p> <p>How much we will pay for alternative accommodation will depend on your family's needs. You must agree with us the costs of the alternative accommodation before you pay for it.</p>	<p>We don't cover</p> <p>Any costs 12 months after the date that the building became unfit for living in.</p>

This cover is included under both **Section 1 – Buildings cover** and **Section 2 – Contents cover**. If both sections are in force, **we** will only pay under one section.
Your schedule will show the maximum limit for this cover.

20. Garden cover

We cover

Loss of or damage to plants (including trees and shrubs) and **contents** outside but within the boundary of **your property**, if this is caused by covers 1 to 4, 7 to 12, and also 13, **Accidental damage to your contents**, if **you** have bought that cover.

We don't cover

- Loss or damage:
- to **bicycles**;
 - to **valuables, money, credit cards** or **home office equipment**;
 - due to theft from an unattended road vehicle, unless force and violence is used to access a locked vehicle and the **personal possessions** are out of sight;
 - caused by **storm** or flood;
 - caused by **subsidence**, ground **heave** or **landslip**, unless **your home** is damaged at the same time;
 - caused by frost, drought, rot and plant diseases;
 - caused by wear and tear or caused gradually; or
 - which happens while **your home** is **unoccupied** or **unfurnished**.

Your schedule will show the limits and excesses for this cover.
If **you** have bought **buildings** cover, **you** may also have cover under the **storm** and flood covers listed in **Section 1 – Buildings cover**.
There is no cover for **bicycles** under this cover. See **Bicycle cover** if **you** have bought that optional cover.
Your schedule will show if **you** have **buildings** cover and **Bicycle cover** on **your policy**.

21. Digital assets

We cover

The cost of replacing information that is lost or damaged as a result of the causes listed under **Section 2 – Contents cover** above, which **you** have bought and stored on **your** home computer or **gadget**.

We don't cover

Losses caused by **computer viruses**, or mechanical or electrical breakdown or failure.

Your schedule will show the maximum limit for this cover.

22. Freezer and fridge contents	
<p>We cover</p> <p>The cost of replacing any food in your freezer or fridge that is lost or damaged by:</p> <ul style="list-style-type: none"> • a change in temperature within the appliance; or • contamination by refrigerant or refrigerant fumes. <p>The freezer or fridge must be in your home and you or your family must own or be responsible for it.</p>	<p>We don't cover</p> <ul style="list-style-type: none"> • The cost of replacing food if your appliance is over 10 years old. • The cost of replacing food that is used only for trade, business or professional purposes. • Loss or damage caused by something you have done deliberately or any electricity or gas company cutting off or restricting your supply, including if this is caused by strikes or any other industrial action.
Your schedule will show the maximum limit for this cover.	
23. Credit card liability	
<p>We cover</p> <p>We will pay up to £1,000 per incident to cover any liability you or a member of your family has under the terms of any personal credit cards following unauthorised use after they are lost or stolen.</p> <p>We will provide cover anywhere in the United Kingdom and for up to 60 days elsewhere in the world during a temporary visit during the period of insurance.</p>	<p>We don't cover</p> <ul style="list-style-type: none"> • Any loss if you have not kept to the terms and conditions that apply to the credit card. • Any loss you do not report to the card-issuing company and the police within 24 hours of discovering the card is missing. • Any loss as a result of unauthorised use by a member of your family or a person living with you. • Loss caused by a mistake, neglect or accounting error. • Any loss caused by a fall in currency value. • Any credit cards that are not for social and domestic purposes.
Your schedule will show the maximum limit for this cover.	
24. Replacing title deeds	
<p>We cover</p> <p>The cost of replacing the title deeds to your home if they are lost, damaged or destroyed by any of the covers listed above in Section 1 - Buildings cover.</p> <p>This cover only applies if the title deeds are in your home or stored with your solicitor, bank or building society at the time of the loss, damage or destruction.</p>	
Your schedule will show the maximum limit for this cover.	

25. Visitors' personal belongings

We cover

Loss or damage to visitors' **personal belongings** while the **belongings** are in **your home**, if the loss or damage is caused by covers 1 to 8, 11 or 12 listed in **Section 2 - Contents cover**.

We don't cover

- Items that are covered by another insurance **policy**.
- Loss or damage that is specifically excluded under **Section 1 – Buildings cover** above.

Liabilities (contents cover)

The following liability covers are also included as part of **your contents** insurance **policy**.

26. Occupier's liability	
<p>We cover</p> <p>We will pay up to the limit towards amounts you and your family legally have to pay as the owner of the contents, the occupier of your property or a private individual for:</p> <ul style="list-style-type: none">• compensation for accidental death of or injury to any person that happens during the period of insurance;• compensation for accidental loss of or damage to someone else's property that happens during the period of insurance; or• any costs and expenses you have to pay in connection with defending any claim (you must get our written permission beforehand).	<p>We don't cover</p> <ul style="list-style-type: none">• Any cost or expense we have not agreed in writing.• Any claim arising out of owning, possessing or using:<ul style="list-style-type: none">- any animal other than domestic cats or dogs;- any dogs listed as dangerous under the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) Order 1991, the Control of Dogs (Scotland) Act 2010, or any amendments to these acts; or- any dog that is dangerously out of control under the Dangerous Dogs Act or for which legal action has already been taken.• Any claim arising out of pollution or contamination.• Loss of or damage to property which you or your family own or are responsible for.• Any claim where you are entitled to cover under any other insurance.• Any liability you have under an agreement if you would not have that liability if the agreement did not exist.• Legal liability to pay compensation or costs arising from:<ul style="list-style-type: none">- any business, trade, profession or your employment;- you carrying out any deliberate, wilful or malicious act, including but not limited to assault and alleged assault;- you living in or using land or buildings other than the home or its land;- passing on any contagious disease or virus;- owning, possessing or using motorised vehicles;- any action for damages brought in a court outside the United Kingdom; or- any action brought against you or your family by a domestic employee or anyone living in your home, or which you or your family have brought against each other.

This cover applies if **you** become legally liable to pay compensation as the occupier of the **property**, regardless of who owns it. Any liability that arises from **you** owning **your home** is included in **Section 1 – Buildings cover** if **you** have bought that cover. **Your schedule** will show the maximum limit for this cover.

27. Tenant's liability

We cover

If **you** are legally responsible as a tenant, **we** will cover **you** for:

- loss of or damage to the **home**, fixtures, fittings and **contents** which belong to the landlord; and
- **accidental damage** to fixed glass, sanitary fittings, cables, pipes, septic tanks and drain inspection covers in the **home**.

We don't cover

- Loss or damage which is excluded under any of the covers described under **Section 1 – Buildings cover**.
- Anything which happens gradually over time.
- The cost of normal maintenance or routine decoration;
- Loss or damage caused by any person acting maliciously.
- Loss or damage while the **buildings** are **unoccupied** or **unfurnished**.

You must be legally liable under the terms of **your** tenancy agreement, as a tenant of **your home** not as the owner or landlord.

Your schedule will show the maximum limit for this cover.

28. Employer's liability

We cover

Costs and compensation **you** and **your family** are legally liable to pay as a result of the accidental death, bodily injury or illness of any **domestic employee**.

We will also pay legal costs and expenses **you** have to pay to defend a claim made against **you** or **your family** (**you** must get **our** written permission beforehand).

We don't cover

- Damages, costs and expenses **you** have to pay under any agreement, unless **you** would still have been liable for these if the agreement did not exist.
- Any claim or other proceedings against **you** or **your family** in a court outside the **United Kingdom**.
- Any claim arising out of **your** trade, profession, employment or business.
- Any claim arising out of owning, possessing or using:
 - any animal other than domestic cats or dogs;
 - any dogs listed as dangerous under the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) Order 1991, the Control of Dogs (Scotland) Act 2010, or any amendments to these acts; or
 - any dog that is dangerously out of control under the Dangerous Dogs Act or for which legal action has already been taken.
- Liability for death of, injury to or illness or disease of any member of **your family**.

Your schedule will show the maximum limit for this cover.

Settling claims under contents covers

(See also **General exclusions** and **General conditions**.)

1. How much we will pay

For any claim made under this **policy**, **we** will not pay more than:

- the **sum insured** for **your contents**, as shown in **your schedule**; or
- any limit shown in the **policy** or in **your schedule**.

Unless **we** tell **you** otherwise, each limit shown in this **policy** booklet and in **your schedule** applies to each claim **you** make.

We will not reduce the **sum insured** under this section following a claim, as long as **you** agree to carry out any recommendations **we** make without delay to prevent further loss or damage.

It is **your** responsibility to make sure that, at all times, the **contents sum insured** reflects the full value of the **property** insured. This is how much it would currently cost to replace each item as new (except for **works of art**, when the full value is the current market value). **You** must keep the **sum insured** up to date when **you** buy new items.

If **you** fail to keep the amount insured at the full value (or current market value for **works of art**), **we** may reduce the amount **we** pay for each claim in proportion to the assessed shortfall in insurance. For example, if the limit of **your contents** cover is equal to 75% of the amount needed to replace all the **contents**, **we** will only pay 75% of **your** claim.

2. Settling claims (does not apply to liability claims)

We can choose to settle **your** claim by:

- repairing or reinstating the item; or
- replacing the item as new; or
- paying **you** the cash equivalent.

Where possible, **we** will repair **your** item. If not, **we** will replace it with an item of the same make, model and memory size or an item with an equivalent specification.

If **we** agree to replace the item as new, the new item will be as close as possible to, but not an improvement on, the original item when it was new.

If an item cannot be repaired or replaced, **we** will make a cash settlement and **our** payment will be based on a qualified opinion of the item's value immediately before the loss or damage. **We** will only pay **you** what it would have cost **us** to repair or replace the item with **our** own preferred suppliers and as if the repair work had been carried out without delay.

For **works of art**, if **we** agree to make a cash **settlement** the amount will be based on the market value of the item on the date the loss happened.

3. Settling liability claims

In dealing with a liability claim under the terms of this **policy**, either before or after **we** pay **your** claim, **we** may do the following.

- a. Defend or settle any claim and choose the solicitor who will represent **us** and **you** in any legal action. If **we** do this, **we** will pay any fees involved.
- b. Take any legal action in **your** name or in the name of any other person covered by this **policy**. Once legal action has started, **we** will have complete control of the matter.

4. Pairs, sets and suites

If **you** have made a successful **contents** claim for an item which forms part of a matching set or suite, **we** will make a cash contribution of 50% of the cost of replacing or changing any associated undamaged item from the matching set or suite when a replacement of, or reasonable match for, the lost or damaged item cannot be found.

By 'reasonable match' **we** mean this may be similar but not an exact match.

When **we** settle **your** claim, if **we** ask, **you** must give **us** any damaged or undamaged items which form part of the claim.

5. Removing debris

Under the **contents** section **we** will also pay to remove debris following an insured claim.

6. Maintenance

We will not cover the costs of **your** claim where the costs arise through **you** failing to maintain the **buildings** properly.

7. Proof of value and ownership

It is **your** responsibility to prove any loss, so **we** recommend that **you** keep photographs, guarantee cards, instruction booklets and a full description of **your** valuable items, including serial and model numbers, to make it easier to identify them.

Keep relevant proof of purchase and evidence of value, as **we** may ask **you** for these if **you** make a claim under this **policy**.

The value of items such as jewellery, watches, **works of art**, curios and collections often varies independently of inflation. **You** should make sure that these items are insured for the correct amount at all times. If **you** have specified any items, please refer to any **endorsement** issued for details of how often these items should be valued.

8. Repair guarantee

All repairs carried out by **our** approved suppliers as a result of an insured claim under this section of **your** **policy** are guaranteed for 90 days.

Complaints procedure

How to make a complaint

We aim to give **you** the best possible service but if **you** have any questions or concerns about this insurance or the way in which **we** have handled **your** claim, **you** should follow the complaints procedure set out below.

Please quote **your policy** number whenever **you** contact **us** to help **us** provide a quick and efficient response.

If **your** complaint is about **your policy** or the way the **policy** was sold to **you**, please contact **us**:

Write: Customer Relations
Policy Expert
1st Floor
Exchange House
450 Midsummer Boulevard
Milton Keynes
MK9 2EA
Phone: 0330 0600 601
Email: home-complaints@policyexpert.co.uk

If **your** complaint is about the way **we** have handled **your** claim, please contact:

Write: Customer Services Manager
Trinity Claims
PO Box 568
Tonbridge
Kent
TN9 9LT
Phone: 0330 0600 684
Email: customer.relations@trinityclaims.co.uk

If **we** have provided **you** with **our** final response and **you** are still not satisfied, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an impartial complaints service, which is free for customers to use. Taking **your** complaint to the FOS does not affect **your** right to take **your** dispute to the courts. For more details on how the FOS can help **you**, visit their website at www.financial-ombudsman.org.uk.

You can contact the Financial Ombudsman Service at:

Write: The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR.
Phone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

You have six months from the date of **our** final response to refer **your** complaint to the FOS.

The FOS can only consider **your** complaint if **you** have already given **us** the opportunity to deal with it.

Office of the Arbiter for Financial Services

You may also be able to refer **your** complaint to:

Write: Office of the Arbiter for Financial Services,
Triq l-Imdina
Zone 1, Central Business District
Birkirkara
CBD 1010
Malta
Phone: (+356) 212 49245

If **you** are not satisfied with **our** final response or **we** have not responded within fifteen (15) days, **You** will have to pay EUR 25.00 at the time of making **your** complaint to the Arbiter to use this service.

About the Office of the Arbiter for Financial Service

The Office of the Arbiter for Financial Services considers that a “complaint” refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service he/she has been provided with. The terms “person” does not specify that this is limited to individuals and therefore any **policyholder**, insured person, beneficiary and injured third party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint. For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit www.financialarbiter.org.mt.

Plain English Campaign’s Crystal Mark does not apply to the above wording which has come direct from the insurer

Regulatory information

Your insurer

We have arranged this insurance with Accredited Insurance (Europe) Limited – UK Branch.

Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Accredited Insurance (Europe) Limited – UK Branch (UK Establishment Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.

Accredited Insurance (Europe) Limited – UK Branch has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered no. BR21362.

Plain English Campaign's Crystal Mark does not apply to the above wording which has come direct from our insurer

Policy Expert is a trading name of QMetric Group Limited who are authorised and regulated by the Financial Conduct Authority (FCA). FCA registered number: 529506.

Visit www.fca.org.uk for more information.

Financial Services Compensation Scheme

Accredited Insurance (Europe) Limited – UK Branch is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

You can get more information about compensation scheme arrangements from the FSCS or **you** can visit www.fscs.org.uk.

Protecting your personal information

The details provided here are a summary of how **we** and **your** insurer (Accredited Insurance (Europe) Limited – UK Branch) collect, use and store **your** information. If **you** would like to read **our** full privacy **policy**, please visit **our** website at www.policyexpert.co.uk/privacy-policy.

Or **you** can contact **our** Data Protection Officer at: QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

If **you** would like to read Accredited Insurance (Europe) Limited – UK Branch's full privacy **policy**, please visit its website at www.accredited-eu.com/terms-conditions-of-use-and-privacy-policy.

Or **you** can contact Accredited Insurance (Europe) Limited – UK Branch's Data Protection Officer at 71 Fenchurch Street, London, EC3M 4BS.

Collecting your information

When **you** ask **us** about or buy insurance cover, or make a claim, **we** will ask **you** to provide personal information to **us** and **your** insurer. **We** also collect information about **you** from other sources, including information about how **you** interact with **our** websites, and publicly available information about **you** (and **your family**, if provided).

Using your information

The main reason **we** collect **your** personal information is because **we** need to provide the appropriate insurance cover to **you**.

We will process **your** information fairly for the purposes of carrying out a contract, keeping to certain legal obligations which **we** have, and for legitimate business reasons in line with data protection legislation, including managing **your policy**, managing claims, preventing fraud and to allow **us** to provide selected marketing communications.

Sharing your information

We may share the information **you** provide with a number of other interested organisations. This may include other insurers, regulators, industry bodies, public authorities, and fraud-prevention and credit-reference agencies.

Keeping and storing your information

Well only keep **your** information for as long as is necessary to provide **our** products and services and to meet **our** legal and regulatory obligations. Accredited Insurance (Europe) Limited – UK Branch may sometimes use providers and organisations outside the UK or European Economic Area (EEA) to help manage insurance policies.

Although some countries outside the EEA do not provide the same level of data protection as the UK, Accredited Insurance (Europe) Limited – UK Branch will always make every reasonable effort and take any required legal steps to make sure **your** personal information is properly protected.

We may monitor and record communication with **you** (such as phone calls and emails) for quality-control, training and fraud-prevention purposes, and to make sure **we** are keeping to all regulations that apply.

Your rights

You have a number of rights relating to the information **we** hold about **you**. These include accessing **your** information, updating **your** information, restricting the processing of **your** information and unsubscribing from marketing communications.

Full details of **your** rights are set out in **our** and Accredited Insurance (Europe) Limited – UK Branch's privacy policies.

You also have the right to complain direct to the Information Commissioner's Office (ICO). Visit www.ico.org.uk for more details.

Claims and Underwriting Exchange Register (CUE)

Insurers and their agents share information with each other through the Claims and Underwriting Exchange Register, run by MIB.

When **we** deal with **your** request for insurance, **we** may search the register. When **you** tell **us** about an incident which may or may not lead to a claim, **we** will pass information about the incident to the register. The aim is to help **us** to check information provided and to prevent fraudulent claims.

It is a condition of buying and renewing **your policy** that **you** agree to **us** giving MIB information from **your** application form and about any incidents **you** tell **us** of.



Policy Expert is a trading name of QMetric Group Limited.

Registered office: QMetric Group Limited, 110 Bishopsgate, London, EC2N 4AY.

Registered in England and Wales, company number: 07151701.

QMetric Group Limited is authorised and regulated by the Financial Conduct authority (FCA). FCA registered number: 529506.

Visit www.fca.org.uk for more information.

© QMetric Group Limited 2023. All rights reserved.