

Home Insurance

Policy wording

Contents

	Page
Welcome to your Home Insurance	3
About your policy	5
What to do if you have a complaint	6
How to make a claim	7
The insurance contract	9
Words with special meanings	10
Conditions and exclusions / Policy conditions	13
Claims conditions	14
Policy exclusions	16
Buildings	18
Contents	25
Personal belongings, money and credit cards	33
Pedalcycle cover	36
Garden cover	37
How we use your information	39

Welcome to your Home Insurance

Thank you for taking out our Home Insurance. Your cover is provided by Bspoke Underwriting Ltd on behalf of the SiriusPoint International Insurance Corporation.

We know that your home and belongings are important to you.

You, your home and your belongings are unique. Our product is designed to give you the flexibility you need when considering the cover that suits you.

By selecting the cover options that you need, you can ensure that you and your property are protected. If your insurance needs change in the future, you can contact us to add or remove some of the optional covers.

It is important that you understand your policy and the cover that is provided.

This policy document, along with your schedule set out everything you need to know about your insurance cover.

In the next few pages, we have provided a summary of the cover options available. Full details of the cover and any exclusions and conditions are also provided in this booklet.

Please take the opportunity to read through the policy and if there is anything that you don't understand, we are here to help you. Please phone the contact number on your schedule.

Buildings option

We'll cover you for the buildings of your home and other permanent structures on your land such as garages and outbuildings, drives, walls, fences and gates against damage by fire, flood, subsidence and other similar causes.

Contents option

We'll provide you with cover for contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.

Accidental Damage

Accidental Damage means sudden, unexpected and visible damage which has not been caused on purpose. Accidental Damage cover is available for your Buildings and your Contents.

Personal belongings

From your watches to mobile phones, make sure you have enough cover for all your personal items, whether you are at home or out and about.

Garden cover

Protect your plants, garden furniture, lawns and tools. We'll even re-landscape your garden should emergency services ever damage it. If you choose this option and your policy cover also includes Accidental Damage for Contents, we will automatically extend cover for accidental damage to garden items.

Pedal Cycle cover

Make sure you have enough cover for all your pedal cycles whether you are at home or out and about.

About your policy

Understanding and using your policy

This section 'About your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

Some words have a special meaning in your policy and these are listed and explained on pages 10 to 12 'Words with special meanings'. From now on whenever a word with a special meaning is used it will be printed in bold type.

Your policy is in two parts – the policy wording and the schedule.

The policy wording explains what is and what is not covered, how **we** settle claims and other important information.

The schedule shows which sections of the policy wording are included in **your** cover, the sums insured, limits of cover and excesses that apply. **Your** schedule also shows any special endorsements applying to **your** premium. Please keep **your** schedule with the policy wording.

We will send **you** a new schedule whenever **you** or **we** make a change to the insurance and each year before renewal. When **you** receive new documents **you** should check that all of the details are correct. If not, or if anything has changed please contact **us**.

When **you** take out a policy for the first time, or when **you** renew it, **you** may decide that it is not quite right for **you**. **You** have 14 days from the start of the insurance period, or from the date **you** receive **your** documents (whichever is later) to change **your** mind. **You** can ask **us** to cancel **your** policy from the start of the period of insurance, and provided **you** have not made a claim, **we** will refund **your** premium in full.

Remember to keep **your** sums insured (which are shown on **your** schedule) up to date.

If **you** have selected contents and personal belongings insurance, **your** cover is for replacement as new. Remember to keep **your** sums insured up to date especially at renewal and when **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, often change in value. These changes are not reflected in the indices used for inflation protection and **you** should make certain that these items are insured for the correct amount at all times.

If **you** have any questions please contact **us**. The telephone numbers are shown on **your** schedule.

What to do if you have a complaint

Our commitment to customer service

We are committed to delivering the highest standard of service to all **our** customers. However, should **you** need to complain about **your** policy or the handling of **your** claim **we** want to ensure that it is dealt with quickly and fairly.

To make a complaint about **your** policy, please use the contact details that are shown on **your** Policy Schedule.

If **your** complaint is about a claim, please contact the relevant claims service provider as follows:

For buildings, contents and personal possessions claims

Claims Consortium Group, Nightingale House, East Reach, Taunton, TA1 3EN.

Telephone: 0345 218 0221

Email: bspokehood@claimsconsortiumgroup.co.uk

For liability claims

Kennedys Claims Handling, 6 Queens Street, Leeds, LS1 2TW

Telephone: 0345 040 0465

Email: bspoke@kennedyslaw.com

The aim is to resolve **your** complaint promptly. If when **you** receive the final written response, **you** are still unhappy, or when it has not been possible to provide a final response within 8 weeks **you** may be eligible to refer **your** complaint to the Financial Ombudsman Service (FOS).

The FOS offers an independent service for resolving disputes about most financial matters. Further information about the FOS can be found on their website www.financial-ombudsman.org.uk.

The contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

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

Using the complaints procedure above or referral to the FOS does not affect **your** legal rights.

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

How to make a claim

If **your** property is damaged, stolen or lost and **you** need to make a claim, **we** are here to help **you**.

In some instances there are immediate steps which **you** should take to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

You should tell **us** as soon as possible after **you** discover the damage or loss.

- To make a buildings, contents or personal belongings claim, please contact **us** by:

Phone: 0345 218 0221 - Lines are open 24/7.

Email: bspokehood@claimsconsortiumgroup.co.uk

- If a claim is being made against **you** by someone else, please contact **us** by:

Phone: 0345 040 0465 - Lines are open between 9am and 5pm, Monday to Friday, excluding bank holidays (an answering service is available at all other times).

Email: bspoke@kennedyslaw.com

Whilst most claims can be agreed over the phone, there may be times when **we** ask **you** to complete a claim form, and/or to provide **us** with further information. For some claims, **we** may wish to arrange a visit and inspection of the damage.

To help **us** deal with **your** claim quickly, please provide **your** policy number when **you** call/write. **We** also recommend that **you** read this policy carefully, including the Claims conditions and Policy exclusions on pages 13 to 17.

How to make a claim (continued)

Claim notification

It is important that **you** and **your** family comply with all Policy conditions and **you** should familiarise yourself with any requirements. If **you** need to make a claim, **you** must also comply with the Claims conditions starting on page 14.

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

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

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

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value of **your** claim which may include the following:

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

Where **we** ask **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with it.

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

Preferred suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is to repair or replace lost or damaged property, where **we** consider it appropriate, and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

The insurance contract

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

The contract is based on the information **you** have given to us.

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

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

Your part of the contract is:

- **you** must pay the premium as shown on **your** Policy Schedule for each **insurance period**;
- **you** must comply with all the conditions set out in this policy and the Policy Schedule which will show any endorsements that apply.

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 13 to 14. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read all of the Policy conditions.

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

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

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

This policy has been issued by Bspoke Underwriting Ltd on behalf of SiriusPoint International Insurance Corporation in the United Kingdom.

Words with special meanings

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

Word

Meaning

Accidental Damage

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

Buildings

Your home, drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures and fittings (examples below), fixed solar panels, permanently fixed alarm systems, drains, pipes, cables, underground tanks, fences, hedges that form the boundary of **your** home, gates, swimming pools and any items permanently fixed into the ground such as hot tubs, statues, garden ponds, fountains, pergolas and gazebos. Buildings Cover doesn't include aerials or satellite receiving equipment.

Examples of fixtures and fittings are:

- laminated flooring (but not fitted carpets which would be covered under Contents Cover if that's included in **your** policy)
- fitted kitchen units including fixed hobs in units
- fitted bedroom furniture
- permanently wired and fixed lighting.

Clerical business equipment

Computer, telecom and office equipment, office furniture and stationery.

Clerical business equipment does not include business stock and **we** don't cover:

- the cost of replacing paper records, except for their value as stationery; and/or
- any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.

Contents

- **Household goods**
- **High Risk Items**
- **Personal money**
- **Clerical Business equipment**
- Portable personal items including clothing and personal items worn or carried. Examples include cameras, camcorders, sports equipment, laptops, binoculars, mobile phones, luggage, bags, camping equipment, electric wheelchairs and invalid carriages, spectacles, contact lenses, false teeth (but not crowned teeth or bridgework), artificial limbs and hearing aids
- Home entertainment equipment such as computers, televisions, other audio and video equipment, aerials and satellite receiving equipment
- Musical instruments
- Coin, medal and stamp collections
- Documents including deeds, bonds and securities.

Words with special meanings (continued)

Word	Meaning
	<p>Contents cover doesn't include:</p> <ul style="list-style-type: none"> • Motor and electric vehicles of any kind (except for ride-on lawnmowers, electric invalid carriages or wheelchairs, electrically powered pedal cycles, children's electrically powered toys and pedestrian controlled vehicles such as electrically powered golf trolleys) • Items described under the Garden Cover section • Pedal Cycles • Boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis • Aircraft, unmanned aerial vehicles, hang-gliders and paragliders • Sand and wind yachts • Trains (apart from models) • Caravans and trailers • Any parts or accessories of any of the items above (except for removable entertainment or navigation equipment while it's removed) • Business stock and money used for business purposes • Fixtures and fittings (apart from fixed tenants' improvements and internal decorations).
Excess	The first part of any claim which you must pay. The excess amount is shown on your Policy Schedule.
Flood	<p>A rapid build-up or sudden release of water, from any source external to your home or land belonging to your home, which enters your home or land belonging to your home:</p> <ul style="list-style-type: none"> • at or below ground level; or • above ground level provided that part of the body of water enters your home at ground level; and • does so with a volume, weight or force which is substantial and abnormal. <p>Flood doesn't mean the gradual seepage of water into your home such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p>
Garden Cover	Trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues all owned by your family or your family's responsibility under contract.
Heave	Upward and/or lateral movement of the site on which your buildings stand caused by swelling of the ground.
High risk items	Jewellery, watches and items containing gold, silver or platinum.
Home	The house, bungalow or flat at the address shown on your Policy Schedule, its outbuildings, including attached and detached garages, annexes, conservatories, sheds and greenhouses. Home doesn't include any parts of your home used for any trade, professional or business purposes except for office work.
Household goods	Items designed for use in your home including furniture, curtains, carpets (but not laminated floors), blinds, cushions, rugs, throws, linen, towels, lamps, ornaments, paintings, unfixed statues, indoor plants, works of art, pots and pans, plates, cutlery, crockery, food and drink, and freestanding white goods such as microwaves, ovens, fridges, freezers, dishwashers and washing machines.
Insurance period	The period shown on your Policy Schedule and any further period for which you have paid or have agreed to pay and we have accepted or have agreed to accept your premium.
Landslip	Downward movement of sloping ground.
Money	Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift cards and tokens, postal and money orders, phone cards or vouchers, traveller's cheques, Premium Bonds, parking, luncheon and retail vouchers and season or travel tickets. Money doesn't include money used or held for any trade, professional or business purposes.

Words with special meanings (continued)

Word

Meaning

Personal belongings

Jewellery, watches, cameras, laptops, mobile phones, game players including hand-held consoles, games, **money**, and personal items which **your family** normally wear or carry, all owned by **you** or **your** responsibility under contract.

Personal belongings does not include:

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

Pedal Cycles

Any **pedal cycle**, tricycle or unicycle. This includes electrically powered **pedal cycles** and their accessories, but not any other motorised or electric vehicles of any kind.

Policyholder

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

Subsidence

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

Unoccupied

When **your home** is not lived in for more than 60 days in a row by **your family** or by anyone who has **your** permission.

By 'lived in' **we** mean activities, which must include bathing, cooking, eating and sleeping, all of which are frequently carried out in **your home**.

We/our/us

Bspoke Underwriting Ltd on behalf of SiriusPoint International Insurance Corporation.

You/your/policyholder

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

Your family

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

- **Your** husband, wife or partner
- **Your** children (including foster children and adopted children)
- **Your** relatives
- A partner, husband or wife of **your** children
- **Your** domestic employees – someone employed to carry out domestic duties associated with **your home**, for example, a nanny or carer.

Conditions and exclusions

Policy conditions

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

Taking care

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

Changes in your circumstances

So that **we** can ensure **we've** got **you** fully covered you'll need to let **us** know if **your** circumstances change during the **insurance period** or if any of the information **you** have given **us** has changed. **You** can do this using the contact details shown on **your** Policy Schedule.

You must tell **us** within 30 days as soon as **you** know about any of the following changes:

- an increase in the value of the items shown on **your** Policy Schedule
- any changes to the information **you've** previously provided to **us** and shown on the most recent Statement of Facts document sent to **you**
- **you're** going to move **home** permanently.

There's no administration charge for changing **your** cover but **we** may reassess **your** cover, terms and the premium when **we're** told about changes in **your** circumstances. If **you** don't tell **us** about changes or **you** give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of the premium.

Fraud

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

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

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

Transferring your interest in the policy

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

Cancelling the policy

If **you** wish to cancel **your** policy, please write to **us** or call **us**. **You** can find **our** contact details on **your** Policy Schedule. If **you** cancel the policy, **you** may be entitled to a refund of the premium as long as no claim has been made during the current **insurance period**.

Cancellation by you within the first 14 days

You may cancel the policy within 14 days of the date **you** receive **your** policy documents or the date **your** cover started, whichever is later. **We** will refund the premium provided no claim has been made during the current **insurance period**.

Cancellation by you after the first 14 days

If **you** cancel the policy after the first 14 days **we** will refund premiums already paid for the remainder of the current **insurance period**, as long as no claim has been made during this period.

Conditions and exclusions (continued)

Where we cancel your policy

We may cancel **your** policy for the reasons explained in the Changes in **your** circumstances condition on page 13 and the Fraud condition on page 13.

We may also cancel **your** policy if **we** identify serious grounds for doing so, including but not limited to:

- failure to provide **us** with information **we**'ve requested that is directly relevant to **your** cover or any claim
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property
- the use of foul or abusive language, or
- nuisance or disruptive behaviour.

In these circumstances **we** will contact **you** at **your** last known address and seek to resolve the matter with **you**. If a solution can't be agreed, **we** may cancel **your** policy by giving **you** 14 days' notice.

This won't affect **your** right to make a claim for any event that happened before the cancellation date.

If **we** cancel **your** policy, **we**'ll refund premiums already paid for the remainder of the current **insurance period**, as long as no claim has been made during this period.

We also reserve the right to terminate the policy if there's a default in the instalment payments due under any linked premium loan facility. **We** will give **you** 14 days' notice at **your** last known address.

Cancelling the monthly premium instalment agreement

Your policy has a normal **insurance period** of 12 months and **your** legal contract with **us** is for this period, but **you** may be paying **your** annual premium in monthly instalments.

If **you** want to stop paying monthly, but continue with **your** policy, **you**'ll need to call **us** on the number shown on **your** schedule. **We** can then tell **you** what **you**'ll have to pay for the rest of the **insurance period** and by when.

If this amount isn't paid by that date, all cover under **your** policy will be cancelled from that date. If **you**'ve made a claim, or one has been made against **you**, before that date and during the current **insurance period**, **you** would need to pay the balance of the full annual premium.

We reserve the right to cancel the policy if there's a default in the instalment payments due.

Financial sanctions

We will not provide any cover nor shall **we** be liable to pay any claim or provide any benefit to **you** or to any beneficiary or third party who may have any rights 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.

If any such prohibition or restriction takes effect during the **insurance period** **we** may cancel **your** policy by giving **you** written notice at **your** last known address.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on page 14 to 15 headed 'Claims conditions'.

You should also refer to any conditions shown under individual sections of **your** policy.

Claims conditions

These are the Claims conditions that **you** and **your family** will need to keep to as **your** part of this contract. If **you** don't meet them, **we** may reduce the payment or may not pay the claim. **We** explain the conditions in this section.

If anything happens which might lead to a claim **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage. It's best to then tell **us** about a claim as soon as **you** can, but in some cases there are other people **you** must contact first such as the emergency services. **You** can see details of how to make a claim on page 7.

You should also check the information about how **we** settle claims on pages 23, 31, 35, 36 and 38.

Conditions and exclusions (continued)

What you need to do

If **you** or **your family** are the victim of theft, riot, a malicious act or vandalism, or lose something away from **your home**, tell the police as soon as **you** realise.

Ask them for a crime reference number or loss report number then tell **us** as soon as **you** can. In the case of riot, tell **us** immediately.

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

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can. If **you** or **your family** receive a claim form, application notice, legal document or other correspondence from another party about an injury or any damage covered by **your** policy, send it to **us** straightaway without answering it.

How you can help us to settle the claim quickly

You should do everything **we** reasonably ask of **you** to get back lost or stolen property. **You** should not throw away any damaged items before **we**'ve had a chance to see them. Don't carry out any non-emergency repairs before **we**'ve had the opportunity to inspect the damage.

To help **us** deal with **your** claim quickly, **we** may need more information. This could include:

- original purchase receipts, invoices, professional valuations, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- purchase dates, location and cost of lost or damaged property
- for damaged property, a written estimate for repair or confirmation from a suitably qualified expert that the item **you**'re claiming for is beyond repair.

After you contact us

When **you** call **us**, **we**'ll tell **you** the next step, which will be one of the following:

- **We**'ll ask **you** to get estimates for building repairs or replacement items
- **We**'ll arrange for the damage to be inspected by one of **our representatives** or an independent loss adjuster or other expert to help **us** assess **your** claim or
- **We**'ll arrange the repair or a replacement as quickly as possible.

If **we** ask **you** for specific information or documentation relevant to **your** claim **we**'ll pay any reasonable expenses **you** incur in providing **us** with it.

Rights and responsibilities

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

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

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

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

Other insurance

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

Conditions and exclusions (continued)

Policy exclusions

These exclusions apply to all the sections of **your** policy.

This insurance does not cover:

Radioactive contamination

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

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

War risks

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

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by any flying object travelling at or above the speed of sound.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by pollution or contamination, or arising from it. That's unless it was caused by a sudden unexpected incident or oil or water escaping from a fixed oil or fixed water installation, which occurred during any **insurance period** and wasn't the result of an intentional act.

All pollution or contamination which arises from one incident will be considered by **us** as having occurred at the same time as that incident took place.

Failure of computers and electrical equipment

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date, or
- computer viruses, or
- cyberattack.

Existing or deliberate damage or illegal activities

Any loss, damage, liability, cost or expense of any kind:

- occurring, or arising from an event occurring before the **insurance period** starts, or
- caused deliberately by **your family**, or
- caused as a result of the **buildings** being used for illegal activity by **your family**.

Terrorism

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

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

Conditions and exclusions (continued)

Uninsurable risks

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

- any damage that occurs over time as a result of normal use or ageing including fading, corrosion, rusting, damp, decay, frost, fungus, mould, condensation or deterioration
- rot, unless it's caused directly by an escape of water incident specifically covered by this policy
- insects or moths
- any reduction in an item's value caused by repairing **your contents**, or a drop in the market value of **your home** caused by rebuilding or repairing damage to **your buildings**.

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

- any wild small mammal or bird (but not pets) that causes damage as part of its ordinary nature such as nesting or feeding
- mechanical, electrical or electronic fault or breakdown
- poor or faulty design, workmanship or materials.

Cyber attack

Any loss, damage, liability, claim, demand, cost (including legal costs) or expense of any kind directly or indirectly caused by, resulting from or in connection with a cyber-attack which is targeted or brought against a public or private utility company or network operator of any kind (including without limitation gas, electricity, water and sewerage), or local, national or multinational governmental authority, agency or other public body.

For the purposes of this exclusion, "cyber attack" means any assault or attempt to expose, alter, disable, destroy, steal or gain unauthorised access by any person or organisation (including cybercriminals) using one or more computers or devices against a single or multiple computers or networks, systems or infrastructure.

Buildings

This section shows **you** the cover **we** provide for **your buildings**. **Your** Policy Schedule will show if **Buildings** Cover is included in **your** policy.

What we cover	What we don't cover
<p>Damage to your buildings caused by the following:</p> <p>1. Fire, lightning, explosion, earthquake or smoke.</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>The policy excess shown on your Policy Schedule applies to all types of cover except 3, 9 and 22 below</p> <p>Damage by smoke from air pollution.</p>
<p>2. Storm or flood.</p> <p>A storm will involve very strong winds powerful enough to cause structural damage to homes within its path. It's usually accompanied by torrential rainfall, hail or heavy snow.</p> <p>Damage caused by normal weather conditions commonly experienced in the UK is often the result of normal use or ageing or lack of maintenance and isn't covered.</p>	<p>Damage to fences, hedges or gates.</p>
<p>3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.</p>	<p>The escape of water excess shown on your Policy Schedule.</p> <p>Damage to the appliance or system from which the water escapes unless that damage was caused by freezing.</p> <p>Damage while your home is unoccupied.</p> <p>Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings.</p>
<p>4. Damage to water or oil pipes and tanks caused by the water or oil freezing.</p>	<p>Damage while your home is unoccupied.</p>
<p>5. Oil escaping from a fixed heating system.</p>	<p>Damage while your home is unoccupied.</p> <p>Damage to the appliance or system from which the oil escapes, unless that damage was caused by freezing.</p>
<p>6. Riot or public unrest.</p>	
<p>7. Malicious damage or vandalism.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> unoccupied lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
<p>8. Theft or attempted theft.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> unoccupied lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.

Buildings (continued)

What we cover	What we don't cover
<p>9. Subsidence or heave of the site on which your buildings stand or of land belonging to your buildings.</p> <p>Landslip.</p>	<p>The subsidence, heave or landslip excess shown on your Policy Schedule.</p> <p>Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, walls, fences, hedges and gates – unless your home is damaged by the same cause and at the same time.</p> <p>Damage to solid floors or damage caused by solid floors moving unless the foundations of the outside walls of your home are damaged by the same cause and at the same time.</p> <p>Damage caused by structures bedding down or settlement of newly made up ground.</p> <p>Damage caused by the coast or a riverbank being worn away.</p> <p>Damage caused by or from demolition, alteration or repair to your home.</p>
10. Falling trees or branches.	<p>Damage to fences, hedges or gates.</p> <p>The cost of removing a fallen tree or branch if it hasn't damaged your buildings.</p>
11. Falling aerials or satellite receiving equipment, their fittings or masts.	
12. Collisions involving vehicles, aircraft or anything dropped from them. Collision involving animals.	Damage by pets.
<p>13. Locks and keys.</p> <p>Accidental damage to the locks of the outside doors of your home.</p> <p>Loss of the keys to the outside doors of your home.</p> <p>Accidental damage to the locks of, or loss of the keys to safes or alarms in your home.</p> <p>We'll pay for the replacement of the lock mechanism or to change the locks. The most we'll pay is the locks and keys limit shown on your Policy Schedule.</p>	Any amount exceeding the limit shown on your Policy Schedule.
<p>14. Fees and related costs incurred in repairing or replacing damaged parts of your buildings, provided the damage is covered under your policy and subject to our prior agreement. We will pay for:</p> <ul style="list-style-type: none"> Architects, engineers, surveyors and legal fees; the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of your buildings; the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of your buildings are repaired or replaced. 	<p>Any fees and costs you have to pay for preparing or furthering any claim.</p> <p>Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if you were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of your buildings.</p>

Buildings (continued)

What we cover	What we don't cover
15. Cover while you're selling your home . If you're selling your home and it suffers any damage between exchange and completion, we'll pay the benefit to the buyer once the sale goes through. This cover only applies if your home is damaged by an event covered under the Buildings Cover of your policy.	This cover doesn't apply if the buyer or someone acting for them has already arranged buildings insurance for the home .
16. Alternative accommodation. If your home is uninhabitable as a result of damage to your buildings caused by an event covered under your policy, or if your home is occupied by squatters, we'll pay: the additional cost of similar short-term accommodation for your family , including accommodation for any pets living with you rent you'd have received but have lost, including ground rent. The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.	Any costs your family have to pay once your home is fit to live in again. Any costs you agree to pay without first getting our written permission.
17. The cost of legal fees you have to pay to repossess your home following occupation by squatters.	Any legal fees you agree to pay without our written consent. Any amount exceeding the limit shown on your Policy Schedule.
18. Trace and Access. Finding a leak: if it's necessary to remove and replace any part of your buildings to find the source of a water or oil leak from a heating or water system, we'll pay the cost. The most we'll pay is the trace and access limit shown on your Policy Schedule. Forexample, we'll pay for the cost of removing and replacing any flooring to trace and gain access to a leaking pipe. Repairing the source of the leak is only covered if the damage was caused by damage covered under your policy, for example, by a frozen pipe.	Any amount exceeding the limit shown on your Policy Schedule in any one insurance period .
19. Emergency Services. Damage caused by the emergency services while getting into the buildings to deal with an emergency.	Damage which is specifically excluded by any cover listed elsewhere in the Buildings option. Any amount exceeding the limit shown on your Policy Schedule.

Buildings (continued)

The following additional cover is also provided for **your buildings** but only if **your** Policy Schedule states that Accidental damage is included.

What we cover	What we don't cover
20. Accidental damage to buildings.	Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover. Accidental damage caused by the gradual seepage of water into your home , such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water). Accidental damage caused to drains and pipes providing services to or from your home .
21. Accidental breakage of drains and pipes used to provide services to or from your home , which your family is legally responsible for. If a drain or pipe is blocked and normal methods of removing it are unsuccessful, such as rodding or jetting between the main sewer and your home , we ll then pay the cost of breaking into and repairing the pipe.	Damage by any cover listed elsewhere in the Buildings section and which is specifically excluded under that cover.

Buildings (continued)

How we settle claims for Buildings cover

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section on page 7. **You** should also read the Claims conditions and Policy exclusions on pages 13 to 17.

How we settle claims for buildings

Well pay the cost of the work carried out to repair or replace the damaged parts of **your buildings**.

Well also pay fees and related costs that **we** agree to, as long as the damage is covered under **your** policy.

By this **we** mean:

- architects', engineers', surveyors' and legal fees necessarily incurred in repairing or replacing **your buildings** but not fees incurred in preparing any claim under the policy
- the cost incurred for removing debris, demolition, shoring up or propping up and taking away where this is necessary to repair or replace the damaged part of **your buildings**
- the cost of meeting current building regulations or local authority or other statutory requirements or conditions following the repair or replacement of the damaged parts of **your buildings** unless **you** were aware of the need to meet the regulations, requirements or conditions before the damage happened.

Guaranteed workmanship

Repairs carried out by **our** nominated contractors and insured under **your Buildings** Cover or **Buildings Accidental Damage** Cover are guaranteed for 12 months for their quality of workmanship.

Normal use or ageing

We may deduct an amount for normal use or ageing before paying the cost of repairing and replacing the damaged parts of **your buildings** if they haven't been kept in a good state of repair.

If an excess applies

Well deduct this from the amount of **your** claim. **We**ll only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we**ll deduct the highest amount.

How much we pay if you go ahead with repairs, and if you don't

Where repairs are carried out, the amount **we**ll pay will be either:

- the cost of the work if it was carried out by **our** nominated contractor, or
- the cost of the work based on the most competitive estimate or tender **you** got from **your** nominated contractors.

Well pay whichever is the lower amount.

If the repair or replacement isn't carried out, the amount **we**ll pay will be:

- the decrease in market value of **your buildings** due to the damage, or
- what the work would have cost if it had been carried out by **our** nominated contractor without delay, or
- what the work would've cost based on the most competitive estimate or tender **you** got from **your** nominated contractors if the work had been carried out without delay.

Well pay whichever is the lowest amount.

If **we** offer **you** a cash settlement, it won't make any allowance for VAT.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area (unless stated otherwise within **your** Policy Schedule).

Buildings (continued)

What's the most we'll pay for any one claim?

The most **we'll** pay for **any one claim**, including fees and related costs, is:

- the amount it'll cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, or
- the maximum cover limits shown on **your** Policy Schedule, or
- the full rebuilding cost of **your buildings**.

We'll pay whichever is the lowest amount.

Matching sets, pairs and suites

The following basis of claims settlement is only provided if shown as included on **your** Policy Schedule.

If a part of a set, pair or suite is lost or damaged by a cause covered under **your** policy and **we** cannot repair or replace it with an item of the same colour, make, model, material and size **we** will:

- Replace the whole set, pair or suite as new;
- Pay the cost of replacing the whole set, pair or suite as new, up to the amount it would have cost **us** to replace the set, pair or suite using **our** preferred suppliers; or
- If no equivalent or replacement set, pair or suite is available, pay the full cost of the set, pair or suite.

If **we** ask **you** to, **you** will have to give **us** the undamaged parts of the pair, set or suite to **us** where the full replacement cost has been paid.

We will not cover the cost to replace all undamaged parts of a matching set, pair or suite where the cost to repair or replace the lost or damaged part is below the policy **excess**.

Buildings (continued)

Legal liability

As well as insuring **your buildings**, **we** also provide the following cover.

What we cover	What we don't cover
<p>22. Your legal liability as a property owner.</p> <p>We'll cover your family's legal liability for damages and costs to others which results in:</p> <ul style="list-style-type: none"> accidental death, disease, illness or accidental physical injury to anyone accidental damage to physical property caused by any single event occurring during the insurance period where your family's legal liability is: <ul style="list-style-type: none"> a) as owner of your buildings and land belonging to it b) a result of your ownership of any home previously lived in by you and insured by us. <p>This covers any liability you face because of Section 3 of the Defective Premises Act 1972 or</p> <p>Section 5 of the Defective Premises (Northern Ireland) Order 1975, as long as you don't have this cover under any other policy.</p> <p>The most we'll pay is the property owner's legal liability limit shown on your Policy Schedule, plus defence costs agreed by us in writing.</p>	<p>Anything owned by your family, or anything that's your family's legal responsibility.</p> <p>Injury, death, disease or illness to any member of your family (other than your domestic employees such as nannies or carers who normally live with you).</p> <p>Liability arising from any employment, trade, profession or business of any of your family.</p> <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p> <p>Any home previously owned and occupied by you in which you still hold legal title or have an interest. Any incident that happens more than seven years after the last day of the last day of the last insurance period we provided for a home owned and occupied by you.</p>

Did **you** know? It's the occupier not the owner who's normally liable for accidents at **your home**. If **you're** the occupier, **you** can protect **yourself** against third party liability claims by choosing separate cover that usually comes as part of a **home contents** insurance policy.

Contents

This section shows **you** the cover **we** provide for **your contents**.

Your Policy Schedule will show if **Contents** Cover is included in **your** cover.

What we cover	What we don't cover
<p>Loss of, or damage to, contents inside your home which are:</p> <ul style="list-style-type: none"> owned by your family, or your family's responsibility under contract, for example, hiring furniture or glasses for a special event, or visitors' personal possessions. <p>The most we'll pay for high risk items is the high risk items total limit and single item limit shown on your Policy Schedule, unless a particular item is specified on your Policy Schedule.</p> <p>The most we'll pay for money in the home, visitors' personal belongings or clerical business equipment are the relevant limits shown on your Policy Schedule.</p> <p>We also cover loss of, or damage to, your contents while they're in the open on the land belonging to your home.</p> <p>The most we'll pay is the contents in the open limit shown on your Policy Schedule.</p> <p>We cover loss or damage caused by the following:</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>The policy excess shown on your Policy Schedule applies to all types of cover except 25 below</p>
1. Fire, lightning, explosion, earthquake or smoke.	
2. Storm or flood .	
3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.	<p>The escape of water excess shown on your Policy Schedule. Loss or damage while your home is unoccupied.</p> <p>Damage to the appliance or system which the water or oil escapes from.</p>
4. Oil escaping from a fixed heating system.	<p>Loss or damage while your home is unoccupied.</p> <p>Loss of, or damage to, the appliance or system which the oil escapes from.</p>
5. Riot, civil commotion.	
6. Malicious damage or vandalism.	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> unoccupied lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.

Contents (continued)

What we cover	What we don't cover
<p>7. Theft or attempted theft using force and violence to get into or out of your home.</p> <p>The most we'll pay for theft from outbuildings and from detached garages is the theft from outbuildings limit shown on your Policy Schedule.</p>	<p>Loss or damage while your home is unoccupied.</p>
<p>8. Theft or attempted theft not using force and violence to get into or out of your home.</p> <p>The most we'll pay for theft from outbuildings and from detached garages is the theft from outbuildings limit shown on your Policy Schedule.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family. <p>Loss by deception – unless the only deception was someone tricking their way into your home.</p> <p>Loss of money.</p>
<p>9. Subsidence or heave of the site on which the buildings stand or of land belonging to the site.</p> <p>Landslip.</p>	<p>Loss or damage caused by the coast or a riverbank being worn away.</p> <p>Loss or damage caused by or from demolition, alteration or repair to your home.</p>
10. Falling trees or branches.	
11. Falling aerials or satellite receiving equipment, their fittings or masts.	
12. Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.	Loss or damage by pets.
<p>13. Locks and keys.</p> <p>Accidental damage to the locks of the outside doors of your home.</p> <p>Loss of the keys to the outside doors of your home.</p> <p>Accidental damage to the locks of, or loss of the keys to, safes or alarms in your home.</p> <p>We'll pay for the replacement of the lock mechanism or to change the locks. The most we'll pay is the locks and keys limit shown on your Policy Schedule.</p>	

Contents (continued)

What we cover	What we don't cover
<p>14. Special events.</p> <p>We'll increase your Contents Cover by the special events limit shown on your Policy Schedule during the 30 days before and 30 days after:</p> <ul style="list-style-type: none"> Christmas or other religious festival; the birth of a child in your family; a birthday, anniversary, wedding day or civil partnership ceremony of you or any member of your family; <p>for contents purchased for the event.</p> <p>The cover provided for special events will not extend beyond the insurance period shown on your Policy Schedule.</p> <p>The most we'll pay is the special events limit shown on your Policy Schedule.</p>	
<p>15. Tenants liability.</p> <p>If you're legally liable for damage to your home under the terms of your tenancy agreement (as a tenant but not as owner, leaseholder or landlord) we'll provide covers 1 to 12 of our Buildings Cover.</p> <p>The most we'll pay is the tenants' liability limit shown on your Policy Schedule.</p>	<p>Damage by any cover listed in the Buildings section and which is specifically excluded under that cover.</p> <p>Any amount exceeding the limit shown on your Policy Schedule.</p>
<p>16. Tenants improvements.</p> <p>We'll pay for damage to fixed tenants' improvements and fixed internal decorations in your home which you have added as a tenant of the home caused by covers 1 to 12 of this section plus cover 22 if Contents Accidental Damage cover has been selected.</p> <p>Examples of fixed tenant's improvements are:</p> <ul style="list-style-type: none"> laminated flooring that you have fitted to your home replacing a bathroom suite or kitchen cupboards. <p>Examples of fixed internal decorations are:</p> <ul style="list-style-type: none"> the paint and wallpaper that you've used to decorate your home. 	<p>Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover.</p> <p>Any amount exceeding the limit shown on your Policy Schedule.</p>
<p>17. Food in your freezer or fridge.</p> <p>The cost of replacing food in your freezer or fridge in your home that's been spoilt by an accidental change in temperature in your freezer or fridge.</p> <p>The most we'll pay is the food in your freezer or fridge limit shown on your Policy Schedule.</p>	<p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.</p> <p>Any amount exceeding the limit shown on your Policy Schedule.</p>

Contents (continued)

What we cover	What we don't cover
<p>18. Alternative accommodation.</p> <p>If your home is made uninhabitable as a result of damage to your contents caused by an event covered under your policy, we'll pay:</p> <ul style="list-style-type: none"> the additional cost of similar short-term accommodation for your family, including accommodation for any pets living with you the cost of temporary storage of your contents. <p>The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.</p>	<p>Any costs your family have to pay once your home is fit to live in again.</p> <p>Any costs you agree to pay without first getting our written permission.</p> <p>Any amount exceeding the limit shown on your Policy Schedule.</p>
<p>19. Loss of or damage to your contents while in the open on the land belonging to your home caused by:</p> <ul style="list-style-type: none"> Fire, lightning, explosion, earthquake or smoke. Storm or flood. Oil escaping from a fixed storage container. Riot, civil commotion. Malicious acts or vandalism. Theft or attempted theft. Falling trees or branches. Falling aerials or satellite receiving equipment, their fittings or masts. Impact involving vehicles, aircraft or anything dropped from them, or animals. 	<p>Any amount exceeding the limit shown on your Policy Schedule. Damage by smoke from air pollution.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss or damage when your home is lent, let or sub-let to anyone other than your family.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss or damage when your home is lent, let or sub-let to anyone other than your family.</p> <p>Loss or damage when your home is used to receive visitors or paying guests in connection with your business.</p> <p>Loss of money.</p> <p>Loss or damage by pets.</p>

Contents (continued)

What we cover	What we don't cover
<p>20. Temporary removal.</p> <p>Loss or damage to contents which are:</p> <ul style="list-style-type: none"> owned by your family owned by a dependant relative your family's or dependant relative's responsibility under contract (for example, if you hire furniture or glasses for a special event) anywhere in the British Isles when they're being moved to or from, or while temporarily kept inside: <ul style="list-style-type: none"> - any private dwelling where your family's living - a building where your family's working or studying - a hospital, care home, nursing home or a hospice where your dependant relative's staying - a locked bank safety deposit. <p>We cover loss or damage caused by:</p> <ul style="list-style-type: none"> fire, lightning, explosion, earthquake or smoke storm or flood theft or attempted theft using force and violence to get into or out of the premises where the contents are temporarily kept water escaping from washing machines, dishwashers, fixed water systems or fixed heating systems. Oil escaping from a fixed heating system riot or public unrest collisions involving vehicles, aircraft or anything dropped from them, or collisions involving animals falling trees or branches falling aerals or satellite receiving equipment, their fittings or masts malicious damage or vandalism. <p>We cover your possessions that you have with you while you're temporarily living, working or studying away from your home.</p> <p>And we cover your dependant relative's possessions while they're temporarily in hospital or a care home.</p> <p>You can also cover your contents for accidental loss or damage while they're outside your home with our Personal Belongings Cover. Take a look at pages 33 to 35 for more details.</p>	<p>The policy excess shown on your Policy Schedule unless the damage was caused by escape of water in which case the escape of water excess shown on your Policy Schedule applies.</p> <p>Loss of money.</p> <p>Any amount exceeding the temporary removal limit shown on your Policy Schedule.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage by pets.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage unless force and violence has been used to get into or out of the premises where the contents are temporarily kept.</p>
<p>21. Emergency services.</p> <p>We will pay for damage to the contents caused by the emergency services while getting into the home to deal with an emergency.</p>	<p>Damage which is specifically excluded by any cover listed elsewhere in the Contents option.</p> <p>Any amount exceeding the limit shown on your Policy Schedule.</p>

Contents (continued)

The following additional cover is also provided for **your contents** but only if **your** Policy Schedule states that **Accidental damage** is included.

What we cover	What we don't cover
<p>22. Accidental damage to your contents while in your home, and in the open on the land belonging to your home.</p> <p>The most well pay for contents in the open is the contents in the open limit shown on your Policy Schedule.</p>	<p>Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover.</p> <p>Accidental damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Deterioration of food.</p>
<p>23. Moving home.</p> <p>While you're moving home to a new permanent home within the British Isles, well cover your contents at both addresses for up to 90 days in a row.</p>	<p>Any amount exceeding the limit shown on your Policy Schedule.</p> <p>This cover doesn't apply if you've got separate insurance for your contents at your new address.</p>
<p>24. Accidental loss of metered water, liquid petroleum gas or oil at your home.</p> <p>The most well pay is the accidental loss of metered water, liquid petroleum gas or oil limit shown on your Policy Schedule.</p>	<p>The excess.</p> <p>Loss or damage while your home is unoccupied.</p>

Contents (continued)

How we settle claims for contents

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we** will pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we** will replace it.

If a replacement isn't available, **we** will replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we** will agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we** are able to offer repair or replacement. If **we** agree to this, the amount **we** will pay won't normally be more than what **we** would have paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy Schedule is less than the cost of replacing **your** items as new, **we** may deduct an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we** will pay only the repair cost.

If an excess applies

We will deduct this from the amount of **your** claim. **We** will only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we** will deduct the highest amount.

What we won't pay for

We won't pay for loss of value to any item **we** have repaired or replaced.

What's the most we'll pay for any one claim?

The most **we** will pay for **any one claim** is the amount it'll cost **us** to replace **your** insured items as new but this can't exceed the sum insured or any limits shown on **your** Policy Schedule.

We will pay whichever is the lowest.

Matching sets, pairs and suites

The following basis of claims settlement is only provided if shown as included on **your** Policy Schedule.

If a part of a set, pair or suite is lost or damaged by a cause covered under **your** policy and **we** cannot repair or replace it with an item of the same colour, make, model, material and size **we** will:

- Replace the whole set, pair or suite as new;
- Pay the cost of replacing the whole set, pair or suite as new, up to the amount it would have cost **us** to replace the set, pair or suite using **our** preferred suppliers; or
- If no equivalent or replacement set, pair or suite is available, pay the full cost of the set, pair or suite.

If **we** ask **you** to, **you** will have to give **us** the undamaged parts of the pair, set or suite to **us** where the full replacement cost has been paid.

We will not cover the cost to replace all undamaged parts of a matching set, pair or suite where the cost to repair or replace the lost or damaged part is below the policy **excess**.

Contents (continued)

What we cover	What we don't cover
<p>25. Legal liability.</p> <p>We cover your family's legal liability:</p> <ul style="list-style-type: none"> as occupier of your home and its land as individuals, wherever you or your family are in the world as an employer to any of your family's domestic employees, for example, a carer or nanny. <p>We agree to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:</p> <ul style="list-style-type: none"> accidental death, disease, illness or accidental physical injury to anyone accidental damage to physical property. <p>The most we'll pay is the occupiers', personal or employers' liability limit shown on your Policy Schedule, plus defence costs agreed by us in writing.</p> <p>Please Note:</p> <p>If you employ someone under a contract of service, you may need more specific Employers' Liability Cover by law under the Employers' Liability (Compulsory Insurance) Act 1969.</p> <p>If you think you may be affected by this, we strongly suggest you seek professional advice.</p> <p>As owner of your home you may become legally liable for accidents involving your buildings as owner, not as occupier. To protect yourself against third party liability claims as owner, you can get separate cover which is usually supplied as part of a home buildings insurance policy.</p>	<p>Anything owned by your family, or anything that's your family's legal responsibility.</p> <p>Injury, death, disease or illness to any member of your family (other than your domestic employees such as nannies or carers who normally live with you).</p> <p>Liability arising from any employment, trade, profession or business of any of your family.</p> <p>Liability arising from any of your family passing on any disease or virus.</p> <p>Liability arising from the ownership or use of:</p> <ul style="list-style-type: none"> motor and electric vehicles of any kind (except for ride-on lawnmowers, electric invalid carriages or wheelchairs, electrically powered pedal cycles, children's electrically powered toys and pedestrian controlled vehicles such as electrically powered golf trolleys) boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis aircraft, unmanned aerial vehicles, hang-gliders, paragliders, sand and wind yachts trains (apart from models) caravans and trailers any parts or accessories of any of the items above. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability arising from any of your family owning land or buildings.</p> <p>Liability covered by any other policy.</p> <p>Any liability resulting from any living creature other than cats and dogs you or your family own or are legally responsible for (except any dog defined as Dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any subsequent law.</p> <p>Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p>

Personal belongings, money and credit cards

This section shows **you** the cover **we** provide for **your personal belongings** anywhere within the British Isles and for up to 90 days in any **insurance period** around the world.

This part of **your** policy sets out the cover **we** provide for **your personal belongings, money** and **credit cards** in or away from **your home**, but only if **your** Policy Schedule states that Personal Belongings is included.

What we cover	What we don't cover
<p>Accidental loss or damage to contents owned by your family or to contents which are your family's responsibility under contract, for example, hiring a suit or dress for a special event.</p> <p>The cover applies:</p> <ul style="list-style-type: none"> anywhere within the British Isles; and worldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The most we'll pay for:</p> <ul style="list-style-type: none"> money is the money limit shown on your Policy Schedule theft from an unattended motor vehicle is the theft from unattended motor vehicle limit shown on your Policy Schedule. <p>Accidental loss or damage to contents owned by your family or to contents which are your family's responsibility under contract, for example, hiring a suit or dress for a special event.</p> <p>The cover applies:</p> <ul style="list-style-type: none"> anywhere within the British Isles; and worldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The most we'll pay for:</p> <ul style="list-style-type: none"> money is the money limit shown on your Policy Schedule theft from an unattended motor vehicle is the theft from unattended motor vehicle limit shown on your Policy Schedule. 	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>The policy excess shown on your Policy Schedule applies except for</p> <ul style="list-style-type: none"> damage caused by escape of water; in which case the escape of water excess shown on your Policy Schedule applies. <p>Household goods and business equipment while kept in your home.</p> <p>Garden equipment and garden furniture while left outside in your garden.</p> <p>Contents kept permanently in any premises your family owns, leases or rents that isn't the home shown on your Policy Schedule.</p> <p>Loss or damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Property withheld or confiscated by customs or other officials.</p> <p>Loss or damage in your home when your home is unoccupied.</p>
<p>The Personal Belongings, Money and Credit card optional extra covers your personal possessions – for example, your laptop, camera, mobile phone and clothes – for accidental loss or damage inside and outside your home, up to the limit shown on your Policy Schedule.</p> <p>It doesn't cover:</p> <ul style="list-style-type: none"> your household goods or clerical business equipment while they're inside your home, as they're already covered under Contents Cover Garden cover these can be covered under Garden Cover, if this is included in your cover and shown on your Policy Schedule. Pedal cycles these are covered if the Pedal Cycles Cover is included in your cover and shown on your Policy Schedule. 	<p>Loss or damage in your home by:</p> <ul style="list-style-type: none"> theft or attempted theft, or malicious damage or vandalism while your home is lent, let or sublet to anyone other than your family – unless force and violence has been used to get into or out of your home. <p>Loss by deception.</p> <p>Theft from unattended motor vehicles – unless at the time of loss or damage the items stolen were out of sight in a boot or closed compartment.</p> <p>Pedal cycles.</p> <p>Deterioration of food.</p>

Personal belongings, money and credit cards (continued)

What we cover	What we don't cover
Money Loss of money in the British Isles and temporarily elsewhere while in the possession of any of your family .	The excess . Any amount exceeding the limit shown on your Policy Schedule.
Credit Cards Cover for losses where your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit card. Do not forget to inform the police and the bank or credit card provider as soon as possible in the event of a loss. Please remember that if you have reported your credit card for unauthorised or fraudulent use, most cases, you will only be liable for the first £50 per credit card. There is no excess payable for credit cards.	Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle. Loss from your home when your home is unoccupied . Loss in your home , by theft, malicious acts or vandalism when your home is: <ul style="list-style-type: none"> • lent, let or sub-let to anyone other than your family; • used to receive visitors or paying guests in connection with any business; unless force and violence is used to get into or out of your home . Loss by deception unless the only deception is someone tricking their way into your home . Loss of money when you have been outside the British Isles for a total of more than 60 days in any insurance period .
	Confiscation or detention by customs or other official bodies. Loss of value or loss due to errors or omissions in receipts, payments or accountancy. Loss of money not reported to the police within 24 hours of discovery. Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued. Use of credit cards by any of your family without the permission of any authorised cardholder.
Electronic data downloads The cost of replacing non-recoverable music, film or electronic data purchased and legally downloaded by your family from a legitimate website following loss or damage.	The cost of remaking or recreating any nonrecoverable music, film or electronic data. Any amount exceeding the limit shown on your Policy Schedule.

Personal belongings, money and credit cards (continued)

How we settle claims for personal belongings

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we** will pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we** will replace it.

If a replacement isn't available, **we** will replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we** will agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we** are able to offer repair or replacement. If **we** agree to this, the amount **we** will pay won't normally be more than what **we** would have paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy Schedule is less than the cost of replacing **your** items as new, **we** may deduct an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we** will pay only the repair cost.

If an excess applies

We will deduct this from the amount of **your** claim. **We** will only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we** will deduct the highest amount.

What we won't pay for

We won't pay for loss of value to any item **we** have repaired or replaced.

What's the most we'll pay for any one claim?

The most **we** will pay for **any one claim** is the amount it'll cost **us** to replace **your** insured items as new but this can't exceed the sum insured or any limits shown on **your** Policy Schedule.

We will pay whichever is the lowest amount.

Matching sets, pairs and suites

The following basis of claims settlement is only provided if shown as included on **your** Policy Schedule.

If a part of a set or pair is lost or damaged by a cause covered under **your** policy and **we** cannot repair or replace it with an item of the same colour, make, model, material and size **we** will:

- Replace the whole set or pair as new;
- Pay the cost of replacing the whole set or pair as new, up to the amount it would have cost **us** to replace the set or pair using **our** preferred suppliers; or
- If no equivalent or replacement set or pair is available, pay the full cost of the set or pair.

If **we** ask **you** to, **you** will have to give **us** the undamaged parts of the pair or set to **us** where the full replacement cost has been paid.

We will not cover the cost to replace all undamaged parts of a matching set or pair where the cost to repair or replace the lost or damaged part is below the policy **excess**.

How we settle claims for money and credit cards

1. Where an **excess** applies, this will be deducted the amount of **your** claim.
2. The most **we** will pay for any one claim for **money** and/or credit cards is the sum insured shown on **your** Policy Schedule.

Inflation protection

The sums insured and the limits shown on **your** Policy Schedule for **personal belongings** will be adjusted in line with a recognised index.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the new sums insured and the limits shown on **your** Policy Schedule.

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

Pedal cycle cover

This section shows **you** the cover **we** provide for **your pedal cycles** anywhere within the British Isles and for up to 90 days in any **insurance period** around the world.

This part of the policy explains the cover **we** provide for **your pedal cycles** unless **your** Policy Schedule states that **pedal cycles** cover is included. This cover is only available if **Contents** section is also included in **your** policy cover and shown on **your** Policy Schedule.

What we cover	What we don't cover
<p>Accidental loss or damage to your pedal cycles which are owned by your family or are your family's responsibility under contract, for example, if you hire a pedal cycle.</p> <p>The cover applies:</p> <ul style="list-style-type: none"> anywhere within the British Isles; and worldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The most we'll pay is the pedal cycles limit shown on your Policy Schedule.</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>The policy excess shown on your Policy Schedule.</p> <p>Loss or damage to any pedal cycle in your home while your home is unoccupied.</p> <p>Loss or damage to any pedal cycle in your home caused by:</p> <ul style="list-style-type: none"> theft or attempted theft malicious damage or vandalism <p>while your home is lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.</p> <p>Theft of any pedal cycle left unattended in a public place unless the pedal cycle is locked to an object that cannot be moved or locked inside or to a motor vehicle.</p>

How we settle claims for pedal cycle cover

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we'll** pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we'll** replace it.

If a replacement isn't available, **we'll** replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we'll** agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we're** able to offer repair or replacement. If **we** agree to this, the amount **we'll** pay won't normally be more than what **we** would have paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy Schedule is less than the cost of replacing **your** items as new, **we** may deduct an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we'll** pay only the repair cost.

If an excess applies

We'll deduct this from the amount of **your** claim. **We'll** only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we'll** deduct the highest amount.

What we won't pay for

We won't pay for loss of value to any item **we've** repaired or replaced.

What's the most we'll pay for any one claim?

The most **we'll** pay for **any one claim** is the amount it'll cost **us** to replace **your** insured items as new but this can't exceed the sum insured or any limits shown on **your** Policy Schedule, whichever is lower.

Garden cover

This section shows **you** the cover **we** provide for **your contents**, trees, shrubs, hedges, bushes, plants and lawn outside **your home** while in the open in **your** garden

This part of the policy explains the cover **we** provide for **your** garden unless **your** Policy Schedule states that Garden cover is included.

This cover is only available if the **Contents** section is also included in **your** policy cover and shown on **your** Policy Schedule.

What we cover	What we don't cover
<p>Loss or damage to your contents, trees, shrubs, hedges, bushes, Plants, lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues outside your home while in the open in your garden which are:</p> <ul style="list-style-type: none"> owned by your family, or your family's responsibility under contract (for example, hiring furniture or glasses for a special event). <p>We'll also pay for garden re-landscaping design fees to repair the loss or damage.</p> <p>We cover loss or damage caused by the following:</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>Any amount above the Garden Cover limit shown on your Policy Schedule.</p>
1. Fire, lightning, explosion, earthquake or smoke.	
2. Storm or flood . Loss or damage by flood is only covered if your home is flooded too	
3. Riot, civil commotion.	
4. Malicious acts or vandalism.	Loss or damage while your home is unoccupied .
5. Theft or attempted theft.	Loss or damage while your home is unoccupied . Loss of money .
6. Falling trees or branches.	Loss or damage to trees, shrubs, hedges, bushes, plants and lawns. The cost of removing a fallen tree or branch if it hasn't damaged your contents .
7. Falling aerials or satellite receiving equipment, their fittings or masts.	
8. Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.	Loss or damage by pets.
9. We will pay for the re-landscaping of your gardens at your home as a result of damage caused by the emergency services.	Loss or damage by any cover listed elsewhere in the Garden Cover option and which is specifically excluded under that cover except for damage to trees, plants, shrubs, hedges and lawns.
10. Accidental damage to your contents , trees, shrubs, hedges, bushes, plants and lawns outside your home while in the open in your garden. This cover only applies if the Contents Accidental Damage is included in your cover and is shown on your Policy Schedule.	<p>Damage by any cover listed elsewhere in the Garden Cover and which is specifically excluded under that cover.</p> <p>Deterioration of food.</p>

Garden cover (continued)

How we settle claims for garden cover

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we** will pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we** will replace it.

If a replacement isn't available, **we** will replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we** will agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we** are able to offer repair or replacement. If **we** agree to this, the amount **we** will pay won't normally be more than what **we** would've paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy Schedule is less than the cost of replacing **your** items as new, **we** may deduct an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we** will pay only the repair cost.

If an excess applies

We will deduct this from the amount of your claim. **We** will only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we** will deduct the highest amount.

What we won't pay for

We won't pay for loss of value to any item **we** ve repaired or replaced.

What's the most we'll pay for any one claim?

The most **we** will pay for **any one claim** is the amount it'll cost **us** to replace **your** insured items as new but this can't exceed the sum insured or any limits shown on **your** Policy Schedule.

We will pay whichever is the lowest amount.

How we use your information

SiriusPoint International Insurance Corporation

Personal data provided in connection with this policy will be used and processed by the insurer in line with their Privacy Notice for Policyholders. A copy of this is available at <https://www.siriuspt.com/uk-eu-privacy-notice-for-policyholders-8-oct-2021/>

Bspoke Underwriting Ltd

Bspoke Underwriting Ltd act as a Managing General Underwriter of SiriusPoint International Insurance Corporation, and **our** data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

You can get more information about this by viewing their full Privacy Notice online at <https://bspokegroup.co.uk/brands/underwriting/> or request a copy by emailing them at dataprotection@bspokeunderwriting.co.uk. Alternatively, **you** can write to them at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Road, Leeds, LS25 1NB.

This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about how **we** use the information **we** collect about **you** and **we** process **your** data in accordance with the relevant data protection legislation.

Hood Group Limited

Hood Group Limited administers **your** home insurance policy. For further information on how **your** data is used, please contact them directly.

