



HAVEN
|

HOME
INSURANCE POLICY
Your policy explained

Version 1.2

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WELCOME

THANK YOU FOR CHOOSING HAVEN INSURANCE.

This policy booklet explains everything you will need to know about your Home Insurance cover.

Please read this in conjunction with your insurance schedule.

Making sure you have the right cover

Getting your re-building sum insured correct.

Make sure you insure your Buildings for the re-buildings cost and not the market value, your sum insured is the cost of rebuilding your home from scratch, it is usually, but not always lower, it is not always the same as the market value of your home.

Remember the cost of rebuilding your home may increase over the years.

If you are not sure you have the correct rebuild cost there are a number of ways to help you, if you have recently purchased your home, an up to date rebuild cost will be on your deeds or survey.

You can also use a rebuild calculator online by visiting the ABI website (Association of British Insurers) or a professional chartered surveyor can also help you.

If you add an extension mid-term to your home then you will also need to re-evaluate your re-build cost and let us or your Agent know.

Always review your re-build cost at each renewal.

Getting your contents sum insured correct.

The amount you choose for your Contents sum insured should be the total value of all the possessions in your home to replace as new.

So if you were to move home, then it's everything you would take with you including carpets and curtains.

Contents cover is not just to protect you against burglary or an accidental loss or damage, it also covers you for more unlikely events for example a fire resulting in the need to replace the entire contents of your home.

Remember to include every room in your home when calculating your sum insured, living room, dining room, kitchen, bedrooms, bathrooms, garden contents for example.

Do not under-insure all your contents as this will make a big difference to the amount paid out to you in the event of a large or even a small claim.

Remember to insure your contents for the full replacement cost.

e.g a sofa and chairs that are 5 years old may now only be worth £500 but you need to insure what it would now cost to replace them as new.

Always remember to review your contents sum insured at each renewal.

Hints and tips to keep your home secure.

THE FOLLOWING HINTS AND TIPS WILL HELP YOU TO KEEP YOUR HOME AND POSSESSIONS SAFE AND SECURE.

SECURITY

- Keep all doors and windows locked when **you** leave your home or go on holiday
- If you have an alarm, make sure it is always switched on when you leave **your** home
- Install sensor lights
- Hide valuables and keys out of sight
- Always unplug any electrical items **you** can, especially if **you** are going on holiday
- Lock up **your** garden furniture
- If you are going on holiday, cancel newspapers, milk deliveries etc. and let a neighbour know

PROTECTING YOUR CONTENTS

- Mark all **your high risk items** with **your** name and postcode with a security pen or smart water that can be read under ultra violet light.
- Photograph all **your** valuables, jewellery, paintings etc.
- Keep all **your** receipts and valuations together in a safe place.

SAFETY

- Fit smoke detectors on all floors of **your** home
- Always know where **your** stopcock is and how to turn it off and on

Useful numbers you may need

WHEN YOU CALL US, YOUR AGENT, THE HOME EMERGENCY LINE OR THE CLAIMS LINE YOU WILL NEED TO HAVE YOUR POLICY NUMBER AVAILABLE.

To make any changes or amendments to **your** policy, please contact **us** or **your Agent**.

Your claim will be dealt with by Ryan Direct Group who will be on hand to deal with **your** claim as swiftly and efficiently as possible

To make a claim on **your** policy please call **0330 331 0747**, or for a home emergency please call **0330 331 0748**.

Contract Conditions Applicable to the whole of your policy

This policy is a legal contract between you and us.

Below shows the responsibilities of both parties.

The policy wording and schedule make one document and must be read together.

Your policy is based on all the information you gave us about you, your family, your home and your personal circumstances.

Your insurance period will last no longer than 12 months from the date on which you advise us or your Agent you want cover to commence.

YOUR PART OF THE CONTRACT

Under this contract you must pay any premiums shown in your schedule for the period shown in your schedule.

You must also comply with all the conditions we have set out in this policy.

You must take all reasonable steps to prevent loss, damage to everything covered under your policy, and keep your property in a good state of repair.

You must ensure you review your sums insured at full value

- for buildings, the amount must reflect the full cost of rebuilding your home
- for contents, the amount must reflect the replacement cost as new.

Duty to disclose changes in your circumstances

You must notify us or your Agent immediately and no later than 30 days of any change which may affect your cover, including any of the following:

- Change of address
- Any structural alteration or renovation of your home.
- An increase in the number of bedrooms
- Any increase in the value of your contents or in the rebuild cost of your home
- If your home becomes unoccupied
- If your home is used for business other than clerical
- If you or any member of your family or anyone residing with you are convicted of a criminal offence other than a driving offence.
- If someone other than your family is residing at your home
- If your home is not lived in regularly

Following a notified change we may revise cover we offer you under your contract and revise the terms and premium. We or your Agent may charge you an administration fee for making changes to your policy.

If you fail to notify us or your Agent of a change to your circumstances we may take one of the following actions –

- Cancel your policy or declare it void (as if it never existed)
- Amend the terms of your policy
- Refuse to deal with claims or reduce the amount paid

If we suspect that you or any member of your family or person acting on your behalf has provided false information or documentation, or withheld important information in order to obtain cover, or cover at a reduced premium we may take the following actions –

- Cancel your policy and declare it void (as if it never existed)
- We may not return any premiums paid
- We may inform the police and criminal proceedings may follow
- We may not pay out for a claim
- We may recover from you the amount already paid out for a claim under your policy

Cancelling your cover

You may cancel this Policy within 14 days of receipt of the policy documents for a new policy or from the renewal date if you are renewing your annual policy.

You may also cancel this policy at any time providing you have not incurred eligible claims during the period.

If you have made a claim there will be no refund of premium in the event of a total loss claim.

However in all other cases where there has not been a claim we will retain an amount of premium in proportion to the time you have been on cover with us, by way of a pro-rata refund, in addition to any administration fees as applicable.

We reserve the right to cancel this policy immediately on written notice in the event of non-payment of premium.

OUR PART OF THE CONTRACT:

Under this contract we will provide the cover shown in the policy wording, for the sections shown in your schedule for the policy period shown in your schedule.

Who we are?

Your Insurance is underwritten by Haven Insurance Company Limited (Haven Insurance) and is authorised and regulated by the Gibraltar Financial Services Commission.

As part of our commitment we will review our home insurance product on a regular basis so we can continue to offer great service and quality to our customers.

You will be informed of any updates or changes to your cover by either us or your Agent.

Your total peace of mind

Haven Insurance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from this Scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephoning 020 7741 4100 and on their website www.fscs.org.uk

How your information will be used/

Data Protection act 1998

Any information you provide us will be processed by us in compliance with the data protection act 1998 for the purpose of providing insurance and handling claims.

By purchasing this policy You are giving Your consent to such information being processed by Us and our Agents.

We may share your information with other insurance companies through the claims underwriting exchange (CUE), which is run by the Insurance Database Service Ltd (IDS Ltd). You must tell us of any incident which may or may not have resulted in a claim.

In order to prevent fraud we may at any time share information about you with other organisations and public bodies including the Police. We will share your information with fraud prevention agencies and databases and will check their records for similar applications made by you to other organisations.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how information held by fraud prevention agencies may be used can be obtained from us by emailing info@haven.gi

We and other organisations may also search these agencies and databases to: help make decisions about the provision and administration of insurance, credit and related services for you and members of your household, trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies, as well as check your identity to prevent money laundering. We can supply on request further details of the fraud prevention agencies and databases we access or contribute to.

You have the right to see certain records we hold about you and have any inaccuracies corrected by writing to Haven Insurance Company Limited, No 1 Grand Ocean Plaza, Gibraltar.

THE LAW APPLICABLE TO THIS POLICY

Unless we agree otherwise in writing, the law which applies to this policy is the law of England and Wales.

Policy Exclusions Applicable to the whole of your policy

Existing and deliberate damage We will not pay for loss or damage caused by an event that has occurred before the cover started or that has arose from an event before the cover started, or caused deliberately by you, a member of your family or anyone residing with you.

Defective design or construction We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

Rot We will not pay for any loss, damage, liability, cost or expense caused by rot, whether or not this is caused directly or indirectly by any other cover included under this policy.

Wear and tear, maintenance, or anything happening gradually. We will not pay for any loss, damage, liability, cost or expense of any kind, directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, infestation, vermin, fungus, condensation, fading, frost, or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

Breakdown We will not pay for any loss or damage caused by mechanical failure or electronic breakdown.

Electronic Data and computer equipment We will not pay for loss or damage to any equipment, integrated circuit, computer chip, and computer software or any other computer related equipment caused by computer failure, computer error, malfunction, or a corruption or harmful unauthorised code that is maliciously introduced to propagate through a computer system.

Radioactive Contamination and Nuclear Assemblies We will not pay for loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss, or any legal liability whatsoever directly or indirectly caused by or contributed to by or arising from

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.

War Exclusion

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

Terrorism clause

We will not pay for loss, damage, liability cost or expense whatsoever directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except to the extent that it is necessary to comply with the minimum requirements of the law relating to compulsory insurance of liability to employees in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

Terrorism according to the interpretation as set out in the Terrorism Act 2000, or as per any subsequent amendments thereto or successors thereof, means the use, or threat of use, of biological, chemical and/or nuclear force or contamination of any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or governments) committed for political, religious, ideological or similar purposes including the intention to influence any government or put any section of the public in fear.

Sonic bangs

We will not pay for any loss, damage, liability, cost or expense of any kind, caused directly or indirectly by pressure waves from aircraft.

Financial sanctions

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

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

Pollution and/or Contamination Exclusion

We will not pay for any claim or expense of any kind resulting directly or indirectly from pollution and or contamination or from the discharge, dispersal, release or escape of pollutants which was:

- a result of an intentional act
- expected or should have been expected
- not sudden
- not during any insurance period
- from industrial business

Confiscation

We will not pay for loss, damage or liability occasioned by or happening through any confiscation or detention by customs or other officials or authorities.

Loss of Value

We will not pay for any reduction in market value of any property following its repair or reinstatement.

Indirect Loss or Damage

We will not pay for any loss or damage that is not directly associated with the incident that caused you to claim, except where that loss or damage is expressly included within this insurance.

Substance Misuse

We will not pay for:

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses resulting or arising and any legal liability of any nature

Directly or indirectly caused by or contributed to, by or arising from substance misuse, such as drugs or alcohol, by you or any other person whatsoever.

Explosives and Ammunition

We will not pay for any direct or indirect loss, damage or liability whatsoever related to explosives manufacturing and ammunition making.

Illegal Activity

We will not pay for any direct or indirect loss or damage caused as a result of your home being used for illegal activities.

Aviation

We will not pay for any direct or indirect liability, loss or damage resulting from any aviation related activity.

Summary of Limits

Below are the values we cover under each section of your policy. Please check your schedule carefully as some amounts may have been changed by an endorsement.

Buildings	
Sum Insured	The amount shown in your schedule
Alternative Accommodation	10% of the Buildings sum insured
Owners Liability	£2M
Unoccupied Limit	30 consecutive days
Loss of rent	10% of the Buildings sum insured
Trace and access	£5,000
Accidental damage to drains, tanks and pipes	Up to the Buildings sum insured shown on your schedule
Subsidence excess	£1,000 unless otherwise stated in your schedule
Locks and Keys	£500
Forced medical access damage	£1,000
Contents	
Sum Insured	The amount shown in your schedule
Alternative Accommodation	10% of the Contents sum insured
Business Equipment	£2,500 (Clerical only)
Unoccupied Limit	30 consecutive days
Contents in the open	£1,000
Trees and Shrubs	£1,000
Subsidence Excess	£1,000 unless otherwise stated in your schedule
Single Article Limit	£1,500
Occupier and Individual Liability	£2M
Employers' Liability	£5M
Theft from outbuildings	£2,000
Money in the home	£300
Credit cards In the home	£1,000
High risk limit	15% of your Contents sum insured
Specified high risk Items	Any item valued over £1,500
Title deeds	£1,500
Temporary Removal	20% of the Contents sum insured – Max 90 consecutive days
Tenants Liability	10% of the Contents sum insured
Tenants Improvements	10% of the Contents sum insured
Freezer Food	£250

Contents	
Loss of metered oil	£1,000
Loss of metered water	£1,000
Worldwide Cover	30 Days
Seasonal Cover	10% of the Contents sum insured
Visitors personal belongings	£500
Home Emergency Solutions	£500
Theft from an unattended vehicle	£1,000
Musical Instruments	Up to the single article limit
Loss or damage to Contents when you move home	Up to the Contents sum insured
Pedal Cycles in the home	Up to £500 per cycle (Limit of 6 cycles)
Optional Extras	
Accidental Damage	When selected on Buildings and Contents
Unspecified personal Belongings away from the home	Minimum £2,000 , Single Article Limit £1,500 Including Money £300 and Credit cards £1,000 away from the home
Unspecified Pedal cycles away from home	Up to £500 per cycle (Limit of 6 cycles)
Specified Pedal cycles away from home	Up to the sum insured shown on your schedule
Specified Personal Belongings	Any item valued over £1,500

Special Phrases

Accidental Damage

Damage that is sudden, unforeseen unexpected, not caused on purpose or not as a result of wear and tear, breakdown or malfunction.

ARAG

Your Home Emergency cover provider.

Buildings

Your home, decorations, fixtures and fittings including solar panels. Patios, terraces, footpaths, drives, walls, gates, hedges and fences. Swimming pools, tennis courts, fixed hot tubs and jacuzzi's, fixed fuel tanks, septic tanks, statues and fountains permanently fixed to the ground, for which you own or are legally liable for on the land belonging to your home.

Business Use

Any clerical or non-manual work carried out at your home, which does not involve any business visitors or employees unless there has been prior agreement by us and this is shown on your schedule.

Business Contents

Clerical business equipment including –

Computers, telecommunication, printers, fax machines, photocopiers owned by your family or your family's responsibility.

Business equipment does not include:

- Business stock, **money** or **credit cards**, software, disks and any other stored data.
- Compensation for not being able to use your business equipment following a loss or damage.

British Isles

England, Scotland, Wales, Isle of Man, Channel Islands, Northern Ireland and Republic Of Ireland

Credit Cards

Credit card, charge card, debit card, bankers card, cheque and cash dispenser card issued in the **British Isles** and belonging to you or your family.

Domestic Employees

A person employed by you solely for the private domestic duties under contract in your home, who normally live with you, this does not include business employees or those employed to provide care to you or your family, unless there has been prior agreement by us and this is shown on your schedule.

Endorsement

A change in the Terms and Conditions of your policy that can extend or restrict cover.

Excess

The amount payable by you for every claim under each section shown in your schedule.

Heave

The upward or sideways movement of the ground supporting your home.

High Risk items

Televisions, personal computers including laptops and tablets, audio and visual equipment, jewellery, watches, clocks, furs, articles of precious metal, pictures, paintings, works of art, antiques, stamp coin and medal collections in your home.

Please note High Risk Items excludes anything belonging to a tenant/lodger(s)

Home

The address shown on your schedule, including any garages, outbuildings and sheds, within 400 metres of the land belonging to your home built on a permanent foundation all used for domestic and clerical business purposes only, unless there has been prior agreement by us and this is shown in your schedule.

Household Contents

Household goods, High Risk Items, personal belongings, and visitor's belongings, money and credit cards, business contents, pedal cycles in your home and musical instruments not used professionally for which you own or are legally responsible. Radio and television aerials, satellite dishes, their fittings and masts which are attached to your home.

Contents does not include:

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 (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), Unmanned Aerial Vehicles or drones, gliders, hang gliders, wet bikes, 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.

Anything used for trade, professional or business purposes except clerical business equipment.

Please note contents excludes anything belonging to a tenant/lodger(s)

Landslip

Downward movement of sloping ground.

Money

Current bank notes and coins, cheques, bankers drafts, electronic cash pre-payment cards, gift vouchers, travellers cheques, seasonal travel tickets, postal and money orders, saving stamps and vouchers all held for private or domestic purposes.

Please note any Money belonging to a tenant/lodger is excluded

Period of Insurance

The period during which you have insurance cover. This is shown on your policy schedule.

Personal Belongings

Jewellery, watches, sports equipment, mobile phones, tablets and portable computers and other items normally carried about your person and all of which you own or are the legal responsibility of you or your family for personal use only.

Please note your personal belongings excludes anything belonging to a tenant/lodger(s)

Settlement

Downward movement of the ground being compressed by the weight of the buildings.

Subsidence

Downward movement of the ground beneath the buildings by a cause other than the weight of the buildings themselves.

Substance Misuse

Misuse of any mind altering substance, such as drugs or alcohol, that significantly effects a person's physical and mental function and social behaviour and responsibilities

We/Us

Haven Insurance Company Limited

Tenant/Lodger

Anyone living in your home other than you or your family who is legally liable under a tenancy agreement.

Unoccupied

When your home is not Lived In by you or your family or anyone who has your permission for more than 30 consecutive days, or a period shown on your schedule or if extended unoccupancy has been agreed prior with us.

Lived in means slept in frequently.

Your Agent

Your broker or other intermediary through whom you take out this insurance named in the Schedule.

You/Your/Your family

The person(s) names in the schedule, your partner and all members of your family who normally reside with you, this includes fosters children and domestic employees.

Your family does not include lodgers/tenants. A lodger/tenant is a person other than your family residing at your property whether paying rent or not.

Your Buildings Cover

The following is only covered if shown in your schedule.

Special Phrases are on pages 14-16

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
1. Fire, lightening, explosion, earthquake, smoke.	The excess shown in your schedule Damage by smoke from air pollution
2. Flood	The excess shown in your schedule Damage caused by a rise in the water table (the level below which the ground is completely saturated with water) Damage to fences, hedges and gates. Loss or damage caused by subsidence, heave or landslip other than as covered under the subsidence section of this policy. Loss or damage to swimming pools, fixed hot tubs, and Jacuzzi's, tennis courts, drives, patios or terraces Anything that is not covered under pages 9-11 of policy exclusions
3. Storm or weight of snow	The excess shown in your schedule Damage to fences, hedges and gates Loss or damage to domestic fixed fuel tanks in the open, swimming pools, fixed hot tubs and Jacuzzi's, tennis courts, drives, patio's or terraces
4. Escape of water from washing machines, dishwashers, fixed water or fixed heating systems. Freezing of water and trace and accessing the cost of the cause. Including increased metred water charges you have to pay following a claim under this peril.	The excess shown in your schedule Where the escape of water causes or was caused by subsidence, heave or landslip on the land belonging to the buildings. Loss or damage whilst your home is unoccupied Loss or damage to domestic fixed fuel oil tanks, appliances, swimming pool, fixed jacuzzi's and hot tubs Loss or damage caused by failure of or lack of sealant and or grout
5. Escape of oil from a fixed domestic heating system and trace and accessing the cost of the cause. Including the cost to replace the lost oil following a claim under this peril.	The excess shown in your schedule Damage whilst your home is unoccupied Damage to the appliance and or system the oil escapes from Anything that is not covered under pages 9-11 of policy exclusions

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
6. Theft or attempted theft.	The excess shown in your schedule Loss or damage whilst your home is unoccupied Loss or damage whilst the home is lent or let to anyone other than your family, unless this follows force or violent entry or exit. Loss or damage whilst your home is used to receive visitors in connection with your business unless there are signs of force or violent entry or exit.
7. Riot, civil commotion, violent disorder, strike and labour disturbance	The excess shown in your schedule Loss or damage whilst your home is unoccupied Damage caused by you, your family or any person allowed in your home.
8. Vandalism and malicious acts.	The excess shown in your schedule Loss or damage whilst your home is unoccupied Loss or damage whilst the home is lent or let to anyone other than your family, unless this follows force or violent entry or exit. Loss or damage whilst your home is used to receive visitors in connection with your business unless there are signs of force or violent entry or exit.
9. Impact by any vehicle, train, animal, aircraft aerial device, or anything dropped from them, falling trees or branches; lamp posts telegraph poles or pylons.	The excess shown in your schedule Loss or damage caused by trees being cut down or cut back within the premises. Loss or damage to fences, hedges and gates Damage caused by domestic pets, birds or vermin.
10. Subsidence. Landslip or heave on the land on which the buildings stands	The excess shown in your schedule Loss or damage to swimming pools, tennis courts, patios, terraces, driveways, footpaths, walls, fences, hedges and gates, garden ponds, statues and fountains permanently fixed to the ground, unless affected at the same time by the same event. Loss or damage to solid floors, unless the walls of the home are damaged at the same time by the same event. Damage caused by settlement, shrinkage or expansion, and or any deterioration of the building. Damage caused by coastal or riverbank erosion Damage whilst the buildings are undergoing any structural repairs, alterations or extensions. Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or guarantee by law Anything that is not covered under pages 9-11 of policy exclusions

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
<p>11. Trees and Shrubs Loss or damage to your trees, shrubs, plants, hedges and lawns on the land belonging to your home caused by Fire, lightning, earthquake, explosion, smoke, riot, civil commotion, malicious acts, vandals theft or attempted theft and impact</p>	<p>The excess shown in your schedule Malicious acts, theft or attempted theft while your home is unoccupied, let to anyone other than your family or receiving visitors in connection to your business.</p>
<p>Also included in your cover: 12. Standard Accidental damage to underground water supply pipes, sewers, drains, septic tanks, gas pipes, cables and domestic oil pipes which provide a service to and from your home and for which you are legally responsible for.</p>	<p>The excess shown in your schedule Damage whilst your home is unoccupied Damage by water escaping which results in subsidence, movement, settlement, or shrinkage of any part of the buildings, or the land belonging to the home.</p>
<p>13. Standard Accidental damage to fixed glass and double glazing, sanitary ware, ceramic hobs and solar panels that all form part of your home. Damage caused to your home as a result of forced access for a medical emergency</p>	<p>The excess shown in your schedule Damage whilst your home is unoccupied Anything that is not covered under pages 9-11 of policy exclusions</p>
<p>14. Fees and expenses if your buildings are damaged. We will pay for repairing or replacing the damaged parts of your buildings provided it is covered under your policy and we have given consent.</p> <ul style="list-style-type: none"> • Architects, surveyors, consulting engineers and legal fees • The cost of removing debris and making the buildings safe. • Complying with government or local authority requirements. 	<p>Expenses for repairing a claim or an estimate for loss or damage Any costs if government or local authority request have been served on you before the damage occurs</p>
<p>15. We will pay reasonable costs for alternative accommodation for you and your family if your home can no longer be lived in as a result of any cause covered under this policy Any loss of rent you would have received.</p>	<p>Any costs payable by your family once your home can be lived in The cost of alternative accommodation for a person who is not a member of your family Any cost you agree to pay without our prior permission. Damage by any other cover listed in the building section and is specifically excluded under that cover.</p>
<p>16. When selling your home or anyone buying your home will have the benefit of the cover provided under the buildings section of this policy, from the date you exchange contracts to the date the sale is complete, or the insurance ends whichever is sooner.</p>	<p>The excess shown in your schedule Loss or damage if the buildings are insured under any other insurance.</p>

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
<p>17. Legal liability as an owner of your home and the land belonging to it under the buildings section of this policy,</p> <ul style="list-style-type: none"> - we will pay damages and costs which you are liable to pay for. - accidental death, disease, illness or physical injury to anyone other than you, your family or domestic employees - accidental damage to physical property which you or domestic employees do not own or have legal responsibility for. <p>Under your buildings cover, liability is provided as an owner of your buildings and the land belonging to your home. In order to protect yourself as: occupier/individual/employer you should ensure you also have contents cover in place.</p>	<p>Liability covered by any other policy</p> <p>Liability arising from any employment, trade or profession.</p> <p>Any liability arising out of an agreement which would have been excluded otherwise.</p> <p>The ownership or occupation of any land or building other than your home.</p> <p>From you owning or using any power operated lift, mechanically propelled vehicle, horse drawn vehicle (other than domestic garden equipment not licensed for road use) aircraft, hovercraft, caravan or trailer, animals other than your domestic pets.</p> <p>Dangerous dogs specified under section 1 of the Dangerous Dog Act 1991 or article 4 of the Dangerous Dogs (Northern Ireland) order 1991</p> <p>Liability arising from the party wall etc. act 1996</p>
<p>18. Defective premises. Legal liability which results from the ownership of any home previously occupied and owned by you and insured by us, which arises because of section 3 of the Defective Premises Act 1972 or article 5 of the Defective Premises Act – Northern Ireland – 1975</p>	<p>Any accident which happens more than 7 years after the last day of the last insurance period, in respect of any home insured by us and owned and occupied by you.</p> <p>Any home previously owned and occupied by you for which you still hold the title for.</p> <p>Liability covered under any other policy</p> <p>Liability arising from any trade, profession or business of your family</p> <p>Liability arising from the party wall act 1996</p> <p>Injury, death, disease or illness to any of your family (except domestic employees who normally live with you)</p> <p>The cost of repairing any fault or alleged fault</p> <p>Anything owned by or the legal responsibility of your family.</p> <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement</p>

What is Covered

What is not covered – Any amount exceeding that shown in **your schedule/policy limits.**

The following cover applies if you have chosen to include it
19. Accidental Damage to your buildings

The excess shown in your schedule
Damage whilst your home is unoccupied
Loss or damage whilst the home is lent or let to anyone other than your family, unless this follows force or violent entry or exit.
Damage caused by chewing, scratching, tearing or fouling by any domestic pets.
Damage caused by ingress of water other than storm or flood.
Loss or damage caused by subsidence, heave, landslip, settlement, or cracking.
Damage to swimming pools, covers gates, fences and fuel tanks, unless they are providing a service to and from your home and you are legally responsible for.
Loss or damage whilst your home is used to receive visitors in connection with your business unless there are signs of force or violent entry or exit.
Anything that is not covered under pages 9-11 of policy exclusions

How we will help you with your claim.

If you need to make a claim under the buildings section of cover, then please follow the guide on pages 35-36

- The most we will pay is the amount stated in the schedule/summary of limits
- Where an **excess** is applicable we will deduct this from the amount of **your** claim.
- We will pay for the reasonable cost of work carried out in repairing or replacing the damaged part of your building and agreed fees and costs.
- If the repair or replacement is not carried out we will pay, the decrease in market value of your buildings due to the damage, but not more than it would have cost **us** to repair the damage to **your building** if the repair work had been carried out without delay.
- We will not pay for the cost of repairing or replacing any undamaged parts of the building which forms part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part.
- All building repairs carried out by our preferred suppliers are insured under the building section of this policy and are guaranteed for twelve months in respect of quality of workmanship.
- **We** will deduct an amount for wear or tear if the buildings are not in a good state of repair, we will deduct this amount from **your** claim.
- If you are under-insured, which means –

The cost of rebuilding the buildings at the time of loss or damage is more than the sum insured shown on the schedule.

Then we will only pay a proportion of the claim.

For example –

If your sum insured only covers half the cost of the re-build/repairs we will only pay half the cost of the claim.

After we have settled a claim, we will not reduce your sum insured on your buildings, as long as you take the measures we suggest preventing any further loss or damage.

We will not charge any extra premium for maintaining the sum insured.

INFLATION PROTECTION

The sum insured shown on your schedule may be adjusted in line with a recognised index. If we have selected the sum insured for you, then the sum insured shown on your schedule will not be adjusted.

We will not charge you for any increase for the adjusted sum insured until the next renewal.

For your protection we will not reduce the sum insured if the index moves down unless **you** request this.

Your Contents Cover

The following is only covered if shown in your schedule.

Special Phrases are on pages 14-16

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
1. Fire, lightning, explosion, earthquake, smoke.	The excess shown in your schedule Damage from smoke by air pollution. Damage caused by cigarette or cigar burns, scorches, melting or warping unless accompanied by flames
2. Flood	The excess shown in your schedule Damage caused by a rise in the water table (the level below which the ground is completely saturated with water) Loss or damage caused by subsidence, heave or landslip other than is covered under subsidence cover. Contents in the open
3. Storm or weight of snow	The excess shown in your schedule Contents in the open
4. Escape of water from washing machines, dishwashers, fixed water or fixed heating systems. Freezing of water and the cost of tracing and accessing the cause. Including increased metred water charges you have to pay following a claim under this peril.	The excess shown in your schedule Whilst your home is unoccupied Where the escape of water causes or was caused by subsidence, heave or landslip on the land belonging to the buildings. Loss or damage caused by failure of or lack of sealant and/or grout. Loss or damage to the installation itself
5. Escape of oil from a fixed domestic heating system and trace and accessing the cost of the cause. Including the cost to replace the lost oil, following a claim under this peril.	The excess shown in your schedule Whilst your home is unoccupied Damage to the appliance or system which the oil escapes from Anything that is not covered under pages 9-11 of policy exclusions
6. Theft or attempted theft.	The excess shown in your schedule Whilst your home is unoccupied Loss or damage whilst your home is used to receive visitors in connection with your business unless there are signs of force or violent entry or exit. Loss of money unless there are signs of follows force or violent entry or exit Loss by deception unless the only deception is someone tricking their way into your home Loss or damage whilst the home is lent or let to anyone other than your family, unless this follows force or violent entry or exit

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
7. Riot, civil commotion, violent disorder, strike and labour disturbance	The excess shown in your schedule Loss or damage whilst your home is unoccupied Damage caused by you, your family or any person allowed in your home.
8. Vandalism and malicious acts	The excess shown in your schedule Loss or damage whilst your home is unoccupied Loss or damage whilst the home is lent or let to anyone other than your family, unless this follows force or violent entry or exit Loss or damage whilst your home is used to receive visitors in connection with your business unless there are signs of force or violent entry or exit.
9. Impact or collision by any vehicle, train, animal, aircraft aerial device, or anything dropped from them, falling trees or branches, lampposts telegraph poles or pylons.	The excess shown in your schedule The cost of removing the object if no damage is caused to your contents. Loss or damage caused by trees being cut down or cut back within the premises. Damage caused by domestic pets, birds or vermin.
10. Subsidence. Landslip or heave on the land on which the buildings stands	The excess shown in your schedule Loss or damage to solid floors, unless the walls of the home are damaged at the same time by the same event. Damage caused by settlement, shrinkage or expansion or any general deterioration of the buildings Damage caused by coastal or riverbank erosion. Loss or damage whilst the buildings are undergoing structural repairs, alterations, extensions or any faulty or unsuitable materials or design or poor workmanship. For loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract, guarantee or by law.
11. Standard Accidental Damage to TV, Radio, DVD, home computers, clerical equipment, audio and visual equipment, satellite receiving equipment up to the single article limit shown on your schedule for each item whilst in your home.	The excess shown in your schedule Loss or damage whilst your home is unoccupied Damage while your home is let to anyone other than your family. Records, Tapes, CD, DVD, Computer games/consoles/. Damage by ingress of water other than by storm or flood. Anything that is not covered under pages 9-11 of policy exclusions

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
<p>12. Standard Accidental Breakage to glass tops and fixed glass furniture, mirrors and ceramic hobs in free standing cookers in your home. Damage caused to your contents as a result of forced access for a medical emergency</p>	<p>The excess shown in your schedule Whilst your home is let to anyone other than your family Damage whilst your home is unoccupied. The replacement cost of any part of the item other than the broken glass. Anything that is not covered under pages 9-11 of policy exclusions</p>
<p>13. Alternative Accommodation. We will pay reasonable costs for alternative accommodation if your home can not be lived in as a result of damage to your contents.</p>	<p>Any costs you agree to pay without our prior agreement. Non family members Once your contents have been repaired or replaced.</p>
<p>14. Cover for special occasions is increased by 10% for your wedding day, civil partnership ceremony day, your anniversary day and your birthday, Christmas and any other religious festival days.</p>	<p>Any period exceeding the maximum of 30 days cover during one period of insurance.</p>
<p>15. Contents removed temporarily from your home for loss or damage within the British Isles for:</p> <ul style="list-style-type: none"> - Your family - Students who would normally reside at your home away at university, college during term time only - A building where you are living or working other than a mobile home 	<p>The excess shown in your schedule Standard Accidental damage not included unless in a building where you or your family are living or working. Anytime over a period exceeding 90 consecutive days. Theft or attempted theft unless signs of force or violent entry or exit. Contents outside the British Isles Students in shared accommodation. Contents removed for sales or exhibition</p>
<p>16. Contents cover when moving home. Accidental damage to your contents when moving home only when using a professional removal firm going directly to your new home or moving to and from storage.</p>	<p>The excess shown in your schedule. Damage to china, glass, pottery or other items of a brittle nature which are fragile, unless they have been packed by a professional packer. Loss or damage by mechanical, electrical or electronic fault or breakdown.</p>
<p>17. The cost of replacing food in your freezer in your home that has been spoilt by an accidental change in temperature in your freezer.</p>	<p>The excess shown in your schedule Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home. Whilst your home is unoccupied. Loss or damage caused when you have not complied with the manufacturer's instructions</p>

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
<p>18. Contents in the open. Loss or damage to your garden contents while in the open on the land belonging to your home.</p>	<p>The excess shown in your schedule. Storm, flood and weight of snow. Malicious acts, theft or attempted theft while your home is unoccupied, let to anyone other than your family or receiving visitors in connection to your business.</p>
<p>19. Tenants Liability Provided you have informed us that you are living in rented accommodation, if you are legally liable under the terms of your tenancy agreement for damage to your home, under the buildings section of this policy booklet under risks 1-12 .</p>	<p>The excess shown in your schedule Damage by any cover listed elsewhere in the buildings section and which is specifically excluded under that cover.</p>
<p>20. Tenants Improvements. Loss or damage to fixed items of decoration and home improvements you make as a tenant if caused by an event covered under the buildings section of this policy booklet under risks 1-12.</p>	<p>The excess shown in your schedule Damage by any cover listed elsewhere in the buildings section and which is specifically excluded under that cover.</p>
<p>21. Lock and Keys The cost to replace the locks to safes, alarms and outside doors in the home following a theft or loss of keys.</p>	<p>The excess shown in your schedule Anything that is not covered under pages 9-11 of policy exclusions.</p>
<p>22. Deeds and documents. We will pay for the cost of replacing deeds, bonds or certificates which are evidence of ownership or of a sum of money owed to you or your family or similar private documents if they are lost or damaged by any cause covered under your contents.</p>	<p>The excess shown in your schedule Any documents relating to your business trade or profession.</p>

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
<p>23. 23. Legal liability as occupier</p> <p>We will pay for:</p> <ul style="list-style-type: none"> • All amounts which you become legally liable to pay as occupier of the building and land belonging to it for accidents happening in and around your home during the period of insurance <p>Which result in:</p> <ul style="list-style-type: none"> • Bodily injury to any person other than you or your family • Loss or damage to property which you or your family do not own or have legal responsibility <p>Important – Under the contents cover, Liability is covered as the occupier, individual or an employer of Domestic staff who normally live with you only.</p> <p>In order to protect you as an owner, Buildings Liability should be in place.</p>	<p>Liability covered by any other policy.</p> <p>Liability arising from any employment, trade profession or business of any of your family</p> <p>Bodily Injury, death, disease or illness to any of your family (other than your domestic employees) who normally live with you.</p> <p>Anything owned by or the legal responsibility of your family</p> <p>Any liability arising out of an agreement which would not have existed otherwise.</p> <p>Liability arising from the ownership of power operated lift, any motor vehicle including children's vehicles (Other than garden machinery or wheelchairs) whether licensed for road use or not , horse drawn vehicle, any boat, rowing boards, or canoes, wet bike, yacht, hovercraft aircraft or train (other than hand propelled boats and models.)</p> <p>Gliders, hang gliders, caravans and trailers.</p> <p>Liability arising from the use of firearms.</p> <p>The direct or indirect consequences of assault or alleged assault, or any deliberate, wilful or malicious act.</p> <p>Liability arising from ownership of Animals, except domestic cats and dogs (other than dogs referred to in the Dangerous Dog Act 1991 or any amending legislation.</p> <p>Liability arising from The Party Wall etc Act 1996.</p> <p>Liability arising from the ownership the ownership or occupation of any land or buildings other than the home</p>
<p>The following cover applies if you have chosen to include it.</p> <p>24. Accidental Damage to your contents in your home.</p>	<p>The excess shown in your schedule.</p> <p>Whilst your home is unoccupied</p> <p>Damage to clothing</p> <p>Scratching, chewing, tearing or fouling by domestic pets.</p> <p>Damage to contact, corneal or micro corneal lenses.</p> <p>Damage caused by ingress of water other than storm or flood.</p> <p>Loss or damage whilst your home is used to receive visitors in connection with your business unless there are signs of force or violent entry or exit.</p> <p>Loss or damage whilst the home is lent or let to anyone other than your family, or any person allowed into your home, unless signs of force or violence.</p> <p>Anything that is not covered under pages 9-11 of policy exclusions</p>

How we will help you with your claim.

If you need to make a claim under the Contents section of cover, then please follow the guide on pages 35-36

- The most we will pay is the amount stated in the schedule/summary of limits
- Where an **excess** is applicable we will deduct this from the amount of your claim.
- We will pay for the cost of repairing or replacing **your** item and we will, where appropriate, deduct an amount for wear and tear
- Where the damage can be economically repaired we will pay the cost of repairs. If the damage cannot be repaired and the damage or lost item can be replaced we will replace.
- If the replacement is not available we will replace it with an item of similar quality.
- We will not pay for the cost of repairing or replacing any undamaged parts of the contents which forms part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part
- Where we cannot repair or replace an item we will agree a cash payment with you based on the replacement value.
- If we offer replace or repair but instead you request a cash settlement then the amount will not normally exceed our supplier's value.
- If you are under-insured, which means –

The cost of replacing an item at the time of loss or damage is more than the sum insured shown on the schedule.

Then we will only pay a proportion of the claim

For example –

If your sum insured only covers half the cost of the item we will only pay half the cost of the claim

After we have settled a claim, we will not reduce **your** sum insured on **your** Contents as long as you take the measures we suggest preventing any further loss or damage.

We will not charge any extra premium for maintaining the sum insured.

INFLATION PROTECTION

The sum insured shown on your schedule may be adjusted in line with a recognised index. If we have selected the sum insured for you, then the sum insured shown on your schedule will not be adjusted.

We will not charge you for any increase for the adjusted sum insured until the next renewal.

For your protection we will not reduce the sum insured if the index moves down unless you request this.

Your Personal Belongings, Money and Credit card cover

THE FOLLOWING IS ONLY COVERED IF SHOWN IN YOUR SCHEDULE.

Special Phrases are on pages 14-16

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
<p>Theft, Accidental loss, or accidental damage to your personal belongings away from home or outside the British Isles for no more than 30 consecutive days in any one period of insurance.</p>	<p>The excess shown in your schedule Theft from an unattended motor vehicle unless the item/s are locked away out of site, in a concealed luggage compartment or a closed glove compartment and not exceeding the amount shown in your schedule. Loss or damage caused by theft from a hotel room. Loss or damage to items not in the care, custody or control of you or your family Loss by deception unless the only deception is someone tricking their way into your home Breakage of sports equipment whilst in use, or any that is used for professional use. Anything that is not covered under pages 9-11 of policy exclusions Accidental loss or unexplained disappearance</p>
<p>Loss or theft of Money away from home or outside the British Isles for no more than 30 consecutive days.</p>	<p>The excess shown in your schedule Theft or attempted theft from a motor vehicle unless locked away out of site and not exceeding the amount shown in your schedule. Loss when money is not in the care of you or your family. Loss by deception unless the only deception is someone tricking their way into your home Confiscation or detention by customs A loss of money not reported to police within 24 hrs.</p>
<p>Financial loss of your credit card being lost, stolen or being used fraudulently and without the permission of an authorised card holder away from home or outside the British Isles for no more than 30 consecutive days</p>	<p>The excess shown in your schedule Theft or attempted theft from a motor vehicle unless locked away out of site and not exceeding the amount shown in your schedule. Loss when your credit card is not in your care. Confiscation or detention by customs A loss not reported to police or Credit Card Company within 24 hrs.</p>

How we will help you with your claim.

If you need to make a claim under the Personal Belongings section of cover, then please follow the guide on pages 35-36

Personal Belongings

- The most we will pay for any one item under the personal belongings section of your policy is the limit shown in your schedule/summary of limits.
- Where an excess is applicable we will deduct this from the amount of your claim.
- We will pay for the cost of repairing or replacing your item and we will, where appropriate, take off an amount for wear and tear
- Where the damage can be economically repaired we will pay the cost of repairs. If the damage cannot be repaired and the damage or lost item can be replaced we will replace.
- If the replacement is not available we will replace it with an item of similar quality.
- We will not pay for the cost of repairing or replacing any undamaged parts of the contents which forms part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.
- Where we cannot repair or replace an item we will agree a cash payment with you based on the replacement value.
- If we offer replace or repair but instead you request a cash settlement then the amount will not normally exceed our supplier's value.
- If you are under-insured, which means –

The cost of replacing an item at the time of loss or damage is more than the sum insured shown on the schedule.

Then we will only pay a proportion of the claim

For example –

If your sum insured only covers half the cost of the item we will only pay half the cost of the claim

- After we have settled a claim, we will not reduce your sum insured on your Personal Belonging; as long as you take the measures we suggest preventing any further loss or damage.
- We will not charge any extra premium for maintaining the sum insured.

MONEY AND CREDIT CARDS

Where an excess is applicable we will deduct this from the amount of your claim. The most we will pay for any one claim for money or credit card cover is the sum insured shown in your schedule.

INFLATION PROTECTION

The sum insured shown on your schedule may be adjusted in line with a recognised index. If we have selected the sum insured for you, then the sum insured shown on your schedule will not be adjusted.

We will not charge you for any increase for the adjusted sum insured until the next renewal. For your protection we will not reduce the sum insured if the index moves down unless you request this.

Your Pedal Cycle cover.

The following is only covered if shown in your schedule.

Special Phrases are on pages 14-16

What is Covered	What is not covered – Any amount exceeding that shown in your schedule/policy limits.
<p>Theft, attempted theft or accidental damage to your pedal cycle, in or away from your home or outside of the British Isles for no more than 30 consecutive days during the period of insurance.</p>	<p>The Excess shown in your schedule When used for professional use or racing Electrical or mechanical breakdown Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time, Theft, attempted theft or accidental damage unless the cycle was locked to an immovable object or kept in a securely locked building at the time of the theft. Theft by fraudulent means. Any pedal cycle not belonging to you or your family Theft as a result of any business activity, your profession, your occupation or whilst you are working for someone whether you are being paid or not</p>

How we will help you with your claim.

If you need to make a claim under the Pedal Cycle section of cover, then please follow the guide on pages 35-36

- The most we will pay for any one item under the pedal cycle section of **your** policy is the limit shown in **your** schedule/summary of limits.
- Where an **excess** is applicable we will deduct this from the amount of your claim. We will pay for the cost of repairing or replacing your pedal cycle and we will, where appropriate, take off an amount for wear and tear
- Where the damage can be economically repaired we will pay the cost of repairs. If the damage cannot be repaired and the damage or lost pedal cycle can be replaced we will replace.
- If the replacement is not available we will replace it with a pedal cycle of similar quality.
- Where we cannot repair or replace a pedal cycle we will agree a cash payment with **you** based on the replacement value.
- If we offer replace or repair but instead **you** request a cash settlement then the amount will not normally exceed our supplier's value.
- If you are under-insured, which means –

The cost of replacing a pedal cycle at the time of loss or damage is more than the sum insured shown on the schedule.

Then we will only pay a proportion of the claim

For example –

If your sum insured only covers half the cost of the pedal cycle we will only pay half the cost of the claim

- We will not pay for the cost of repairing or replacing any undamaged parts of the pedal cycle which forms part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part.
- After we have settled a claim, we will not reduce your sum insured on your Personal Belonging; as long as you take the measures we suggest preventing any further loss or damage.

INFLATION PROTECTION

The sum insured shown on your schedule may be adjusted in line with a recognised index. If we have selected the sum insured for you, then the sum insured shown on your schedule will not be adjusted.

We will not charge **you** for any increase for the adjusted sum insured until the next renewal.

For your protection we will not reduce the sum insured if the index moves down unless **you** request this.

Home Emergency Solutions

This section of cover is automatically included in **your** policy.

ARAG are available 24 hours a day, 365 days a year and for additional peace of mind all permanent repairs are guaranteed for 12 months. They are there to help if a sudden unforeseen event threatens to damage **your** property, makes **your home** unsafe or insecure to stay in or creates a hazard to **your** health.

With one call to ARAG, an approved contractor will come to **your home** and make emergency repairs. ARAG will cover **you** for up to £500 for all contractor's costs and changes; and parts and materials used arising from the same emergency.

Please read the below in conjunction with the Home Emergency document provided.

The main benefits of Home Emergency for domestic emergencies only are:

- The complete breakdown of **your** heating system
- Plumbing and drainage problems
- Damage which effects **your** security, including locks and windows
- If **your** only toilet is broken
- Loss of **your** power supply
- Lost keys
- Vermin infestation

In addition ARAG provide alternative overnight accommodation if **your home** is unsafe or uncomfortable to stay in.

What is covered and what is not covered is detailed in **your** Home Emergency policy document.

ARAG are **your** Home Emergency Provider and responsible for this service.

Please use the below telephone number in the event of a Home emergency 0330 331 0748

Claims Conditions

APPLICABLE TO THE WHOLE OF YOUR POLICY

These are the claims conditions you and your family need to keep to as part of your contract.

If you do not, your claim may be rejected or a payment may be reduced. In some circumstances your policy may be cancelled.

When a claim occurs, please read your summary of Limits and check your schedule to make sure you are covered for the section you wish to claim under.

In the event of a claim under your policy you must contact the claims helpline as soon as possible giving:

- Your name, address and telephone number.
- Full details of the claim.
- Date of loss
- Have your policy number to hand.
- Crime reference number

You must take all reasonable care and attention to:

- Limit any loss, damage or injury
- You must not throw away any damaged items before we have seen them or carried out any inspections
- Take all reasonable care to get back any lost or stolen property
- If you fail to comply with any of the above conditions, your insurance cover may be invalid and your claim may not be paid.

Your claim will be registered over the phone, however, in some cases a form may be sent out for more information and/or we may arrange a visit or inspection.

You should always take immediate action you think may be necessary to protect your home and your belongings from further damage or loss, such as switching off the electricity or gas.

If you discover a credit card is missing tell the credit card company first and then call the claims helpline

If you or your family lose something away from home or you are a victim of theft, attempted theft, malicious damage or vandalism, riot or violent disorder please contact the police immediately and ask for a crime reference number and then call the claims helpline number.

If someone is holding you or your family liable for an injury or damage, DO NOT accept responsibility or make/agree to settle any claim without our prior agreement. Call the claims helpline immediately and send any summons, writs, or any other legal documents **you** may have received to Ryan Direct Group, Quay point, Lakeside boulevard, Doncaster, South Yorkshire, DN4 5PL

If you are making a claim for a specified item on your policy, you will need to provide proof of purchase and ownership for example, valuation which must be no older than 3 years.

We would recommend you keep and store all valuations, receipts and photographs of all specified and high risk items to help the process of your claim.

You must provide us with reasonable evidence for any item(s) involved in a claim.

How we settle claims.

Please also read how we settle claims, this is located at the end of each section of your policy covers.

If you can't live in your home due to an event covered under buildings or contents cover we will provide alternative accommodation for you, your family and pets.

If you make a claim under this insurance policy for something which is also covered elsewhere by another insurance policy, we will only pay our share of any claim made.

Fraud – Throughout you claim we expect you to provide honest answers to all our questions. If you or anyone acting on your behalf:

- Knowingly provides false or exaggerated information at claim stage
- Knowingly makes a false statement
- Provides false or forged documents in support of a claim
- Makes a claim for loss or damage caused by a wilful act by you or your family and with your agreement or knowledge.

We may prosecute fraudulent claimants, void your policy with no return of premiums from the date of the claim or the start date and we may inform the police of the claim circumstances.

No Claims Bonus Discount

If you are claim free for 5 or more years the maximum No Claims Discount we will provide is 30%.

For each claim you make your No Claims bonus will reduce by 10%.

The Home Emergency section is not eligible for No Claims Discount and therefore any claims made under this section will not affect your no claims discount.

The table below shows how we work out your No Claims Discount.

The amount you are entitled to will be shown on your schedule and reviewed at each renewal, either reduced or increased depending on whether you have made a claim during the insurance period.

Number of years in a row without a claim	Discount
1 year	10%
2 years	15%
3 years	20%
4 years	25%
5 years	30%

Protecting your No Claims Bonus Discount

If you have been claim free for 5 years or more you can choose to protect your bonus.

This would entitle you to 2 claims in a 3 year period and your No Claims Bonus would not be reduced, any claims made after this period the normal 10% reduction would then apply for each and every claim thereafter.

Once you have been claim free for a further 5 years you will then be able to protect your No Claims Bonus again.

How we will help you with your complaint

We are committed to providing you with a first class service, however we recognise that there may be an occasion when you feel we have not met your expectations and you wish to make a complaint.

We take all complaints seriously and want to resolve any complaint received as promptly as possible.

If you are not satisfied with the service provided by your Agent, please contact them. If you are not satisfied with Our service please contact us straight away by calling us on – 0345 0920704 or by emailing complaints@haven.gi.

If you want to make a complaint in writing please contact our Customer Relations Team at:

Customer Relations
Haven Insurance Company Limited
No. 1 Grand Ocean Plaza
Ocean Village
Gibraltar
GX11 1AA

We will try to resolve your complaint on receipt, however if this is not possible then we will send you a written acknowledgement. This will tell you the name of the person handling your complaint and enclose our complaints procedure leaflet.

We will write to you to confirm our resolution of your complaint in a Final Response Letter within eight weeks of its receipt. If we have not resolved your complaint within eight weeks, we will write to you to provide an update on the status of your complaint.

If we have provided our final response and you are not satisfied, or more than eight weeks have passed since we received your original complaint, you may refer your complaint to the Financial Ombudsman Service.

The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service
South Quay Plaza 2
183 Marsh Wall
London
E14 9SR

Telephone: 0800 0234567

www.financial-ombudsman.org.uk

The Financial Ombudsman Service is free; however you will need to contact them within six months of the date of our final response letter. The Financial Ombudsman will handle most complaints you might have, but there are some instances that fall outside of its authority. The Ombudsman's decision is binding upon us, but you are free to reject it without affecting your legal rights.

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HAVEN

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www.haven.gi

HAVEN INSURANCE COMPANY LTD.

Registered office:

No.1 Grand Ocean Plaza,
Ocean Village, Gibraltar

Registered number: 85914