



HOME

INSURANCE POLICY
Your policy explained

Version 3.0

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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. This policy and any policy Schedule, statement of fact and Endorsements should be read as if they are one document.

MAKING SURE YOU HAVE THE RIGHT COVER

Getting Your re-building sum insured correct.

Make sure You insure Your Buildings for the re-build cost, not the market value. Your sum insured should be the cost of rebuilding Your Home from scratch. It is usually, but not always, lower than 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 in which You can estimate this. 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). A professional chartered surveyor can also help You.

If You add an extension to Your Home then You will need to re-evaluate Your re-build cost and let Us or Your Broker know.

Remember to review Your re-build cost at each renewal.

Your policy is Index Linked. We will increase the sum insured in line with the House rebuilding Cost Index of the Royal Institute of Chartered Surveyors, or any other suitable index, when We set Your renewal premium. We won't reduce Your sum(s) insured if the index falls.

Getting Your Household Contents sum insured correct.

The amount You choose for Your Household Contents sum insured should be the total value to replace all of the possessions in Your Home as new.

Household Contents cover is not just to protect against burglary or an accidental loss or damage, it also covers You for more unlikely events, such as fire, resulting in the need to replace the entire Household Contents of Your Home. Remember to include the Household Contents of every room in Your Home when calculating Your sum insured such as Your living room, dining room, kitchen, bedrooms, bathrooms and gardens.

If You keep jewellery in a safe, remember to advise Us of the cash/jewellery rating of Your safe or Your items may not be covered in the event of a claim.

Make sure You state the correct sum insured for Your Household Contents. If You under-insure Your Household Contents, this will make a big difference to any claims settlement in the event of a loss. Remember to insure Your Household Contents for the full replacement cost.

Remember to review Your Household Contents sum insured at each renewal.

Your policy is Index Linked. We will increase the sum insured in line with inflation (according to the consumer durables section of the Retail Price Index, or any other suitable index) when We set Your renewal premium. We won't reduce Your sum(s) insured if the index falls.

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

1. Keep all doors and windows locked when You leave Your Home.
2. If You have an alarm, make sure it is always put into operation when You leave Your Home.
3. Install motion sensing security lights.
4. Hide valuables and keys out of sight.
5. Unplug any electrical items where possible, especially if You are going away.
6. Lock up Your garden furniture.
7. If You are going away, cancel newspapers, milk deliveries etc. and let a neighbour know.

PROTECTING YOUR HOUSEHOLD CONTENTS

1. Mark all Your High Risk Items with Your name and postcode using a security pen or smart water that can be read under ultra violet light.
2. Photograph all Your valuables, jewellery, paintings etc.
3. Keep all Your receipts and valuations together in a safe place.

SAFETY

1. Fit smoke detectors on all floors of Your Home.
2. Locate Your stopcock and be aware of how to turn it off and on.

Section A - Definitions

Accessible

Windows that can be reached from the ground without the use of a ladder or via a single storey extension, balconies, fire escapes, external staircases, nearby trees, roofs joining or next to Your Home, outbuildings, garages or walls.

Accidental Damage/Breakage

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

Appointed Claims Handlers

The claims handling companies engaged by Us to manage Your claims.

British Isles

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

Buildings

Your Home, built on a permanent foundation, including fixtures and fittings, carpets, solar panels, patios, terraces, footpaths, drives, walls, gates and hedges, swimming pools, tennis courts, fixed hot tubs and jacuzzis, fixed fuel tanks, septic tanks, statues and fountains permanently fixed to the ground on the land belonging to Your Home which is owned by You or for which You are legally liable.

Business Equipment

Clerical Business Equipment including computers, telecommunication, printers, fax machines and photocopiers owned by You or Your family, or that are Your family's responsibility.

Business equipment does not include:

1. Business stock, Money, Credit Cards, software, disks or any other stored data.
2. Compensation for not being able to use Your Business Equipment following a loss or damage.

Business Use

Any clerical 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.

Computer System

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

“Cooling-Off” Period

14 days from the date cover commences. This does not apply to short term policies with a duration of 31 days or less.

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.

Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident

Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Cyber Loss

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Data

Information, facts, concepts, code, or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted, or stored by a Computer System.

Data Protection Legislation

Means (i) unless and until the General Data Protection Regulation ("GDPR") is no longer directly applicable in the UK, the General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK and then (ii) any successor legislation to the GDPR or the Data Protection Act 2018.

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 made under each section shown in Your Schedule. If two or more Excesses are applicable to Your claim, We will only apply one Excess, which ever is the highest. Any voluntary Excess is payable in addition to the compulsory Excess.

Garden Contents

Gardening equipment, garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues and plant pots.

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 and stamp, coin or medal collections in Your Home.

Please note High Risk Items excludes any High Risk Item which is in an Unoccupied property.

Holiday Home

A second home which is not Your main residence and used by You, Your Family and friends only.

Home

The risk address shown on Your Schedule, including any garages, outbuildings and sheds built on a permanent foundation within 400 metres of the land belonging to Your Home and 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, visitor's belongings, Money, Credit Cards, Business Equipment 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.

Household Contents does not include:

1. Motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs).
2. Mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircrafts, trains, boats (other than models), unmanned aerial vehicles (drones), gliders, hang gliders, wet bikes, hovercrafts and other mechanically propelled or assisted watercrafts.
3. Caravans and trailers, including parts or accessories belonging to them whether attached or detached, other than removable entertainment equipment while removed.
4. Anything used for trade, professional or business purposes except clerical Business Equipment.

Index linked

We will adjust the sum insured in line with suitable indices of costs and the renewal premium for this section will be based on the adjusted sum insured.

Landslip

Downward movement of sloping ground.

Lodger

Someone other than Your Family who lives with You in Your Home whether they pay rent or not.

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.

No Claims Discount

The amount by which Your premium is reduced to reflect the lack of claims recorded in Your claims history.

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, 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.

Schedule

The document which gives details of Your cover.

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.

Terrorism

Any act deemed by the United Kingdom government to be an act of Terrorism following the interpretation set out in part 1 of the Terrorism Act 2000.

Unoccupied

When Your Home is not lived in frequently by You or Your family or anyone who has Your permission for more than 40 consecutive days, or a period shown on Your Schedule if extended unoccupancy has been agreed by Us.

We/Us/Our

Haven Insurance Company Limited.

Your Broker

The intermediary through whom You take out this insurance.

You/Your/Your family

The person(s) named in the Schedule, Your partner and all members of Your family who normally reside with You, including fosters children and Domestic Employees.

Section B - Your Buildings cover

This section is only included if shown in Your Schedule.

YOU ARE COVERED FOR:

1. Fire, lightning, explosion, earthquake and smoke damage.

What is not covered:

- 1.Any amount exceeding that shown in Your Schedule/policy limits.
- 2.The Excess shown in Your Schedule.
- 3.Damage caused by smoke from an external source.
- 4.Damage caused by cigarette or cigar burns, scorches, melting or warping unless accompanied by flames.
- 5.All policy exclusions on pages 39-41.

2. Flood.

What is not covered:

- 1.Any amount exceeding that shown in Your Schedule/policy limits.
- 2.The Excess shown in Your Schedule.
- 3.Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).
- 4.Damage to fences, hedges and gates.
- 5.Loss or damage caused by Subsidence, Heave or Landslip other than as covered under the Subsidence section of this policy.
- 6.Loss or damage to swimming pools, fixed hot tubs, jacuzzis, tennis courts, drives, patios or terraces.
- 7.All policy exclusions on pages 39-41.

3. Storm or weight of snow.

What is not covered:

- 1.Any amount exceeding that shown in Your Schedule/policy limits.
- 2.The Excess shown in Your Schedule.
- 3.Damage to fences, hedges and gates.
- 4.Loss or damage to domestic fixed fuel tanks in the open, swimming pools, fixed hot tubs, jacuzzis, tennis courts, drives, patios or terraces.
- 5.All policy exclusions on pages 39-41.

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. Increased metered water charges up to a maximum of £1,000 You have to pay following a claim under this peril.

What is not covered:

- 1.Any amount exceeding that shown in Your Schedule/policy limits.
- 2.The Excess shown in Your Schedule.
- 3.Where the escape of water causes or was caused by Subsidence, Heave or Landslip on the land belonging to the Buildings.

4. Loss or damage whilst Your Home is Unoccupied.
5. Loss or damage to domestic fixed fuel oil tanks, appliances, swimming pools, jacuzzis and fixed hot tubs.
6. Loss or damage caused by failure of, or lack of sealant or grout.
7. All policy exclusions on pages 39-41.

5. Escape of oil from a fixed domestic heating system and the cost of tracing and accessing the cause. The cost of replacing the lost oil up to a maximum of £1,000 following a claim under this peril.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage whilst Your Home is Unoccupied.
4. Damage to the appliance and or system from which the oil escapes.
5. All policy exclusions on pages 39-41.

6. Theft or attempted theft.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage whilst Your Home is Unoccupied.
4. Loss or damage whilst Your Home is lent or let to anyone other than Your family, unless this follows force or violent entry or exit.
5. 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.
6. All policy exclusions on pages 39-41.

7. Riot, civil commotion, violent disorder, strike and labour disturbance.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage whilst Your Home is Unoccupied.
4. Damage caused by You, Your family or any person allowed in Your Home.
5. All policy exclusions on pages 39-41.

8. Vandalism and malicious acts.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage whilst Your Home is Unoccupied.
4. Loss or damage whilst Your Home is lent or let to anyone other than Your family, unless this follows force or violent entry or exit.
5. 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.
6. All policy exclusions on pages 39-41.

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.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage caused by trees being cut down or cut back within the premises.
4. Loss or damage to fences, hedges and gates.
5. Damage caused by domestic pets, birds or vermin.
6. All policy exclusions on pages 39-41.

10. Subsidence, Landslip or Heave on the land on which the Buildings stand.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage to swimming pools, tennis courts, patios, terraces, driveways, footpaths, walls, fences, hedges, gates, garden ponds, statues and fountains permanently fixed to the ground, unless affected at the same time by the same event.
4. Loss or damage to solid floors, unless the walls of Your Home are damaged at the same time by the same event.
5. Damage caused by Settlement, shrinkage, expansion or any deterioration of the Building.
6. Damage caused by coastal or riverbank erosion.
7. Damage whilst the Buildings are undergoing any structural repairs, alterations or extensions.
8. Loss or damage due to faulty or unsuitable materials, design or poor workmanship.
9. 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.
10. All policy exclusions on pages 39-41.

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, vandalism, impact, theft or attempted theft.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Malicious acts, theft or attempted theft while Your Home is Unoccupied, let to anyone other than Your family or receiving visitors in connection with Your business.
4. All policy exclusions on pages 39-41.

12. Emergency access.

Damage caused to Your Home and / or garden as a result of forced emergency access.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage whilst Your Home is Unoccupied.

4. All policy exclusions on pages 39-41.

13. Fees and expenses if Your Buildings are damaged.

We will pay for the following fees relating to the repair or replacement of the damaged parts of Your Buildings provided it is covered under Your policy and We have given consent:

1. **Architects, surveyors and consulting engineers;**
2. **Legal fees;**
3. **The cost of removing debris and making the Buildings safe; and**
4. **Complying with government or local authority requirements.**

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. Expenses for preparing a claim or an estimate for loss or damage.
3. Any costs if government or local authority request have been served on You before the damage occurs.
4. All policy exclusions on pages 39-41.

14. Alternative accommodation and loss of rent.

If Your Home is not fit to be lived in as a result of any occurrence covered under this policy, We will pay for:

1. **Up to a maximum of 20% of the Buildings sum insured but subject to a maximum of £25,000 in any one Period of Insurance, for alternative accommodation for You, Your family and Your pets ;**
2. **Up to a maximum of £500 ground rent and/or rent You would have received from lodgers which You still need to pay as the occupier of Your Home.**

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. Any costs payable by Your family once Your Home can be lived in.
3. The cost of alternative accommodation for any person who is not a member of Your family.
4. Any cost You agree to pay without Our prior permission.
5. Any costs relating to damage as a result of an incident which is not covered by Your policy.
6. The cost of alternative accommodation if Your Home is Unoccupied.
7. Any costs associated with keeping livestock.
8. All policy exclusions on pages 39-41.

15. When selling Your Home, anyone buying Your Home will have the benefit of the cover provided under the Buildings section of this insurance contract, from the date You exchange contracts to the date the sale is complete, or the insurance ends, whichever is sooner.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage if the Buildings are insured under any other insurance.
4. All policy exclusions on pages 39-41.

16. Legal liability as an owner of Your Home and the land belonging to it under the Buildings section of this policy. We will pay court ordered damages and costs which You are liable to pay in relation to:

- 1. Accidental death, disease, illness or physical injury to anyone other than You, Your family or Domestic Employees.**
- 2. Accidental Damage to physical property which You or Your Domestic Employees do not own or have legal responsibility for.**

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 an occupier/ individual / employer You should ensure You also have Household Contents cover in place.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. Liability covered by any other policy.
3. Any liability arising out of an agreement which would have been excluded otherwise.
4. The ownership or occupation of any land or Building other than Your Home.
5. Liability arising from the ownership of power operated lifts, unmanned aerial vehicles (drones), any motor vehicles including children's vehicles (other than garden machinery or wheelchairs) whether licensed for road use or not, horse drawn vehicles (other than domestic garden equipment not licensed for road use), boats, rowing boards, canoes, wet bikes, yachts, hovercrafts, aircrafts, trains (other than hand propelled boats and models), gliders, hang gliders, caravans, trailers or animals other than Your domestic pets.
6. Liability arising from the use of firearms.
7. All policy exclusions on pages 39-41.

17. 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 anything mentioned in section 3 of the Defective Premises Act 1972 or article 5 of the Defective Premises Act - Northern Ireland - 1975.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. Any incident 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.
3. Any Home previously owned and occupied by You for which You still hold the title deeds.
4. Liability covered under any other policy.
5. Liability arising from any trade, profession or business of You or Your family.
6. Liability arising from the party wall act 1996.
7. Injury, death, disease or illness to You or any of Your family (except Domestic Employees who normally live with You).
8. The cost of repairing any fault or alleged fault.
9. Anything owned by or the legal responsibility of Your family.
10. Liability accepted by any of Your family under any agreement, unless the liability would exist without the agreement.
11. All policy exclusions on pages 39-41.

18. Locks and keys.

The cost of replacing the locks and keys on safes, alarms and external doors in Your Home following a theft or loss of keys.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss of keys in Your Home.
4. All policy exclusions on pages 39-41.

OPTIONAL EXTRAS

The following cover applies if You have chosen to include it. Please refer to Your Schedule.

19. Full Accidental Damage and Breakage.

1. **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.**
2. **Accidental Breakage to fixed glass and double glazing, sanitary ware, ceramic hobs and solar panels that all form part of Your Home.**
3. **Full Accidental Damage to Your Buildings.**
4. **Up to a maximum of £1,000 to break into, repair and backfill an underground pipe where You have tried, unsuccessfully, to clear a blockage using a professional method such as rodding.**

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage whilst Your Home is Unoccupied.
4. Damage caused by escape of water which results in Subsidence, movement, Settlement, or shrinkage of any part of the Buildings, or the land belonging to Your Home.
5. Loss or damage whilst Your Home is lent or let to anyone other than Your family, unless this follows force or violent entry or exit.
6. Damage caused by chewing, scratching, tearing or fouling by any domestic pets.
7. Damage caused by ingress of water other than storm or flood.
8. Loss or damage caused by Subsidence, Heave, Landslip, Settlement, or cracking.
9. Damage to swimming pools and their covers, gates and fences.
10. Damage to fuel tanks, unless they are providing a service to and from Your Home and You are legally responsible for them.
11. 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.
12. Loss or damage caused by or from demolition, alteration, or repairs to Your Home, poor or faulty design, workmanship, or materials.
13. In relation to clause 2, the replacement cost of any part of the item other than the broken glass or ceramic surface.
14. Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of Your Home).
15. Regular cleaning of Your drains and descaling Your drains.
16. Making access to drain systems (for example, manhole covers) that have been built over.
17. Clearing drains when needed due to installation faults or misuse of drains, such as flushing baby wipes down the toilet or putting grease or cooking oil down the drain.
18. All policy exclusions on pages 39-41.

How We will help You with Your claim

To make a claim under this section please call 0330 331 0747. Your claim will be dealt with by Davies Group who will be on hand to assist You as swiftly and efficiently as possible. Please have Your policy number available.

BUILDINGS

1. The most We will pay is the amount stated in Your Schedule / summary of limits.
2. Where an Excess is applicable We will deduct this from the amount of Your claim.
3. We will pay for the reasonable cost of work carried out in repairing or replacing the damaged part of Your Buildings and agreed fees and costs.
4. If the repair or replacement is not carried out, We will pay the equivalent monetary value of what it would have cost Us to repair the damage to Your Buildings if the repair had been carried out without delay.
5. We will not pay for the cost of repairing or replacing any undamaged parts of the Buildings which form 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.
6. All Building repairs carried out by Our preferred suppliers are insured under the Building section of this policy and are guaranteed for 24 months in respect of quality of workmanship.
7. We will deduct an amount for wear and tear from Your claim if the Buildings are not in a good state of repair.
8. If You are under-insured, meaning the cost of repairing or re-instating the Buildings at the time of loss or damage is more than the sum insured shown on the Schedule, We will only pay a proportion of the claim. For example, if Your property is actual worth £200,000 but you only insured it for £100,000 then the claim will be settled at 50% for £50,000.
9. 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.
10. We will not charge any extra premium for maintaining the sum insured.

Inflation protection

Your policy is Index Linked. We will increase the sum insured in line with the House rebuilding Cost Index of the Royal Institute of Chartered Surveyors, or any other suitable index, when We set Your renewal premium. We won't reduce Your sum(s) insured if the index falls.

Matching items

Where We agree to pay a claim for something that's part of a matching set or suite, We will do our best to match it. We will try to repair the damaged item and, where this isn't possible, replace it. This may not be an exact match, but it should look reasonably like the rest of the set or suite. If We can't replace the damaged item with a reasonable match, We will make a cash contribution of 50% towards the cost of replacing the undamaged item forming part of the same set or suite.

We will not cover:

1. Loss or damage to floor coverings in adjoining rooms or clearly identifiable separate areas; or
2. Undamaged items which are not part of a matching set or suite.

Section C - Your Household Contents cover

This section is only included if shown in Your Schedule.

YOU ARE COVERED FOR:

1. Fire, lightning, explosion, earthquake and smoke damage.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage caused by smoke from an external source.
4. Damage caused by cigarette or cigar burns, scorches, melting or warping unless accompanied by flames.
5. All policy exclusions on pages 39-41.

2. Flood.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).
4. Loss or damage caused by Subsidence, Heave or Landslip other than as covered under the Subsidence section.
5. Household Contents in the open.
6. All policy exclusions on pages 39-41.

3. Storm or weight of snow.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Household Contents in the open.
4. All policy exclusions on pages 39-41.

4. Escape of water from washing machines, dishwashers, fixed water or heating systems, freezing of water and the cost of tracing and accessing the cause. Increased metered water charges up to a maximum of £5,000 You have to pay following a claim under this peril.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Any incident occurring whilst Your Home is Unoccupied.
4. Escape of water caused by Subsidence, Heave or Landslip on the land belonging to the Buildings.
5. Loss or damage caused by failure of or lack of sealant or grout.
6. Loss or damage to the installation itself.
7. All policy exclusions on pages 39-41.

5. Escape of oil from a fixed domestic heating system and the cost of tracing and accessing the cause. The cost of replacing the lost oil up to a maximum of £2,000 following a claim under this peril.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Any incident occurring whilst Your Home is Unoccupied.
4. Damage to the appliance or system which the oil escapes from.
5. All policy exclusions on pages 39-41.

6. Theft or attempted theft.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Any incident occurring whilst Your Home is Unoccupied.
4. 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.
5. Loss of Money unless there are signs of force or violent entry or exit.
6. Loss by deception unless the only deception is someone tricking their way into Your Home.
7. Loss or damage whilst Your Home is lent or let to anyone other than Your family, unless this follows force or violent entry or exit.
8. All policy exclusions on pages 39-41.

7. Riot, civil commotion, violent disorder, strike and labour disturbance.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage whilst Your Home is Unoccupied.
4. Damage caused by You, Your family or any person allowed in Your Home.
5. All policy exclusions on pages 39-41.

8. Vandalism and malicious acts.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage whilst Your Home is Unoccupied.
4. Loss or damage whilst Your Home is lent or let to anyone other than Your family, unless this follows force or violent entry or exit.
5. 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.
6. All policy exclusions on pages 39-41.

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.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. The cost of removing the object if no damage is caused to Your Household Contents.
4. Loss or damage caused by trees being cut down or cut back within the premises.
5. Damage caused by domestic pets, birds or vermin.
6. All policy exclusions on pages 39-41.

10. Subsidence, Landslip or Heave on the land on which the Buildings stand.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage caused by Settlement, shrinkage or expansion or any general deterioration of the Buildings.
4. Damage caused by coastal or riverbank erosion.
5. Loss or damage whilst the Buildings are undergoing structural repairs, alterations or extensions.
6. Loss or damage due to faulty or unsuitable materials, design or poor workmanship.
7. Loss or damage for which compensation has been provided or would have been provided but for the existence of this insurance under any contract, guarantee or by law.
8. Damage which You were aware of prior to inception of this policy.
9. All policy exclusions on pages 39-41.

11. Emergency Access.

Damage caused to Your Household Contents as a result of forced emergency access.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage whilst Your Home is let to anyone other than Your family.
4. Damage whilst Your Home is Unoccupied.
5. All policy exclusions on pages 39-41.

12. Cover is increased by £5,000 for special occasions such as Your birthday, Your wedding day, civil partnership ceremony day, anniversary day, Christmas and any other religious festival days.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. Any period exceeding the maximum of 30 days during one Period of Insurance.
3. All policy exclusions on pages 39-41.

13. Loss or damage to Your Household Contents when temporarily removed from Your Home. Cover is provided within the British Isles, up to a maximum of 90 days during one Period of Insurance, for:

- 1. Your family,**
- 2. Students who normally reside at Your Home away at university, college during term time only, or**
- 3. A Building where You are living or working other than a mobile Home.**

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Accidental Damage is not included unless in a Building where You or Your family are living or working.
4. Loss or damage once Your Household Contents have been away from Your Home for 90 consecutive days.
5. Theft or attempted theft unless signs of force or violent entry or exit.
6. Household Contents outside the British Isles.
7. Students in shared accommodation.
8. Household Contents removed for sales or exhibition.
9. All policy exclusions on pages 39-41.

14. Household Contents cover when moving Home.

Accidental Damage to Your Household Contents when moving Home, provided You are using a professional removal firm going directly to Your new Home or moving to and from storage.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage to china, glass, pottery or other items of a brittle nature which are fragile, unless they have been packed by a professional packer.
4. Loss or damage by mechanical, electrical or electronic fault or breakdown.
5. All policy exclusions on pages 39-41.

15. The cost of replacing food in Your freezer in Your Home that has been spoilt by an accidental change in temperature in Your freezer.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage arising from Your electricity or gas supplier deliberately cutting off or reducing the supply to Your Home.
4. Loss or damage occurring whilst Your Home is Unoccupied.
5. Loss or damage caused when You have not complied with the manufacturer's instructions.
6. All policy exclusions on pages 39-41.

16. Contents in the open.

Loss or damage whilst in the open, on the land belonging to Your Home, to Household Contents up to a maximum of £3,000, Garden Contents up to a maximum of £2,000 and plants in the garden up to a maximum of £1,500. The total combined limit of £3,000 applies to any one claim.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Damage occurring due to storm, flood or weight of snow.
4. Damage caused by malicious acts, theft or attempted theft while Your Home is Unoccupied, let or lent to anyone other than Your family or receiving visitors in connection to Your business.
5. All policy exclusions on pages 39-41.

17. 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 - risks 1-14.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Any costs relating to damage as a result of an incident which is not covered by Your policy.
4. Loss or damage if You are unable to provide a tenancy agreement.
5. All policy exclusions on pages 39-41.

18. 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 1-14.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Any costs relating to damage as a result of an incident which is not covered by Your policy.
4. Loss or damage if You are unable to provide a tenancy agreement agreeing to the improvements.
5. All policy exclusions on pages 39-41.

19. 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 as a result of any occurrence insured under Your Household Contents.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Any documents relating to Your business, trade or profession.
4. All policy exclusions on pages 39-41.

20. Legal liability as occupier.

We will pay for court ordered amounts which You become legally liable to pay as occupier of the Building and land belonging to it, for accidents happening on the land belonging to Your Home during the Period of Insurance which result in:

- 1. Bodily injury to any person other than You or Your family.**
- 2. Loss or damage to property which You or Your family do not own or have legal responsibility for.**

Important: under the Household Contents cover, liability is covered only as the occupier, individual or an employer of Domestic Employees who normally live with You. In order to protect You as an owner of Your Home, Buildings liability cover should be in place.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. Liability covered by any other policy.
3. Liability arising from any employment, trade profession or business of any of Your family.
4. Bodily injury, death, disease or illness to any of Your family (other than Your Domestic Employees) who normally live with You.
5. Anything owned by or the legal responsibility of Your family.
6. Any liability arising out of an agreement which would not have existed otherwise.
7. Liability arising from the ownership of power operated lifts, unmanned aerial vehicles (drones), motor vehicles including children's vehicles (other than garden machinery or wheelchairs) whether licensed for road use or not, horse drawn vehicles, boats, rowing boards, canoes, wet bikes, yachts, hovercrafts, aircrafts or trains (other than hand propelled boats and models), gliders, hang gliders, caravans and trailers.
8. Liability arising from the use of firearms.
9. The direct or indirect consequences of assault or alleged assault.
10. The direct or indirect consequences of any deliberate, wilful or malicious act.
11. 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).
12. Liability arising from The Party Wall Act 1996.
13. Liability arising from the or occupation of any land or Buildings other than Your Home.
14. All policy exclusions on pages 39-41.

21. Alternative accommodation.

If Your Home is not fit for You to live in due to loss or damage to Contents resulting from any incident insured by Your policy, We will pay for the reasonable cost of temporary accommodation for You, Your family and Your pets while Your Home is being repaired.

What is not covered

1. Any costs You agree without our permission.
2. Any costs that arise once Your Home is fit for You to live in again.
3. Costs for any person who is not a member of Your family.
4. Any costs associated with keeping livestock.
5. Any claim if You are not the occupier of Your Home.
6. Any amount exceeding that shown in Your Schedule/policy limits.
7. The Excess shown in Your Schedule.
8. All policy exclusions on pages 39-41.

22. Locks and keys.

The cost of replacing the locks and keys on safes, alarms and external doors in Your Home following a theft or loss of keys.

What is not covered

1. Claims covered by a separate Buildings policy You have to cover theft or loss of keys.
2. Any amount exceeding that shown in Your Schedule/policy limits.
3. Loss of keys in Your Home.
3. The Excess shown in Your Schedule.
4. All policy exclusions on pages 39-41.

OPTIONAL EXTRAS

The following cover applies if You have chosen to include it. Please refer to Your Schedule.

23. Full Accidental Damage and Breakage.

1. **Accidental Damage to TVs, Radios, DVD players, Home computers, clerical equipment, audio and visual equipment and satellite receiving up to the Specified High Risk Items limit, unless the item is specified and shown as such on Your Schedule, whilst in Your Home.**
2. **Accidental Breakage to glass tops and fixed glass furniture, mirrors and ceramic hobs in free standing cookers in Your Home.**
3. **Full Accidental Damage to Your Household Contents in Your Home.**

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Loss or damage whilst Your Home is Unoccupied.
4. Damage whilst Your Home is let to anyone other than Your family.
5. Damage to records, tapes, CDs, DVDs, computer games and consoles.
6. Damage by ingress of water other than by storm or flood.
7. In relation to clause 2, the replacement cost of any part of the item other than the broken glass or ceramic surface.
8. Damage to clothing.
9. Scratching, chewing, tearing or fouling by domestic pets.
10. 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.
11. Loss or damage whilst Your Home is lent or let to anyone other than Your family, or any person allowed into Your Home, unless signs of force or violent entry or exit.
12. Damage to contact, corneal or micro corneal lenses.
13. All policy exclusions on pages 39-41.

How We will help You with Your claim

To make a claim under this section please call 0330 331 0747. Your claim will be dealt with by Davies Group who will be on hand to assist You as swiftly and efficiently as possible. Please have Your policy number available.

HOUSEHOLD CONTENTS

1. The most We will pay is the amount stated in Your Schedule / summary of limits.
2. Where an Excess is applicable We will deduct this from the amount of Your claim.
3. We will pay for the cost of repairing or replacing Your item.
4. Where the damage can be economically repaired We will pay the cost of repairs.
5. If the damage cannot be repaired and the damaged or lost item can be replaced We will replace it.
6. If an exact replacement is not available We will replace it with an item of similar quality.
7. We will not pay for the cost of repairing or replacing any undamaged parts of any Household Contents which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.
8. Where We cannot repair or replace an item We will agree a cash payment with You based on the replacement value.
9. If We offer to replace or repair an item but instead You request a cash settlement then the amount will not exceed Our supplier's value.
10. If You are under-insured, meaning that the cost of repairing or replacing Your Household Contents at the time of loss or damage is more than the sum insured (either as a whole or for each individual item) shown on the Schedule, then We will only pay a proportion of the claim. For example, if the item is worth £5,000 but You only insured it for £2,500 then the claim will be settled at 50% for £1,250.
11. After We have settled a claim, We will not reduce the sum insured on Your Household Contents as long as You take the measures We suggest preventing any further loss or damage.
12. We will not charge any extra premium for maintaining the sum insured.
13. You must not throw away any damaged items before We have seen them or carried out any inspections.

Inflation protection

Your policy is Index Linked. We will increase the sum insured in line with inflation (according to the consumer durables section of the Retail Price Index, or any other suitable index) when We set Your renewal premium. We won't reduce Your sum(s) insured if the index falls.

Important

Personal possessions, specified items and pedal cycles are not index linked, meaning that their value does not automatically increase at renewal. It is important You check the personal possessions limit and the value for any specified items and pedal cycles listed in Your Policy Schedule to make sure You have enough cover.

Matching items

Where We agree to pay a claim for something that's part of a matching set or suite, We will do our best to match it. We will try to repair the damaged item and, where this isn't possible, replace it. This may not be an exact match, but it should look reasonably like the rest of the set or suite. If We can't replace the damaged item with a reasonable match, We will make a cash contribution of 50% towards the cost of replacing the undamaged item forming part of the same set or suite.

We will not cover:

1. Loss or damage to floor coverings in adjoining rooms or clearly identifiable separate areas; or
2. Undamaged items which are not part of a matching set or suite.

Section D - Your Personal Belongings, Money and Credit Card cover

This section is only included if shown in Your Schedule.

YOU ARE COVERED FOR:

1. Personal Belongings.

Theft, accidental loss or Accidental Damage to Your Personal Belongings away from Your Home or outside the British Isles up to a maximum of 30 consecutive days in any one Period of Insurance.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Theft from an unattended motor vehicle.
4. Loss or damage caused by theft from a hotel room.
5. Loss or damage to items not in the care, custody or control of You or Your family or left unattended at any time.
6. Loss by deception.
7. Breakage of sports equipment whilst in use, or any that is used in a professional capacity.
8. Confiscation or detention by customs.
9. Loss or theft not reported to the police within 24 hrs.
10. All policy exclusions on pages 39-41.

2. Money.

Loss or theft of Money on Your person when You are away from Your Home or outside the British Isles, up to a maximum of 30 consecutive days in any one Period of Insurance.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Theft from an unattended motor vehicle.
4. Loss when Money is not in the care of You or Your family.
5. Theft or loss of business Money.
6. Confiscation or detention by customs.
7. Loss or theft not reported to the police within 24 hrs.
8. All policy exclusions on pages 39-41.

3. Credit Cards.

Financial loss as a result of Your Credit Card(s) being lost, stolen or used fraudulently and without the permission of an authorised card holder away from Your Home or outside the British Isles, up to a maximum of 30 consecutive days in any one Period of Insurance.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. Theft from an unattended motor vehicle.
3. The Excess shown in Your Schedule.
4. Loss when Your Credit Card was not in Your care prior to the fraudulent use.
5. Confiscation or detention by customs.
6. Loss or theft not reported to the police and Credit Card company within 24 hrs.
7. All policy exclusions on pages 39-41.

How We will help You with Your claim

To make a claim under this section please call 0330 331 0747. Your claim will be dealt with by Davies Group who will be on hand to assist You as swiftly and efficiently as possible. Please have Your policy number available.

PERSONAL BELONGINGS

1. 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.
2. Where an Excess is applicable We will deduct this from the amount of Your claim.
3. We will pay for the cost of repairing or replacing Your item.
4. Where the damage can be economically repaired We will pay the cost of repairs. If the damage cannot be repaired and the damaged or lost item can be replaced We will replace it.
5. If an exact replacement is not available We will replace it with an item of similar quality.
6. We will not pay for the cost of repairing or replacing any undamaged parts of Your Personal Belongings which forms part a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.
7. Where We cannot repair or replace an item We will agree a cash payment with You based on the replacement value.
8. If We offer to replace or repair an item, but instead You request a cash settlement, then the amount will not exceed Our supplier's value.
9. If You are under-insured, meaning that the cost of repairing or replacing Your Personal Belongings 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/items We will only pay half the cost of the claim.
10. After We have settled a claim, We will not reduce Your sum insured in relation to Your Personal Belongings as long as You take the measures We suggest preventing any further loss or damage.
11. We will not charge any extra premium for maintaining the sum insured.
12. You must not throw away any damaged items before We have seen them or carried out any inspections.

MONEY AND CREDIT CARDS

1. Where an Excess is applicable We will deduct this from the amount of Your claim.
2. The most We will pay for any one claim for Money or Credit Card cover is the sum insured shown in Your Schedule.

Section E - Your pedal cycle cover

This section is only included if shown in Your Schedule. The sum insured must include all accessories on Your pedal cycle.

YOU ARE COVERED FOR:

Theft or Accidental Damage to Your pedal cycle whilst in Your Home or away from Your Home but within the British Isles.

Cover for Your pedal cycle outside the British Isles is provided up to a maximum of 30 consecutive days during the Period of Insurance, provided You have Our prior approval.

What is not covered:

1. Any amount exceeding that shown in Your Schedule/policy limits.
2. The Excess shown in Your Schedule.
3. Professional use or racing.
4. Electrical or mechanical breakdown.
5. Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time.
6. Theft or Accidental Damage unless the cycle was locked to an immovable object whilst away from Home at the time of the theft or kept in a securely locked Building whilst at Home at the time of the theft.
7. Theft by fraudulent means.
8. Any pedal cycle not belonging to You or Your family.
9. Theft as a result of any business activity, Your profession or Your occupation.
10. Theft whilst You are working for someone whether You are being paid or not.
11. All policy exclusions on pages 39-41.

How We will help with Your claim

To make a claim under this section please call 0330 331 0747. Your claim will be dealt with by Davies Group who will be on hand to assist You as swiftly and efficiently as possible. Please have Your policy number available.

PEDAL CYCLE

1. 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.
2. Where an Excess is applicable We will deduct this from the amount of Your claim.
3. We will pay for the cost of repairing or replacing Your pedal cycle.
4. Where the damage can be economically repaired, We will pay the cost of repairs.
5. If the damage cannot be repaired and the damaged or lost pedal cycle can be replaced We will replace it.
6. If an exact replacement is not available We will replace it with a pedal cycle of similar quality.
7. Where We cannot repair or replace a pedal cycle We will agree a monetary settlement with You based on the replacement value.
8. Where We cannot repair or replace an item We will agree a cash payment with You based on the replacement value.
9. If We offer replacement or repair, but instead You request a cash settlement then the amount will not exceed Our supplier's value.
10. If You are under-insured, meaning that the cost of replacing a pedal cycle at the time of loss or damage is more than the sum insured shown on the Schedule, 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 of the cost of the claim.
11. We will not pay for the cost of repairing or replacing any undamaged parts of the pedal cycle which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part.
12. After We have settled a claim, We will not reduce Your sum insured on Your pedal cycle cover as long as You take the measures We suggest preventing any further loss or damage.
13. You must not throw away any damaged items before We have seen them or carried out any inspections.

Section F - Summary of Limits

Your policy Schedule will state which of the below You are insured for. Some amounts may be amended by Endorsement.

Buildings	
Sum insured	The amount shown in Your Schedule
Alternative accommodation	20% of the Buildings sum insured but subject to a maximum of £25,000 in any one Period of Insurance
Loss of rent	£500
Owners liability	£2,000,000
Trace and access	£10,000
Loss of metered water	£1,000
Loss of metered oil	£1,000
Subsidence Excess	£1,000, unless otherwise stated in Your Schedule
Locks and keys	£750
Emergency access	£10,000 for garden and £7,500 for Buildings
Unoccupied limit	40 consecutive days
Trees and shrubs	£1,000

Household Contents	
Sum insured	The amount shown in Your Schedule
Business Equipment	£3,000 (clerical only)
Household Contents in the open	Household Contents up to a maximum of £3,000, Garden Contents up to a maximum of £2,000 and plants in the garden up to a maximum of £1,500. Total combined limit of £3,000.
Subsidence Excess	£1,000 unless otherwise stated in Your Schedule
Occupiers and individual liability	£2,000,000
Employers liability	£5,000,000
Theft from outbuildings	£2,000
Money in Your Home	£500
Credit Cards in Your Home	£1,000
High risk limit	20% of Your Household Contents sum insured
Specified High Risk Items	Any item valued over £1,500
Title deeds	£1,500
Temporary removal (up to a maximum of 90 consecutive days)	20% of the Household Contents sum insured, or up to a maximum of £10,000. Students Contents up to a maximum of £5,000, £500 for any one item.
Tenants liability within British Isles	10% of the Household Contents sum insured
Tenants improvements	10% of the Household Contents sum insured

Household Contents	
Freezer food	£750
Loss of metered oil	£2,000
Alternative accommodation	Up to a maximum of £7,500 in any one Period of Insurance
Loss of metered water	£5,000
Special occasions	£5,000
Visitors Personal Belongings	£1,000
Musical instruments	£1,000
Loss or damage to Household Contents when You move Home	Up to the Household Contents sum insured as shown in Your Schedule
Locks and keys	£750
Unoccupied limit	40 consecutive days
Emergency access	£1,000

Optional extras	
Full Accidental Damage	When selected on Buildings and Household Contents
Unspecified Personal Belongings away from Your Home, including worldwide cover up to 30 consecutive days	Single article limit £1,500 including Money £500 and Credit Cards £1,000 away from Your Home.
Specified Personal Belongings including worldwide cover up to 30 consecutive days	Any specified item valued over £1,500
Pedal cycles	Pedal cycles with value over £350 must be specified

Section G - Contract Conditions

APPLICABLE TO THE WHOLE OF YOUR POLICY

This policy is a legal contract between You and Us. Under this contract We will provide the cover shown in the policy wording, for the sections shown in Your Schedule for the Period of Insurance. The below terms state the responsibilities of both parties. The policy wording, policy Schedule, statement of fact and Endorsements 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 Broker You want cover to commence.

YOUR PART OF THE CONTRACT:

1. Under this contract You must pay the premium shown in Your Schedule for the Period of Insurance shown in Your Schedule.
2. You must also comply with all the conditions We have set out in this policy.
3. You must take all reasonable steps to prevent loss of or damage to any property covered under Your policy.
4. You must keep Your Property in a good state of repair.
5. Your sums insured for Buildings must reflect the full cost of rebuilding Your Home.
6. Your sums insured for Household Contents must reflect the replacement cost of any and all Household Contents as new.

You must notify Us of any incident which may give rise to a claim under this policy within 7 days of it occurring. Failure to do this may incur a late reporting Excess of £100.

Duty to disclose changes in Your circumstances

You must notify Us or Your Broker as soon as possible and within 30 days of any change which may affect Your policy, including but not limited to the following:

1. Change of address.
2. Any work to be carried out to Your Home or the land belonging to it which is not general maintenance, repair or decoration.
3. Any structural alteration or demolition of Your Home.
4. An increase in the number of bedrooms.
5. Any increase in the value of Your Household Contents or in the rebuild cost of Your Home.
6. Your Home becoming Unoccupied/ Occupied (i.e. The occupancy of Your Home changes) or if the unoccupancy exceeds the amount of days agreed and stated in Your Schedule.
7. Your Home being used for business other than for clerical use.
8. If You, any member of Your family or anyone residing with You are convicted of a criminal offence other than a driving offence.
9. If someone other than Your family is residing at Your Home.
10. If Your Home is not lived in regularly.

Following a notified change We may revise the cover We offer You under Your contract, the terms of the contract and the premium charged. Your Broker may charge You an administration fee for making changes to Your policy.

If You fail to notify Us or Your Broker of a change to Your circumstances We may take one of the following actions:

1. Cancel Your policy or declare it void (as if it never existed),
2. Amend the terms of Your policy, or
3. Refuse to deal with Your claim 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 reduce Your premium, We may take the following actions:

1. Cancel Your policy and declare it void (as if it never existed) and retain any premium paid,
2. Inform the police and/or relevant authorities,
3. Refuse payment in the event of a claim; and
4. Recover from You any amount already paid out for claims made under Your policy.

Contribution condition

Where a claim under this insurance is also covered by another insurance policy, We will only settle Our share of the claim.

Minimum standards of security (MSS)

This condition only applies to Your policy if Endorsement SE11 is shown on Your Schedule.

Cover for theft, attempted theft, malicious acts and vandalism is excluded unless You comply with the below terms and have the required locks and/or security devices fitted and put into operation whenever Your Home is left unattended or You retire for the night. Please note that windows in occupied bedrooms which may be left open for ventilation.

All final exit doors, including patio/french and double doors must be fitted with:

1. A lock approved to BS3621, or
2. A mortise deadlock of at least 5 levers, or
3. A rim automatic dead latch with a key-locking handle on the inside, or
4. A key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door; or
5. Key-operated security devices top and bottom in addition to existing locks or a lock to all other external doors except sliding patio doors.

All Accessible windows must be fitted with:

1. Key-operated security devices to all opening windows and skylights on the ground floor and those which are Accessible on other floors; and
2. All keys must be removed from locks and placed out of sight when Your Home is left unattended.

Garage doors must be fitted with a mortise deadlock or key operated multi point locking system to any internal garage doors that provide access to Your Home. Alternative security devices are not acceptable unless We have given our written agreement.

Section H - Cancelling Your Policy

APPLICABLE TO THE WHOLE OF YOUR POLICY

Cancelling Your policy

Please note, in the event of cancellation, no return premium is available for any policy less than 12 months in duration when cancelled outside of the Cooling Off period. The Cooling Off period only applies to policies with a duration of 31 days or more.

You may cancel Your policy at any time, subject to the following conditions.

1. If at the time of cancellation, You or a third party has made a claim or reported an incident which may give rise to a claim under this insurance policy, We will retain the whole premium whilst the claim is in the process of being settled. The claim will be settled for this section when a final settlement is made or when We receive notification that a claim by You or a third party will not be pursued further.
2. If no costs are incurred by Haven, and the claim is closed, a refund will be issued based on the terms below.
3. If the claim settlement is made by Us and costs incurred under Your policy, We will retain the full premium should You cancel Your policy.
4. Your Broker may charge You a cancellation fee.

If You decide to cancel

1. If Your policy is for a duration of 31 days or more and You cancel this insurance in the "Cooling-Off" Period We will refund part of the premium to You or Your Broker unless a claim has been made under this policy.
2. If You cancel Your annual policy after the "Cooling-Off" Period, We will calculate a charge for the period that this policy has been in force based on the number of days remaining from the date of cancellation until the end of the Period of Insurance unless a claim has been made under this policy, as stated in Cancelling Your cover, clause 1.
3. If You have a broker, We will refund any premium to Your Broker.

If We decide to cancel

1. We or Your Broker may cancel the insurance by sending 7 days notice of cancellation to the email address held on file by Us or Your Broker, or to Your last known postal address (where We are unable to locate a valid email address). You will not be insured from the 8th day after the notice is issued to You. The notice will provide an explanation as to why Your policy is being cancelled.
2. We will refund a part of Your premium according to the number of days remaining from the date of cancellation until the end of the Period of Insurance, subject to the status of any claims made on Your policy, as outlined above.
3. If You have a broker, We will refund any premium to Your Broker.

Section I - Policy Exclusions

APPLICABLE TO THE WHOLE OF YOUR POLICY

Existing and deliberate damage

We will not pay for any loss, damage, liability, cost or expense of any kind which:

1. You were aware of before Your policy started,
2. Was caused by an event which occurred before Your policy started,
3. Has arisen from an event which occurred before Your policy started; or
4. Has been 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, poor workmanship or the use of faulty materials.

Rot

We will not pay for any loss, damage, liability, cost or expense as a result of rot, whether or not it has been caused directly or indirectly by any other peril covered 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 or restoration of 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, computer software or any other computer related equipment caused by computer failure, computer error, malfunction, 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 from, or any consequential loss or any legal liability whatsoever directly or indirectly caused by, contributed to by or arising from:

1. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
2. 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 caused 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, confiscation, nationalisation, requisition, 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.

Any acts of Terrorism causing a Cyber Loss is not covered.

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 aircrafts.

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 caused 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, contributed to by or arising from misuse of substances, such as drugs or alcohol, by You or any member of Your family/household, or anyone on the insured property with Your permission.

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.

Building works

We will not pay for loss or damage resulting from any Building works unless We have agreed it and an Endorsement is added to Your Schedule to confirm this.

Loss of profit

We will not pay for loss or damage or liability caused by loss of profit, business interruption or any economic loss of any kind unless expressly stated in this policy.

Business use

Cover is not provided for legal liability, loss of profit, business interruption or any business loss of any kind as a result of Your trade, profession or employment in Your Home.

Cyber Loss

We will not provide cover for any Cyber Loss regardless of any other cause or event contributing concurrently or in any sequence thereto.

Data

We will not pay for any loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data is not covered, nor be considered as physical loss or damage for the purposes of this exclusion clause or any other part of this policy.

Section J - 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 settlement may be reduced, and in some circumstances, Your policy may be cancelled. Please also read the "How We will help You with Your claim" section.

1. When an unforeseen incident occurs and You wish to submit a claim under this policy, You should first check Your summary of limits and Your Schedule to make sure You are covered.
2. To submit a claim under Your policy, You must contact the claims helpline as soon as possible and no later than 7 days from the incident giving rise to the claim occurring with the following details:
 - a) Your name, address and telephone number,
 - b) Full details of the claim,
 - c) Date of loss,
 - d) Your policy number; and
 - e) Crime reference number, if applicable.
3. You must take all reasonable care and attention to Limit any loss, damage or injury.
4. You must not throw away any damaged items before We have seen them or carried out any inspections.
5. You must take all reasonable care to recover any lost or stolen property.
6. Your claim will be registered over the phone, however, in some cases a form may be sent to You for more information and/or We may arrange a visit or inspection.
7. You should always take any 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.
8. If You discover a Credit Card is missing tell the Credit Card company first and then call the claims helpline.
9. If You or Your family lose something away from Home or You are a victim of theft, attempted theft, malicious damage, vandalism, riot or violent disorder please contact the police immediately and ask for a crime reference number, then call the claims helpline number.
10. If someone is holding You or Your family liable for injury or damage, DO NOT accept responsibility, make or 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 Davies Group, Quay point, Lakeside boulevard, Doncaster, South Yorkshire, DN4 5PL.
11. 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 a valuation which must be no older than 3 years.
12. 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.

13. You must provide Us with reasonable evidence for any item(s) involved in a claim.
14. If You can't live in Your Home due to an event covered under the Buildings or Contents section of Your policy, We will provide alternative accommodation for You, Your family and Your pets unless the property We insure is Unoccupied.
15. 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.
16. If cover is provided under both Buildings and Household Contents sections and both sections are in force, We will only pay under one section.

Fraud

17. If You or anybody insured by this policy makes a claim knowing it to be fraudulent, false or exaggerated, this insurance will be void and all claims will be forfeited. This clause also applies to false statements made when taking out the policy or bringing a claim and if You provide false documents in support of a claim.
18. In the event of fraud, We will not refund Your premium.

Section K - No Claims Discount

The maximum No Claims Discount We accept is 5 years. For each Claim You make Your Discount will be reduced as shown in the below table.

NCD	NCD Stepped back to
0 year	0 year
1 year	0 year
2 years	0 year
3 years	1 year
4 years	2 years
5 years	3 years
5 years +	3 years

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 Discount

If You have 5 years or more No Claims Discount You can choose to protect Your No Claims Discount. If You have protected Your No Claims Discount it will not be affected as long as You make no more than 2 claims within a 3 year period, however You will not earn any additional years No Claims Discounts for a year in which a claim has been made. In the event that more than 2 claims arise within three years, Your No Claims Discount will be reduced as shown in the NCD step back table above.

Section L - Important information

WHO ARE WE?

Your Insurance is underwritten by Haven Insurance Company Limited (Haven Insurance). Haven Insurance is registered in Gibraltar number 85914. Our registered office is located at No.1 Grand Ocean Plaza, Ocean Village, Gibraltar, GX11 1AA . We are authorised and regulated by the Gibraltar Financial Services Commission under the Insurance Companies Act 1987. In addition to this, We are also regulated by the Financial Conduct Authority (FCA) by means of cross border services. Haven Insurance is a member of the Association of British Insurers (ABI).

FINANCIAL SERVICES COMPENSATION SCHEME

If We are unable to meet Our liabilities You may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 741 4100.

SHARING YOUR PERSONAL DATA – DATA PROTECTION

Please view Our full Privacy Statement at www.haven.gi/privacystatement which will provide further information on how We use Your personal data. We will only use Your personal data in accordance with Data Protection Legislation.

How We will use Your personal data?

To manage Your insurance with Us

This may include sharing Your personal data with:

1. Your Brokers to process and administer Your insurance. As part of Your Brokers processing they may carry out checks with credit reference and fraud prevention agencies in order to verify Your identity, assess Your application for a quotation or credit and offer You the best terms. The checks may be against both public data (such as information from the electoral roll) and private data (such as Your credit history). A record of the search will appear on Your credit report. As part of the quote process, Your Broker may exchange information with various industry databases in order to verify the information that You have provided such as the Claims and Underwriting Exchange (CUE). Your Brokers may also carry out checks against data they already hold on You such as data from existing products or account data. They may use this data to help them assess and rate Your application for a quote and determine Your premiums.
2. Subcontractors and service providers to process Your personal data and provide services on Our behalf.
3. Our Appointed Claims Handlers to manage claims under Your insurance.
4. Industry Regulators to monitor and enforce Our compliance with any applicable regulations.
5. Other Insurers, if You move to a new insurer We may confirm certain details about Your insurance to them. We will only confirm details to genuine organisations. Any requests for policy information by an individual other than the insured will require permission from the insured to do this.

6. Third parties involved in a claim, including their insurer, solicitor, or representative.
3. The Compensation Recovery Unit, Department for Work and Pensions, and National Health Service in relation to a claim.
4. The Financial Ombudsman Service, if You make a complaint about the service We have provided.
5. Flood Re, if Your policy is part of the Flood Re reinsurance scheme (please refer to Your policy Schedule).
6. The Claims and Underwriting Exchange Register, which is administered by Motor Insurance Bureau (MIB).

Administration

To manage and administer Our relationship with You, including Your registrations, transactions and communications with Us, to perform all orders and contracts with You, to provide the products and information You request, and to respond to Your comments, questions and support requests, and to monitor compliance with and enforce the terms of Our relationship and any contracts with You.

Telephone Calls

We may monitor and record telephone calls for the purpose of security and training.

Market Research/Data Analysis

To help improve Our services We, Your Brokers and recipients of Your Personal Data may also use Your Personal Data for the purposes of marketing research and data analysis. This helps to develop and improve the products and services that are offered.

Complaints

To investigate and respond to complaints made in relation to insurance policies We underwrite.

To prevent and detect fraud

Before We provide services, goods or financing to You, We undertake checks for the purposes of preventing fraud and Money laundering, and to verify Your identity. These checks require Us to process personal data about You. The personal data You have provided, We have collected from You, or We have received from third parties will be used to prevent fraud and Money laundering, and to verify Your identity.

Details of the personal information that will be processed include, for example: name, address, date of birth, contact details, financial information, employment details and device identifiers including IP address.

We and fraud prevention agencies may also enable law enforcement agencies to access and Use Your personal data to detect, investigate and prevent crime. We process Your personal data on the basis that We have a legitimate interest in preventing fraud and Money laundering, and to verify identity, in order to protect Our business and to comply with laws that apply to Us. Such processing is also a contractual requirement of the services or financing You have requested.

Fraud prevention agencies can hold Your personal data for different periods of time, and if You are considered to pose a fraud or Money laundering risk, Your data can be held for up to six years. If We, or a fraud prevention agency, determine that You pose a fraud or Money laundering risk, We may refuse to provide the services or financing You have requested, or to employ You, or We may stop providing existing services to You. A record of any fraud or Money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to You. If You have any questions about this, please contact Us on the details below.

Whenever fraud prevention agencies transfer Your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data to protect Your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing.

Your Rights

Your personal data is protected by legal rights, which include Your rights to object to Our processing of Your personal data; request that Your personal data is erased or corrected; request access to Your personal data.

For more information or to exercise Your data protection rights, please contact Us Using the contact details below.

If You would like to read the full details of how Your data may be used please view Our privacy statement here: www.haven.gi/privacystatement, phone Us on 0345 0920704, email dataprotection@haven.gi, or write to Us at Haven Insurance Company Limited, No. 1 Grand Ocean Plaza, Ocean Village, Gibraltar, GX11 1AA.

You also have the right to complain to the Information Commissioner's Office (UK) or the Gibraltar Regulatory Authority (Gibraltar) which regulate the processing of personal data:

Information Commissioner's Office

**Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
www.ico.org.uk**

Gibraltar Regulatory Authority

**2nd Floor Eurotowers 4
1 Europort Road
Gibraltar
www.gra.gi**

Complaints

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 Broker, 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
Exchange Tower
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 INSURANCE

www.haven.gi

HAVEN INSURANCE COMPANY LTD.

Registered office:

No.1 Grand Ocean Plaza,
Ocean Village, Gibraltar

Registered number: 85914