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Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
Useful telephone numbers

**Age UK Home Insurance 24 hour claims helpline**
0845 602 5273

Age UK Home Insurance claims helpline is a response service with operators who can immediately confirm whether your policy covers you for the incident. The claims helpline is open 24 hours a day, 365 days a year.

**Age UK Home Insurance policy administration helpline**
0845 603 0512

If you have any questions about this policy booklet or any documentation you have received or wish to make a change to your policy, please call the Age UK Home Insurance policy administration helpline.

The Age UK Home Insurance policy administration helpline is open 8am to 8pm Monday to Friday and 9am to 5pm on Saturday.

We may record or monitor calls for training purposes or to improve the quality of our service. We will not accept responsibility if any helpline service fails for reasons we cannot control. When phoning, please have your policy number ready.

### For claims under section 1 - Buildings and section 2 - Contents

**Age UK Home Insurance repair and replacement service** (This is available if you have a valid claim under this insurance).

**Repairs**
- If it is an emergency, we will arrange for one of our approved repairers to contact you within 2 hours;
- If it is not an emergency, we will arrange for an approved repairer to contact you within 24 hours.
  - We will pay the bills for repairs if they are covered by this insurance. All you need to do is pay any policy excess to our repairer.

**Replacements**
- We can arrange to replace any lost, damaged or stolen items directly to you.
- We can also arrange to upgrade the item if you want. All you have to do is pay the difference.

### For claims under section 3 - Family legal protection

This cover is provided by DAS Legal Expenses Insurance Company Limited. To make a claim, please phone DAS on 0845 603 0556.

### For claims under section 4 - Static caravan and section 5 - Touring caravan

Please see pages 10, 11 and 12 of this policy booklet for more information about how your claim will be dealt with.
Domestic and legal helplines

Provided by DAS Legal Expenses Insurance Company Limited. The advice is given free of charge. Available to all policyholders. Please note, if any work or service is carried out by one of our approved contractors a pre payment by credit or debit card will be required.

- **Domestic Assistance Service - 0845 603 0556**
  If you have an emergency in your home that needs immediate attention DAS can arrange help from a contractor. You must pay the contractor’s costs, including any call-out charges. However, if the damage is covered by your policy, you should phone the 24 hour claims helpline straight away.

- **Childcare Assistance - 0845 603 0556**
  DAS will arrange help following an emergency (such as illness or injury to an insured person) if a regular childminder cannot attend or you have to leave children at home unexpectedly.

- **Home Assistance - 0845 603 0556**
  DAS will arrange help following an emergency (such as illness or injury to an insured person) when help is needed to run the home. DAS can help find cleaning staff, au pairs and housekeepers.

- **Counselling - 0845 603 1705**
  DAS will provide an insured person with a confidential counselling service over the phone, including, where appropriate, referral to relevant voluntary or professional services.

- **Eurolaw Legal Advice Service - 0845 603 0556**
  This helpline gives you confidential legal advice on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

- **Tax Advice Service - 0845 603 0556**
  Use this service for confidential legal advice on personal tax matters.

- **Identity Theft Helpline Service - 0845 168 5679**
  We will provide an insured person with detailed guidance and advice over the phone in respect of any concerns about being or becoming a victim of identity theft.

- **Health and Medical Information Service - 0845 603 1705**
  This helpline provides information on health and fitness matters and medical matters. You can get advice on allergies, side-effects of drugs and how to improve general fitness. You can also get information on self-help groups, hospital waiting lists and family health service associates. DAS will also provide advice on patient rights, social security and social services matters.

- **Veterinary Assistance Service - 0845 603 0556**
  If your pet is injured, DAS can help to find a vet who can offer treatment.
Introduction

This is your Age UK Home insurance policy. It is a contract of insurance between you and us, and is made up of this booklet and your schedule. It is based on the statements and information you gave us or the information that was given on your behalf when you applied for the insurance. That information may have been given to us on a proposal form, on a statement of fact or during a phone conversation. We used that information to assess the cover we would provide for you and to set the premium and policy conditions we need for that cover.

You should read this policy booklet and your schedule together. Please check them carefully to make sure they give you the cover you want. If after reading these documents you are not satisfied that the cover meets your needs, you can cancel your policy within 14 days of receiving it. If you cancel your policy during this period of time, as long as you have not made a total loss claim, we will give you a refund for the period of time that was left on your policy.

If your needs change or any of the information on which the contract is based changes, we might need to alter your schedule. Under the policy conditions, you must tell us about any changes. We will update the contract every time we agree to an alteration. We will give you a new schedule each time we renew the contract or make an alteration. If you ask us to, we will send you a new policy booklet when you renew your policy.

If you have any questions about this policy booklet or any documentation you have received, please call the Age UK policy administration helpline on 0845 603 0512.

We agree to insure you under the terms and conditions set out in this policy booklet and the sections shown in your schedule for loss, damage, injury or liability that happens during the period of insurance. Your schedule tells you which sections of this policy booklet apply. Opposite each heading of cover on those pages you will find some exceptions that tell you what is not insured under that heading. There are also some general exclusions on page 13 that apply to all of the contract of insurance.

You agree to pay the premium and to keep to the conditions of the policy.

Signed for and on behalf of Ageas Insurance Limited.

Mark Cliff
Managing Director

Age UK Home Insurance is provided and managed by Ageas Insurance Ltd. Registered address: Ageas House, Tollgate, Eastleigh, SO53 3YA, England. Registered number 354568. Age UK Enterprises Ltd and Ageas Insurance Ltd are each authorised and regulated by the Financial Services Authority.

Words written in bold have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
Policy definitions

All through this Policy there are certain words printed in bold. These words have special meanings which are shown below and on page 7.

Accidental damage
Unexpected and unintended damage caused by something sudden and external.

Buildings
The home and fixtures and fittings, garden walls, gates, hedges, fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or jacuzzis, hard tennis courts and outbuildings.

Business equipment
Computers, keyboards, visual display units, printers, word-processing equipment, desktop publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment (but not mobile phones) and office furniture, you or your family own.

Computer viruses
A corrupting instruction from an unauthorised source that introduces itself through a computer system or network.

Contents
Household goods, valuables, business equipment, money, credit cards and personal belongings you or your family own or are legally responsible for, but not:
- items held or used for business purposes (either totally or partly) other than business equipment;
- electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not), aircraft, caravans, trailers, boats or any parts and accessories inside, attached or intended to be used with caravans, trailers, boats or motor vehicles (this does not include domestic garden machinery that does not have to be licensed, wheelchairs, pavement vehicles, electrically or mechanically propelled toys and models that cannot go over eight miles an hour, or golf trolleys which are controlled by someone on foot);
- animals, birds, fish or any living thing; or
- trees, shrubs or plants.

Credit cards
Charge, cheque, credit, debit and cash cards, but not cards held for business purposes.

Excess
The amount you must pay towards each claim.

Family
The person you are married to or live with as if you were married, your children, foster children and any other person who permanently lives with you, but not lodgers or any other paying guests.

Garage
A structure originally built for storing a motor vehicle or motor vehicles.

Home
The property shown at the address in the schedule, landlord’s fixtures and fittings that you are responsible for, and the property’s garages and outbuildings, all at the same address and all used by you for domestic purposes only. If there are no business visitors to the property and no employees, one room may be used as an office. Unless we indicate otherwise in the schedule, the main building of your property must be made of brick, stone, concrete, flint or metal and have a slate, tile, metal, concrete, asphalt or turnerised roof.

Key Safe
A safe fitted to the outside wall of a property to safely store house keys, using a pin number to gain access.

Incident
Any event that might lead to a claim.

Maximum claim limit
The most we will pay for any one claim under any section (or its extension) as shown in the schedule.
- The maximum claim limit for section 1 - Buildings is shown in your schedule.
- The maximum claim limit for section 2 - Contents is shown in your schedule.
- The most we will pay for any one claim for valuables is shown in your schedule.

The limit shown in the schedule for valuables applies within (not in addition to) the maximum claim limit for section 2 - Contents shown in the schedule.
Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.

- The **maximum claim limit** for section 4 - Static caravan and static caravan equipment is shown in your schedule.
- The **maximum claim limit** for section 5 - Touring caravan and touring caravan equipment is shown in your schedule.

If the limits shown in your schedule are not enough, please contact your insurance adviser.

**Money**
Cash, cheques, postal and money orders, National Savings Stamps and Certificates, unused current postage stamps, gas, electricity, television licence or other service payment stamps, traveller’s cheques, travel tickets, season tickets and luncheon vouchers, gift tokens and pension books, but not items used for business purposes.

**Pavement Vehicles**
Electronically powered wheelchairs or scooters that do not require a licence for road use under the Road Traffic Act and which can not exceed more than 8 miles an hour.

**Period of insurance**
The time between the effective date and the expiry date as shown in the schedule.

**Personal belongings**
Items designed to be worn, used or carried by **you** or your family in daily life, but not money and credit cards or items held or used for business purposes.

**Proposal form and statement of fact**
The proposal form you signed or the statement of fact that contains information you gave us and any other information you gave us. This includes information given on your behalf.

**Schedule**
The document that shows:
- your name and address;
- the period of insurance;
- the sections of this policy booklet that apply;
- the excess;
- the premium you must pay;
- the property that is insured;
- the maximum claim limit, and
- details of any extensions or endorsements.

We issue a schedule with each new contract of insurance, when you renew the policy and when we change the policy cover.

**Specified**
Specified items are items that have been individually identified to us and are shown in your schedule.

**Total loss claim**
A claim which results in either your building and/or contents being completely destroyed.

**Unfurnished**
A home with not enough furniture for someone to live in it.

**Unoccupied**
A home not lived in or not intended to be lived in for more than 60 days in a row.

**Valuables**
Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches furs, photographic equipment, binoculars, telescopes, musical instruments, collectors’ items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals, antiques and antique furniture. We treat pairs or sets of items as one item.

**We, our, us**
Ageas Insurance Limited.
Registered number 354568.
Financial Services Authority number 202039.

**You, your**
The person or people shown in the schedule as ‘the insured’.

Please note that the words caravan and caravan equipment appear in bold in certain parts of the policy booklet outside section 4 - Static caravan and section 5 - Touring caravan. Please see these sections for the meanings of these words when they appear in bold.
Policy Conditions

1 Basis of the contract
This contract is based on the statement of fact, or the proposal form and declaration, this policy booklet and the schedule.

The insurance will not be valid if:
- any information you have given us is not true and correct; or
- you do not keep to the conditions of the policy.

You cannot make a claim if the insurance is not valid.

2 The law that applies
Unless we have agreed differently with you in writing, the laws of England and Wales apply to this contract and all communication will be in English.

3 Rights of third parties
Nothing contained in this contract gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends the Act.

4 Changes
You must immediately contact us either by phone or in writing to tell us about any change that could affect this insurance. If you do not tell us about any change to a material fact, this insurance will no longer be valid. (Material facts are ones that might influence our decision to insure you, the conditions of the insurance or the premium we want to charge. If you are not sure whether a fact is material, you should tell us about it).

In particular, you must tell us:
- if you change your address;
- if you, or any person named in your schedule, change job;
- if you or your family receive a county court judgement or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- about any changes to your buildings that will increase the rebuilding costs;
- about any increase in the value of your contents or personal belongings;
- if someone other than a member of your family comes to live with you; and
- if your home will be unoccupied for more than 60 days in a row.

Please remember that if you do not tell us about changes, it may affect any claim you make.

5 Fees
We will not request from you, or refund to you, any difference in premium following a change being made to your policy during the period of insurance if it is less than £10.00.

6 Precautions
You must take reasonable care to:
- keep your home or caravan in a good state of repair; and
- avoid or limit any loss, damage or injury.

7 Security
If you live in certain areas, we may insist that you have high-security locks and, in some cases, an alarm system fitted. To reduce your premium, you may have told us that you have these locks or an approved alarm. We will print an endorsement on your schedule showing the security measures, when you must use them and the cover that is excluded if you do not use them. If we have insisted that you have this security, but it is not fitted or you do not keep it in good working order, the cover under the policy will not be valid for theft, attempted theft or malicious damage.

Use of a key safe is permitted as suitable storage of your keys provided it is fitted adhering to the manufacturer’s instructions and using the correct security bolt fixing supplied with the device.

8 Cancelling the policy
- You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, as long as you have not made a claim we will give you a refund for the period of time that was left on your policy. If we have paid for a total loss, you must pay the full annual premium and you will not be entitled to any refund. If a claim is made that was not a total loss we will deduct the cost of any payments we have made for the claim from any refund. If the cost of the claim is more than the annual premium, we will not pay any refund.
• **You** may cancel **your** policy any time after the cooling-off period by writing to **us**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy.

• **We** or anyone **we** authorise can cancel this policy at any time by sending **you** fourteen days’ notice in writing. **We** will send this notice to the last known address **we** have for **you**. **We** will refund **your** premium for the time that was left on **your** policy as long as **you** have not made a claim.

**9 Other insurances**

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim.

**10 Fraudulent claims**

**We** will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the policy. If **you** do, **we** will cancel the policy and **we** will not refund any premiums.

**11 Data protection notice**

Please read this notice carefully as it contains important information about the use of **your** personal information.

In this notice, **we** and **us** and **our** means Ageas Insurance Limited. **Your** personal information means any information **we** hold about **you** and any information **you** give **us** about anyone else. If **You** do give **us** anyone else’s personal information, **you** should show this notice to them, as it will also apply to them. **You** must ensure that all personal information **you** provide is accurate and complete.

**Sensitive information**

Some of the personal information that **we** ask **you** to provide is known as sensitive personal data. This will include information relating to health, race, religion and any criminal convictions. **We** need to use sensitive personal data to manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

**How we use your personal information**

**We** are part of the Ageas group of companies. **We** may share **your** personal information with other companies in the Ageas group for any of the purposes set out in this notice. The Ageas group includes Ageas (UK) Ltd, Ageas Insurance Ltd, Text2Insure Ltd, UKAIS Ltd and Ageas Life UK Ltd. **We** will also share **your** information with Age UK Enterprises Limited as well as anyone acting on their behalf.

**We** will use **your** personal information to manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to **you** or **your** insurance adviser. Age UK Enterprises Limited may also use that information to handle **your** needs in connection with **your** policy.

**We** and Age UK Enterprises Limited may use **your** personal information and information about **your** use of products and services to carry out research and analysis.

**We** may have to share **your** personal information with other insurers, regulatory authorities, or agents providing services on **our** behalf and with Age UK Enterprises Limited, as well as anyone acting on their behalf.

**We** will share **your** personal information with others:

• if **we** need to do this to manage **your** policy with **us** including settling claims;

• for underwriting purposes;

• to prevent or detect crime (see below);

• if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); or

• if **you** have given **us** permission.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

**Preventing crime**

**We** may use **your** personal information to prevent crime. In order to prevent crime **we** may:

• check **your** personal information against **our** own databases;

• share it with fraud prevention agencies; and/or

• share it with operators of registers available

Words written in bold have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
to the insurance industry (such as the Claims and Underwriting Exchange Register) to check information and prevent fraud. We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss), to the operators of these registers.

Dealing with others on your behalf
To help you manage your insurance policy, subject to answering security questions, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy.

Monitoring and recording
We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

Further information
You are entitled to receive a copy of the information we hold about you. To receive a copy, please contact our Data Protection Officer, giving your name, address and insurance policy number. We may charge you a small fee for this.

If you require further information on, or wish to complain about, the way that we use your personal information, please write to the Data Protection Officer, giving your name but not your address or insurance policy number.

12 How to make a claim
If you need to make a claim, you must do the following as soon as possible:

Buildings, contents, static or touring caravans
Call our claims helpline on 0845 602 5273.

What you must do for all claims
- Tell the police as soon as reasonably possible if something is lost or if you suspect theft or malicious damage.
- Take all practical steps to get back any property which has been lost.
- If we have asked you to fill in a claim form, send it back to us with everything we have asked for, within 30 days of discovery of the incident.
- Immediately send us any written claim which is made against you, and give us full details of any verbal claims made against you.
- Take reasonable action to protect the property from further loss or damage.

You must not:
- throw away, get rid of or destroy any items that are damaged until we say so;
- admit or deny responsibility for any incident; or
- negotiate or settle any claims made against you by anyone else, unless we agree in writing that you can.

We can negotiate, defend or settle, in your name and on your behalf, any claims made against you. We can also take legal action in your name but for our benefit to get back any payment we have made under this policy.

Further conditions for static and touring caravans and caravan equipment
1 Get an estimate for repairs from a local caravan repairer if your caravan is damaged.
2 Keep all invoices and receipts for work carried out.
3 You will not leave property for us to deal with unless we agree.

Personal legal protection
If you are claiming for legal expenses, please phone DAS Legal Expenses Insurance Company Limited on 0845 603 0556.

13 How we will settle your claim
We will settle your claim by replacing the items paying you their cash value or by repairing or rebuilding them (we will decide which). All our repairs are guaranteed for one year.

If your property is only partly damaged, we will pay for it to be repaired or rebuilt only if the repair or rebuild is actually done. If it is not done, we will pay you:
- the amount by which the property has gone down in value because of the damage; or
- the estimated cost of the repair; whichever is the lowest.

If you are insured for your buildings and your contents under the same policy, we will take off the excess under only one cover if you make a claim under both covers for the same incident.
We may take any outstanding premium from any payment we make.

We will answer all correspondence within five working days of receiving it. We will respond to all new claims within three days.

Important
You must make sure that the maximum claim limit is correct.
- Under section 1 - Buildings, the maximum claim limit must be enough to fully rebuild your home, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under section 2 - Contents, the maximum claim limit must be enough to replace all the contents of your home with new items of the same quality and type.
- For specified items of personal belongings, valuables or any other specified item, the amount shown on the schedule must be enough to replace the item as new.
- Under section 4 - Static caravan, the maximum claim limit for caravan equipment should be enough to replace, as new, all of the insured items.
- Under section 5 - Touring caravan, the maximum claim limit for the caravan should equal its current market value.
- Under section 5 - Touring caravan, the maximum claim limit for caravan equipment should be enough to replace, as new, all of the insured items.

When an incident happens:
- if the maximum claim limit under any section is less than the current cost of replacing, repairing or rebuilding the property as new; or
- if any amount shown in the schedule for personal belongings, valuables, pedal cycles or any other specified item is less than the current cost of replacing the item as new;

we may either:
- pay only part of the value of the claim; or
- refuse to pay your claim.

Pairs, sets and suites
We will pay for the cost of repairing or replacing the damaged part or parts. If there are undamaged parts which form part of a pair, set, suite or part of a common design and we cannot get a reasonable match in colour or design, we will pay 50% of the cost of replacing the undamaged parts.

Building section
If you keep your buildings in good repair, we will pay the cost of repairing or rebuilding the buildings.

Protecting sums insured
The maximum claim limit under the buildings and contents sections will not be reduced if you make a claim.

Static and touring caravans
We will settle any claim under these sections in the following ways.
- If an engineer inspects the damage to your caravan and decides that your caravan can be repaired, we will pay the cost of repairing this damage. Any repair cost will be paid directly to the repairer. You will be responsible for paying any policy excess.
- If your caravan is stolen and remains missing or an engineer decides that your caravan is beyond economical repair (written off), we will pay you the market value of your caravan or the maximum claim limit shown on your schedule, whichever is lower. You will be responsible for paying any policy excess.
- If your caravan has been stolen, we will need:
  - the original purchase invoice for the caravan;
  - all keys for the caravan;
  - keys for the wheel clamp (for touring caravans);
  - any photographs of the caravan; and
  - an estimate for replacing the caravan equipment.
- If within 12 months of buying your caravan as brand new, your caravan is:
  - stolen and not recovered; or
  - damaged beyond economical repair; we will either:
- replace your caravan with a new caravan of the same make and model (or the nearest equivalent); or
- send you a cheque for the cost of replacing your caravan as brand new at the time of loss.

The maximum we can pay in these circumstances is the maximum claim limit shown on your schedule plus 10%, less your excess amount. The maximum claim limit on your caravan will not be reduced after we pay a claim.

- Caravan equipment
  - We will settle any of these claims by:
  - paying the amount of loss or damage to these items; or
  - paying the cost of repairing or replacing these items.

14 Material facts
We accepted your application for insurance because the information and facts that you gave about yourself allowed us to assess the chance of you suffering a loss, based on statistics that we have gathered over many years. The information allowed us to decide what premium to charge you and what conditions should apply to your cover.

The information that helps us to assess the chance of you suffering a loss is called ‘material facts’. If any of these ‘material facts’ were incorrect or have changed, or if you have not told us about something that might have influenced our assessment, and you have not received our written agreement to the change or extra information, your policy may not be valid. If the policy is not valid, you cannot make a claim. If you are not sure whether a fact is material, you should tell us about it.

As a guide, here are a few examples of changes to material facts. The list does not cover all possible changes. If you are not sure whether a fact is material, you should tell us about it immediately.

Example a
The contract of insurance covers you if your home is unoccupied for up to 60 days in a row. You have told us that your home will not be left unoccupied for more than 60 days in a row. If this changes and your home will be left unoccupied for longer than 60 days in a row, you must tell us. This is a material fact as it affects our assessment of the risk. If the home is left unoccupied for more than 60 days, the chances of a loss arising increase and any damage is likely to be greater than it would be if the property was occupied. So, our assessment of the risk would be different for an unoccupied property.

Example b
The property covered by this policy is shown in your schedule of insurance. If you change your address, this may influence the premium or the cover we are prepared to provide. You may need to have a higher level of security, for example, special locks are a condition for cover in some areas of the country. So, a change of address is a material fact and you should report it to us before you move.

15 Index-linking
Your sum insured for buildings will be £500,000, or a higher amount as you may have advised or is shown on your policy schedule. If you have given us a sum insured amount for buildings or contents cover on which to base your premium, we will change the maximum claim limit each month. We will assess it each year on the renewal date. The change will be in line with the published Consumer Durables Index for contents cover and the House Rebuilding Cost Index for buildings.

The amended maximum claim limit and the renewal premium will be shown in your renewal notice. We will not reduce these limits if an index value reduces unless you ask us to do so. Index-linking the buildings maximum claim limit will continue during replacement or repair following a loss or damage as long as the replacement or repair is carried out without unnecessary delay.

The maximum claim limit for static and touring caravans and static and touring caravan equipment are not index-linked. It is your responsibility to make sure that these maximum claim limits meet your needs.
General policy exclusions

The policy does not cover the following.

- Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss.

  For the purpose of this exclusion, an act of terrorism means using or threatening to use:
  - force or violence (or both); or
  - biological, chemical or nuclear force.

  The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.

- Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
  - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
  - riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation;
  - property being confiscated or detained by customs or other officials;
  - pressure waves caused by aircraft and other flying objects travelling at any speed;
  - ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
  - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
  - war, invasion, revolution or any similar event.

- Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:
  - did not happen suddenly;
  - was the result of an intentional act;
  - was expected or should have been expected;
  - happened before the policy started; or
  - is not reported to us as soon as possible and within 30 days of the end of the period of insurance in which it happened.

- Consequential loss (that is, any loss which happens as a result of, or is a side effect of, the event for which you are insured).

- Property more specifically covered by another policy of insurance.

- Any criminal or deliberate act by you or your family.

- Any reduction in the market value of any property following its repair or reinstatement.

Words written in **bold** have special meanings.
These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
### Section 1 - Buildings

(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your buildings are covered under this section.</td>
<td>The excess shown in the schedule for every incident.</td>
</tr>
</tbody>
</table>

#### The most we will pay

The most we will pay for loss of or damage to the buildings is the **maximum claim limit** shown in the schedule.

#### The causes covered

The buildings identified in the schedule are covered for loss or damage caused by any of the following:

1. **Fire, smoke, explosion, lightning or earthquake.**

2. **Riot, civil commotion and labour or political disturbances and strikes.**

3. **Malicious damage.**

4. **The buildings being hit by:**
   - aircraft or other flying objects or anything dropped from them;
   - fireworks;
   - vehicles or trains;
   - falling aerials, masts or satellite dishes;
   - falling trees or branches;
   - animals, birds or insects; or
   - lamp posts or telegraph poles.

5. **Storm or flood.**

1. Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.

2. Loss or damage that is not reported to the police within seven days.

3. Malicious damage caused:
   - by you or your family; or
   - when your home is unoccupied or unfurnished.

4. Loss or damage:
   - caused by domestic animals, birds or pets; or
   - to aerials, aerial fittings, satellite dishes or masts.

5. Loss or damage:
   - to gates, hedges or fences;
   - caused by subsidence, ground heave or landslip (this damage is covered under cause 6);
   - that happens gradually over a period of time; or
   - that does not arise from one identifiable event which directly and immediately caused the loss or damage.
   - caused by weight of snow.
Section 1 - Buildings continued (This section applies only if shown in the schedule)

What is insured

The causes covered

6 Subsidence or ground heave of the site the buildings stand on, or landslip.

What is not insured

- The excess shown in the schedule for every incident. The excess for cause 6 - subsidence heave or landslip is reduced to £100 if the main building of the home was built within the last 10 years.

6 Loss or damage:
- to the buildings or their foundations because the materials they are built from shrink or expand;
- to the buildings or their foundations by settlement; unless the settlement is caused by subsidence of the site on which the buildings stand.
- caused by the sea or river wearing away the land;
- caused by faulty design;
- caused by foundations which do not meet the Building Regulations at the time of construction;
- caused by faulty workmanship or faulty materials;
- caused by demolishing, structurally altering or repairing the buildings;
- to walls, gates, hedges, outbuildings, fences, paths, drives, patios, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause; or
- for which compensation is provided by contract or legislation.
Damage that started before this policy came into force.
- Loss of market value after repairs.

7 Escaping Water.
Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.

We will also pay the reasonable costs you have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings.

The most we will pay for finding where the water is leaking from is the amount shown in the schedule.

7 Loss or damage when your home is unoccupied or unfurnished.
Repairs to the pipework or other parts of the water or heating system unless caused by freezing.

Costs we have not agreed to.
Loss or damage caused by subsidence, ground heave or landslip (this damage is covered under cause 6).
Any amount above the amount shown in the schedule.
Loss or damage that has been happening gradually over a period of time.
### Section 1 - Buildings continued

**What is insured**

<table>
<thead>
<tr>
<th>The causes covered</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 Theft or attempted theft.</td>
<td>The excess shown in the schedule for every incident.</td>
</tr>
<tr>
<td>9 Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</td>
<td>8 Theft or attempted theft:</td>
</tr>
<tr>
<td></td>
<td>- by you or any member of your family; or</td>
</tr>
<tr>
<td></td>
<td>- when your home is unoccupied or unfurnished.</td>
</tr>
<tr>
<td>9 Repairs to the pipework or other parts of the heating system. Costs we have not agreed to.</td>
<td>9 Repairs to the pipework or other parts of the heating system. Costs we have not agreed to.</td>
</tr>
<tr>
<td></td>
<td>Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td></td>
<td>Loss or damage that has been happening gradually over a period of time.</td>
</tr>
<tr>
<td>10 Property owner’s liability.</td>
<td>10 Any amount for death, bodily injury, illness or disease to you, your family or any domestic employee. Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you. Liability arising directly or indirectly from:</td>
</tr>
<tr>
<td></td>
<td>- any lift (other than a stairlift) you own or you are responsible for maintaining;</td>
</tr>
<tr>
<td></td>
<td>- any deliberate or malicious act;</td>
</tr>
<tr>
<td></td>
<td>- occupation of any land or building;</td>
</tr>
<tr>
<td></td>
<td>- using the home for any business, trade, profession or employment; and</td>
</tr>
<tr>
<td></td>
<td>- any agreement unless you would have had that liability without the agreement.</td>
</tr>
<tr>
<td>We will pay all amounts you or a member of your family legally have to pay for causing:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- death, bodily injury, illness or disease; and</td>
</tr>
<tr>
<td></td>
<td>- loss of or damage to property; which is caused by an accident happening in or around the buildings during the period of insurance and which arise:</td>
</tr>
<tr>
<td></td>
<td>- from you owning but not occupying the buildings; or</td>
</tr>
<tr>
<td></td>
<td>- from faulty work on any private home (within the United Kingdom, the Isle of Man or the Channel Islands) which you sold or moved out of before the injury or damage happened (this insurance will continue for seven years from the date your policy ends or is cancelled, but will not apply if the policy is invalid or your liability is covered by a more recent policy).</td>
</tr>
<tr>
<td>The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule. If you die, we will indemnify (protect) your legal representative against your or your family’s liability.</td>
<td></td>
</tr>
</tbody>
</table>
### Section 1 - Buildings continued (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td></td>
</tr>
</tbody>
</table>
| **11** Professional fees and costs. Necessary and reasonable expenses for rebuilding or repairing the **buildings** as a result of damage insured under this section, including:  
- architects’, surveyors’ and legal fees;  
- the cost of clearing debris from the site, clearing drains and demolishing or shoring up the **buildings**; and  
- other costs necessary to keep to government or local-authority requirements, unless **you** had received notice to meet the requirements before the damage happened. | **11** The excess shown in the **schedule** for every incident. |
| **12** Underground pipes, drains and cables. The cost of repairing accidental breakage to the fabric of cables, underground pipes, drains and tanks (and their inspection covers) serving your **home** and for which **you** are responsible. | **11** The cost of preparing a claim. Any amount above the **maximum claim limit** under this section, shown in the **schedule**. |
| **13** Glass and sanitaryware. Accidental breakage to:  
- fixed glass and ceramic hobs built into cookers that are permanent fixtures in your **home**;  
- sanitary fixtures and fittings in your **home**; and  
- solar panels. | **12** Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section. Natural failure, wear and tear of drains. Deterioration of materials, faulty design and drainage which did not meet the Building Regulations at the time of construction. |
| **14** Rent and alternative accommodation. Rent **you** would have received or are responsible for paying while the **buildings** cannot be lived in because of damage insured by this section. **We** will also pay the reasonable costs of necessary alternative accommodation for **you**, **your family** and **your** domestic pets if the **buildings** cannot be lived in because of damage insured by this section. The most **we** will pay in any one **period of insurance** is shown in the **schedule**. | **14** Any amount above the amount shown in the **schedule**. |

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
### Section 1 - Buildings continued

(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td><strong>The excess shown in the schedule for every incident.</strong></td>
</tr>
</tbody>
</table>

**15** Buyer's cover.  
If you have exchanged contracts to sell your home, we will give the buyer the benefit of the insurance under this section until the sale is completed, unless the buyer has insurance cover elsewhere.

**16** If you sell your home.  
If you have exchanged contracts to sell your home, we will continue to provide cover until the sale goes through as long as:  
- this period is not more than 60 days from the date of exchanging contracts (or in Scotland, the date of ‘conclusion of missives’); and  
- you have already insured your new home under this policy.

**17** Protection against damage caused by emergency services.  
We will pay for damage to your buildings caused by the emergency services if they cause damage while getting into your home to deal with an emergency.

The most we will pay under this section for any one claim is the maximum claim limit shown in the schedule.

**18** Protection against squatters.  
If squatters live in your home, we will pay up to the maximum claim limit shown in the schedule towards your legal costs for removing them. You must get our agreement in writing before you start proceedings to receive this benefit.

The most we will pay in any one period of insurance is shown in the schedule.

**18** Legal costs for removing the squatters while your home or any part of it is:  
- lent, let or sublet to or occupied by someone who is not a member of your family; or  
- unoccupied or unfurnished.  
Costs we have not agreed to in writing. Any amount above the amount shown in the schedule.
**Section 1 - Buildings continued** (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td><strong>The excess shown in the schedule for every incident.</strong></td>
</tr>
<tr>
<td>19 Accidental loss of metered water or oil in domestic heating systems. The most we will pay under this section for any one claim is the maximum claim limit shown in the schedule. If you insure both your buildings and your contents under this policy and make a claim for accidental loss of metered water or oil in domestic heating systems, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</td>
<td>19 Any amount above the amount shown in the schedule. Loss or damage while the home is unoccupied or unfurnished.</td>
</tr>
<tr>
<td>20 Emergency Unoccupancy. If your home is unoccupied as a result of unforeseeable and unavoidable circumstances affecting you or your family, we will not class your home as being unoccupied until it has not been lived in for more than 90 days in a row.</td>
<td>20 Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td>21 Replacement Locks and Keys. We will pay the cost of replacing and installing locks on outside doors if: - Your keys are lost outside the home or are stolen; or - They are damaged inside the home by an event insured under this section. If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident. The most we will pay for any one claim is the amount shown in the schedule.</td>
<td>21 Any amount above the amount shown in the schedule.</td>
</tr>
</tbody>
</table>
### Section 1 - Buildings optional cover - Accidental damage extension

(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your buildings</strong> are covered under this section.</td>
<td>- The <strong>excess</strong> shown in the <strong>schedule</strong> for every <strong>incident</strong>.</td>
</tr>
<tr>
<td><strong>The most we will pay</strong></td>
<td>Anything listed as not covered under the <strong>buildings</strong> section.</td>
</tr>
<tr>
<td>The most <strong>we</strong> will pay is the <strong>maximum claim limit</strong> under the <strong>buildings</strong> section.</td>
<td>Any cause already covered under the <strong>buildings</strong> section.</td>
</tr>
<tr>
<td><strong>The causes covered</strong></td>
<td><strong>22</strong> Damage caused by or resulting from:</td>
</tr>
<tr>
<td>22 Accidental damage.</td>
<td>- wear and tear, loss of value or lack of maintenance;</td>
</tr>
<tr>
<td></td>
<td>- movement of the land the <strong>buildings</strong> are on;</td>
</tr>
<tr>
<td></td>
<td>- any part of the <strong>buildings</strong> moving, settling or shrinking;</td>
</tr>
<tr>
<td></td>
<td>- demolishing or structurally altering or repairing the <strong>buildings</strong>;</td>
</tr>
<tr>
<td></td>
<td>- insects, moths, vermin, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes;</td>
</tr>
<tr>
<td></td>
<td>- altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the <strong>building</strong>;</td>
</tr>
<tr>
<td></td>
<td>- frost;</td>
</tr>
<tr>
<td></td>
<td>- faulty workmanship, design or materials;</td>
</tr>
<tr>
<td></td>
<td>- chewing, scratching, tearing or fouling by domestic animals or pets; or</td>
</tr>
<tr>
<td></td>
<td>- the effects of chemicals;</td>
</tr>
<tr>
<td></td>
<td>- electrical or mechanical breakdown;</td>
</tr>
<tr>
<td></td>
<td>- the cost of maintenance or routine redecoration.</td>
</tr>
<tr>
<td></td>
<td>Damage to hot tubs and jacuzzis.</td>
</tr>
<tr>
<td></td>
<td>Damage caused by a person that <strong>your home</strong> or any part of it is lent, let or sublet to.</td>
</tr>
<tr>
<td></td>
<td>Damage when <strong>your home</strong> is <strong>unoccupied</strong> or <strong>unfurnished</strong>.</td>
</tr>
</tbody>
</table>
# Section 2 - Contents

(This section applies only if shown in the schedule)

## What is insured

<table>
<thead>
<tr>
<th>Your and your family’s contents</th>
<th>covered when they are:</th>
</tr>
</thead>
<tbody>
<tr>
<td>in the buildings of the home and</td>
<td></td>
</tr>
<tr>
<td>in the open but within the boundary of the home.</td>
<td></td>
</tr>
</tbody>
</table>

### The most we will pay

The contents are covered up to the maximum claim limit shown in the schedule when in the main building of your home. However, the following limits apply.

#### Valuables

- The most we will pay for any one claim is the maximum claim limit for valuables shown in the schedule.
- The most we will pay for any one item is the maximum claim limit shown in the schedule.

#### Business equipment

- The most we will pay for any one claim is the maximum claim limit for business equipment shown in the schedule.
- The most we will pay for any one item of business equipment is the maximum claim limit shown in the schedule.

#### Contents in the open (but within the boundary of your home)

- The most we will pay for any one claim is the maximum claim limit for contents in the open shown in the schedule.

#### Money

- The most we will pay for any one claim is the maximum claim limit for money shown in the schedule.

#### Credit cards

- The most we will pay for any one claim is the maximum claim limit for credit cards shown in the schedule.

#### Deeds and documents

- The most we will pay for any one claim is the maximum claim limit for deeds and documents shown in the schedule.

#### Metered oil or water

- The most we will pay for any one claim is the maximum claim limit for metered oil or water shown in the schedule.

## What is not insured

- The excess shown in the schedule for every incident.
- Anything more specifically insured in another part of this policy.
- Any amount above the amount shown in the schedule.

**Words written in bold have special meanings.**

These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
Section 2 - Contents continued  (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td></td>
</tr>
<tr>
<td>The contents are covered for loss or damage caused by the following;</td>
<td></td>
</tr>
<tr>
<td><strong>1</strong> Fire or smoke, explosion, lightning or earthquake.</td>
<td><strong>1</strong> The excess shown in the schedule for every incident.</td>
</tr>
<tr>
<td><strong>2</strong> Riot, civil commotion and labour or political disturbances and strikes.</td>
<td></td>
</tr>
<tr>
<td><strong>3</strong> Malicious damage.</td>
<td><strong>2</strong> Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.</td>
</tr>
<tr>
<td><strong>4</strong> Your home being hit by:</td>
<td><strong>3</strong> Loss or damage that is not reported to the police within seven days.</td>
</tr>
<tr>
<td>- aircraft or other flying objects, or anything dropped from them;</td>
<td><strong>3</strong> Malicious damage caused:</td>
</tr>
<tr>
<td>- vehicles or trains;</td>
<td>- by you or your family;</td>
</tr>
<tr>
<td>- fireworks;</td>
<td>- when your home is unoccupied or unfurnished;</td>
</tr>
<tr>
<td>- falling aerials, masts or satellite dishes;</td>
<td>- by computer viruses.</td>
</tr>
<tr>
<td>- falling trees or branches;</td>
<td></td>
</tr>
<tr>
<td>- animals, birds, insects; or</td>
<td></td>
</tr>
<tr>
<td>- lamp posts or telegraph poles.</td>
<td></td>
</tr>
<tr>
<td><strong>5</strong> Storm or flood.</td>
<td><strong>4</strong> Loss or damage caused by domestic animals, birds or pets.</td>
</tr>
<tr>
<td><strong>6</strong> Subsidence or ground heave of the site your home stands on, or landslip.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>5</strong> Storm or flood damage to property away from your home and not in a building.</td>
</tr>
<tr>
<td></td>
<td>Loss or damage that happens gradually over a period of time.</td>
</tr>
<tr>
<td></td>
<td>Loss or damage that does not arise from one identifiable event which directly and immediately caused the loss or damage.</td>
</tr>
<tr>
<td></td>
<td>Loss or damage caused by weight of snow.</td>
</tr>
<tr>
<td></td>
<td><strong>6</strong> Loss or damage caused by:</td>
</tr>
<tr>
<td></td>
<td>- the sea or river wearing away the land;</td>
</tr>
<tr>
<td></td>
<td>- faulty design or construction of the buildings or their foundations;</td>
</tr>
<tr>
<td></td>
<td>- demolishing, altering or repairing the buildings; or</td>
</tr>
<tr>
<td></td>
<td>- the foundations of the building or the materials from which they are built shrinking or expanding.</td>
</tr>
<tr>
<td></td>
<td>Loss or damage for which compensation is provided by contract or legislation.</td>
</tr>
<tr>
<td></td>
<td>Damage that started before this policy came into force.</td>
</tr>
</tbody>
</table>
**Section 2 - Contents continued** (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td>- The <strong>excess</strong> shown in the <strong>schedule</strong> for every incident.</td>
</tr>
<tr>
<td>7 Escaping water. Water leaking from any fixed domestic water or heating system, washing machine, dishwasher, water bed, fish tanks, refrigerator or deep-freeze cabinet.</td>
<td>7 Loss or damage: - to the fixed domestic water or heating system itself; - when the main building of <strong>your home</strong> is <strong>unoccupied</strong> or <strong>unfurnished</strong>; - that has been happening gradually over a period of time.</td>
</tr>
<tr>
<td>8 Theft or attempted theft.</td>
<td>8 Theft or attempted theft: - by deception, unless entry only is gained by deception; - by <strong>you</strong> or any member of <strong>your family</strong>; - when <strong>your home</strong> is <strong>unoccupied</strong> or <strong>unfurnished</strong>; or - when <strong>your home</strong> or any part of it is lent, let or sublet to or occupied by someone who is not a member of <strong>your family</strong>, unless force causing damage to the main building of the <strong>home</strong> was used to get in or out of the building. The most <strong>we</strong> will pay for theft or attempted theft from an outbuilding is the <strong>maximum claim limit</strong> shown in the <strong>schedule</strong>.</td>
</tr>
<tr>
<td>9 Damage caused by oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</td>
<td>9 Loss or damage to the fixed domestic oil-fired heating system itself. Loss or damage that has been happening gradually over a period of time.</td>
</tr>
</tbody>
</table>
**Section 2 - Contents continued** *(This section applies only if shown in the schedule)*

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td>- The <strong>excess</strong> shown in the <strong>schedule</strong> for every incident.</td>
</tr>
<tr>
<td><strong>10</strong> Accidental breakage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and recorders or desk-top personal computers.</td>
<td><strong>10</strong> Damage:</td>
</tr>
<tr>
<td></td>
<td>- to video cameras, digital cameras or digital imaging or recording equipment designed to be hand-held or carried;</td>
</tr>
<tr>
<td></td>
<td>- to musical instruments;</td>
</tr>
<tr>
<td></td>
<td>- to laptop computers;</td>
</tr>
<tr>
<td></td>
<td>- to records, compact discs, computer disks, cassettes, tapes or DVDs;</td>
</tr>
<tr>
<td></td>
<td>- caused by cleaning, maintaining, adjusting, repairing, dismantling or misusing the item;</td>
</tr>
<tr>
<td></td>
<td>- caused by wear and tear or deterioration;</td>
</tr>
<tr>
<td></td>
<td>- caused by electrical or mechanical breakdown;</td>
</tr>
<tr>
<td></td>
<td>- from light, or atmospheric or climatic conditions;</td>
</tr>
<tr>
<td></td>
<td>- caused by scratching or denting; or</td>
</tr>
<tr>
<td></td>
<td>- caused by <strong>computer viruses</strong>.</td>
</tr>
<tr>
<td><strong>11</strong> Accidental breakage in <strong>your home</strong> to:</td>
<td><strong>11</strong> Loss or damage caused by scratching or denting.</td>
</tr>
<tr>
<td></td>
<td>- fixed glass in furniture (but not glass in pictures or clocks);</td>
</tr>
<tr>
<td></td>
<td>- glass shelves;</td>
</tr>
<tr>
<td></td>
<td>- glass tops to furniture;</td>
</tr>
<tr>
<td></td>
<td>- fixed glass in mirrors; or</td>
</tr>
<tr>
<td></td>
<td>- ceramic hobs in free-standing cookers and ceramic tops in free-standing cookers.</td>
</tr>
<tr>
<td><strong>12</strong> Accidental loss of metered water or oil in domestic heating systems. The most we will pay under this section for any one claim is the <strong>maximum claim limit</strong> shown in the <strong>schedule</strong>. If you insure both <strong>your buildings</strong> and <strong>contents</strong> under this policy and make a claim for accidental loss of metered water or oil in domestic heating systems, we will make one claims payment under either <strong>your buildings</strong> or <strong>contents</strong> section of cover. It is not possible to make a claim under both <strong>buildings</strong> and <strong>contents</strong> cover for the same incident.</td>
<td><strong>12</strong> Any amount above the amount shown in the <strong>schedule</strong>.</td>
</tr>
<tr>
<td></td>
<td>Loss while the home is <strong>unoccupied</strong> or <strong>unfurnished</strong>.</td>
</tr>
</tbody>
</table>
**Section 2 - Contents continued**  (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td><strong>13</strong> The excess shown in the schedule for every incident.</td>
</tr>
<tr>
<td><strong>13</strong> Damage to food in any refrigerator or deep freezer caused by:</td>
<td></td>
</tr>
<tr>
<td>- a rise or fall in temperature; or</td>
<td><strong>13</strong> Loss or damage caused by:</td>
</tr>
<tr>
<td>- contamination by refrigerant or refrigerant fumes.</td>
<td>- your power supply being cut off by the supplier; or</td>
</tr>
<tr>
<td></td>
<td>- a strike, a lockout or an industrial dispute. Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td><strong>14</strong> Public and personal liability.</td>
<td><strong>14</strong> Death, bodily injury, illness or disease suffered by you, your family or a domestic employee.</td>
</tr>
<tr>
<td>We will pay all amounts you or a member of your family legally have to pay for causing:</td>
<td>Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you or your family.</td>
</tr>
<tr>
<td>- death, bodily injury, illness or disease; or</td>
<td>Liability arising out of owning, using or possessing any:</td>
</tr>
<tr>
<td>- loss of or damage to property; which is caused by an accident happening during the period of insurance and arising;</td>
<td>- mechanically powered or motorised vehicles, except garden machinery, wheelchairs, pavement vehicles and pedestrian-controlled models or toys that cannot go over eight miles an hour;</td>
</tr>
<tr>
<td>- from your occupation (but not ownership) of the buildings; or</td>
<td>- aircraft, except model aircraft that have a wing span of less than ten feet;</td>
</tr>
<tr>
<td>- in a private role not connected with owning the buildings.</td>
<td>- gliders, hang-gliders and microlights;</td>
</tr>
<tr>
<td>The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</td>
<td>- hovercraft, boards or any other craft or equipment designed for use in or on water, other than pedestrian-controlled models or toys and hand- or foot- propelled boats;</td>
</tr>
<tr>
<td>If you die, we will indemnify (protect) your legal representative against your or your family’s liability.</td>
<td>- caravans, horse boxes, trailers or trailer tents;</td>
</tr>
<tr>
<td></td>
<td>- firearms, except legally held sporting guns used for sporting purposes;</td>
</tr>
<tr>
<td></td>
<td>- dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or</td>
</tr>
<tr>
<td></td>
<td>- lift (other than a stairlift) you own or you are responsible for maintaining.</td>
</tr>
<tr>
<td></td>
<td>Injury or damage arising from:</td>
</tr>
<tr>
<td></td>
<td>- a direct or indirect result of an assault or alleged assault;</td>
</tr>
<tr>
<td></td>
<td>- any deliberate or malicious act;</td>
</tr>
<tr>
<td></td>
<td>- hunting or racing of any kind, except on foot; or</td>
</tr>
<tr>
<td></td>
<td>- your business, trade, profession or employment.</td>
</tr>
<tr>
<td></td>
<td>Liability arising from any disease or virus that you pass on to another person.</td>
</tr>
</tbody>
</table>
## Section 2 - Contents continued

### What is insured

<table>
<thead>
<tr>
<th>The causes covered</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>14</strong> Public and personal liability - continued.</td>
<td>- The excess shown in the schedule for every incident.</td>
</tr>
<tr>
<td></td>
<td>Any liability you have under a contract, unless you would have had that liability without the contract. Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man. Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td></td>
<td><strong>15</strong> Any amount above the amount shown in the schedule</td>
</tr>
</tbody>
</table>

### 15 Liability for domestic employees.

We insure you against your legal liability for all amounts you have to pay for accidental bodily injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance.

Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands.

The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.

### 16 Tenant's liability.

We insure you against your legal liability as a tenant for all amounts you have to pay for:

- damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, as a result of any of the causes 1 to 9 under section 2 of this policy;
- the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home;
- accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and
- accidental breakage to fixed sanitary fittings, bathroom fittings and ceramic hobs.

The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.
Section 2 - Contents continued (This section applies only if shown in the schedule)

What is insured

The causes covered

17 Unpaid damages.
We will pay the unpaid amount of any award made in your favour for compensation for bodily injury or damage to property. This compensation must have been awarded by a court in the United Kingdom, the Isle of Man or the Channel Islands.
We will pay the amount if:
a you have not received full payment within three months of the date of the award;
b the bodily injury or damage happened in the United Kingdom, the Isle of Man or the Channel Islands;
c you would have had a valid claim under cause 14 of this policy if the award had been made against you; and
d there is not going to be an appeal.
After we have made a payment, we may enforce your rights against the person who should have made the payment. (In this case, we will keep any amounts we get back.)
The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.

18 Contents temporarily removed.
Your contents are covered for loss or damage as a result of causes 1 to 9 of this section when they are temporarily removed from your home but within the United Kingdom, the Isle of Man or the Channel Islands.
However, for theft of your contents (excluding money), the theft must be from:
- any bank or safe deposit, or while you or any member of your family are taking the items to or from the bank or safe deposit;
- a home or a building you or your family are working or living in temporarily; or
- any other building if there are visible signs that force or violent means were used to get into or out of the building.
Money is covered away from your home only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building.

What is not insured

- The excess shown in the schedule for every incident.

17 Any amount above the amount shown in the schedule.

18 Loss or damage:
- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;
- caused by storm, flood or malicious damage to items not in a building;
- to any item taken out of your home to sell, display or exhibit;
- during removals; or
- when your contents are in a caravan, mobile home or motor home.
Any amount above the amount shown in the schedule.
## Section 2 - Contents continued
(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td>▪ The excess shown in the schedule for every incident.</td>
</tr>
<tr>
<td><strong>19 Rent and alternative accommodation.</strong></td>
<td>▪ Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td>If you cannot live in your home because of damage insured under this section:</td>
<td></td>
</tr>
<tr>
<td>▪ we will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets until you can live in your home again; and</td>
<td></td>
</tr>
<tr>
<td>▪ if you are a tenant, we will also pay any rent you have to pay while you are not living in your home.</td>
<td></td>
</tr>
<tr>
<td>The most we will pay in any one period of insurance is shown in the schedule.</td>
<td></td>
</tr>
<tr>
<td><strong>20 Replacement locks and keys.</strong></td>
<td></td>
</tr>
<tr>
<td>We will pay the cost of replacing and installing locks on outside doors, alarm key switches and locks for safes if:</td>
<td></td>
</tr>
<tr>
<td>▪ your keys are lost outside the home or are stolen; or</td>
<td></td>
</tr>
<tr>
<td>▪ they are damaged inside the home by an event insured under this section.</td>
<td></td>
</tr>
<tr>
<td>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</td>
<td></td>
</tr>
<tr>
<td>The most we will pay for any one claim is the amount shown in the schedule.</td>
<td></td>
</tr>
<tr>
<td><strong>21 Household removal.</strong></td>
<td></td>
</tr>
<tr>
<td>We will insure you against loss or damage to the contents while they are:</td>
<td></td>
</tr>
<tr>
<td>▪ being transported anywhere in the United Kingdom, the Channel Islands or the Isle of Man between your old address and your new address;</td>
<td></td>
</tr>
<tr>
<td>▪ on their way to or from a furniture depository; and</td>
<td></td>
</tr>
<tr>
<td>▪ being loaded or unloaded.</td>
<td></td>
</tr>
</tbody>
</table>
### Section 2 - Contents continued  
(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
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</tr>
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<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td></td>
</tr>
<tr>
<td><strong>22</strong> Fatal injury.</td>
<td></td>
</tr>
<tr>
<td>If you or any member of your family have a fatal injury as a result of one of the causes 1 to 9 listed on the previous pages, we will pay the amount shown in the schedule for the person who dies, but only if they die within three months of the incident that led to the fatal injury.</td>
<td><strong>22</strong> Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td><strong>23</strong> Wedding and Civil Partnership Ceremony Insurance.</td>
<td></td>
</tr>
<tr>
<td>The maximum claim limit under this section is increased by the amount shown in the schedule for 30 days before and 30 days after your or any member of your family’s wedding day or civil partnership ceremony, to cover wedding and civil partnership ceremony gifts and the cost of items bought for the wedding or civil partnership ceremony. During this period, we will insure the wedding or civil partnership ceremony gifts against loss or damage when they are:</td>
<td><strong>23</strong> Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td>- in your home</td>
<td></td>
</tr>
<tr>
<td>- in the building where the wedding or civil partnership ceremony reception is held; or</td>
<td></td>
</tr>
<tr>
<td>- being transported between your home and the reception.</td>
<td></td>
</tr>
<tr>
<td><strong>24</strong> Birthday increase.</td>
<td></td>
</tr>
<tr>
<td>The maximum claim limit under this section is increased by the amount shown in the schedule 30 days before any member of your family’s birthday, to cover birthday gifts purchased for members of your family.</td>
<td><strong>24</strong> Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td><strong>25</strong> Religious Festival increase.</td>
<td></td>
</tr>
<tr>
<td>The maximum claim limit under this section is increased by the amount shown in the schedule during the month of your religious festival to cover gifts and extra food and drink bought for the religious festival.</td>
<td><strong>25</strong> Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td><strong>26</strong> Guests’ contents.</td>
<td></td>
</tr>
<tr>
<td>We will cover contents belonging to your guests or visitors while in your home as a result of causes 1 to 9 listed on the previous pages if they are not insured under any other policy. The most we will pay is the amount shown in the schedule.</td>
<td><strong>26</strong> Any loss or damage excluded under any of the causes 1 to 9 listed on the previous pages. Loss or damage if any item is insured under any other policy. Any amount above the amount shown in the schedule.</td>
</tr>
</tbody>
</table>

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
Section 2 - Contents continued  (This section applies only if shown in the schedule)

What is insured

The causes covered

27 Shopping in transit.
  Loss of or damage to food and other items while you are bringing them to your home from the shop or shops where you bought them. The most we will pay is the amount shown in the schedule.

28 Tenant’s home improvements.
  If you are a tenant of your home, we will pay for loss of or damage to interior decorations and any home improvements you have paid for, as long as this loss or damage is as a result of any of the causes covered in this section. The most we will pay in any one period of insurance is the maximum claim limit shown in the schedule.

29 Accidental damage to wheelchairs and stairlifts in the home.
  We will pay for accidental damage to wheelchairs, pavement vehicles and their accessories and stairlifts which are owned by or the responsibility of members of your family, but only while in the home. We also provide liability cover for your wheelchairs or pavement vehicles, see cause 14 Public and personal liability for full details. If you wish to extend cover for your wheelchairs or pavement vehicles away from the home, please contact us on 0845 603 5669.

30 Counselling Fees.
  If you or members of your family suffer emotional stress as a result of a cause insured under this section, we will pay you the cost of any professional counselling provided:
  - We have approved the counselling;
  - Counselling has been recommended by a qualified medical practitioner.
  The most we will pay is the amount shown in the schedule.

What is not insured

- The excess shown in the schedule for every incident.

27 Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:
  - the item is kept in a locked covered boot or glove compartment;
  - all access points to the vehicle are closed and locked;
  - any extra security systems are activated; or
  - there is evidence that forcible and violent entry took place.
  Any amount above the amount shown in the schedule.

28 Any amount above the amount shown in the schedule.

29 Loss or damage:
  - caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing;
  - from wear and tear or loss of value;
  - caused by going over the weight load capacity;
  - to stairlifts made by companies who are not a member of the Lift and Escalator Industry Association (LEIA); or
  - caused by faulty workmanship, design or lack of maintenance;
  - caused by electrical or mechanical breakdown.

30 Any amount above the amount shown in the schedule.

Words written in bold have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
## Section 2 - Contents continued (This section applies only if shown in the schedule)

### What is insured

#### The causes covered

31 Dual Contents Cover,

We will cover your contents up to the maximum claim limit shown in your schedule while they are in a new home that you have exchanged, but not completed contracts on, one week before you move into the new home. The most we will pay is the amount shown in the schedule.

32 Garden cover.

We will pay for loss or damage caused to hedges, lawns, and plants that you own, which are outside the building but within the boundaries of the home, by any of the following:

- Theft;
- Fire, lightning or explosion;
- Storm or flood;
- Malicious damage;
- Accidental damage caused by any person other than you or your family;
- Wild animals;
- Television aerials, satellite dishes and masonry falling from the building;
- Branches falling from trees.

We will also pay for loss or damage to trees and shrubs caused by theft.

33 Emergency Unoccupancy.

If your home is unoccupied as a result of unforeseeable and unavoidable circumstances affecting you or your family, we will not class your home as being unoccupied until it has not been lived in for more than 90 days in a row.

34 Jury Service.

We will pay for loss of earnings and other expenses if you have to attend Jury Service.

35 Fraudulent Use of credit cards.

If your credit cards are stolen from your home we will cover the financial loss if someone else uses it.

We will provide this cover only if you:

- report the loss or theft to the local police within 24 hours of discovering the loss or theft;
- immediately report the loss or theft of any credit card to the credit card company; and
- keep to the conditions of the credit card.

### What is not insured

- The excess shown in the schedule for every incident.

- Any amount above the amount shown in the schedule.

- Malicious damage caused by:
  - you or your family; or
  - a person lawfully allowed to be in your home.

- Loss or damage:
  - caused by wear and tear or deterioration;
  - caused by natural ageing;
  - caused by domestic animals, birds or pets;
  - caused by frost;
  - caused by subsidence, landslip or heave;
  - caused by smoke or bonfires;
  - from light or atmospheric or climatic conditions; or
  - caused by insects, vermin, rot, mildew, fungus or poisoning;

- Loss or damage caused in connection with your trade, business or profession.

- Any amount above the amount shown on the schedule.

- Any amount that you can claim back elsewhere.

- Unauthorised use by any member of your family.

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Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
### Section 2 - Contents continued (This section applies only if shown in the schedule)

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<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td></td>
</tr>
<tr>
<td><strong>36</strong> Theft by Bogus officials.</td>
<td>● The excess shown in the schedule for every incident.</td>
</tr>
<tr>
<td>We will pay for the theft of money</td>
<td></td>
</tr>
<tr>
<td>following unforced entry into your</td>
<td></td>
</tr>
<tr>
<td>home by a person/persons falsely</td>
<td></td>
</tr>
<tr>
<td>claiming to be an official.</td>
<td></td>
</tr>
<tr>
<td><strong>37</strong> Items covered whilst living in a</td>
<td><strong>36</strong> Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td>nursing home, residential care home or</td>
<td><strong>37</strong> Any theft that has not been reported to the police within 24 hours.</td>
</tr>
<tr>
<td>staying with family and friends.</td>
<td></td>
</tr>
<tr>
<td>Your contents are covered for loss or</td>
<td></td>
</tr>
<tr>
<td>damage as a result of causes 1 to 9</td>
<td></td>
</tr>
<tr>
<td>of this section when they are kept in a</td>
<td></td>
</tr>
<tr>
<td>nursing home and when staying with</td>
<td></td>
</tr>
<tr>
<td>family or friends but within the</td>
<td></td>
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<tr>
<td>United Kingdom, the Isle of Man or the</td>
<td></td>
</tr>
<tr>
<td>Channel Islands.</td>
<td></td>
</tr>
<tr>
<td>However, for theft of your contents</td>
<td></td>
</tr>
<tr>
<td>(excluding money), the theft must be</td>
<td></td>
</tr>
<tr>
<td>from:</td>
<td></td>
</tr>
<tr>
<td>- any bank or safe deposit, or while</td>
<td></td>
</tr>
<tr>
<td>you or any member of your family are</td>
<td></td>
</tr>
<tr>
<td>taking the items to or from the bank</td>
<td></td>
</tr>
<tr>
<td>or safe deposit;</td>
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<tr>
<td>- any other building if there are</td>
<td></td>
</tr>
<tr>
<td>visible signs that force or violent</td>
<td></td>
</tr>
<tr>
<td>means were used to get into or out of</td>
<td></td>
</tr>
<tr>
<td>the building.</td>
<td></td>
</tr>
<tr>
<td><strong>38</strong> Medical equipment on loan.</td>
<td><strong>38</strong> Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td>We will cover specialist medical equipment</td>
<td><strong>37</strong> Loss or damage:</td>
</tr>
<tr>
<td>(e.g. wheelchair or walking aid) that</td>
<td>- of any money</td>
</tr>
<tr>
<td>you are responsible for if you have</td>
<td>- caused by theft or attempted theft from an</td>
</tr>
<tr>
<td>been loaned these from a hospital, the</td>
<td>- unlocked hotel room, motel room, bed-and-</td>
</tr>
<tr>
<td>Red Cross or other mobility shops, as a</td>
<td>- breakfast bedroom or other similar temporary</td>
</tr>
<tr>
<td>result of causes 1 to 9 listed in this</td>
<td>- lodging;</td>
</tr>
<tr>
<td>section, if they are not insured under</td>
<td>- caused by storm, flood or malicious damage</td>
</tr>
<tr>
<td>any other policy</td>
<td>- to items not in a building;</td>
</tr>
<tr>
<td>The most we will pay is the amount shown in</td>
<td>- to any item taken out of your home to sell, display or exhibit;</td>
</tr>
<tr>
<td>the schedule.</td>
<td>- during removals;</td>
</tr>
<tr>
<td></td>
<td>- when your contents are in a caravan, mobile</td>
</tr>
<tr>
<td></td>
<td>home or motor home.</td>
</tr>
<tr>
<td></td>
<td>Any amount above the amount shown in the</td>
</tr>
<tr>
<td></td>
<td>schedule.</td>
</tr>
<tr>
<td><strong>39</strong> Carers Contents.</td>
<td></td>
</tr>
<tr>
<td>We will cover contents belonging to your</td>
<td><strong>39</strong> Any amount above the amount shown in the schedule.</td>
</tr>
<tr>
<td>carer while in your home as a result of</td>
<td></td>
</tr>
<tr>
<td>causes 1 to 9 listed in this section if</td>
<td></td>
</tr>
<tr>
<td>they are not insured under any other</td>
<td></td>
</tr>
<tr>
<td>policy.</td>
<td></td>
</tr>
<tr>
<td>The most we will pay is the amount shown in</td>
<td></td>
</tr>
<tr>
<td>the schedule.</td>
<td></td>
</tr>
</tbody>
</table>
Section 2 - Contents continued  (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td>● The excess shown in the schedule for every incident.</td>
</tr>
<tr>
<td>40 Contents at University. Your or your family’s contents are covered for loss or damage as a result of causes 1 to 9 of this section whilst you are away at University as long as this is within the United Kingdom, the Isle of Man or the Channel Islands. However, for theft of your contents (excluding money), the theft must be from:</td>
<td></td>
</tr>
<tr>
<td>– any bank or safe deposit, or while you or any member of your family are taking the items to or from the bank or safe deposit;</td>
<td></td>
</tr>
<tr>
<td>– a home or a building you or your family are studying at or living in temporarily; or</td>
<td></td>
</tr>
<tr>
<td>– any other building if there are visible signs that force or violent means were used to get into or out of the building.</td>
<td></td>
</tr>
<tr>
<td>Money is covered away from your home only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building.</td>
<td></td>
</tr>
</tbody>
</table>

40 Loss or damage: |
- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging; |
- caused by storm, flood or malicious damage to items not in a building; |
- to any item taken out of your home to sell, display or exhibit; |
- during removals; or |
- when your contents are in a caravan, mobile home or motor home; |
- whilst outside of University term time. Any amount above the amount shown in the schedule.
Section 2 - Contents optional cover - Accidental damage extension
(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most we will pay</td>
<td>The excess shown in the schedule for every incident.</td>
</tr>
</tbody>
</table>

The most we will pay is the maximum claim limit under the contents section.

The causes covered

41 Accidental damage.

Damage caused by or resulting from:
- chewing, scratching, tearing or fouling by domestic animals or pets;
- washing, cleaning, dyeing, restoring, adjusting, repairing or maintaining;
- moths, vermin, insects, parasites, wet or dry rot;
- frost;
- any gradual cause;
- wear and tear or loss in value; or
- electrical or mechanical breakdown.

Damage to:
- contact lenses;
- dentures while being used for eating;
- crowns, caps or fillings in teeth; or
- films, tapes, records, cassettes, cartridges or discs.

Damage caused when your home or any part of it is lent, let, sublet or lived in only by someone who is not a member of your family.

Loss or damage when the home is unoccupied or unfurnished.

Loss or corruption of computer software or data caused by computer viruses or where no back-up copies have been kept.
**Section 2 - Contents optional cover - Unspecified personal belongings extension**

(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your or your family’s pedal cycles, wheelchairs and pavement vehicles, personal belongings, money and credit cards are covered anywhere in the world during the period of insurance. We treat a pair or set of items as a single item. We treat a bag of golf clubs, whether or not by the same manufacturer, as a set.</td>
<td>The excess shown in the schedule for every incident. Loss or damage caused:</td>
</tr>
<tr>
<td>- by washing, cleaning, dyeing, adjusting, restoring, maintaining or repairing;</td>
<td></td>
</tr>
<tr>
<td>- by frost;</td>
<td></td>
</tr>
<tr>
<td>- by moths, vermin, parasites or insects;</td>
<td></td>
</tr>
<tr>
<td>- to musical instruments while in transit, unless they are packed in a suitable container;</td>
<td></td>
</tr>
<tr>
<td>- to films, tapes, cassettes, cartridges or discs other than for their value as unused material, unless bought pre-recorded when we will pay up to the maker’s latest list price;</td>
<td></td>
</tr>
<tr>
<td>- by wear and tear or electrical or mechanical breakdown;</td>
<td></td>
</tr>
<tr>
<td>- to dentures while being used for eating;</td>
<td></td>
</tr>
<tr>
<td>- to crowns, caps or fillings in teeth; or</td>
<td></td>
</tr>
<tr>
<td>- by sports equipment breaking while in use.</td>
<td></td>
</tr>
<tr>
<td>- to personal belongings, money, credit cards and mobile phones.</td>
<td></td>
</tr>
<tr>
<td>- Financial loss if your credit card is lost or stolen and someone else uses it.</td>
<td></td>
</tr>
<tr>
<td>- We will provide this cover only if you:</td>
<td></td>
</tr>
<tr>
<td>- report the loss or theft to the local police within 24 hours of discovering the loss or theft; and</td>
<td></td>
</tr>
<tr>
<td>- immediately report the loss or theft of any credit card to the credit card company;</td>
<td></td>
</tr>
<tr>
<td>- keep to the conditions of the credit card.</td>
<td></td>
</tr>
<tr>
<td>Loss of or damage to pedal cycles, wheelchairs and pavement vehicles, personal belongings, money, credit cards and mobile phones.</td>
<td></td>
</tr>
<tr>
<td>The most we will pay:</td>
<td></td>
</tr>
<tr>
<td>- For personal belongings, the most we will pay for any one claim is the maximum claim limit shown in the schedule. The most we will pay for any one item is the maximum claim limit shown in the schedule.</td>
<td></td>
</tr>
<tr>
<td>- For money, the most we will pay for any one claim is the maximum claim limit shown in the schedule.</td>
<td></td>
</tr>
<tr>
<td>- For credit cards, the most we will pay for any one claim is the maximum claim limit shown in the schedule.</td>
<td></td>
</tr>
<tr>
<td>- For mobile phones, the most we will pay for any one claim is the maximum claim limit shown in the schedule.</td>
<td></td>
</tr>
<tr>
<td>- For pedal cycles, the most we will pay for any one claim is the maximum claim limit shown in the schedule.</td>
<td></td>
</tr>
<tr>
<td>- For pavement vehicles, the most we will pay for any one claim is the maximum claim limit shown in the schedule.</td>
<td></td>
</tr>
<tr>
<td>We also provide liability cover for your wheelchairs or pavement vehicles, see clause 14 Public and personal liability for full details.</td>
<td></td>
</tr>
</tbody>
</table>

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
**Section 2 - Contents optional cover - Unspecified personal belongings extension continued** (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is insured shown in the schedule for theft or disappearance of property from unattended locked motor vehicles. Theft or attempted theft of an unattended pedal cycle away from the <strong>home</strong> unless the pedal cycle is either:</td>
<td></td>
</tr>
<tr>
<td>- in a locked building; or</td>
<td></td>
</tr>
<tr>
<td>- secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object.</td>
<td></td>
</tr>
<tr>
<td>Loss or damage:</td>
<td></td>
</tr>
<tr>
<td>- to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind;</td>
<td></td>
</tr>
<tr>
<td>- to pedal cycles being used or while practising for racing, pacemaking or testing of any kind;</td>
<td></td>
</tr>
<tr>
<td>- to pedal cycles <strong>you</strong> do not keep at <strong>home</strong> when not in use;</td>
<td></td>
</tr>
<tr>
<td>- to accessories or removable parts of pedal cycles, unless they are lost or damaged at the same time and by the same <strong>incident</strong> as the pedal cycle; cuts, bursts or punctures to tyres.</td>
<td></td>
</tr>
</tbody>
</table>
Section 2 - Contents optional cover - Specified personal belongings extension
(This section applies only if shown in the schedule)

What is insured

Your and your family’s specified personal belongings and valuables (that are individually listed in the schedule) are covered anywhere in the world during the period of insurance.

The causes covered

Loss or damage to the specified personal belongings or valuables listed in the schedule.

The most we will pay

The most we will pay for any specified personal belongings or item of valuables is listed in the schedule.

What is not insured

- The excess shown in the schedule for every incident.

Loss or damage caused:
- by washing, cleaning, dyeing, adjusting, restoring, repairing or maintaining;
- by frost;
- by moths, vermin, parasites or insects;
- to musical instruments while in transit, unless they are packed in a suitable container;
- to films, tapes, cassettes, cartridges or discs other than for their value as unused material, unless bought pre-recorded when we will pay up to the maker’s latest list price;
- by wear and tear or electrical or mechanical breakdown;
- to dentures while being used for eating;
- to crowns, caps or fillings in teeth; or
- by sports equipment breaking while in use.

Loss or damage caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging.

Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:
- the item is kept in a locked covered boot or glove compartment;
- all access points to the vehicle are closed and locked;
- any extra security systems are turned on; or
- there is evidence that forcible or violent entry took place.

Accidental damage:
- happening in the home while all or part of it is let to anyone other than your relatives or personal friends; or
- arising from any gradual cause.

Theft or attempted theft when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.

Loss or damage that happens in the home when your home is unoccupied or unfurnished.

Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:
- the item is kept in a locked covered boot or glove compartment;
- all access points to the vehicle are closed and locked;
- any extra security systems are turned on; or
- there is evidence that forcible or violent entry took place.
Section 2 - Contents optional cover - Specified personal belongings extension continued
(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is insured</strong></td>
<td><strong>What is not insured</strong></td>
</tr>
<tr>
<td><strong>Any amount above the maximum claim limit shown in the schedule for theft or disappearance of property from unattended locked motor vehicles.</strong></td>
<td></td>
</tr>
</tbody>
</table>

---

Section 2 - Contents optional cover - Pedal cycles extension
(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is insured</strong></td>
<td><strong>What is not insured</strong></td>
</tr>
<tr>
<td><strong>Your and your family’s pedal cycles and accessories (listed in the schedule) are covered anywhere in the world during the period of insurance.</strong></td>
<td>● The excess shown in the schedule for every incident.</td>
</tr>
<tr>
<td><strong>The causes covered</strong></td>
<td>Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either:</td>
</tr>
<tr>
<td>Loss or damage to the pedal cycles listed in the schedule.</td>
<td>- in a locked building; or</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>- secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object.</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>Loss or damage:</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>- to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind;</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>- to pedal cycles being used or while practising for racing, pacemaking or testing of any kind;</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>- to pedal cycles you do not keep at home when not in use;</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>- to accessories or removable parts of pedal cycles, unless they are lost or damaged at the same time and by the same incident as the pedal cycle;</td>
</tr>
<tr>
<td>The maximum claim limit shown in the schedule next to each item.</td>
<td>- from wear and tear or loss of value;</td>
</tr>
<tr>
<td>The causes covered</td>
<td>- caused by moths, vermin, parasites, insects, atmospheric conditions, light or other gradual causes;</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>- caused by scratching or denting;</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>- caused by cleaning, washing, restoring, adjusting, maintaining, repairing or misusing the cycle; or</td>
</tr>
<tr>
<td>The most we will pay</td>
<td>- that happens in the home when your home is unoccupied or unfurnished.</td>
</tr>
<tr>
<td>The causes covered</td>
<td>Theft or attempted theft when your home or any part of it is lent, let, sublet or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.</td>
</tr>
<tr>
<td>The causes covered</td>
<td>Mechanical breakdown.</td>
</tr>
<tr>
<td>The causes covered</td>
<td>Cuts, bursts or punctures to tyres.</td>
</tr>
</tbody>
</table>
Section 3 - Personal legal protection

(This section applies only if shown in the schedule)

For this section, the contract of insurance is between you and DAS Legal Expenses Insurance Company Limited. All through this section there are certain words printed in bold. These words have special meanings that are shown below:

Legal protection section definitions

Appointed representative
The preferred law firm, law firm or other suitably qualified person we will appoint to act on your behalf.

Costs and expenses
(a) All reasonable and necessary costs chargeable by the appointed representative and agreed by us in accordance with the DAS Standard Terms of Appointment.
(b) The costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with our agreement.

Countries covered
For insured incidents 2, Contract disputes, 3 Bodily Injury and 4 Clinical Negligence:

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

For all other insured incidents:

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

DAS Standard Terms of Appointment
The terms and conditions (including the amount we will pay to an appointed representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

Date of occurrence
For civil cases, the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events.

(This is the date the event happened, which may be before the date you first became aware of it.)

Period of insurance
The period for which we have agreed to cover you.

Preferred law firm
A law firm or barristers’ chambers we choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with your claim and must comply with our agreed service standard levels, which we audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable prospects
For civil cases, the prospects that you will recover losses or damages (or obtain any other legal remedy that we have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. We, or a preferred law firm on our behalf, will assess whether there are reasonable prospects.

We, us, our

You, your
The person who has taken out this policy (the policyholder) and any member of their family who always lives with them.

This includes students temporarily living away from home and unmarried partners.

Anyone claiming under this section must have the policyholder’s agreement to claim.
Section 3 - Personal legal protection continued
(This section applies only if shown in the schedule)

What is covered

We agree to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. reasonable prospects exist for the duration of the claim.
2. the date of occurrence of the insured incident is during the period of insurance;
3. any legal proceedings will be dealt with by a court, or other body which we agree to, within the countries covered; and
4. the insured incident happens within the countries covered.

What we will pay

We will pay an appointed representative, on your behalf, costs and expenses incurred following an insured incident, provided that:

(a) the most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000
(b) the most we will pay in costs and expenses is no more than the amount we would have paid to a preferred law firm
(c) in respect of an appeal or the defence of an appeal, you must tell us within the time limits allowed that you want to appeal. Before we pay the costs and expenses for appeals, we must agree that reasonable prospects exist
(d) for an enforcement of judgment to recover money and interest due to you after a successful claim under this section, we must agree that reasonable prospects exist, and
(e) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we will pay in costs and expenses is the value of the likely award.

What we will not pay

(a) In the event of a claim, if you decide not to use the services of a preferred law firm, you will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by us.
(b) The first £250 of any claim for legal nuisance or trespass. You must pay this as soon as we accept the claim.
Section 3 - Personal legal protection continued
(This section applies only if shown in the schedule)

Insured Incidents

What is covered

1. Employment disputes.
   We will negotiate for your legal rights in a contractual dispute arising from your contract of employment for your work as an employee which results in an application to an employment tribunal.

2. Contract disputes.
   (a) A dispute arising from an agreement or alleged agreement which you have entered into in a personal capacity for:
      (i) the buying or hiring in of any goods or services
      (ii) the selling of any goods.
   (b) a dispute or for misrepresentation arising from an agreement which you have entered into for the buying or selling of your principal home.
      provided that, in both (a) and (b)
      (i) you entered into the agreement or alleged agreement during the period of insurance, and
      (ii) the amount in dispute is more than £100.

   A specific or sudden accident that causes your death or bodily injury to you.

   An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to you.

What is not covered

A claim relating to the following:
(a) any claim relating solely to personal injury
(b) a compromise agreement while you are still employed.

A claim relating to the following:
(a) a contract regarding your trade, profession, employment or any business venture
(b) construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT)
(c) the settlement payable under an insurance policy (we will negotiate if your insurer refuses your claim, but not for a dispute over the amount of the claim)
(d) a dispute arising from any loan, mortgage, pension, investment or borrowing
(e) a dispute over the sale, purchase, terms of lease, licence, or tenancy of land or buildings. However, we will cover a dispute with a professional adviser in connection with these matters.

A claim relating to:
1. illness or bodily injury which happens gradually
2. defending your legal right, but we will cover defending a counter-claim
3. psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you
4. clinical negligence.

(a) the failure or alleged failure to correctly diagnose your condition
(b) psychological injury or mental illness that is not associated with you having suffered physical bodily injury.
Section 3 - Personal legal protection continued
(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. Property protection</td>
<td>(a) A claim relating to:</td>
</tr>
</tbody>
</table>

A civil dispute relating to property you own, or are responsible for (including your main home) following:

(a) an event which causes physical damage to such property but the amount in dispute must be more than £100
(b) a legal nuisance (meaning any unlawful interference with your use or enjoyment of your land, or some right over, or in connection with it)
(c) a trespass.

provided that you have established the legal ownership or right to the land that is the subject of the dispute.

(i) a contract you have entered into
(ii) any building or land other than your main home
(iii) someone legally taking your property from you, whether you are offered money or not, or restrictions or controls placed on your property by any government or public or local authority
(iv) work done by any government or public or local authority unless the claim is for accidental physical damage
(v) mining subsidence
(vi) adverse possession (meaning the occupation of any building or land either by someone trying to take possession for you or of which you are trying to take possession)
(vii) The enforcement of a covenant by or against you.

(b) Defending a claim relating to an event that causes physical damage to material property, but defending a counter-claim is covered.
(c) The first £250 of any claim for legal nuisance or trespass.

This is payable as soon as we accept the claim.
Section 3 - Personal legal protection continued
(This section applies only if shown in the schedule)

What is not covered

We will not pay for the following:

1. Late reported claims
   A claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.

2. Costs we have not agreed
   Costs and expenses incurred before our written acceptance of a claim.

3. Court awards and fines
   Fines, penalties, compensation or damages that a court or other authority orders you to pay.

4. Legal action we have not agreed
   Any legal action you take that we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.

5. Group litigation order
   Any claim where you may be one of a number of people involved in a legal action resulting from one or more events arising at the same time or from the same cause which could result in the court making a Group Litigation Order.

6. Defamation
   Any claim relating to written or verbal remarks that damage your reputation.

7. A dispute with DAS
   A dispute with us not otherwise dealt with under legal protection section condition 7.

8. Judicial review
   Costs and expenses arising from or relating to judicial review, coroner’s inquest or fatal accident inquiry.

9. Nuclear, war and terrorism risks
   A claim caused by, contributed to by or arising from:
   (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
   (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
   (c) war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup
   (d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
Section 3 - Personal legal protection continued
(This section applies only if shown in the schedule)

Legal protection section conditions

1. Your legal representation
   (a) On receiving a claim, if legal representation is necessary, we will appoint a preferred law firm or in-house lawyer as your appointed representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court.
   (b) If the appointed preferred law firm or our in-house lawyer cannot negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as the appointed representative.
   (c) If you choose a law firm as your appointed representative who is not a preferred law firm, we will give your choice of law firm the opportunity to act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to the DAS Standard Terms of Appointment.
   (d) The appointed representative must cooperate with us at all times and must keep us up to date with the progress of the claim.

2. Your responsibilities
   (a) You must co-operate fully with us and the appointed representative.
   (b) You must give the appointed representative any instructions that we ask you to.

3. Offers to settle a claim
   (a) You must tell us if anyone offers to settle a claim. You must not negotiate or agree to a settlement without our written consent.
   (b) If you do not accept a reasonable offer to settle a claim, we may refuse to pay further legal costs.
   (c) We may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and pursue or settle any claim in your name. You must also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all the information and help we need to do so.
   (d) Where a settlement is made on a without-costs basis we will decide what proportion of that settlement will be regarded as costs and expenses and payable to us.

4. Assessing and recovering costs
   (a) You must instruct the appointed representative to have legal costs taxed, assessed or audited if we ask for this.
   (b) You must take every step to recover costs and expenses and court attendance and jury service expenses that we have to pay and must pay us any amounts that are recovered.

5. Cancelling an appointed representative’s appointment
   If the appointed representative refuses to continue acting for you with good reason, or if you dismiss the appointed representative without good reason, the cover we provide will end immediately, unless we agree to appoint another appointed representative.

6. Withdrawing cover
   If you settle or withdraw a claim without our agreement, or do not give suitable instructions to the appointed representative, we can withdraw cover and will be entitled to reclaim from you any costs and expenses we have paid.

7. Arbitration
   If there is a disagreement between you and us about the handling of a claim and it is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help. For all other types of disputes there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by us and you. If there is a disagreement over the choice of arbitrator, we will ask the
Section 3 - Personal legal protection continued  
(This section applies only if shown in the schedule)

Chartered Institute of Arbitrators to decide. We may require you to get, at your expense, an opinion from a barrister, on the merits of the claim or proceedings, or on a legal principle. If the chosen person’s opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence, then we will pay the cost of getting the opinion.

8. Keeping to the section terms
You must:
(a) keep to the terms and conditions of this section
(b) take reasonable steps to avoid and prevent claims
(c) take reasonable steps to avoid incurring unnecessary costs
(d) send everything we ask for, in writing, and
(e) report to us full and factual details of any claim as soon as possible and give us any information we need.

9. Cancelling this section
You can cancel this section by telling us within 14 days of taking it out or at any time afterwards as long as you tell us at least 14 days beforehand. We can cancel this section at any time as long as we tell you at least 14 days beforehand.

10. Fraudulent claims
We will, at our discretion, void the section (make it invalid) from its start date or from the date of claim, or alleged claim, or we will not pay the claim if:
(a) a claim you have made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
(b) a false declaration or statement is made in support of a claim.

11. Claims under this section by a third party
Apart from us, you are the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

12. Other insurances
If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, we will only pay our share of the claim even if the other insurer refuses the claim.

13. Law that applies
This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.
Section 3 - Personal legal protection continued
(This section applies only if shown in the schedule)

If you need to make a claim
Please phone 0845 603 0556. This claims helpline is open 24 hours a day, 365 days a year. We can send you a claim form to help you.

When we cannot help
Please do not ask for help from a solicitor or accountant before we have agreed. If you do, we will not pay the costs involved even if we do accept the claim.

To provide, administer and underwrite the legal advice service and legal expenses insurance, DAS must process your personal data (including sensitive personal data such as convictions) that DAS collect from you in accordance with their Privacy Policy. This policy can be found at www.das.co.uk/privacy_statement.asp

To do so, DAS may need to send your information to other parties, such as lawyers or other experts, the court, insurance intermediaries or insurance companies. To give you legal advice, DAS may have to send information outside the European Economic Area.

In doing this DAS will comply with the Data Protection Act 1988. Unless required by law by a professional body, DAS will not disclose your personal data to any other person or organisation without your written consent.

For any questions, comments or requests to see a copy of the information DAS hold about you, please write to the Group Data Controller at the DAS Head Office address below.

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH
Section 4 - Static caravan

(This section applies only if shown in the schedule)

Personal belongings
This section does not cover items such as jewellery, watches, cameras, sports equipment, clothing, money or pedal cycles. If you would like them to be insured while you are away from your home, please ask for cover under section 2 - Contents.

Definitions of words
These are in addition to the words given a special meaning in the policy definitions section of the policy booklet on pages 6, 7 and 8.

Caravan
The static caravan shown in your schedule plus its fixtures and fittings, awnings and outbuildings, all situated at the address shown on your current schedule.

Caravan equipment
Bedding, household linen, luggage, utensils, domestic appliances, glassware, kitchenware, food, gas bottles and toilet tents which you or members of your family own. It does not include property held for business or professional purposes. It also includes television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players or desktop personal computers up to £500 in total. Caravan equipment is only covered while it is in the caravan and in direct transit between the caravan and the home.

Unoccupied
For the purposes of this section, unoccupied means a static caravan that someone does not stay in overnight for more than 30 days in a row.

Utensils
Crockery, cutlery and portable cooking equipment.
### Section 4 - Static caravan continued

**What is insured**

Your caravan and if selected caravan equipment are covered under this section.

**The most we will pay**

The most we will pay for loss or damage to the caravan is the maximum claim limit shown in the schedule.
The most we will pay for loss or damage to the caravan equipment is the maximum claim limit shown in the schedule.

**The causes covered**

The caravan and if selected caravan equipment identified in the schedule are covered for loss or damage caused by any of the following:

1. Fire, explosion, lightning or earthquake.
2. Riot, civil commotion and labour or political disturbances and strikes.
3. Malicious damage.
4. The caravan or caravan equipment being hit by:
   - aircraft or other flying objects or anything dropped from them;
   - vehicles or trains;
   - falling trees or branches; or
   - lamp posts or telegraph poles.
5. Storm.

**What is not insured**

3. Malicious damage caused:
   - by you or your family; or
   - to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players or desk-top computers when your caravan is unoccupied or while the caravan site is closed.
4. Loss or damage:
   - caused by domestic animals, birds or pets; or
   - to aerials, aerial fittings, satellite dishes or masts.
5. Loss or damage:
   - that happens as a result of water seeping through seams or seals on the caravan;
   - to awnings or toilet tents;
   - that happens gradually over a period of time; or
   - that does not arise from one identifiable event which directly and immediately caused the loss or damage.
### Section 4 - Static caravan continued

(This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
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<tbody>
<tr>
<td></td>
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</tr>
<tr>
<td><strong>The causes covered</strong></td>
<td></td>
</tr>
<tr>
<td>6  Flood.</td>
<td>The excess shown in the schedule for every incident.</td>
</tr>
</tbody>
</table>
| 7  Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation or washing machine. | 6  Loss or damage:  
  - that happens gradually over a period of time;  
  - that does not arise from one identifiable event which directly and immediately caused the loss or damage. |
| 8  Theft or attempted theft. | 7  Loss or damage:  
  - while your caravan is unoccupied;  
  - while the caravan site is closed;  
  - that happens between 1 November to 31 March if the escape of water is caused by water freezing in fixed domestic water or drainage installations, heating installations or washing machines, unless the caravan has been lived in overnight during the 24 hours immediately before the loss or damage; or  
  - that has been happening gradually over a period of time. |
| 9  Oil leaking from a fixed domestic oil-fired heating installation. | 8  Theft or attempted theft:  
  - by you or any member of your family;  
  - when your caravan is lent, let or sublet to or occupied by someone who is not a member of your family, unless force or violence is used to get in or get out of the caravan; or  
  - to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players or desk-top computers when your caravan is unoccupied or while the caravan site is closed. |
| 10 Any aerial, fixed satellite dish or their fittings and masts breaking or collapsing. | 9  Loss or damage that has been happening gradually over a period of time. |
| 11 Accidental breakage to:  
  - fixed glass and ceramic hobs built into cookers that are permanent fixtures of your caravan; and  
  - Accidental breakage to sanitary fixtures and fittings in your caravan. |                     |

Words written in **bold** have special meanings.  
These meanings are explained in the policy definitions section of this policy booklet on pages 6 and 7.
Section 4 - Static caravan continued  (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
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</thead>
<tbody>
<tr>
<td><strong>The causes covered</strong></td>
<td><strong>The excess shown in the schedule for every incident.</strong></td>
</tr>
</tbody>
</table>

**12** Accidental damage to fixed water pipes and tanks caused by internal stress due to freezing, overheating or excessive water pressure.

**13** Accidental breakage in your caravan to:
- fixed glass in furniture (but not glass in pictures or clocks);
- fixed glass in mirrors;
- glass tops to furniture; or
- glass shelves.

**14** Accidental damage to television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players or desk-top personal computers up to £500 in total.

**15** Professional fees and costs.
Necessary and reasonable expenses agreed by us as a result of damage insured under this section including the cost of clearing debris from the caravan site, shoring up the caravan and any fees, resting and delivery charges agreed by us.

The most we will pay under this section is the maximum claim limit for the caravan shown in your schedule.

This maximum claim limit includes amounts we will pay under causes 1 to 14.

**12** Loss or damage:
- while your caravan is unoccupied;
- while the site is closed between 1 November and 31 March if the escape of water is caused by water freezing in fixed domestic water or drainage installations, heating installations or washing machines, unless the caravan has been lived in overnight during the 24 hours immediately before the damage.

**13** Loss or damage caused by scratching or denting.

**14** Loss or damage:
- while your caravan is unoccupied;
- while the caravan site is closed;
- when your caravan is lent, let or sublet to or occupied by someone who is not a member of your family, unless force or violence is used to get in or get out of the caravan;
- caused by domestic animals, birds or pets;
- caused by moths, vermin, parasites or insects;
- caused by wear and tear or loss of value;
- caused by electrical or mechanical breakdown;
- caused by cleaning, washing, dyeing, restoring, adjusting, maintaining, repairing or misusing the item; or
- that has been happening gradually over a period of time.

**15** The cost of preparing the claim.
### Section 4 - Static caravan continued

(This section applies only if shown in the schedule)

#### What is insured

<table>
<thead>
<tr>
<th>The causes covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>16</strong> Loss of hire charges.</td>
</tr>
<tr>
<td>If <strong>you</strong> cannot hire out <strong>your caravan</strong> due to loss or damage covered by this section which happened after bookings were made, <strong>we</strong> will pay <strong>you</strong> for loss of hire charges as long as <strong>you</strong> keep full written details of all hirings and <strong>we</strong> can look at these details at any time.</td>
</tr>
<tr>
<td>The maximum amount that <strong>we</strong> will pay for any one claim or in any one <strong>period of insurance</strong> is shown on your <strong>schedule</strong>.</td>
</tr>
</tbody>
</table>

| **17** Alternative accommodation. |
| **We** will pay the reasonable costs of necessary alternative accommodation so **you** can complete your holiday. |
| The maximum amount that **we** will pay for any one claim or in any one **period of insurance** is shown on your **schedule**. |

| **18** Liability to third parties. |
| **We** will pay all amounts **you** or any person **you** authorise to use **your caravan** legally have to pay for causing: |
| - bodily injury, illness or disease; and |
| - loss of or damage to property; which is caused by an accident involving **your caravan** or **caravan equipment** during the **period of insurance**. |
| **We** will also pay solicitors’ fees for representation at any coroner’s inquest or fatal accident enquiry and defence in any court arising out of a possible claim. |
| The most **we** will pay under this section for any one claim or series of claims arising from one cause is the **maximum claim limit** shown in the **schedule**. |
| If **you** die, **we** will indemnify (protect) **your** legal representative against **your** or **your family’s** liability. |

#### What is not insured

- The **excess** shown in the **schedule** for every incident.
Section 5 - Touring caravan
(This section applies only if shown in the schedule)

Personal belongings
This section does not cover items such as jewellery, watches, cameras, sports equipment, clothing, money or pedal cycles. If you would like them to be insured while you are away from your home, please ask for cover under section 2 - Contents.

Definitions of words
These are in addition to the words given a special meaning in the policy definitions section of the policy booklet on pages 6 and 7.

Caravan
The touring caravan shown in your schedule plus its fixtures, fittings and awnings.

Caravan equipment
Bed linen, utensils, domestic appliances, groundsheets, food, gas bottles and toilet tents. It also includes television sets (and their aerials), satellite receivers or decoders, radios, audio equipment, video-recording equipment, DVD players and desk-top personal computers up to £500 in total. You or members of your family must own or be responsible for these items. It does not include property held for business or professional purposes or motor vehicles, caravans, trailers, aircraft, watercraft or parts and accessories.

Utensils
Crockery, cutlery and portable cooking equipment.
Section 5 - Touring caravan continued (This section applies only if shown in the schedule)

<table>
<thead>
<tr>
<th>What is insured</th>
<th>What is not insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your caravan and if selected caravan equipment are covered under this section.</td>
<td>The excess shown in the schedule for every incident.</td>
</tr>
</tbody>
</table>

**The most we will pay**

The most we will pay for loss or damage to the caravan is the maximum claim limit shown in the schedule.
The most we will pay for loss or damage to the caravan equipment is the maximum claim limit shown in the schedule.

**The causes covered**

The caravan and if selected caravan equipment identified in the schedule are covered for loss or damage caused by any of the following:

1. Loss or damage to the caravan or caravan equipment:
   - anywhere in the British Isles;
   - while in Europe for up to 60 days in any period of insurance; or
   - during a period of sea transit between ports in the British Isles and Europe and during loading and unloading, as long as the recognised sea passage is not longer than 65 hours.

2. Liability for customs duty on the caravan following temporary importation into any country within Europe, as long as this liability results from any loss or damage covered by cause 1.

3. Recovery costs.
   - If your caravan can’t be towed due to loss or damage covered by cause 1, we will pay the reasonable cost of protecting it and taking it to the nearest competent repairer. We will also deliver it after it has been repaired to your home address or the address where your caravan is normally kept.

1 and 2

Loss or damage:
- caused by the caravan being stolen at any time, unless it is fitted with a hitchlock or wheel clamp which is working properly;
- caused by theft from your caravan while it is left unattended, unless it is securely locked;
- caused by chewing, scratching, tearing or fouling by domestic animals or pets;
- caused by cleaning, washing, dyeing, restoring and reproofing;
- caused by adjusting, maintaining and repairing;
- from wear and tear;
- that has been happening gradually over a period of time;
- caused by moths, vermin or insects;
- to tyres by punctures, cuts or bursts; or
- to your caravan while it is lent, let or sublet to or occupied by someone who is not a member of your family.
- caused by electrical or mechanical breakdown.
Section 5 - Touring caravan continued (This section applies only if shown in the schedule)

<table>
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<th>What is insured</th>
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<tr>
<td><strong>The causes covered</strong></td>
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</tr>
</tbody>
</table>

4 Alternative accommodation.

We will pay you for reasonable and necessary alternative accommodation so you can complete a holiday or journey which is interrupted as a result of loss or damage to your caravan.

The maximum amount that we will pay for any one claim is £300. However we will only pay up to £10 for each person, every day.

5 Liability to third parties.

We will pay all amounts you or any person you authorise to use your caravan legally have to pay for causing:

- bodily injury, illness or disease; and
- loss of or damage to property which is caused by an accident involving your caravan or caravan equipment during the period of insurance.

We will also pay solicitors’ fees for representation at any coroner’s inquest or fatal accident enquiry and defence in any court arising out of a possible claim.

The most we will pay under this section for any one claim or series of claims arising from one cause is the maximum claim limit shown in the schedule.

If you die, we will indemnify (protect) your legal representative against your or your family’s liability.

5 Any amount for bodily injury, illness or disease, or loss or damage to property belonging to you, your family or any domestic employee.

Liability directly or indirectly arising:

- while your caravan is being towed by a mechanically propelled vehicle;
- out of the employment, business or profession of any member of your family;
- from any disease or virus you pass on to another person;
- out of owning a dog listed in section 1 of the Dangerous Dogs Act 1991 or later amendments to that act;
- from any agreement or contract, unless liability existed if the agreement or contract did not exist.
What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your insurance agent to report your complaint.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Services Adviser  
Ageas Insurance Limited  
Ageas House  
Tollgate  
Eastleigh  
Hampshire  
SO53 3YA

If your complaint is concerning DAS Legal Expenses, please contact them direct:

Customer Relations Department  
DAS Legal Expenses Insurance Company Ltd  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH  
Telephone: 0117 934 0066  
Fax: 0117 934 2095  
e-mail: customerrelations@das.co.uk

Service standards
We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

Tell you what we have done to resolve the problem; or

Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

Financial Ombudsman Service
If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS).

You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with our final response, or if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you have tried to resolve it with us.

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

Using this complaints procedure will not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone 020 7892 7300.
For general enquiries on products and services call 0800 085 3741

Opening times for insurance products are 8am–8pm Monday to Friday and 9am–5pm Saturday. For general enquiries on other products and services, lines are open 8am–7pm, seven days a week.

You can also go online at www.ageuk.org.uk/buy

A range of products and services designed with you in mind:

- Car Insurance
- Motor Breakdown Insurance
- Gas and electricity
- Funeral plan
- Personal alarms
- Travel Insurance
- Wills and legal services
- LifeBook
- Age UK Weekly Lottery

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Ageas Insurance Limited is authorised and regulated by the Financial Services Authority. Registered number 354568.

Age UK Motor Breakdown Insurance is underwritten by Great Lakes Reinsurance (UK) PLC.
Registered address: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.
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Registered office: Tavis House, 1-6 Tavistock Square, London WC1H 9NA.
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