



Home Insurance

(HIP 2006)

LLOYD'S

Effected through

In return for payment of the premium shown in the **schedule**, we agree to insure **you**, subject to the terms and conditions contained in or endorsed on this certificate, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the period shown in the **schedule**.

When drawing up this certificate, we have relied on the information and statements which **you** have provided in the proposal form (or declaration) on the date shown in the **schedule**.

The insurance relates **ONLY** to those sections of the certificate which are shown in the **schedule** as being included.

The written authority (which number is shown in the **schedule**) carrying the seal of Lloyd's Policy Signing Office allows **your broker** to sign and issue this certificate on behalf of underwriters whose syndicate numbers are given in the authority.

COOLING OFF PERIOD

You are entitled to cancel this insurance by writing to **your broker** within 14 days of either:-

1. The date **you** receive **your** insurance documentation; or
2. The start of the period of insurance

whichever is the later.

CANCELLATION

1. We can cancel this insurance by giving **you** 30 days' notice in writing. Any return premium due to **you** will depend on how long this insurance has been in force.
2. **You** can also cancel this insurance at any time by writing to **your broker**. Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim.

COMPLAINTS

Our aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** insurance or the handling of a claim **you** should, in the first instance, contact **your broker**.

In the event that **you** remain dissatisfied **you** can refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department: Lloyd's, One Lime Street, London EC3M 7HA
Tel: 020 7327 5693; Fax: 020 7327 5225; E-mail: Complaints@Lloyds.com

Copies of **our** complaints procedures are also available from this address.

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to **your** right to take legal proceedings.

COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portoken Street, London E1 8BN) and on their website: www.fscs.org.uk

LAW & JURISDICTION APPLICABLE TO THE INSURANCE

Notice to the Insured. The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England.

Introduction

This certificate of insurance, schedule and any endorsement applying to your certificate forms your Lloyd's Home Insurance document.

This document sets out the conditions of the contract of insurance between you and us. You should keep it in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that

- *you are clear which sections you have requested and want to be included;*
- *you understand what each section covers and does not cover;*
- *you understand your own duties under each section and under the insurance as a whole.*

Please contact your broker immediately if this document is not correct or if you would like to ask any questions.

Wherever the following words appear in this insurance they will have the meanings shown below.

Bodily injury

Bodily injury includes death or disease.

Buildings

- *the home and its decorations*
- *fixtures and fittings attached to the home*
- *permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks*

you own or for which you are legally liable and within the premises named in the schedule.

Contents

Household goods and personal property, within the home, which are your property or which you are legally liable for.

Contents includes:

- *tenant's fixtures and fittings*
- *carpets*
- *radio and television aerials, satellite dishes, their fittings and masts which are attached to the home*
- *property in the open but within the premises up to GBP..... in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home)*
- *money and credit cards up to GBP..... in total*
- *deeds and registered bonds and other personal documents up to GBP..... in total*
- *stamps or coins forming part of a collection up to GBP..... in total*

- *gold, silver, gold and silver plated articles, jewellery and furs up to GBP..... or % of the sum insured for contents whichever is less, within the private dwelling*
- *domestic oil in fixed fuel oil tanks up to GBP.....*

Contents does NOT include:

- *motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories*
- *any living creature*
- *any part of the buildings*
- *any property held or used for business purposes*
- *any property insured under any other insurance.*

Credit cards

- *credit cards, charge cards, debit cards, bankers cards and cash dispenser cards.*

Endorsement

A change in the terms and conditions of this insurance.

Europe

'Europe' will include:

- *EU member states;*
- *Norway and Switzerland;*
- *all Mediterranean Islands;*
- *all countries with a Mediterranean shoreline;*
- *the Canary Islands;*
- *Madeira;*

and journeys between these countries.

Home

The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule.

Money

- *current legal tender, cheques, postal and money orders*
- *postage stamps not forming part of a stamp collection*
- *savings stamps and savings certificates, travellers' cheques*
- *premium bonds, luncheon vouchers and gift tokens*

all held for private or domestic purposes.

Occupant

A person or persons authorised by you to stay in the home overnight.

Period of insurance

The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.

Personal possessions

Clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to you

Personal possessions does NOT include:

- *money and credit cards*
- *pedal cycles.*

Premises

The address which is named in the schedule.

Sanitary ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Schedule

The schedule is part of this insurance and contains details of you, the premises, the sums insured, the period of insurance and the sections of this insurance which apply.

Standard construction

Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete.

United Kingdom

The 'United Kingdom' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

Valuables

- *jewellery*
- *furs*
- *gold, silver, gold and silver plated articles*
- *pictures.*

We / us / our

The Underwriters at Lloyd's (either individual or corporate) who have a share in this insurance.

You / your / insured

The person or persons named in the schedule and all members of their family who permanently live in the home.

Your broker

The insurance broker who placed this insurance on your behalf.

General Conditions applicable to the whole of this insurance

Each home included under this insurance is considered to be covered as if separately insured.

Your duties

1. You must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
2. You must tell your broker immediately if you
 - stop using the **home** as **your** permanent private residence
 - regularly leave the **home** unattended by day or night other than for **your** normal job of work, or
 - leave the **home** without an **occupant** for more than 30 consecutive days.

When we receive this notice we have the option to change the conditions of this insurance.

3. You must tell your broker before you start any conversions, extensions or other structural work to the **buildings**. When we receive this notice we have the option to change the conditions of this insurance.

If you fail to comply with any of the above duties this insurance may become invalid.

Data Protection Act 1998

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

General Exclusions applicable to the whole of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss
2. any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from:-

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

b) War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities

(whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) Existing and Deliberate Damage

We will not pay for loss or damage

- occurring before cover starts or arising from an event before cover starts
- caused deliberately by **you** or any member of **your home**
- due to consequential loss of any kind or description.

d) Electronic Data Exclusion Clause

We will not pay for

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
2. Any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from

- Computer viruses, erasure or corruption of electronic data;
- The failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion "computer virus" means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

e) Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

f) Biological and Chemical Contamination Clause

We will not pay for

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;

directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

- Terrorism; and/or
- Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear,

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

g) Diminution in value

We will not pay for any reduction in value of the property insured following repair or replacement paid for under this insurance.

h) Wear and Tear

We will not pay for damage caused by wear and tear or any other gradually operating cause.

Claims Conditions applicable to the whole of this insurance

Your duties

In the event of a claim or possible claim under this insurance

1. **you** must notify **your broker** as soon as possible giving full details of what has happened.
2. **you** must provide **your broker** with written details of what has happened within 30 days and provide any other information we may require.
3. **you** must forward to **your broker** within 3 days notice of the claim, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive.
4. **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. **you** must not admit liability or offer or agree to settle any claim without **our** written permission.
6. **you** must take all reasonable care to limit any loss, damage or injury.
7. **you** must provide us with reasonable evidence of value or age (or both) for all items involved in a claim.
8. **you** must not abandon any property to us without **our** written permission.

If **you** fail to comply with any of the above duties this insurance may become invalid.

How we deal with your claim

1. Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action we consider necessary to enforce **your** rights or **our** rights under this insurance.

2. Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does not apply to fatal injury (section two-H).

3. Fraudulent claims

If **you**, or anyone acting on **your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance shall be invalid and all claims shall be forfeited.

Section one

Buildings

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake	the first GBP of every claim
2. aircraft and other flying devices or items dropped from them	the first GBP of every claim
3. storm, flood or weight of snow	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences c) the first GBP of every claim
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) the first GBP of every claim d) for loss or damage while the home are not furnished enough to be normally lived in
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	<ul style="list-style-type: none"> a) the first GBP of every claim b) for loss or damage caused by faulty workmanship c) for loss or damage while the home are not furnished enough to be normally lived in
6. theft or attempted theft	<ul style="list-style-type: none"> a) for loss or damage while the home is not furnished enough to be normally lived in b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry c) the first GBP of every claim

Section one

Buildings (continued)

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
7. collision by any vehicle or animal	the first GBP of every claim
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	a) for loss or damage while the home are not furnished enough to be normally lived in b) the first GBP of every claim
9. subsidence or heave of the site upon which the buildings stand or landslip	a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event c) for loss or damage arising from faulty design, specification, workmanship or materials d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law e) the first GBP of every claim f) for loss or damage caused by coastal erosion g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions
10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts b) the first GBP of every claim
11. falling trees, telegraph poles or lamp-posts	a) for loss or damage caused by trees being cut down or cut back within the premises b) for loss or damage to gates and fences c) the first GBP of every claim

Section one

Buildings (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<p>A) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • sanitary ware • ceramic hobs <p>all forming part of the buildings</p>	<ul style="list-style-type: none"> a) for damage while the buildings are not furnished enough to be normally lived in b) the first GBP..... of every claim
<p>B) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which you are legally liable for</p>	<p>the first GBP..... of every claim</p>
<p>C) • loss of rent due to you which you are unable to recover</p> <ul style="list-style-type: none"> • additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for <p>while the buildings cannot be lived in following loss or damage which is covered under section one</p>	<p>any amount over% of the sum insured for the buildings damaged or destroyed</p>
<p>D) expenses you have to pay and which we have agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under section one</p>	<ul style="list-style-type: none"> a) any expenses for preparing a claim or an estimate of loss or damage b) any costs if Government or local authority requirements have been served on you before the loss or damage

Section one

Buildings (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
E) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of section one	more than GBP..... in any period of insurance . If you claim for such loss under sections one and two, we will not pay more than GBP..... in total
F) anyone buying the home who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner	if the buildings are insured under any other insurance

Accidental damage to the buildings

The following applies only if the **schedule** shows that Accidental Damage to the **buildings** is included.

What is covered	What is not covered
This extension covers	We will not pay
accidental damage to the buildings	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section one b) for the buildings moving, settling, shrinking, collapsing or cracking c) for damage while the home is being altered, repaired, cleaned, maintained or extended d) for damage to outbuildings and garages which are not of standard construction e) for damage while the home is lent, let or sublet f) for the cost of general maintenance g) for damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost h) for damage arising from faulty design, specification, workmanship or materials i) for damage from mechanical or electrical faults or breakdown j) for damage caused by dryness, dampness, extremes of temperature or exposure to light <p>(Exclusions continued over the page)</p>

Accidental damage to the buildings (continued)

The following applies only if the schedule shows that Accidental Damage to the buildings is included.

	What is not covered
	We will not pay
	k) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks
	l) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination
	m) the first GBP of every claim

Conditions that apply to section one (buildings) only

Settling claims

How we deal with your claim

1. If your claim for loss or damage is covered under section one, we will pay the full cost of repair as long as:
 - the buildings were in a good state of repair immediately prior to the loss or damage and
 - the sum insured is enough to pay for the full cost of rebuilding the buildings in their present form and
 - the damage has been repaired or loss has been reinstated.

If the buildings were not in a good state of repair we will deduct an amount from your claim.

2. We will not pay the cost of replacing or repairing any undamaged parts of the buildings which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. We will not reduce the sum insured under section one after we have paid a claim as long as you agree to carry out our recommendations to prevent further loss or damage.
4. If you are under-insured, which means the cost of rebuilding the buildings at the time of loss or damage is more than your sum insured for the buildings, then we will only pay a proportion of the claim. For example if your sum insured only covers one half of the cost of rebuilding the buildings, we will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay more than the sum insured for each premises shown in the schedule.

Section two

Contents

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake	
2. aircraft and other flying devices or items dropped from them	
3. storm, flood or weight of snow	for property in the open
4. escape of water from fixed water tanks, apparatus or pipes	
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	for loss or damage caused by faulty workmanship
6. theft or attempted theft	<p>a) for loss or damage whilst the home is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry</p> <p>b) any amount over GBP..... or% of the sum insured for contents whichever is greater, within detached domestic outbuildings and garages</p>
7. collision by any vehicle or animal	
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	
9. subsidence or heave of the site upon which the buildings stand or landslip	<p>a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event</p> <p>b) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law</p> <p>d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</p> <p>e) for loss or damage by coastal erosion</p>
10. falling trees, telegraph poles or lamp-posts	for loss or damage caused by trees being cut down or cut back within the premises

Section two

Contents (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
<p>A) accidental damage to</p> <ul style="list-style-type: none"> • televisions, satellite decoders • audio and video equipment • radios • home computers, video cassette recorders <p>all situated within the home</p>	<p>a) for damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling</p> <p>b) for damage to tapes, records, cassettes, discs or computer software</p> <p>c) for mechanical or electrical faults or breakdown</p>
<p>B) accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware <p>forming part of the buildings which you are legally liable for as a tenant and do not have other insurance for</p> <ul style="list-style-type: none"> • mirrors • glass tops and fixed glass in furniture • ceramic hobs 	for the cost of repairing, removing or replacing frames
<p>C) the contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in section two while the contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any buildings where you are living or working • in any building for valuation, cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to or from any bank, safe deposit or furniture store</p>	<p>a) for contents outside the United Kingdom</p> <p>b) for money or credit cards</p> <p>c) any amount over% of the sum insured under section two for contents in a furniture store</p>
D) up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage which is covered under section two	any amount over% of the sum insured under section two for the contents of the buildings damaged or destroyed

Section two

Contents (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
E) costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered under section two	any amount over% of the sum insured under section two for the contents of the buildings damaged or destroyed
F) your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under section two	a) any amount over% of the sum insured under section two for the contents of the buildings damaged or destroyed b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings c) for loss or damage arising from subsidence, heave or landslip d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously e) for loss or damage while the buildings are not furnished enough to be normally lived in f) the first GBP of every claim
G) the cost of repairing accidental damage to <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables which you are legally liable for as tenant only	the first GBP of every claim
H) fatal injury to you , happening at the premises , caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts: <ul style="list-style-type: none"> • GBP for each insured person over sixteen years of age, • GBP for each insured person under sixteen years of age, at the time of death 	

Section two

Contents (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
I) costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys	any amount over GBP in any period of insurance
J) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of section two	more than GBP in any period of insurance . If you claim for such loss under sections one and two, we will not pay more than GBP in total

Accidental damage to contents

The following applies only if the **schedule** shows that accidental damage to contents is included.

What is covered	What is not covered
This extension covers	We will not pay
accidental damage to the contents within the home	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section two b) for damage to contents within garages and outbuildings c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon d) for damage caused by chewing, tearing, scratching or fouling by animals e) any amount over GBP in total for porcelain, china, glass and other brittle articles f) for money, credit cards, documents or stamps g) for damage to contact, corneal or micro corneal lenses h) for damage while the home is lent, let or sub let i) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost j) for damage arising out of faulty design, specification, workmanship or materials k) for damage from mechanical or electrical faults or breakdown <p>(Exclusions continued over the page)</p>

Accidental damage to contents (continued)

The following applies only if the **schedule** shows that accidental damage to **contents** is included.

What is not covered	
	We will not pay
	l) for damage caused by dryness, dampness, extremes of temperature and exposure to light m) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination n) for the first GBP..... of every claim

Conditions that apply to section two (contents) only

Settling claims

How we deal with **your** claim

1. If **you** claim for loss or damage to the **contents** we will at **our** option repair, replace or pay for any article covered under section two.

For total loss or destruction of any article we will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new; and
- **you** have paid or we have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes
- pedal cycles

where we will take off an amount for depreciation.

2. We will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. We will not reduce the sum insured under section two after we have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

4. If **you** are under-insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then we will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, we will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

Section three

Accidents to Domestic Staff

This section applies only if the contents are insured under section two.

What is covered	What is not covered
<p data-bbox="188 427 464 461">We will indemnify you</p> <p data-bbox="188 499 751 730">for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule</p>	<p data-bbox="778 427 1102 461">We will not indemnify you</p> <p data-bbox="778 499 1334 533">for bodily injury arising directly or indirectly</p> <ul data-bbox="794 551 1345 891" style="list-style-type: none"><li data-bbox="794 551 1302 584">• from any vehicle outside the premises<li data-bbox="794 600 1230 663">• from any vehicle used for racing, pacemaking or speed testing<li data-bbox="794 678 1254 741">• from any communicable disease or condition<li data-bbox="794 757 1345 891">• in Canada or the United States of America after the total period of stay has exceeded 30 days in the period of insurance

Limit of insurance

We will not pay more than GBP for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.

Section four

Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under section one or the **contents** are insured under section two of this insurance.

Part A

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- if the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

What is covered	What is not covered
<p>We will indemnify you</p> <p>(i) as owner or occupier for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening at the premises during the period of insurance,</p> <p>OR</p> <p>(ii) as a private individual for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening anywhere in the world during the period of insurance</p>	<p>We will not indemnify you for any liability</p> <p>a) for bodily injury to</p> <ul style="list-style-type: none"> • you • any other permanent member of the home • any person who at the time of sustaining such injury is engaged in your service <p>b) for bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c) arising out of any criminal, violent or act to another person or property</p> <p>d) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • you • any other permanent member of the home • any person engaged in your service <p>e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance</p> <p>f) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>g) which you have assumed under contract and which would not otherwise have attached</p> <p>(Exclusions continued over the page)</p>

Legal Liability to the Public (continued)

Part A (continued)

What is not covered	
	We will not indemnify you for any liability
	<p>h) arising out of your ownership, possession or use of:</p> <ul style="list-style-type: none"> i) any motorised or horsedrawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere ii) any power-operated lift iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 <p>i) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and • reported to us not later than 30 days from the end of the period of insurance; <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>j) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>k) if you are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted</p>

Section four

Legal Liability to the Public (continued)

Part B

What is covered	What is not covered
We will pay for	We will not indemnify you
sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that: <ul style="list-style-type: none">• Part A(ii) of this section would have indemnified you had the award been made against you rather than to you• there is no appeal pending• you agree to allow us to enforce any right which we shall become entitled to upon making payment	for any amount in excess of GBP.....

Part C

We will indemnify you for	We will not indemnify you
any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you	<ul style="list-style-type: none">• for any liability if you are entitled to indemnity under any other insurance• for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- in respect of pollution and/or contamination:- more than GBP..... in all
- in respect of other liability covered under section four:- more than GBP..... in all for Part A and C, and GBP..... for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.

Valuables and personal possessions

What is covered	What is not covered
This insurance covers	We will not pay
<p>Valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within the geographical limits shown in the schedule</p>	<ul style="list-style-type: none"> a) for damage caused by moth or vermin b) for damage from electrical or mechanical faults or breakdown c) any amount over GBP..... for any one item unless stated otherwise in the schedule or the specification(s) attached to the schedule d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon e) for damage to guns caused by rusting or bursting of barrels f) for breakage of any sports equipment whilst in use g) for any loss of or damage to contact, corneal or micro corneal lenses h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision i) the first GBP..... of every claim in respect of unspecified items j) for mobile telephones and computer equipment unless otherwise stated in the specification(s) attached to the schedule k) any amount over GBP..... in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant l) any amount over GBP..... in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms

Conditions that apply to section five (valuables and personal possessions) only

How we deal with your claim

1. We will at our option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured value of GBP..... or over:
 - we will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
 - we will not pay more than the proportion that the lost or damaged item bears to the insured value of such pair or set.

Your sum insured

3. If the total value of unspecified items at the time of the loss or damage is more than your sum insured for such items, then we will only pay for a proportion of the claim.
For example if your sum insured only represents one half of the total value of unspecified items we will only pay one half of the cost of repair or replacement.

However, if personal possessions are lost or damaged away from the home we will not take account of the value of personal possessions in the home at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the schedule.

Section six

Domestic freezer cover

The following cover applies only if the schedule shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover the cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	We will not pay <ol style="list-style-type: none">a) for loss or damage caused by any electricity or gas company cutting off or restricting your supplyb) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action

Limit of insurance

We will not pay more than the sum insured shown in the schedule.

Section seven

Pedal cycle cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover the following the cost of repairing or replacing your pedal cycles following: <ul style="list-style-type: none">• theft or attempted theft• accidental damage anywhere in the United Kingdom	We will not pay <ul style="list-style-type: none">a) for loss or damage to:<ul style="list-style-type: none">• tyres,• lamps,• accessories,unless the cycle is stolen or damaged at the same timeb) for damage from mechanical or electrical faults or breakdownc) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposesd) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section eight

Money and credit card cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section five of this insurance extends to cover the following	We will not pay
<ul style="list-style-type: none">• theft or accidental loss of money• any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) within the geographical limits shown in the schedule , provided that <ul style="list-style-type: none">• within 24 hours of your discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; and• you have complied with all other conditions under which your credit card(s) were issued to you	<ul style="list-style-type: none">a) to make up any shortages due to error or omissionb) for loss of valuec) the first GBP of every claim

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

Endorsements

The following clauses apply only if they are mentioned in the **schedule**.

1. **Hotel and motel clause**
This insurance does not cover theft or disappearance of jewellery from hotel or motel rooms during **your** absence from such rooms.
(This clause overrides exclusion I) of section five).
2. **Alarm clause**
This insurance does not cover theft:
 - when the **premises** are left unattended, or
 - at night,unless:
 - a) at all such times the intruder alarm has been put into full and effective operation, and
 - b) the intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with the installing company.
3. **Safe clause**
This insurance does not cover theft of jewellery from the **home** unless the jewellery is kept in a locked safe whilst not being worn.
4. **Keys clause**
This insurance does not cover theft of jewellery from safe(s) unless **you** have removed the keys of the safe(s) from the **home** while **you** are absent from the **premises**.
5. **Climatic conditions clause**
This insurance does not cover loss or damage caused by dryness, dampness, extremes of temperature or exposure to the light.
6. **Musical instruments clause**
This insurance does not cover the breaking of strings, reeds or drumheads forming part of musical instruments.
7. **Theft limitation clause**
This insurance does not cover theft or attempted theft from the **home** other than as a result of violent and forcible entry.
8. **Non-standard construction clause**
It is agreed that the private dwelling of the **home** is not of **standard construction**.
9. **Minimum security clause**
This insurance does not cover theft from the private dwelling of the **home** unless the undernoted minimum protections are fitted.
External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621).
Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections.
Windows: Key operated security locks to all ground floor and other accessible windows.
10. **Subsidence, heave or landslip exclusion clause**
Subsidence or heave of the site upon which the **buildings** stand or landslip as shown in number 9 of sections one and two is not covered by this insurance.

11. Flood exclusion clause

Section one (**buildings**) and section two (**contents**) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of sections one and two.

12. Contractors exclusion clause

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

13. Index-linking clause

The sums insured in section one (**buildings**) and section two (**contents**) will be indexed each month in line with the following:

Section one (**buildings**): The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

Section two (**contents**): The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by us.

We will not charge you an extra premium for any monthly increase, but at each renewal we will calculate the premium using the new sums insured.

For your protection should the index fall below zero we will not reduce the sum insured.

14. Business-use extension clause

In return for the payment of an extra premium section four A(i) extends to include your legal liability, as defined in that section, for using the home for the business purposes which are detailed in the schedule. However, we will not cover any liability arising out of advice given or services rendered in respect of your profession, occupation or business or employment.

15. Thatch clause

It is your duty to ensure that:

- where it is within your control you do not allow any bonfires/incinerators to be lit within 50 metres of the premises.
- all old thatch and thatching is burnt at a distance of more than 50 metres from the premises.
- no naked flames or tools producing naked flames be present in the attic or loft space at any time.
- two fire extinguishers are kept in the home and are maintained in good working order; one of which must be stored in the kitchen and be dry powder.

If you fail to comply with the above duties this insurance may become invalid in respect of loss or damage caused by fire.

16. Your bank's or building society's interest clause

The rights of the bank or building society who provided your mortgage will not be affected by anything you do to increase the risk of loss or damage to the home provided that they were unaware of such action. The bank or building society must write and tell us as soon as they become aware of any action you have taken to increase the risk of loss or damage. They may also have to pay an extra premium which you will have to repay them.

Endorsements (continued)

17. Protections clause

It is **your** duty to ensure that all protections provided for the security of the **home and contents**:

- are maintained in good working order, and
- are in full and effective operation whenever **you** are absent from the **premises**.

If **you** fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry.

18. Unattended vehicles clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an occupant.

19. Unoccupancy clause

If **you** leave the **home** without an **occupant** for more than 30 consecutive days we will not pay

- a) the first GBP..... of each and every claim
- b) for loss or damage caused by theft or attempted theft or malicious acts to
 - **money and credit cards**
 - **valuables**
 - televisions, satellite decoders
 - audio and video equipment
 - radios
 - home computers, video cassette recorders
- c) for loss or damage directly caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes unless the water has been turned off at the point of supply to the **buildings**.

20. Chimney Clause

It is **your** duty to ensure that:-

- all chimneys and/or flues to solid fuel stoves, boilers and open fires are kept in a good state of repair and they must be professionally cleaned within two weeks of the inception date of this insurance or not more than 6 months since the last time they were professionally cleaned, whichever is the sooner. Thereafter **you** must have them cleaned at not more than 6 monthly intervals.
- **you** must keep in **your** possession the original dated receipts for all cleaning operations (including any cleaning operation prior to the inception of this insurance) for a period of 18 months. **You** will have to produce them for **our** inspection if we ask for them.
- for the purposes of this insurance "professionally" shall refer to an individual or company who are members of a recognised professional trade body.

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

21. Flat Roof Endorsement

It is a condition of this insurance that the areas of flat roof be checked and maintained in good condition, at **your** expense, at least every 5 years.



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