

Premier

Your Premier Home Insurance Policy



NatWest

We are what we do

Useful Numbers

For changes to your policy:

0800 533 5204

To make a claim:

0800 533 5205

4	Introduction
6	Terms and conditions of your policy
6	Meaning of words
9	Your cover
9	Section A – Your buildings and contents
12	Exclusions which apply to Section A
14	Section B – Valuables
15	Exclusions which apply to Section B
16	Section C – Liabilities
17	Exclusions which apply to Section C
19	Section D – Leisure and lifestyle cover
19	Exclusions which apply to Section D
20	Section E – Legal expenses
21	Exclusions which apply to Section E
23	Section F – Home emergency
24	Exclusions which apply to Section F
26	General exclusions
27	General conditions

Welcome to NatWest Premier Home Insurance

Welcome to NatWest Premier Home Insurance – providing you with enhanced home insurance cover for your home and valuables, and access to our 24/7 claims help line.

NatWest Premier Home Insurance provides a range of features and benefits to ensure there is sufficient cover for your valuables.

- The option to bring all your cover together for each of your UK homes.
- A comprehensive level of buildings cover for each of your homes (and associated outbuildings).
- Specialist cover for valuable items, such as jewellery and fine art; high limits available without needing to list individual items worth less than £10,000.
- Accidental damage cover is automatically included.

If you would like to speak to us about your Premier Home Insurance policy: **Call 0800 533 5204.**

Optional home emergency cover

Home emergency cover is also available as part of NatWest Premier Home Insurance. If you have selected it, details will be provided in your policy schedule.

By choosing to add Home Emergency to your Premier Home Insurance policy, this ensures that an approved contractor is on hand 24 hours a day, seven days a week to assist you in the event of a home emergency. Call 24 hours a day, seven days a week **0800 533 5332.**

If you haven't selected Home Emergency cover and would like to add it, simply call our dedicated UK customer service team on **0800 533 5204.**

Here for you in an emergency

For added protection, you can choose to include Home Emergency cover with your NatWest Premier Home Insurance. An approved contractor is on hand 24 hours a day, seven days a week to assist you in the event of a home emergency. No panic, no worries, just the problem solved as soon as possible.

If you have selected Home Emergency cover, Section F will be included in your policy wording.

How to make a claim on your NatWest Premier Home Insurance policy

We appreciate that making a claim can be a stressful time, so one of our personal Claims Handlers will take individual ownership of your claim and manage through to closure, on your behalf. Your Claims Handler will also provide you with their direct telephone number. Assistance is available 24 hours a day, seven days a week.

If you need to make a claim: **Call 0800 533 5205.**

Help when you need it most

Customer service

If you have any questions about your NatWest Premier Home Insurance policy, or if you would like to talk to us about other NatWest Premier Insurance products, call **0800 533 5204**. Our lines are open between 8am-8pm Monday to Friday and 9am-5pm on Saturdays.

We have arranged the following helplines for your use. These helplines are available 24 hours a day, seven days a week by calling **0800 533 5258** or **+44 (0) 1423 847586** from abroad.

All helplines apply to the United Kingdom (UK) only unless otherwise stated. Calls may be monitored or recorded (except those to the counselling service) to improve our service and for security and regulatory purposes. All recordings will be kept secure.

Legal advice

The legal advice helpline will provide you confidential, practical advice on any private legal matter according to UK and EU law.

Tax advice service

The tax advice service helpline will provide you confidential, practical advice on any private tax matter according to UK law.

Medical/Healthcare

The medical/healthcare helpline will provide you information over the telephone on general health issues and non-diagnostic advice on medical matters. Advice can be given on allergies, the side-effects of drugs and how to improve overall health. Information is available on all health services including hospital waiting lists.

Counselling

The counselling helpline will provide you with a confidential counselling service over the telephone. This service does not include onward referral to any voluntary or professional services.

Financial Advice

The financial advice helpline will provide you confidential, practical financial advice on any private legal matter according to UK law.

Keeping your policy up to date

Should your circumstances change, whether you would like to add or amend the properties covered by your policy or you're moving house, NatWest Premier Home Insurance has been designed to be flexible to your changing needs. To keep your cover up to date, call our dedicated UK customer service team on **0800 533 5204**.

Here for your insurance needs

In addition to home insurance, our exclusive range of Premier Insurance products also includes Car, Travel and Pet Insurance, as well as breakdown cover, each offering the same expert cover and a more personal level of service.

For your convenience, we offer the flexibility to meet your insurance needs bringing your cover together. This means one payment date and one renewal date.

Just to let you know our consultants may receive a bonus if you purchase any cover with us.

For more information: **Call 0800 533 5202**
Or visit natwest.com/premierinsurance

Terms and conditions of your policy

NatWest Premier Insurance is arranged by The Royal Bank of Scotland plc and underwritten by U K Insurance Limited.

This section gives full details of **your** cover.

This policy is evidence of the contract between **you** and **us**, U K Insurance Limited, based on information **you** have given to **us**.

Please read **your schedule of insurance** and these policy conditions to make sure **you** know exactly what **your** insurance covers. Check all the policy details and **your** proposal confirmation, which sets out the information **you** have given **us**, carefully. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating **your** policy or claims being rejected or not fully paid.

In return for receiving and accepting the premium, **we** will provide insurance under this policy for the sections shown in the schedule as applying for the accident, injury, loss or damage which has happened in the **territorial limits** during the **period of insurance**.

Under European law, **you** and **we** may choose which law will apply to this contract. English law will apply unless **you** and **we** agree otherwise.

If **you** are resident in Jersey, Jersey law applies to **your** policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.

We have supplied this Agreement and other information to **you** in English and **we** will continue to communicate with **you** in English.

How to make a claim

If **you** need to make a claim on **your** home insurance call us on **0800 533 5205**.

How to make a claim for legal expenses

Before **you** incur any **costs** **you** must contact the legal helpline.

Legal helpline – 0800 533 5258

You can ring the legal helpline to talk about any private legal problem under United Kingdom or EU law, whether or not it results in a claim.

We will provide **you** with initial advice only. **We** will advise **you** of **your** legal rights, what courses of action are available to **you** and whether these can be best implemented by **you** or whether **you** need to consult with a lawyer.

This service is here to help and is available to **you**, 24 hours a day, 365 days of the year. For extra security, **we** may record all phone calls and keep the recording secure.

Please have **your** home insurance policy number available when **you** call.

Meaning of words

NatWest Premier Home Insurance policy definitions

Certain words in the policy and **schedule of insurance** have particular meanings wherever they appear. These meanings apply to the whole policy unless **we** say otherwise. Throughout the policy, defined terms will be bold when used. The words and their meanings are given below. Words that use the masculine gender include the feminine and vice versa. Words using the singular include the plural and vice versa.

In this policy, the words '**you**', '**your**', '**yours**' and '**yourself**' refer to the person or persons named on the schedule of insurance, his or her spouse or domestic partner and any **family member**.

The words '**we**', '**us**', '**our**' and '**ours**' means U K Insurance Limited unless otherwise stated.

Aircraft – any device used or designated for flight, except model or hobby craft not used or designed to carry people or cargo.

Appointed representative – The **preferred law firm**, solicitor, or other suitably qualified person appointed by **us** to represent **you** under Section E Legal Expenses.

Bodily injury – physical bodily harm, including any resultant sickness or disease from physical bodily harm.

Buildings – **your home** including its swimming pools, permanently fitted hot tubs, ornamental man-made ponds, fountains, tennis courts, terraces, patios, steps, service tanks, drains, septic tanks, underground service pipes and cables, sewers and drains, domestic fixed fuel tanks, driveways, footpaths, garden walls, hedges, gates, fences, lifts, fixtures and fittings, decorative finishes, radio and television aerials, satellite dishes, solar panels, wind turbines used for domestic purposes, external lighting and security systems and equipment situated within the boundaries of the **home** and for which **you** are legally responsible.

Business – a part-time or full-time trade, occupation or profession, including farming or stud activities other than **incidental business**.

Business property – items of furniture, furnishings, equipment, supplies and stock used in connection with a **business** conducted from **your home** and owned by **you**.

Collectibles – private collections of rare, unique or novel items of personal interest including memorabilia.

Contaminant – an impurity resulting from the mixture of or contact of a substance with a foreign substance.

Contents – household goods and personal property excluding **valuables**. Contents include satellite dishes and aerials that are owned by **you**, or are **your** responsibility or in the possession of **you**. If **you** are a tenant **contents** includes additions, alterations, installations or fixtures that **you** have paid for, or are responsible for, at **your home**.

Costs – Section E Legal Expenses.

- a) All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the **appointed representative** and agreed by **us**. Legal fees and disbursements will be assessed on the standard basis or in accordance with any fixed recoverable costs scheme, if applicable.
- b) The fees incurred by **your** opponent that **you** are ordered to pay by a **court** and any other fees **we** agree to in writing.

Court – Legal Expenses Section E. Court, tribunal or other suitable authority.

Credit cards – credit cards, cheque cards, bankers cards and cash cards issued to **you**.

Damages – the sum required to satisfy a claim, whether settled or agreed to in writing by **us** or resolved by judicial procedure.

Date of incident – Section E Legal Expenses.

- a) for civil cases, the date of the incident that leads to a claim. If there is more than one incident arising at different times from the same originating cause, the date of incident is the date of the first of these incidents.
- b) for criminal cases, the first date it is alleged that **you** broke the law.
- c) for claims under part 1h Tax protection, the date when HM Revenue & Customs first notifies **you** in writing of its intention to make an enquiry.

Domestic staff – any person **you** employ to perform domestic duties, work or services at **your home**. This excludes any person who is hired to work for **you** in connection with **your business**.

Endorsement – an agreed change to the terms of the policy.

Excess – the amount **you** must pay towards any claim unless stated otherwise.

Family member – any member of **your** family who permanently resides with **you** at the **home**.

Fine art – paintings, drawings, prints, etchings, photographs, tapestries, rugs, porcelain, statuary, manuscripts, clocks, barometers, antique furniture, collectibles and other bona fide works of art with historical value or artistic merit.

Home – the residence, including any garages, as shown at each location on **your schedule of insurance**.

Home invasion – an unlawful act of violence or threat of violence by a person who has gained unlawful entry to **your home**, any temporary residence including **watercraft** with sleeping quarters or a motor home, whilst **you** are in occupancy at the time access is gained.

Incidental business – means:

- a) an activity undertaken solely by **you** that does not produce gross revenues in excess of £10,000 in any year and does not involve employment of others for more than 1,000 hours in total during the **period of insurance**;
- b) farming that does not involve employment of others for more than 1,000 hours in total of farm work during the policy period and does not produce more than £25,000 in gross annual revenues from the raising or care of animals or agriculture.

Jewellery – articles of personal adornment containing gemstones, silver, gold or platinum or other precious metals. This also includes watches and set or unset gemstones.

Landscaping – **your** trees, lawn, shrubs and other plants on the grounds of **your home**.

Loss of limb(s) – a) in the case of a lower limb, permanent physical severance at or above the ankle or permanent total loss of use of an entire leg or foot; and b) in the case of an upper limb, permanent physical severance at or above the wrist or permanent total loss of use of an entire hand or arm.

Loss of eye(s) – the total and irrevocable loss of sight in one or both eyes.

Market value – the amount for which an article could reasonably be expected to be replaced immediately prior to the time of loss or damage with one substantially identical.

Money – the following belonging to **you** and any **family members**: Cash, bankers notes and drafts, cheques, money orders, postal orders, savings stamps and savings certificates, share certificates, Premium Bonds, travellers cheques, travel tickets, gift tokens, securities, accounts, deeds and other negotiable documents.

Motor vehicle – any type of motorised land vehicle requiring motor vehicle registration or operator licensing. This extends to include self-propelled motor homes, motorcycles and attached trailers.

Mould – any type or form of fungus, including but not limited to all forms of mould or mildew and mycotoxins, spores, scents, vapours, gas or substance, including any by-products, produced or released by **mould**.

Occurrence – means:

- a) a loss or an accident, including continuous or repeated exposure to the same general harmful conditions which occurs during the **period of insurance** and results in **personal injury** or **property damage**; or
- b) an offence, including a series or related offences, committed during the period of insurance resulting in **personal injury** or **property damage**.

Outbuildings – any free-standing permanent structure **you** own that is used for domestic purposes and situated within the grounds of **your home**. This includes stables, barns, studios, pool houses, greenhouses, gardens sheds and other similar structures used for domestic purposes.

Period of insurance – the period shown in the **schedule of insurance** for which the policy covers **you** (subject to **us** receiving the premium on time).

Personal injury – the following injuries, or death resulting from the following:

- **bodily injury**;
- wrongful detention, false imprisonment or false arrest;
- shock, emotional distress, mental injury;
- invasion of privacy;
- malicious prosecution; or
- wrongful entry or eviction.

Pollutants – solid, liquid, gaseous or thermal irritant or **contaminant**, including smoke, vapour, soot, fumes, acids, alkalis, chemicals or **waste**.

Precious metals – silverware, tableware, trays, trophies and other similar household articles made of gold, goldplate, silver, silverplate, or platinum, other than **jewellery**.

Preferred law firm – The law firm **we** choose to provide legal services under Section E Legal Expenses. These legal specialists are chosen as they have the expertise to deal with **your** claim and must comply with **our** agreed service standards.

Property damage – physical damage to, destruction of, or loss of use of tangible property.

Reasonable prospects of success – Section E Legal Expenses.

For civil cases, **we** and the **appointed representative** agree that there is a better than 50% chance that **you** will:

- a) obtain a successful judgment; and
- b) recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment, making a successful defence or making a successful appeal or defence of an appeal.

For criminal cases, **we** and the **appointed representative** agree that there is a better than 50% chance of **you** successfully mitigating **your** sentence or fine or making a successful appeal or defence of an appeal.

Reconstruction cost – the least amount required at the time of the loss to either:

- restore or repair a structure; or
- replace or rebuild a structure at the same location; with materials and workmanship of like kind and quality. This includes:
 - fees from architects, surveyors and consulting engineers;
 - the cost of complying with the building regulation of a government or local authority; and

- the cost of removing debris and waste that results from a covered loss.

It does not include any amount required for the excavation, replacement or stabilisation of land under or around a structure. – the least amount required at the time of the loss to either:

- restore or repair a structure; or
- replace or rebuild a structure at the same location; with materials and workmanship of like kind and quality. This includes:
 - fees from architects, surveyors and consulting engineers;
 - the cost of complying with the building regulation of a government or local authority; and
 - the cost of removing debris and **waste** that results from a covered loss.

It does not include any amount required for the excavation, replacement or stabilisation of land under or around a structure.

Schedule of insurance – **your** most recent **schedule of insurance** that **we** have issued to **you** including any **endorsements**.

Terms of appointment – Section E Legal Expenses.

A separate contract which **we** will require the **appointed representative** to enter into with **us** if the **appointed representative** is not a **preferred law firm**. This contract sets out the amounts **we** will pay the **appointed representative** under **your** policy and their responsibilities to report to **us** at various stages of the claim.

Territorial limits – Section E Legal Expenses.

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

For claims under part 1a Personal injury and part 1c Contract dispute the territorial limits are worldwide. For claims under part 2 Detention abroad the territorial limits are anywhere in the world outside the United Kingdom.

Terrorism – any person or people, whether acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination, whether or not committed for political, religious ideological or similar purposes, including intending to influence any government or to put members of the public in fear.

Unoccupied – not lived in by **you** or any other person authorised by **you** for more than 60 consecutive days.

Unfurnished – where the **home** is not adequately furnished for normal living purposes for more than 60 consecutive days.

Valuable(s) – **fine art, jewellery, precious metals**, sporting guns, **collectibles you** own or possess, for which a sum insured is shown in **your schedule of insurance**.

Waste – materials to be disposed or, recycled, reconditioned or reclaimed.

Watercraft – a boat or craft designed for use on or over water.

Your cover

Section A Your buildings and contents

1 Basis of cover

Buildings:

Buildings cover only applies if the **buildings** section is shown on **your schedule of insurance**.

The **buildings** section provides **you** with cover against all risks of physical loss or damage to **your home** and **outbuildings** unless stated otherwise in **your policy** or unless an exclusion applies.

Contents:

Contents cover only applies if the **contents** section is shown on **your schedule of insurance**.

Your contents are covered against all risks of physical loss or damage at **your home** and whilst temporarily removed elsewhere in the world for up to 60 consecutive days in any **period of insurance** unless otherwise stated in the policy or an exclusion applies.

2 How we will settle your claim

Your Buildings and Outbuildings

The amount **we** will pay for each **home buildings** and the **outbuildings** at each location is shown in **your schedule of insurance**.

We will pay the **reconstruction cost** of **your buildings** or **outbuildings**, up to the sum insured shown for that location on **your schedule of insurance**, for each **occurrence**.

For a covered total loss **we** will pay the **reconstruction cost** up to the sum insured shown for that location on **your schedule of insurance**, for each **occurrence**.

If **your buildings and outbuildings** are subject to a partial loss and **you** do not begin to replace, repair or rebuild the lost or damaged property within six months from the date of the **occurrence**, **we** will pay the **reconstruction cost** less depreciation.

If **your buildings and outbuildings** are damaged and is not to be repaired or rebuilt, **we** will pay **you** either the resulting reduction in market value of the property resulting from the loss or damage; or the cost of repairing or rebuilding **your buildings and outbuildings**, whichever is the lowest. In neither case will the payment exceed the **buildings** sum insured shown on **your schedule of insurance**.

If **you** cannot repair, replace or rebuild **your buildings and outbuildings** because **your** primary mortgagee or its assignees have recalled **your** mortgage, **we** will either pay up to the **buildings** sum insured shown on **your schedule of insurance**; or the cost of rebuilding **your buildings and outbuildings**, whichever is the lowest.

Contents

The most **we** will pay for an insured loss is, the amount required to repair the damage or the full cost of replacing the **contents** without deduction for depreciation, whichever is the lesser.

Inflation protection

If **you** have specified **your building** sum insured **we** will index-link the amount shown on **your** schedule. **We** use the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index, although the sum insured will be increased by £1,000 each year even if the index value is less than that amount.

Please note **we** do not apply index-linking to **our** standard policy limit.

We will not make a charge for any inflation protection during the **period of insurance**, but each time **your** policy is renewed, **we** will re-calculate the premium on the adjusted sum insured.

3 Pairs, sets and parts

For a covered loss to a pair or set, or to part of a larger unit, **we** will pay whichever option costs least:

- a) the cost to replace the lost or damaged property;
- b) the cost to restore or repair the damaged property to its pre-loss condition.

However, **we** may pay **you** the full replacement cost of the entire pair, set or unit if **you** agree to surrender the remaining article(s) of the pair, set or unit to **us**. **We** will not repair or replace any undamaged part of the **buildings** which are part of a set or suite unless they are part of a bathroom suite or fitted kitchen and the damaged parts cannot be repaired or an exact replacement found.

We will not pay more than the sum insured shown on **your schedule of insurance**.

4 Limits of liability

For a covered loss in this section to the following type of contents we will not pay more than the amounts shown below for any one claim. These limits do not increase your contents sum insured or the sum insured of any other item covered elsewhere in this policy:

Money	£2,500
Garden furniture, ornaments and statues	£2,500
Trailers and non-motorised horse boxes	£3,000
Sailboards, surfboards, hand propelled boats and accessories	£3,000
Business property	£15,000

5 Policy excess

You must pay any **excess** shown in **your schedule of insurance**, unless **we** have said otherwise. **We** will only deduct one **excess** per claim, unless **we** have endorsed **your** policy to say otherwise.

6 Additional benefits

These benefits are provided in addition to the sum insured shown on **your schedule of insurance** unless otherwise stated. **Your** excess applies to these covers unless stated otherwise. Cover is subject to the General exclusions (refer to page 27) and the Limits of Indemnity on page 13.

If a loss is covered under more than one section of this policy, **we** will pay **you** under the section giving **you** the most cover, but not under more than one section.

Alternative accommodation expenses, loss of rent and increased cost of working

If a covered loss makes **your** main **home** noted on the **schedule of insurance** uninhabitable, or **your** **home** is occupied by squatters, **we** will cover **your** reasonable and necessary costs for alternative accommodation which **we** have agreed in advance with **you**.

Payment will continue for the shortest reasonable amount of time necessary to restore **your** **home** to a habitable condition or for **you** to temporarily locate elsewhere. Cover also includes reasonable alternative accommodation for **your** domestic pets and horses but only if the structure of **your** main **home** itself (and not just its **outbuildings**) becomes uninhabitable.

If **we** provide cover for the contents of the **home**, subject to **your** claim being valid, **we** will also cover the cost of temporarily storing the **contents**, when necessary in a professional storage facility during this period, providing that **we** have agreed with **you** to do so in advance. **We** will also cover the cost of transporting the **contents** of **your** **home** to the alternative accommodation.

Loss of rent

If a **home** or part of **your** **home** which is rented out to others cannot be lived in because of a covered loss, **we** will pay **you** the rent **you** would have received. **We** will cover this loss of rent for the lesser of the following time periods:

- 3 years from the date of the loss or;
- the reasonable amount of time it takes to repair or rebuild that part of the **home** which was rented out, or for **you** to relocate.

We will also cover any rent **you** would still have to pay as a tenant, including ground rent if any **home** on **your schedule of insurance** cannot be lived in due to a covered loss under this policy.

The maximum amount **we** will pay for one claim under this section is £100,000.

Increased cost of working

We will pay **you** for the increased cost of carrying on **your** **business** based at **your** **home** caused only and directly;

- by loss or damage to **your** **home** or any other **outbuilding** or **your** **contents** covered by this policy or;
- the accidental failure in the supply of gas, water, electricity or telephone service for more than 72 consecutive hours to **your** **home** or any **outbuildings** which are used for **your** **business** during the **period of insurance**.

Cover will start from the date on which the loss or damage arises or the service interruption occurs. It will continue until **you** are able to start work in **your** **home** or **outbuilding** within the grounds of **your** **home** but for no more than 12 consecutive months.

The most **we** will pay for any one claim is £15,000. **We** will pay the extra necessary and reasonable costs **you** have to pay to continue **your** **business** based at **your** **home**, less any savings which result from the reduced costs and expenses during the time **your** work is interrupted.

Buying or selling your home

Where **buildings** cover is provided on **your** **schedule of insurance**, if **you** enter into a contract to sell **your** **home**, the purchaser shall be entitled to the benefit of cover under the terms of this policy. This applies once the sale is completed in respect of loss or damage occurring between the period of exchange of contracts (or the offer to purchase in Scotland) and the completion of the sale of the **home** providing the **home** is not insured by the purchaser or on their behalf.

Construction materials

Where **buildings** cover is provided on **your** **schedule of insurance** **we** will cover up to £25,000 for works, materials and supplies owned by **you** within the grounds of **your** **home** for use in the construction, alteration or repair of **your** **home**. **You** must inform **us** before the work proceeds if the total cost of the building work exceeds £25,000. These payments apply only to a covered loss and they do not increase the amount of cover for **your** **home**.

Contents belonging to domestic staff and guests

Where **contents** cover is provided on **your** **schedule of insurance**, **we** cover the **contents** belonging to **your** domestic staff who permanently reside in **your** **home** and invited guests

while they are on the premises of any home named on **your schedule of insurance**.

The maximum amount **we** will pay for loss or damage to **jewellery** or **money** owned by them or items that are covered by other insurance is £1,000.

Data replacement

Where **contents** cover is provided on **your schedule of insurance**, **we** will cover loss to personal or business data stored in **your** computer at **your home** or a mobile telephone as a result of a covered loss. **We** will pay up to £5,000 for the replacement by an external professional person or body, of personal or business data. **We** do not cover the cost of remaking a file, disk, tape or similar.

Emergency entries

Where **buildings** cover is provided on **your schedule of insurance**, **we** will pay to repair damage to **your home** and areas of **landscaping** caused when the emergency service need to access **your home** to combat an emergency.

Essential alterations

Where **buildings** cover is provided on **your schedule of insurance**, **we** will pay up to £15,000 in total for alterations to **your home** thereby allowing **you** to live unassisted following an accident during the **period of insurance**, resulting in the permanent **loss of limb(s)**, **loss of eye(s)** or hearing, which occurs during the **period of insurance**.

Forced evacuation

If **you** are denied access to **your home** by the Police or Public Authority as a direct result of a loss or a reasonable threat of a loss that would be covered by this policy, **we** will reimburse **you** for the reasonable increase in **your** living expenses necessary to maintain **your** household's normal standard of living. **We** also cover any loss of rent for up to 30 days if **your home** is rented to others excluding loss of rent due to termination of a lease or agreement.

We will also pay up to £5,000 for emergency provisions that **you** require during the duration of the period **you** are denied access to **your home**.

Frozen food

Where **contents** cover is provided on **your schedule of insurance**, **we** will pay **you** the cost of replacing food in **your** domestic freezer or refrigerator if it is spoiled by a rise or fall in temperature provided it is not a deliberate act of the power supply authority or the withholding or restricting of power by such an authority.

No policy **excess** applies to this cover.

Gardens and landscaping cover

We will pay the reasonable costs incurred as a result of loss or damage to **landscaping** but excluding loss or damage caused by storm or flood.

We will not pay more than £1,000 for any one tree, shrub or plant. The maximum amount **we** will pay for any one claim is £25,000.

Green upgrade

Where **buildings** cover is provided on **your schedule of insurance**, **we** will contribute 10% of the total claim, up to a maximum of £2,500, for any reasonable expenses **you** incur, to install a solar, wind, geothermal, electrical power-generating system as part of the repair or replacement of the part of **your home** which is the subject of a covered

loss within the **period of insurance**. The installation of a solar, wind or geothermal electrical power-generating system must be the first time such a system was installed at **your home**.

No policy **excess** will apply to this green upgrade contribution.

A total loss is when, at **our** discretion, **your home** is deemed to be beyond economical repair or reconstruction.

In the event of a total loss to **your home**, **we** will pay up to £25,000 to reconstruct parts of **your home** with green buildings product(s). A green building product is one that **we** determine meets the industry recognised green standard attributed to one or more of the following:

- use of less energy, water and/or natural resources by way or for example insulation and framing, carpet and flooring, lighting systems;
- the creation of less waste, for example interior plumbing applications; or
- providing a healthier environment for the people living inside by way of heating and cooling equipment, paints, architectural coatings, primers, undercoatings, adhesives and sealants.

This amount is in addition to the payment basis stated on **your schedule of insurance**.

Home Invasion Protection

Where **contents** cover is provided on **your schedule of insurance**, **we** will pay the reasonable **home invasion** expenses **you** incur (including reasonable **home invasion** expenses incurred by **domestic staff** and guests at the time of **occurrence**) solely and directly as a result of a **home invasion** during the **period of insurance**.

Expenses mean:

- the reasonable related residential security expenses for **you** to improve the security protection to **your home** that was subject to the **home invasion occurrence** as agreed by **us**. The maximum amount **we** will pay is £5,000 for any one claim.

No policy **excess** applies to this cover.

Lock replacement

If the keys to any external doors and windows, as well as any intruder alarm and safes installed in **your home** are lost, damaged, or stolen, **we** will pay the cost of replacing the locks and keys and/or resetting the intruder alarm. No policy **excess** applies to this cover.

Money cover

We will pay for accidental loss of **money** anywhere in the world in the custody or control of **you** or any member of **your family**.

But not:

- a) shortages caused by mistake;
- b) any loss in value;
- c) losses not reported to the Police within 24 hours of being discovered; or
- d) loss or damage by items being confiscated or held by customs or other officials.

We will not pay more than the limit shown in the **schedule of insurance** for any one claim

Credit cards

We will pay for financial loss after unauthorised use of **credit cards**.

But not:

- a) unauthorised use by any **member of your family**;
- b) loss where **you** have not kept to the conditions the **credit card** was issued under; or
- c) losses not reported to the Police and the **credit card** provider within 24 hours of being discovered.

New acquisitions

Where **buildings** cover is provided on **your schedule of insurance**, we will pay up to 15% of the **buildings** sum insured; or up to £150,000 whichever is the lowest for loss or damage to fixtures and fittings, fitted furniture and appliances whilst kept in **your home** before being installed.

Oil or metered water

Where **contents** cover is provided on **your schedule of insurance** we will pay **you** for loss of metered oil or water from a fixed domestic water or heating installation but not when **your home** is **unoccupied**.

Preventative measures

We will pay costs of up to £2,500 which **you** incur with **our** prior agreement in taking measures to avoid or mitigate a covered loss provided that the terms and conditions of this section will apply as if loss or damage had occurred.

Relatives in care

Where **contents** cover is provided on **your schedule of insurance**, we will pay up to £10,000 for a covered loss to belongings owned by **your** parents or grandparents whilst in a nursing home or residential care home in which they are resident or staying as an inpatient. The maximum amount we will pay for one item is £2,500. We will not be liable for loss or damage to **money**.

Removal of nests

Where **contents** cover is provided on **your schedule of insurance** we will pay for the cost of removing the nests of mice, rats, grey squirrels, cockroaches, wasps, hornets from **your home** where **you** normally reside should the **home** become infested during the **period of insurance**. The most we will pay is £5,000 during the **period of insurance**. No policy **excess** applies to this section.

Security upgrades

With **our** agreement we will pay up to £500 for **you** to upgrade **your home** security system including locks, windows, alarms or CCTV following a covered loss settled by **us** where **your home** was entered by force.

No policy **excess** applies to this cover.

Student possessions

Where **contents** cover is provided on **your schedule of insurance**, we will include **contents** belonging to a **family member** in full-time education in the United Kingdom whilst they are living and studying away from the **home**. We will pay for loss or damage up to a maximum amount of £15,000 for any one occurrence.

Temporary removal of fixtures and fittings

Where **buildings** cover is provided on **your schedule of insurance** we will pay up to £50,000 for the cost of the loss or damage to permanent fixtures and fittings of the **home** whilst removed to another building for repair, restoration, renovation or safekeeping for up to 60 days.

Tenants improvements

As tenant or leaseholder, we will pay up to £20,000 for **contents** at any **home** listed in **your schedule of insurance** for additions, alterations, fixtures, improvements and installations **you** own, if a covered loss under **contents** occurs.

Title deeds

Where **contents** cover is provided on **your schedule of insurance** we will pay for the reasonable cost of preparing new title deeds to **your home** after loss or damage whilst in the **home** or **your** bank safe deposit. We will pay for loss or damage up to a maximum amount of £10,000 for any one occurrence.

Trace and access

Where **buildings** cover is provided on **your schedule of insurance**, we will pay the cost of finding the source of the escape of water, oil or gas within the grounds of **your home** in the event oil, gas or water escapes from **your home** heating or water system. In addition, we will cover the cost of removing any part of **your home** necessary to repair **your** household heating or water system and any subsequent repairs including the source of the leak providing this is limited to a single valve, joint or pipe. We will pay no more than £15,000 for any one claim.

Trespass protection

Where **buildings** cover is provided on **your schedule of insurance**, we will pay the reasonable costs to restore the land within the grounds of **your home** following an unlawful trespass, to its pre-trespass condition. The maximum amount we will pay for one occurrence is £10,000.

7 Exclusions to buildings and contents

The following exclusions apply to the buildings and contents sections of **your** policy.

Please also refer to the General exclusions (page 27), and General conditions (page 28).

What is not covered:

Act by particular people

Under the **home invasion** benefit, we do not cover any loss or damage caused by **you**, a **family member**, a family relative, an estranged spouse or former spouse of you, a family member or a family relative, or a domestic partner or former domestic partner of **you**, a **family member** or a family relative or any person acting on **your** or their behalf.

Animals, birds and fish

We do not cover any loss or damage to animals, birds or fish unless agreed by **us** in writing.

Bicycles

We do not cover any loss or damage to bicycles left unattended away from the **home**, **outbuildings** or **your** garden unless locked to a fixed structure or in a locked building.

Business property

We do not cover **contents** owned by **you** that are held or used for any profession, business or employment, other than the cover we give **you** in the **business property** section under Section A Limits of indemnity.

Damage by pets

We do not cover any loss or damage caused by chewing, scratching, fouling, vomiting (except in the case of illness) or denting by pets.

Erosion

We do not cover loss or damage from river or coastal erosion.

Lottery tickets

We do not cover any loss or damage to lottery tickets or winnings.

Motorised vehicles, aircraft and caravans

We do not cover any loss or damage to **motor vehicles**, **aircraft** or caravans including their equipment, keys, key-fobs vehicle parts, and accessories or any electronic devices designed to be operated solely by power from the electrical system of that vehicle.

This exclusion does not apply to **motor vehicles** that are not subject to **motor vehicle** registration and which are:

- golf buggies or carts;
- toys;
- quad bikes with an engine size less than 51cc used within the grounds of the home;
- motorcycles with an engine size less than 51cc used within the grounds of the home;
- garden equipment used for domestic purposes within the boundaries of the home;
- vehicles used to assist a disabled person that does not require registration for the road.

For such vehicles that are not subject to **motor vehicle** registration, the maximum amount we will pay is £10,000 unless stated on **your schedule of insurance**.

Property let to paying guests, tenants or foreign students

If **you** let **your home** or any part of it to paying guests, tenants or foreign students we do not cover:

- any loss or damage caused deliberately by the paying guests, tenants or foreign students;
- theft or attempted theft from the **home** unless force and violence are used to enter and/or leave the **building**.

Removal of nests

We do not cover infestation in any communal areas.

Structural movement

We do not cover any loss or damage caused to **your home** by bulging, expansion, shrinking or settling, including resultant cracking, of foundation, floors, walls, patios, pavements, ceilings or roofs unless caused by subsidence, heave or landslip.

We do not cover any loss or damage to or resulting from the movement of solid floor slabs unless the foundations beneath the outside walls of **your home** are damaged at the same time by the same cause.

We do not cover any loss or damage to trees, shrubs, plants or lawns as a result of the ground sinking unless **your home** is damaged at the same time and by the same cause.

Subsidence, heave & landslip

We do not cover any loss or damage to land, patios, tennis courts, swimming pools, terraces, pavements, footpaths, driveways, bridges, walls, domestic fixed fuel tanks, fences or gates caused by subsidence, heave and landslip unless **your home** is damaged at the same time by the same cause.

Swimming Pools

We do not cover loss or damage caused by water suddenly leaking from swimming pools.

Unattended vehicles

We do not cover any loss or damage to **contents** caused by theft from, in or on an unattended **motor vehicle** unless the windows are closed and all the doors and luggage compartments are locked and the items are hidden from view in a locked luggage compartment. The maximum we will pay for a claim under all sections of this policy is £10,000 for any one **occurrence**.

Unattended baggage

We do not cover any loss or damage over £5,000 of or from any one bag or piece of luggage away from the **home** and not in **your** custody.

Watercraft

Any **watercraft** other than those described under Section A Limits of indemnity.

Wind, storm and flood

We do not cover any loss or damage to fences, hedges, gates (other than electric gates), piers, wharves or docks within the grounds of **your home** caused by wind, storm, flood or weight of snow unless the **home** is damaged at the same time by the same cause. However, we do cover loss or damage to any fence, gate, bulkhead, bridge, pier, wharf, or dock within the grounds of the **home** caused by falling trees, telegraph poles and lampposts.

Section B Valuables

1 Basis of cover

This section of **your** policy covers **you** against all risks of direct physical loss or damage to **valuables** at **your home** and while temporarily removed anywhere in the world for up to 60 consecutive days in any **period of insurance** unless otherwise stated in the policy or an exclusion applies.

All items with a value higher than the single item limit stated in **your schedule of insurance** must be specified under the policy.

2 How we will settle your claim

Payment for specified items (as listed in **your schedule of insurance**) and unspecified items:

Total loss of specified items

For a covered loss to a **valuable** listed in **your schedule of insurance**, **we** will pay the amount required to replace the **valuable** if it is lost or damaged beyond repair. **You** can choose whether to replace the item through one of **our** suppliers, or to accept a cash settlement. The most **we** will pay in total is the value specified on **your schedule of insurance**.

In the event of a total loss to a **valuable** listed in **your schedule of insurance**, no premium refund shall apply in respect of that specified article. If the lost or damaged article is replaced in the **schedule of insurance** by an additional **valuable**, an additional premium will be charged on a pro-rata basis.

Partial loss of specified items

If only part of a **valuable** listed in **your schedule of insurance** is lost or damaged, **we** will pay either the amount to restore the **valuable** to its condition immediately before the loss or to make up the difference between its **market value** before and after the loss. If after the restoration the **market value** of the **valuable** is less than its **market value** immediately before the loss, **we** will pay the difference. In no event shall payment exceed the sum insured for that **valuable**.

Unspecified items

We will pay the amount required to repair or replace the **valuable**, whichever is less, without deduction or depreciation, for a covered loss to **valuables** not specified on **your schedule of insurance**. If after the restoration the **market value** of the **valuable** is less than its **market value** immediately before the loss, **we** will pay the difference. **We** will not pay more than the single item limit as shown in **your schedule of insurance**.

Inflation Protection

If **you** have any unspecified **valuables** **we** will index link the amount shown on **your schedule of insurance**. **We** will use the retail price index or another appropriate index. **We** do not apply index linking to our standard policy limits.

We will not make a charge for any inflation protection during the **period of insurance**, but each time **your** policy is

renewed, **we** will re-calculate the premium on the adjusted sum insured.

3 Pairs, sets and parts

For a covered loss to a pair or set of **valuables**, **we** will pay whichever is less:

- a) repair or replace any part to restore the pair or set to its pre-loss condition. If as a result of the repair or replacement there is a loss in value, **we** will pay the difference between the **market value** before the loss and after the loss; or
- b) pay the sum insured if specified on **your schedule of insurance**, or the market value if unspecified, for the entire pair or set when **you** surrender to **us** the undamaged item(s) of the pair or set.

In no event shall payment exceed the sum insured for that pair or set or the unspecified single item limit as shown in **your schedule of insurance**.

4. Policy excess

How your excess applies:

The **excess** shown on **your schedule of insurance** is the amount of a covered loss you will be required to pay for each **occurrence**.

Any **excess** applicable to each category will be shown on **your schedule of insurance**.

The **excess** shown on **your schedule of insurance** for specified **valuables** will only apply for claims where you have chosen cash settlement.

5 Additional benefits

These covers are provided in addition to the sum insured shown on **your schedule of insurance** unless otherwise stated. **Your excess** applies to these covers unless otherwise stated.

Market appreciation

If, at the time of loss, the **market value** of a specified item has increased beyond the sum insured on **your schedule of insurance**, **we** will pay up to 150% of the specified amount for that item.

We will only pay this provided **you** have had, and can submit to **us**, a valuation carried out on this item within the last two years. The value on **your schedule of insurance** at the time of the loss must reflect this valuation and the valuation must be from a professional valuer who is acceptable to **us**.

Your valuable sum insured has to be increased from the date of the validation or valuation and the full additional premium paid for this cover to operate.

If only part of the specified item is lost or damaged, **we** will pay either the full amount to restore the item to its condition immediately prior to the loss or to make up the difference between its **market value** before and after the loss. If after restoration, the actual value of the item is less than its **market value** before and after the loss, **we** will pay the difference. The maximum amount **we** will pay is 150% of the specified amount for that item.

New acquisitions

We will pay for loss or damage to **your** newly acquired **valuables** up to 25% of the category that the newly acquired item would be insured under provided **you** advise **us** within 60 days from the date of purchase and **you** pay the full additional premium from the date acquired. **We** reserve the right, at our discretion, not to insure the newly acquired valuables after the 60th day.

Jewellery in a bank or safety deposit

We will pay for loss or damage to the **jewellery** in a bank or **safety** deposit on **your schedule of insurance**, whilst in or temporarily removed from the bank or **safety** deposit for a maximum of 30 days in any **period of insurance**. The most **we** will pay is £25,000 for any one claim.

6 Exclusions to valuables

The following exclusions apply to the **valuables** section of **your** policy.

Please also refer to the General exclusions (page 27) and General conditions (page 28).

What is not covered:

Business property

We do not cover **valuables** owned by **you** that are held or used for any profession, business or employment, other than the cover **we** give **you** for **business property**.

Collectibles

We do not cover any loss or damage to **collectibles** caused by fading, creasing, scratching, tearing, thinning, colour transfer, **mould**, water vapour, rust, rot, dampness or temperatures extremes.

Any loss or damage to **collectibles** caused by them being worked on or handled.

The disappearance of an individual stamp that is insured as part of a collection of **stamps** unless it is mounted in a volume and the page is also lost.

Damage by pets

We do not cover any loss or damage caused by chewing, scratching, fouling, vomiting (except in the case of illness) or denting by pets.

Unattended baggage

We do not cover loss or damage over £5,000 of or from any one bag or piece of luggage away from the **home** that **you** are not personally looking after.

Unattended vehicles

We do not cover loss or damage to **valuables** caused by theft from, in or on an unattended **motor vehicle** unless the windows are closed and all the doors and luggage compartments are locked and the items are hidden from view in a locked luggage compartment. The maximum **we** will pay for a claim under all sections of this policy is £10,000 for any one **occurrence**.

Section C Liabilities

1 Basis of cover

Your legal liability to pay **damages**, claimants costs and expenses for:

- accidental **bodily injury** or illness; or
- accidental loss of property or **property damage**;

occurring during the **period of insurance** and incurred by **you** in a personal capacity anywhere in the United Kingdom or during a temporary visit elsewhere in the world.

There is no **excess** applicable to any claim under the **your** 'Liabilities' section.

2 How we will settle your claim

Liability limit

The liability covers apply separately to each of **you** against whom a claim is made or a lawsuit is brought but in the end **we** will not pay more than the liability limits, regardless of how many claims, **homes** or people are involved in the **occurrence**.

Defence cover

We will pay legal defence costs and legal expenses **you** incur with **our** prior written consent. In jurisdictions where **we** may be prevented from defending **you** for a covered loss, **we** will pay only those legal defence expenses incurred with **our** written consent for **your** defence. **Our** duty to defend any claim or suit arising out of a single **occurrence** ends when the amount **we** have paid in damages for that **occurrence** equals the liability shown against each benefit. Payments made as defence cover, except a settlement payment, are in addition to the maximum amount **we** will pay for any one claim.

Where **buildings** cover is provided on **your schedule of insurance** for the relevant **home**, **we** will provide **you** with the following benefits:

Property owners liability

For **you** as the owner but not as occupier of the **home**, the maximum amount **we** will pay for any one claim or claims arising from the one **occurrence** is £5,000,000.

In the event of **your** death **we** will indemnify **your** personal representatives against any liability incurred by **you** and insured under this section.

Defective premises liability

We will pay damages that **you** are legally liable to pay under the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 in connection with any private **home** which **you** previously owned or occupied and for which no other insurance covers the liability.

If **you** cancel this section of the policy, the cover provided will continue for a period of seven years in respect of any **home** insured by this section before cancellation, provided no other policy covers this liability.

The maximum amount **we** will pay for any one claim or claims arising from the one **occurrence** is £5,000,000.

Where **contents** cover is provided on **your schedule of insurance** for the relevant **home**, **we** will provide **you** with the following benefits:

Occupiers and personal liability

For **you** as the occupier but not as owner of the **home**, the maximum amount **we** will pay for any one claim, or claims arising from the one **occurrence**, is £5,000,000.

In the event of **your** death **we** will indemnify **your** personal representatives against any liability incurred by **you** and insured under this section.

Tenants liability

As tenant of the **home**, the maximum amount **we** will pay for any one claim, or claims arising from the one **occurrence**, is £2,000,000. Under this benefit, **we** will pay damages that **you** become legally liable to pay as tenant following loss or damage to:

- the **home** and landlord's fixtures and fittings;
- accidental breakage of glass and sanitary-ware forming part of the **home**;
- accidental damage to cables and underground pipes providing services to or from the **home**, septic tanks, cess pits and drain inspection covers.

3 Additional benefits

Credit cards, forgery and counterfeiting

We will pay up to £25,000 for any amount **you** are legally obligated to pay resulting from:

- the theft or loss of a bank card or **credit card** issued in **your** or **your family member's** name provided the terms and conditions under which the **credit card** was issued have been followed;
- loss caused by forgery or alteration of any cheque or negotiable document;
- loss caused by accepting in good faith any counterfeit paper currency.

At **our** option, **we** may defend a claim or suit against **you** or a **family member** for forgery, counterfeiting or for loss or theft of a bank card or **credit card**.

These payments are in addition to any other insurance cover in force and are in addition to damages and legal costs.

Directors or officers liability

We will pay damages up to £5,000,000 for which **you** are legally liable arising out of any voluntary work as a director or officer for an organised charity registered in the UK.

Domestic staff liability

We will pay damages up to £10,000,000 for which **you** are legally liable resulting from bodily injury of any **domestic staff**. The **occurrence** must arise from the work the person is employed to do for **you**, as a domestic employee or in **incidental business** they do for **you** anywhere within the UK or while travelling with **you** on temporary visits overseas.

4 Liability conditions

These liability conditions, as well as the General conditions on page 28, apply to the Liability section of **your** policy.

Duties after a loss

If an **occurrence** which may be covered by the liabilities section arises, **you** must perform the following duties for cover to apply:

- notify **us** or, in the event of **you** suspecting any potential loss under the credit card forgery and counterfeiting section and any credit card, bank card or other card issuing company as well, immediately;
- **you** must notify **us** of any potential claim under the directors or officers liability section within 90 days of the commencement of the event giving rise to the claim;
- provide **us** with all available information including records and documentation that may help **us** in preparing a defence;
- co-operate with **us** fully in any legal defence by helping **us** to make settlement; to enforce any right of contribution or indemnity against any person or organisation who may be liable to **you**; to attend hearings and any trials; and to secure and provide evidence and obtain the attendance of witnesses.

5 Exclusions to liability

Please also refer to the General exclusions on page 27, the General conditions on page 28 and the Liability conditions on page 16.

What is not covered:

This policy does not provide cover for liability, defence costs or any other cost or expense for:

Aircraft, model aircraft and drones

We do not cover **personal injury** or **property damage** arising out of **you** owning, keeping or using any **aircraft**, drone or model aircraft.

Business activities

We do not cover **personal injury** or **property damage** arising out of a **business** activity or any activity intended to generate a profit carried out by **you**. However, this exclusion does not apply to any voluntary work nor does it apply to **incidental business** activities unless another exclusion applies. **We** do cover **personal injury** and **property damages** arising out of a **home** **we** insure for **you** being let out, as long as **you** have informed **us** prior to the loss.

Care, custody and control

We do not cover **property damage** to property owned by, or in the custody, care or control of **you**.

Caravans

We do not cover **bodily injury** or **property damages** arising out of the ownership, possession or use of any caravan.

Communicable disease

We do not cover **bodily injury** arising directly or indirectly from any illness, sickness or disease transmitted intentionally or unintentionally by **you** to anyone. **We** do not cover and will not pay any **damages** for any threat or exposure or any consequences arising from that illness, sickness or disease.

Contractual liability

We do not cover **bodily injury** or **property damage** arising from contracts or agreements, whether written or unwritten, which imposes a liability which would not have existed without the contract of agreement.

Dangerous dogs

We do not cover any loss or damage which **you** may be held liable for in relation to a dog defined as 'dangerous' under the Dangerous Dogs Act 1991 or specified in the Dangerous Dogs (Northern Ireland) Order 1991 and any amending legislation.

Defective premises liability

We do not cover:

- a) building work at any **home** not in the UK;
- b) injury or damage occurring before disposal of the **home**;
- c) liability to:
 - (i) put right defective work;
 - (ii) for which **you** are otherwise insured;
 - (iii) assumed under contract or agreement which would not otherwise attach.

Discrimination

We do not cover **bodily injury** arising out of actual, alleged or threatened discrimination or harassment due to age, sex, race, creed, national origin, handicapped status, sexual preference or any other discrimination.

Domestic staff liability

Any **damages** **you** are legally liable to pay to any **domestic staff** following any judgement or award given or made outside the courts of a member of the European Union.

Insured persons

We do not cover **bodily injury** to **you** or **your family members** under this policy.

Intentional acts

We do not cover **property damage** or **bodily injury** resulting from any criminal, intentional, wilful or malicious act or omission by **you**. **We** also will not cover claims for acts or omissions by **you** which are intended to result in, or would be expected by a reasonable person, to cause **property damage** or **bodily injury**. This exclusion applies even in the event the injury or damage is of a different kind or degree or is sustained by a different person than expected or intended but does not apply to **bodily injury** if **you** or a **family member** acted with reasonable force to protect any person or property.

Libel, slander or defamation

We do not cover any **damages** arising from libel, slander or defamation.

Motorised land vehicles

We do not cover **bodily injury** or **property damage** arising from the ownership, maintenance, use, operation, loading or unloading of any **motor vehicles**, including their equipment, vehicle parts and accessories.

This exclusion does not apply to motor vehicles that are not subject to motor vehicle registration and which are:

- golf buggies or carts;
- toys;
- quad bikes with an engine size less than 51cc used within the grounds of the home;
- motorcycles with an engine size less than 51cc used within the grounds of the home;
- garden equipment used for domestic purposes within the boundaries of the home;
- vehicles used to assist a disabled person that does not require registration for the road.

Professional services

We do not cover **personal injury** or **property damage** arising out of **you** or a **family member** performing or failure to perform professional services for which **you** or any **family member** is legally responsible or licensed.

Property in your care

We do not cover **property damage** to property belonging to, or held in trust by, or in the custody or control of **you**, any **family member** or **domestic staff**.

Punitive damages

We do not cover **your** liability for punitive fines, penalties or **damages**.

Unlicensed firearms

We do not cover **bodily injury** or **property damage** arising from the ownership, possession or use of any unlicensed firearm.

Watercraft

We do not cover **bodily injury** or **property damage** arising from the ownership, maintenance, use, operation, loading or unloading of any **watercraft** apart from sailboards, surfboards, windsurfers or those solely propelled by oars or paddles which are hand or foot operated.

Wind powered land vehicles

We do not cover **bodily injury** or **property damage** arising out of the ownership, maintenance, use, operation, loading or unloading of any wind powered land vehicle.

Section D

Leisure and lifestyle cover

1 Basis of cover

The following additional benefits apply when the **contents** cover is shown on **your schedule of insurance**.

Sports Club And Private Member's Club Membership Fees Cover

The definitions of the following words are in addition to, or may replace those shown on pages 6 to 8. In this section only, the words below will have the following meanings:

Accident – an event caused suddenly by external means, which results in **bodily injury**, which is not expected and not deliberate. Excluding accident as a result of:

- a) any professional sport or activity;
- b) active service in any armed force;
- c) alcohol or drugs taken by **you** (apart from drugs taken under medical supervision, but not for treating drug addiction);
- d) racing of any kind;
- e) scuba diving, white-water rafting, hang-gliding, paragliding, parasailing, parachuting, sky-diving, parascending, ballooning, mountaineering, rock climbing, pot-holing, caving, bungee jumping and any similar activities;
- f) flying (unless travelling as a fare-paying passenger).

Bodily injury – injury caused by accidental means which, within 24 hours of the **accident**, results solely in **you** being unable to play the sport **you** normally play. But not:

- a) sickness;
- b) disease;
- c) naturally occurring condition; or
- d) any medical disorder.

Sports club – membership of a gymnasium or club where **you** have paid a fee to actively participate in a sport.

Private member's club – membership of a club where **you** have paid a fee to join and which is part of The Association of London Clubs.

How we will settle your claim

For any one claim, **we** will decide to either:

- a) pay any benefit due at the end of the period of disablement; or
- b) pay any benefit due at the end of one year's membership.

It is a condition of cover that **you** must submit written advice from **your** doctor confirming the period **you** were disabled and that **you** were totally unable to play the sport to which the membership fees relate to.

You must provide written evidence that **your** membership fees have been paid.

Membership fees – **we** will pay an amount equal to 1/30th of the monthly **sports club** or **private member's club** membership fee (or 1/365th of the annual fee) for each day of disablement if **you** are unable to use any of the facilities for which **you** have paid a membership fee as a result of an **accident** occurring during the **period of insurance**.

The most **we** will pay for any one **sports club** or **private member's club** membership is £1,000 or one year's membership fee, whichever is the lesser amount.

Golf cover

We provide cover for the following additional expenses **you** incur whilst playing golf or participating in activities at a golf club anywhere in the world unless otherwise stated or an exclusion applies:

- any property damage to another person's property caused by **you** playing golf, irrespective of legal liability. The most **we** will pay is £5,000,000 for any one claim;
- **we** will pay up to £500 for expenses incurred in the **event** of **you** achieving a hole in one during an official competition. This amount is increased to £750 if **you** achieve a hole in one whilst playing in an official competition away from **your** designated club. The score card and certificate from **your** club or competition secretary where the hole in one took place must be submitted in the event of a claim and evidence of **your** club membership (handicap certificate) provided if required by **us**.

In the **event** of payment for a hole in one becoming due, **we** will offer to make the payment towards a charity of **your** choice rather than directly to **you**, at **your** discretion.

2 Exclusions to leisure and lifestyle

The following exclusions apply to the Leisure and lifestyle section of **your** policy.

Please also refer to the General exclusions (page 27) and General conditions (page 28).

What is not covered:

We will not pay for any loss or damage caused by a civil authority.

We will not be liable for **sports club** or **private member's club** membership fees:

- for the first 21 days of disablement;
- if **you** cancel **your** subscription;
- if **you** are over the age of 75 years; or
- refunded by or not required to be paid to **your** club or establishment.

Section E

Legal expenses

This cover automatically applies to **your** policy and will appear on **your schedule of insurance**.

We agree to provide the cover in this section E if:

- a) we and the **appointed representative** agree that **your** claim has **reasonable prospects of success** for the duration of the claim;
- b) the incident happens within the **territorial limits** and during a period cover was in force; and
- c) any legal proceedings will be carried out within the **territorial limits** by a court.

Cover provided

1. Costs

We will pay **costs** in the event of the following:

a) Personal injury

An incident that causes **your** death or bodily injury to **you**.

But not

Any claim arising from or relating to:

- a) illness or injury which develops gradually or is not caused by a specific or sudden accident;
- b) psychological injury or mental illness unless it results from a specific or sudden accident that has also caused physical bodily injury to **you**;
- c) defending **your** legal rights in claims against **you**; or
- d) any claim relating to clinical negligence other than as provided for under part 1b Clinical negligence.

b) Clinical negligence

Death or bodily injury to **you** that results from negligent surgery, clinical or medical procedure, or treatment.

But not

Any claim arising from or relating to:

- a) negligent surgery, clinical or medical procedure, or treatment that occurred before cover started;
- b) an alleged failure to correctly diagnose **your** condition; or
- c) psychological injury or mental illness unless it results from negligent surgery, clinical or medical procedure or treatment that has also caused physical bodily injury to **you**.

c) Contract dispute

A breach of contract claim arising out of a contract **you** have for:

- a) buying or hiring goods or services;
- b) selling goods; or
- c) buying or selling **your home**.

But not

Any claim arising from or relating to:

- a) a contract **you** entered into before cover started;
- b) advice, specification, design, construction, conversion, extension, renovation or demolition on any land or relating to any buildings where the contract value exceeds £25,000 (including VAT);
- c) a contract **you** have entered into in connection with a profession, business, trade or venture for gain;
- d) a contract **you** have entered into in connection with **your** employment other than as provided for under part 1e Employment;
- e) loans, mortgages, pensions, investments or borrowing;
- f) planning, including town and country planning; or
- g) professional negligence in connection with a matter not covered under this section E.

d) Property protection

The following disputes arising out of **you** owning or living in **your home**:

- a) a legal nuisance;
- b) a trespass to **your home**; or
- c) physical damage to **your home**.

But not

Any claim arising from or relating to:

- a) any building or land other than **your home**;
- b) planning, including town and country planning;
- c) any works by or under the order of any government or public or local authority unless the claim is for accidental physical damage;
- d) advice, specification, design, construction, conversion, extension, renovation or demolition on any land or relating to any buildings; or
- e) leases, tenancies or a licence to occupy land or buildings.

e) Employment

A dispute with **your** current, former or prospective employer.

But not

Any claim arising from or relating to:

- a) defending **your** legal rights in claims against **you**, other than defending a counter-claim;
- b) any disciplinary, investigatory or grievance procedures within the company **you** work for, and appeals against the outcomes of such procedures;
- c) settlement agreements unless there is a legal claim in the alternative; or
- d) redundancy consultations.

f) Tax protection

A full enquiry by HM Revenue & Customs that considers all aspects of **your** self-assessment tax return. The full enquiry must relate solely to **your** work as an employee.

But not

Any claim arising from or relating to:

- a) enquiries limited to specific aspects of **your** self-assessment tax return; or
- b) any business tax affairs (For example where **you** are self-employed, a sole-trader or in a partnership).

g) Education

A dispute with a Local Education Authority (LEA) regarding a decision made about **your** child's education:

- school admission appeals panel – **we** will represent **you** in an appeal, following the non admittance of **your** child by a school, arranged under Section 94 of the School Standards and Framework Act 1998 as amended by Section 50 and 51 of the Education Act 2002;
- first tier tribunal – Special Educational Needs and Disability (SEND) – **we** will represent **you** at an appeal to SEND against a decision made by a Local Education Authority (LEA) regarding **your** child's education.

But not

Any claim arising from or relating to:

- a) any appeal regarding **your** child's exclusion from a school, unless the appeal can be heard at SEND;
- b) upper Tribunal Appeals, unless **we** dealt with the original SEND appeal; or
- c) upper Tribunal Appeals reported more than 14 days after the original SEND decision was received by **you**.

h) Inheritance dispute

A dispute over something left to **you** in a will.

But not

Any claim arising from or relating to:

- a) a dispute with executors regarding the management of the estate;
- b) the negligent drafting of a will;
- c) a dispute **you** have with another beneficiary regarding the administration or disposal of any property left to **you** in a will; or
- d) where a will has not been previously made, concluded or cannot be traced (intestacy).

i) Legal defence

Your work as an employee which leads to:

- a) **you** being prosecuted in a criminal court within the **territorial limits**;
- b) civil action being taken against **you** for unlawful discrimination; or

- c) civil action being taken against **you** under Section 13 of the Data Protection Act 1998.

j) Motoring prosecution

You being prosecuted for an offence connected with using or driving a motor vehicle. **You** must send **us** a copy of **your** summons within 7 days of receiving it.

But not

Any claim arising from or relating to:

- a) prosecutions resulting from drink or drug related offences;
- b) **you** driving a motor vehicle for which **you** do not have valid motor insurance;
- c) driving licence or vehicle documentation related offences; or
- d) parking or obstruction offences.

2. Detention while abroad

We will pay up to £250 for the first consultation that **you** arrange with a local solicitor if **you** are arrested or held by authorities while **you** are abroad.

3. Salary while you attend jury service

We will pay **your** salary or wages for each complete half day **you** attend jury service if **you** cannot claim them back from the court or from **your** employer.

The most we will pay under 1 and 3 above, including any appeal or counterclaim, for all claims that arise from the same incident is £100,000 (including VAT).

General exclusions which apply to Legal Expenses

See also the general exclusions which apply to the whole policy.

You are not covered for any claim arising from or relating to:

- a) **costs** that relate to the period before **we** accept **your** claim;
- b) action against another person who is insured by this policy;
- c) fines, penalties, compensation or damages which **you** are ordered to pay by a **court**;
- d) a dispute between **you** and someone **you** live with or have lived with;
- e) a judicial review – an application for a judge to review the legality of a decision made or action taken by a public body;
- f) a dispute with **us** about this section of the policy other than as shown under 'How to complain' on page 32;
- g) incidents which begin before the cover started;
- h) loss or damage that is insured under another section of this policy or any other insurance policy; or
- i) any appeal where **we** did not provide cover for the original claim.

General conditions which apply to

Section E – Legal Expenses

See also the general conditions which apply to the whole policy. General Conditions 3 and 13 on pages 28 to 29 do not apply to Section E – Legal Expenses.

1. Observing the policy terms

You must comply with all of the terms and conditions of this policy, take all reasonable precautions to minimise the cost of claims and to prevent a claim from happening.

If **our** position is prejudiced as a result of **you** not observing any of the terms and conditions of this policy, **we** have the right to:

- refuse or withdraw from any claim;
- refuse to pay **costs** **we** have already agreed to meet; and
- claim back from **you** **costs** that **we** have paid.

2. Reporting your claim

- a) **You** must report full and factual details of **your** claim to **us** within a reasonable time of the **date of incident**.
- b) **You** must send **us** any information that **we** ask for that is reasonable and relevant to **your** claim (**you** must pay any charges involved in providing this information).

3. Choosing an appointed representative

- a) If **we** accept **your** claim **we** will appoint a **preferred law firm** to try to settle the matter without having to go to **court**.
- b) If it is necessary to take **your** claim to **court**, or if there is a conflict of interests, **you** can choose a law firm to act as the **appointed representative**.
- c) If **you** choose an **appointed representative** who is not a **preferred law firm** they must agree to act for **you** in line with **our terms of appointment** (**you** can ask **us** for a copy). Cover for their **costs** will only commence from the date they agree to **our terms of appointment**.
- d) The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for **costs** incurred by the **appointed representative** which are not authorised by **us**.

4. Co-operating with the appointed representative and us

- a) If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.
- b) **You** must fully co-operate with the **appointed representative** and **us**, and not take any action that has not been agreed by the **appointed representative** or by **us**.
- c) **You** must keep **us** and the **appointed representative** promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.
- d) **You** must get **our** permission before instructing a barrister or an expert witness.
- e) **We** can contact the **appointed representative** at any time, and he or she must co-operate fully with **us** at all times.

5. Barrister's opinion

If there are conflicting opinions over **reasonable prospects of success** **you** will be required to obtain an opinion from a barrister; the choice of the barrister needs to be agreed between **you** and **us**. **You** will be responsible for paying for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

6. Settling or ending your claim

- a) **You** must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.
- b) **You** must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** will not withhold **our** approval without good reason.
- c) If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.
- d) **We** can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.
- e) **We** can refuse to pay further **costs** if **you** do not accept a payment into **court**, or an offer to settle a claim, which **we** or **your appointed representative** considers should be accepted.
- f) **We** can refuse to pay further **costs** if **we** or the **appointed representative** consider that those **costs** would be disproportionate to the value of the claim.
- g) **You** must tell **us** if **your** claim no longer has **reasonable prospects of success**.
- h) **We** can refuse to pay further **costs** if **your** claim no longer has **reasonable prospects of success**.

7. Assessing and recovering costs

- a) **We** have the right to have **costs** certified by the appropriate professional body, audited by costs draftsmen **we** choose or assessed by a **court**.
- b) **You** must tell the **appointed representative** to claim back all **costs** that **you** are entitled to. If **costs** **we** have paid are recovered, **you** must refund them to **us**.
- c) **We** and **you** will share any **costs** that are recovered where:
 - i) **We** refused to pay further **costs** and **you** paid more **costs** to end **your** claim.
 - ii) **you** chose to pay the difference between the **costs** **we** offered to the **appointed representative** under **our terms of appointment** and the **costs** charged by the **appointed representative**.

We and **you** will each receive the same percentage of the recovered **costs** as originally paid.

Section F

Home emergency

The following definitions apply to this section and are in addition to or may replace those shown on pages 6 to 8 of the policy.

In this Home Emergency section only, the words below will have the following meanings.

Authorised repairer – a person, company or organisation appointed by us to temporarily or permanently put right, an emergency, carry out emergency repairs or prevent further damage where possible.

Beyond economic repair – when the cost of repairing the boiler or appliance is more than the cost of replacing it. If we decide your boiler is beyond economic repair, we will pay up to £500 towards the cost of a new one.

Call out – sending out an authorised repairer after you ask for emergency assistance, even if you then cancel your request.

Electrical supply – the permanent electrical system supplying power to wall sockets, switches, bulb sockets and fuse boxes which are inside your home and beyond the electric meter.

Emergency – an incident in the home that happens during the period of insurance, and, which if not dealt with quickly will:

- a) make the home unsafe or insecure for you;
- b) cause damage to the home and its contents; or
- c) result in the home losing its main source of heating, lighting or water (hot or cold).

Emergency assistance – work carried out by an authorised repairer to temporarily or permanently put right an emergency, carry out emergency repairs or prevent further damage.

But not permanently putting right paths and driveways that need to be removed or replaced in order to deal with the emergency.

Geographical limits – the United Kingdom including the Isle of Wight, Isle of Man, Northern Ireland and the Channel Islands but not the Scilly Isles, or the Scottish Islands.

Home – the private home at the address shown in the schedule, together with integral (built in) or attached garages used for domestic purposes.

But not: detached garages and outbuildings.

Internal plumbing and drainage – the fixed sanitary fittings, hot or cold water supply and storage and drainage systems which you are responsible for and that are within the home.

Main source of heating – the main hot water or central heating system in your home including:

- a) one domestic boiler;
- b) any controls forming part of the boiler; and
- c) the programmer, central heating pump, hot water cylinder, room thermostat and radiators.

But not:

- a) any form of underfloor heating, solar heating system or warm air heating systems;
- b) non-domestic boiler and associated system;
- c) any boiler with an output of over 75kW;
- d) any secondary or other boiler.

Period of insurance – the period you are insured for, as shown in your schedule of insurance.

Permanent repair – repairs or work needed to put the emergency right.

Pests

- a) wasps' nests;
- b) hornets' nests;
- c) mice;
- d) rats;
- e) grey squirrels.

Temporary repair – repairs or work that may be needed to put an emergency right but which may need to be replaced by a permanent repair.

Security – the locks to doors and windows on the outside of the home.

Underground external drainage – the drainage pipes and sewers within the home, together with those underground and outside the home which you have legal responsibility for, but only as far as the junction with the mains services.

But not cesspits, septic tanks, treatment plants and associated pipe work and equipment.

You/Your/Yours – the person named as the policy holder in the schedule or any person authorised by you to be in the home at the time of the emergency.

Cover provided – if there is an emergency in your home, we will:

- a) tell you how to immediately protect yourself and the home;
- b) send an authorised repairer to your home or arrange an appointment for an authorised repairer to visit your home at an agreed time; and
- c) organise and pay the cost of providing emergency assistance, including the cost of the call-out, labour at the home and parts up to a total of £1500 a call out including VAT for the areas detailed in this Home Emergency section.

If a major emergency could result in serious damage or danger you should immediately report it to the gas, electricity or water company, the local authority or the emergency services. If you ever smell gas or discover a leak, you should call Transco gas emergencies on **0800 111 999**.

1. Electrical wiring

We will pay the cost of **emergency assistance** needed as the result of the permanent electrical supply in **your home** failing.

But not any electrical wiring that is not permanent, such as fairy lights, or is situated outside of the **home**, such as wiring to satellite dishes, aerials and so on.

2. Plumbing and drainage

We will pay the cost of emergency **assistance** that is necessary as a result of an emergency to:

- a) internal plumbing and drainage; and;
- b) underground external drainage.

But not:

- a) the costs of repairs to the underground water supply of **your home**;
- b) shared drainage facilities except within the boundary of **your home**;
- c) more than **your** share of the costs if the property is a flat or maisonette;
- d) after **your home** has been **unoccupied** for more than 60 days in a row.

3. Security

We will pay the costs of **emergency assistance** needed as a result of the locks in doors and windows on the outside of **your home** not working or being damaged.

But not:

- a) replacement locks as a result of the theft or loss of keys to the **home**;
- b) the repair or replacement of any intruder or alarm systems;
- c) damage to outside windows or glass in doors, unless it leaves the **home** unsafe or insecure;
- d) **emergency assistance** after **your home** has been **unoccupied** for more than 60 days in a row.

4. Heating

We will pay the cost of **emergency assistance** as a result of the main source of heating in the **home** failing.

But not:

- a) the cost of repairing a boiler with a maximum output of more than 75kW;
- b) gas leaks from any pipes or gas fired appliances;
- c) the cost of repairing a boiler or appliance that is, in our opinion, beyond economical repair;
- d) the cost of replacing the central heating boiler, storage or panel heater or appliance;
- e) the cold water supply tank, its feed and outlet;
- f) any water supply from the hot water cylinder or gas appliance, to and including the taps;
- g) repairing or replacing radiators, although **we** will pay the cost to isolate (close the connection to) leaking radiators;

h) clearing airlocks or bleeding radiators;

i) removal of asbestos associated with repairing the appliance or system;

j) **emergency assistance** after **your home** has been **unoccupied** for 60 days in a row.

5. Pests

We will pay for the cost of treatment needed because of **pests** in the **home** that cause an **emergency**.

But not:

- a) after **your home** has been **unoccupied** for more than 60 days in a row; or;
- b) if **you** have failed to follow **our** recommendations on preventing and controlling **pests**.

6. Alternative accommodation

We will pay for the arrangement and costs of overnight accommodation if the property becomes uninhabitable, up to £500, including VAT.

7. Alternative heating equipment

We will pay reasonable costs towards alternative heating equipment or a generator in the event of failure to the primary heating system or electricity supply that cannot be fixed within 12 hours of call-out.

General exclusions which apply to home emergency

We will not pay for the following:

1. The cost of providing emergency assistance to any **home** that is not within **geographical limits**.
2. The cost of any work which is carried out before **we** approve it or by anyone other than an **authorised repairer**.
3. Any items that need replacing as a result of normal use such as replacement light bulbs and fuses in plugs.
4. Any loss or damage caused by uninsurable risks.
5. Any loss or damage deliberately caused by **you** or by anything **you** do not do.
6. Any loss or damage caused by fire, lightning, explosion, earthquake, flood, storm, movement of the land **your home** is on (subsidence, heave or landslip), malicious damage, theft or attempted theft (except if the emergency relates to locks, doors and windows), structural repairs, alteration or demolition, faulty workmanship or the use of faulty materials.
7. Further loss or damage of any kind resulting from an **emergency**.
8. Any loss or damage arising outside the legal boundaries of the home, except as provided under the definition of **underground external drainage**.
9. Any loss or damage arising from public services to **your home** being interrupted or disconnected, or from the main electricity, water or gas supply system not working properly or breaking down or gas leaks.

10. Any system or equipment which has not been installed in line with the manufacturer's instructions, or has not been used properly, or altered properly, or which is faulty as a result of a manufacturer's or designer's fault.
11. Any loss or damage to any decoration, fixtures or fittings which are removed or replaced in the process of providing the **emergency assistance**.
12. Replacing the system or appliance if spare parts are not available after a reasonable search of stockists.

General conditions which apply to home emergency

1. Asking for emergency assistance

You must contact **us** immediately whenever an **emergency** arises that may result in a call out.

To ask for emergency assistance you must call the Helpline on 0800 533 5332 within 24 hours of discovering the emergency, and not contact a repairer yourself.

2. Preventing loss

You must take all reasonable steps to prevent loss, damage or breakdown and to keep the **home**, its systems and appliances in a good state of repair.

3. Spare or replacement parts

Spare or replacement parts may not be from the original manufacturer and will not necessarily be a like-for-like replacement.

We cannot be held responsible for delay in supplying spare or replacement parts.

4. Pay on use

If an **emergency** that is not included under home emergency cover arises, where possible, **we** can arrange for an **authorised repairer** to call at **your home** but **you** will have to pay all **costs** involved and the contract for the services will be directly between **you** and the repairer. The use of this service is not considered to be a call out.

General exclusions

The following apply to the whole of **your** policy. Any further specific exclusions are shown in the section of cover to which they apply.

What is not covered:

1. Acts of war

We do not cover any loss or damage as a consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or similar event.

2. Confiscation

We do not cover loss or damage caused by the destruction, confiscation or seizure by any government or public authority.

3. Deception

We do not cover loss or damage suffered by **you** due to any person obtaining any property by deception, unless deception is only used to gain entry to **your home**.

4. Deliberate acts and misappropriation

We do not cover loss or damage caused, or allowed to be caused, deliberately or wilfully by **you** or any **family member**, paying guest or tenant or anyone acting on **your** behalf. This includes the taking or other misappropriation of **contents** from **you** or a **family member** by **you** or a **family member**.

5. Dishonest acts

We do not cover loss or damage caused by any dishonest or criminal act by, or at the direction of, **you** or a **family member**.

6. Existing damage

We do not cover loss or damage that happened before the **period of insurance**.

7. Failure of computers and electrical equipment

We do not cover loss or damage directly or indirectly due to:

- an error in computer programming or instruction to the computer, but **we** do cover any resultant damage provided no other exclusions apply;
- computer viruses.

8. Faulty, inadequate or defective planning

We do not cover any loss or damage caused by faulty, inadequate or defective:

- planning, development, surveying;
- design, specifications, workmanship, repair, renovation, remodelling, grading, compaction;
- materials used in repair, construction, renovation or remodelling; or
- maintenance;

of part or all of any property whether on or off the **home**.

9. Frost

We do not cover any loss or damage caused by frost.

10. Gradual deterioration, breakdown, wear and tear

We do not cover any loss or damage caused by:

- wear and tear, gradual deterioration;

- inherent vice, latent defect, mechanical or electrical breakdown;
- warping or shrinkage, rust or other corrosion, wet or dry rot or **mould**.

This exclusion does not apply under trace and access cover where the source of the water leak is covered providing this is limited to a single valve, joint or pipe.

11. Indirect loss

We do not cover **indirect loss** of any kind incurred by **you** or a **family member**.

12. Pollution or contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by pollution or contamination, unless arising from oil leakage from any fixed heating installation or from any domestic appliance in **your home** during the **period of insurance**.

13. Radioactive contamination

We do not cover any expense, legal liability (other than liability to **your domestic staff**) or any loss or damage to property directly or indirectly caused by, arising from or contributed to by:

- ionising radiations or radioactive contamination from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any nuclear part of that equipment;
- the use of a chemical or biological weapon.

14. Restoration and repair

We do not cover loss or damage caused by repair, restoration, alteration, refinishing, dyeing, cleaning or renovating.

15. Rodents, insects and vermin

We do not cover any loss or damage caused by rodents, vermin or insects.

16. Sonic bangs

We do not cover loss or damage arising from pressure waves caused by **aircraft** and other flying objects travelling at or above the speed of sound.

17. Structural changes and cleaning

We do not cover any loss or damage to **your home** caused by demolition, construction, cleaning or other similar processes.

18. Temperature or dampness

We do not cover any loss or damage caused by extremes of temperature, dampness or dryness of atmosphere, or water vapour to **your home, outbuildings, contents** or **valuables**. This exclusion does not apply to loss or damage caused directly by rain, sleet, snow or hail.

19. Tenants property

We do not cover any loss or damage to property belonging to **your** lodgers, boarders or other tenants.

20. Terrorism

We do not cover any expense, legal liability or any loss or damage to property directly or indirectly caused by **terrorism**.

21. Unfurnished homes

We do not cover loss or damage caused by theft, malicious damage, vandalism or the escape of water from fixed tanks, apparatus or pipes nor damage caused to them by freezing or forcible and violent bursting if **your home** is **unfurnished**, unless agreed by **us** in writing.

We do not cover loss or damage caused by theft, attempted theft, malicious damage or vandalism when **your home** is **unfurnished** unless agreed by **us** in writing.

22. Unoccupied homes

We do not cover loss or damage caused by the escape of water from fixed tanks, apparatus or pipes nor damage caused to them by freezing or forcible and violent bursting if **your home** is **unoccupied**, undergoing renovation or being constructed unless the heating is maintained at a minimum of 10 degrees centigrade in the **home** or the water is shut off and drained from the system or appliance.

23. Unsuitable transportation and packing

We do not cover any loss or damage to any item during transit, which is not suitably packed and secured relative to its value and the method by which it is being transported.

General conditions

The following conditions apply to the whole of **your** policy and all of the covers provided by it. **You** and any other person entitled to benefit under this policy must keep to its terms, conditions and **endorsements**. If **you** do not keep to these conditions, **we** may cancel this policy, refuse or withdraw from any claim, claim back from **you** **costs** paid by **us** during **your** claim or do all of the above.

1. Abandoning property

You cannot abandon property to **us** or a third party without **our** prior written consent.

2. Adequacy of your sums insured

You must keep the sums insured at a level that represents the full reconstruction **cost** of **your buildings** and any **outbuildings** unless unlimited **buildings** cover applies on **your schedule of insurance**.

You must keep the sums insured for valuables at a level which represents the current **market value**.

To ensure **your** sums insured reflect these amounts and to thereby reduce the possibility of being underinsured, **you** should undertake regular reviews and request an increase to **your** sum(s) insured if **you** feel this is necessary. Any additions, alterations or renovations to **your home** should be reported to **us** as soon as possible.

Failure to provide correct information or inform **us** of any relevant changes could adversely affect **your** policy, including invalidating **your** policy or claims being rejected or not fully paid.

3. Arbitration

If **we** accept **your** claim, but **you** disagree over the amount **you** will be paid, **you** and **we** may refer the dispute to an independent arbitrator who will be appointed in accordance

with current law in order to reach a mutual agreement. When this occurs, the arbitrator must decide on an award before **you** can bring proceedings against **us**.

4. Assignment

No one covered under this policy may assign or turn over any right of interest in regard to the policy without **our** written consent.

5. Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise. **We** will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms. If **you** do not want to renew **your** policy **you** must call **us** before **your** renewal date to let **us** know. If **we** are unable to offer renewal terms **we** will write to **you** at **your** last known address to let **you** know.

It is not possible to offer automatic renewal with all payment methods so please check **your** renewal invite for further details.

6. Bankruptcy or death

The bankruptcy or insolvency of **you** shall not relieve **us** of any of **our** obligations. Further, if **you** or a **family member** dies or becomes bankrupt or insolvent during the policy period, this policy, unless cancelled, will cover **you** or the **family member's** legal representative for the remainder of the policy period.

7. Building works

You must provide **us** with full details of any building work or heat processes, including the restoration, repair, redecoration, maintenance or other similar work where the value exceeds £25,000 or before the signing of any contract, which in any way, removes or limits **your** legal rights against a contractor or building firm.

If **you** do not notify **us** and provide **us** with full details at least 21 days before the work is due to commence, any loss directly or indirectly caused by or relating to the work will be excluded.

8. Cancellation

If this cover does not meet **your** needs please call **our** customer helpline number **0800 533 5204** within 14 days of receiving **your** documents. **We** will return any premium **you** have paid as long as no claims have been made during that time.

You may cancel the policy after that time by calling **us** on the above number or sending **us** notice in writing. **We** will refund the proportion of any premium paid for the remaining **period of insurance** less an administration fee as shown in **your schedule of insurance**, providing that **you** have not made any claim during the current **period of insurance**.

We have the right to cancel **your** policy at any time by giving **you** 14 days' notice in writing where there is a valid reason for doing so. **We** will send **our** cancellation letter to the latest address **we** have for **you**. Valid reasons may include but are not limited to:

- where **you** are required, in accordance with the terms of this policy, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in

a way that substantially affects **our** ability to process **your** claim, or deal with **your** policy;

- where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing home insurance;
- where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied **our** staff or suppliers.

If **we** cancel **your** policy **we** will return the premium paid less the amount for the period the policy has been in force.

9. Carriers or bailees

We will not pay a benefit under this policy to any carrier or bailee of damaged property.

10. Changes

You must tell **us** as soon as possible if there are any changes that may affect **your** policy, such as the following:

- if **you** change the address where **you** normally live;
- if any building work is being done to **your** home (other than routine maintenance or decoration) in excess of £25,000;
- if **you** or any member of **your** family is prosecuted for or convicted of any offence (excluding motoring offences);
- if **you** let **your** home out to tenants or a lodger moves in;
- if **your** home is used for business purposes or as a holiday home.

Note: the list above does not set out all changes **you** must tell **us** about. If **you** are not sure whether a change may affect **your** cover, contact **us** anyway.

We reserve the right to alter the terms, conditions, exclusions and to amend the premium or to cancel **your** policy should **we** become aware of any material fact or change which may affect **your** policy.

Failure to provide correct information or inform **us** of any relevant changes could adversely affect **your** policy, including invalidating **your** policy or claims being rejected or not fully paid.

No change of **your** policy shall be effective except when made by written endorsement and signed by **our** authorised representative.

11. Concealment or fraud

The entire policy will be void if, whether before or after a loss, **you** or a **family member** has:

- intentionally concealed or misrepresented any material fact or change;
- engaged in fraudulent conduct; or
- made false statements; relating to this insurance.

12. Duplicate cover

If a loss is payable under more than one part of **your** policy, **we** will pay **you** under the part that gives **you** the most cover but not under more than one part.

When **valuables** are specified on **your** schedule of insurance, **your** cover is limited to the specific sum insured on **your** schedule of insurance for that specific **valuable**, unless another policy benefit applies to the loss.

13. Duties after a loss

In the event of an **occurrence** or possible **occurrence** which is likely to involve this policy, or if **you** or any **family member** is sued in connection with an **occurrence** which may be covered under this policy, **you** or the **family member** must perform the following duties for cover to apply:

- notify **us** of the claim as soon as possible and where the claim involves loss or damage by theft or attempted theft, accidental loss, malicious persons, vandalism **you** should notify the police as soon as possible keeping the reference number they give **you**. See page 4, making a claim;
- protect property from further damage and make any necessary repairs to protect the property from further damage. **You** must keep an accurate record of expenses incurred. **We** will pay the reasonable costs of avoiding or mitigating a claim with **our** prior consent as set out under the Preventative Measures additional benefit of **your** policy on page 12;
- prepare an inventory of damaged, lost or stolen personal property. The inventory should describe the property in full as well as showing the amount insured under **your** policy, if applicable, and the actual amount of the loss. **You** should attach bills, receipts and other documents to support **your** inventory;
- provide **us** with any property, records, legal documents, information or evidence **we** request at **your** own expense including the names and addresses of any known persons injured and any available witnesses;
- make any damaged property available to **us** for inspection as often as **we** reasonably require;
- under the Leisure and Lifestyle section and the Sports Club and **Private Members Club** Membership Fees benefit, **you** must submit written advice from **your** doctor confirming the period **you** were disabled and that **you** were totally unable to play the sport to which the membership fees relate to. **You** must provide written evidence that **your** membership fees have been paid;
- assist and co-operate with **us** in the conduct of the defence by helping **us** make settlement, to attend hearings and trials and to enforce any right of contribution or indemnity against any person or organisation who may be liable;

We reserve the right to examine under oath as often as **we** require, **you**, any **family member** or any person connected with the **occurrence**;

Where applicable and relevant, **you** or a **family member** must agree to be examined by a physician **we** choose as often as **we** require. **We** may also choose, where lawful, to have an autopsy carried out by a physician. Any examinations or autopsies will be at **our** own expense.

14. Enforcing your rights

You or an **insured person** claiming under this policy must not admit to any claim, any claim promise, any payment or refuse any claim without **our** written consent. If **we** want to, **we** can take over and conduct in **your** name, or in the name of the person claiming under the policy, the defence or settlement of any claim or take proceedings for **our** own benefit to recover any payment **we** have made under this policy. **We** will have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this policy shall give **us** all the information and assistance necessary for them to achieve a settlement.

If **you** or an insured person has the rights to recover all or part of any payment made under this policy, those rights are transferred to **us**. **You** or an **family member** must not do anything after the loss to impair such rights of recovery. At **our** request, **you** or an **family member** will bring an action or transfer those rights to **us** and help **us** enforce them.

15. Fraud

You must be honest in your dealings with us at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If you, any person insured under this policy or anyone acting on your behalf attempts to deceive us or knowingly makes a fraudulent, false or exaggerated claim:

- your policy may be cancelled;
- we may reject your claim and any subsequent claims;
- we may keep any premium you have paid.

What happens if we discover fraud

We have the right to cancel any other products you hold with us and share information about your behaviour with other organisations to prevent further fraud. We may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy you hold with us, we may cancel this policy.

16. Insurable interest

We will not be liable for any loss or damage to property in which **you** do not have an insurable interest at the time of the loss. If more than one person has an insurable interest in the property, **we** will only pay up to the amount that represents **your** insurable interest in that property.

17. Liberalisation

If **we** extend the cover provided by this policy without an additional premium charge the changes will automatically apply to **your** policy.

18. Mortgagee's clause

The interest of any mortgagee shall not be prejudiced by any act or neglect by **you** or any legal occupier of the **home** that increases the risk of an **occurrence** without the knowledge or authority of the mortgagee, providing that the mortgagee as soon as reasonably possible after becoming aware of the increased risk shall give notice to **us** and pay an additional premium if required.

19. Non contribution clause

We will not pay if **you** have a loss or damage which is covered under any other insurance policies unless the cover provided by those policies is exhausted.

20. Policy period

All covers in this policy only apply to **occurrences** that take place while this policy is in force in accordance with the **period of insurance** stated upon **your schedule of insurance** except under the Defective Premises Liability benefit on page 17.

21. Payment of premium

If **we** have been unable to collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise, and **we** may cancel **your** policy on that date. Before **we** do, **we** will write to **you** in order to give **you** the opportunity to make the payment, but **we** hold on to the right to cancel if **you** do not make the payment requested. If the premium remains unpaid by the date **we** set out in **our** letter, **we** will confirm in writing that **your** policy was cancelled on the date the missed payment was due. If **you** have made a claim, or one has been made against **you**, before that date then the balance of the year's premium will become payable.

22. Preventing loss

You must take all reasonable steps to:

- a) prevent any loss, damage, illness, injury or accident; and
- b) maintain any home, **contents** and **valuables** listed on **your schedule of insurance** in good condition and repair

23. Right to renew

If **you** pay the premium to **us** via **our** monthly instalment scheme, **we** will have the right to renew the policy each year and continue to collect premiums using this method. **We** will write to **you** before the expiry of **your** policy with full details of the renewal premium and policy conditions which may vary from the previous year. If **you** do not wish to renew this policy, all **you** need to do is call **us** on **0800 533 5204** before the next renewal date and **we** will not renew it. **Our** right to renew this policy does not affect **your** cancellation rights.

24. Rights of third parties

This insurance is not intended to give any person any right to enforce any term of this insurance which that person would not have had but for the Contract (Rights of Third Parties) Act 1999.

Monitoring and recording calls

We may monitor and record phone calls to improve our service and to prevent and detect fraud.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number 0800 533 5214. If you'd prefer to write to us you can send the letter to:

NatWest Premier Insurance
8th Floor
42 The Headrow
Leeds
LS1 8HZ

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service (FOS).
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about FOS.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable It will also provide information about the FOS.

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the FOS will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768** or **0300 500 8082**.

NatWest shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

NatWest Premier insurance policies are underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales. No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

natwest.com/premierinsurance

NWP MNW HPB 0418