



## Home Endorsement Library (CDL Generic)

### H001: Minimum Standard of Security– applicable to Section 2 Contents

Unless **We** agree otherwise in writing, there is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** unless:

- (a) the following security devices are fitted and put into operation whenever the **Home** is left unattended
  - 1. either a lock approved to BS3621 or a mortice deadlock of at least 5 levers or a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
  - 2. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
  - 3. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
  - 4. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- (b) all keys are removed from locks and placed out of sight when the **Home** is left unattended
- (c) external windows as described in paragraph 1(d) and all external doors are secured as above when **Your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless **We** have given **Our** written agreement.

### H002: Intruder Alarm - applicable to Section 2 Contents

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** unless the **Home** is fitted with a burglar alarm system.

The burglar alarm system must be:

- (a) in full and effective operation
  - i. whenever the **Home** is left unattended or
  - ii. when **You** have retired for the night
- (b) fitted by, and maintained in good order throughout the currency of this insurance under a maintenance contract with, a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- (c) fitted to British Standard 4737.

### **H003: Jewellery Protection – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage to jewellery by theft or attempted theft from the **Home** unless the jewellery is kept in a locked safe which has been approved by **Us**.

The keys and duplicate keys of the safe must be removed from the **Home** when the **Home** is left unattended.

### **H004 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 1 Buildings**

There is no liability under Section 1 of this Policy whilst the **Buildings** are **Unoccupied** other than loss or damage caused by

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.

### **H005 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 2 Contents**

There is no liability under Section 2 of this Policy whilst the **Buildings** are **Unoccupied** other than loss or damage caused by

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.

### **H008 Theft Restriction – Forced Entry and or Exit – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.

### **H010: Childminding – Accidental Damage and Theft Exclusion – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage caused by

- (a) **Accidental Damage**
- (b) theft or attempted theft unless there is physical evidence of violent and forcible

entry into, or exit from, the *Home*.

Where *You* are involved in *Childminding* at the *Home*.

**Childminding is defined as a person who is paid to look after children, other than their own children, between the ages of birth to 8 years in their own home.**

## H011: Bed & Breakfast Accommodation Cover Extension– applicable to Section 1 Buildings and Section 2 Contents

**We** will pay for

- (a) loss or damage to **Valuables** and personal effects belonging to any guest whilst kept at the **Home**.

**We** will not pay for

- i. the first £50 of each and every claim
- ii. loss or damage that can be recovered under any other insurance Policy.

The maximum that **We** will pay is £1,000 in any one Period of Insurance.

- (b) loss of bookings if the **Home** is damaged by any cause covered under this Section and, as a result, is rendered unfit for the acceptance of paying guests.

The maximum **We** will pay is £100 per week up to a maximum of 8 weeks.

**We** will not pay for loss of bookings within the first 14 days of damage occurring.

- (c) **Your** legal liability arising as

- i. Owner
- ii. Occupier
- iii. In a personal capacity
- iv. As employer of a domestic employee

Where the **Home** is used in part for the provision of bed and breakfast accommodation, provided that

- A. The maximum number of paying guests does not exceed 6 at any one time
- B. Only 3 bedrooms are used for bed and breakfast purposes at any one time
- C. The property is not licensed

## H012: Safe Keys Protection – applicable to Section 2 Contents and Section 3 Personal Possessions

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** to **Valuables** and personal effects from safes unless all keys and duplicate keys for the safe are removed from the **Home** when it is left unattended.

## H013: Unoccupancy – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions

It is a requirement of this Policy when the **Buildings** are **Unoccupied** that

- (a) An inspection of the **Buildings** are conducted, and recorded, internally and externally at least once every 7 days by a responsible adult and
- (b) the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

**We** will not pay for

- i. the first £250 of each and every claim (or the total for all other losses **Excess**)

- shown in **Your Schedule** whichever is the highest)
- ii. **Valuables, Money** and **Credit Cards**.

#### **H015: Tenanted Properties Clause with £250 Excess– applicable to Section 2 Contents**

There is no liability under Section 2 of this Policy for

- (a) loss or damage to **Money**
- (b) loss or damage to **Valuables**
- (c) loss or damage to **Credit Cards**
- (d) Loss or damage to frozen food
- (e) the first £250 of each and every claim

whilst the **Home** is let to tenants.

**You** must notify **Us** immediately if the occupancy at the **Home** changes.

#### **H017: Tenanted Properties £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim whilst the **Home** is let to tenants.

**You** must notify **Us** immediately if the occupancy at the **Home** changes.

#### **H021: Pedal Cycles – applicable to Section 3 Personal Possessions**

It is a requirement of this Policy for loss or damage by theft, or attempted theft, of pedal cycles that pedal cycles are secured by a 'D'-shaped shackle lock designed for that use.

#### **H024: Jewellery Maintenance – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage to individual jewellery valued at over £5,000, unless

- (a) an inspection is carried out at least every three years by a competent jeweller
- (b) any defects in clasps, mountings and settings are immediately rectified.

#### **H027: Boarders, Lodgers and Paying Guests Legal Liability Exclusion – applicable to Section 1 Buildings and Section 2 Contents**

There is no liability under Sections 1 and 2 of this Policy in respect of **Your** legal liability as a result of

- (a) accidental **Bodily Injury** to any boarder, lodger or paying guest
- (b) accidental loss of or damage to property belonging to any boarder, lodger or paying guest

**You** must notify **Us** immediately if, at any point during the **Period of Insurance**, more than 3 boarders, lodgers or paying guests are accommodated in the **Home**.

**H028: Amended Contents Definitions – Flats Contents of Common Parts – applicable to Policy Definitions**

The definitions of *Contents* extend to include contents of common parts including furniture, furnishings, fixtures and fittings which are *Your* property or for which *You* are responsible.

**H037 Increased Subsidence Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £2,500 in respect of each and every claim caused by subsidence or heave of the land that the *Buildings* stand on, or landslip.

**H038 Increased Subsidence Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £5,000 in respect of each and every claim caused by subsidence or heave of the land that the *Buildings* stand on, or landslip.

**H040: Evidence of Value £2,500 – applicable to Section 2 Contents and Section 3 Personal Possessions**

It is a requirement of this Policy for loss or damage to *Contents* or *Personal Possessions* with a value that exceeds £2,500 that *You* provide a receipt or professional valuation in support of *Your* claim.

**H034 Increased Flood Excess £1,000 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £1,000 in respect of each and every claim caused by storm and flood.

**H035 Increased Flood Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £2,500 in respect of each and every claim caused by storm and flood.

**H036 Increased Flood Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £5,000 in respect of each and every claim caused by storm and flood.

**H046 Increased Theft Excess £1,000 – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £1,000 in respect of each and every claim caused by theft and malicious damage.

**H047 Increased Theft Excess £2,000 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £2,000 in respect of each and every claim caused by theft and malicious damage

**H048 Increased Escape of Water Excess £750 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £750 in respect of each and every claim caused by escape of water

**H049 Increased Policy Excess £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim applicable to Section 1 Buildings

**H050 Increased Policy Excess £250 Excess– applicable to Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £250 of each and every claim applicable to Section 2 Contents and Section 3 Personal Possessions

## Home Endorsement Library (Capita)

**CA01: Minimum Standard of Security– applicable to Part A Contents Standard Cover and Part C Personal Possessions**

Unless the **insurer** agree otherwise in writing, the **insurer** will not pay for loss or damage by theft or attempted theft from the **home**, under Part A and Part C of this policy unless:

- (a) the following security devices are fitted and put into operation whenever the **home** is left unattended
1. either a lock approved to BS3621 or  
a mortice deadlock of at least 5 levers or  
a rim automatic deadlatch with a key-locking handle on the inside or a key-

- operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
2. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
  3. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
  4. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- (b) all keys are removed from locks and placed out of sight when the **home** is left unattended
- (c) external windows as described in paragraph 1(d) and all external doors are secured as above when **your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless the **insurer** have given their written agreement.

#### **CA02: Intruder Alarm - applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **insurer** will not pay for loss or damage by theft or attempted theft from the **home**, under Part A and Part C of this policy, unless the **home** is fitted with a burglar alarm system.

The burglar alarm system must be:

- (a) in full and effective operation
  - i. whenever the **home** is left unattended or
  - ii. when **You** have retired for the night
- (b) fitted by, and maintained in good order throughout the currency of this insurance under a maintenance contract with, a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- (c) fitted to British Standard 4737.

#### **CA03: Jewellery Protection – applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **insurer** will not pay for loss or damage to jewellery by theft or attempted theft, under Part A and Part C of this policy, from the **home** unless the jewellery is kept in a locked safe which has been approved by the **insurer**.

The keys and duplicate keys of the safe must be removed from the **home** when the **home** is left unattended.

#### **CA04 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Part D Buildings Standard Cover**

The **insurer** will not pay for loss of damage under Part D of this policy whilst the **buildings** are **unoccupied** other than loss or damage caused by



1. fire, smoke, explosion, lightning, earthquake.

**CA05 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **insurer** will not pay for loss of damage under Part A or Part C of this policy whilst the **buildings** are **unoccupied** other than loss or damage caused by

1. fire, smoke, explosion, lightning, earthquake.

**CA06: Flat Roof – applicable to Section D Buildings, Section A Contents and Section B Personal Possessions**

It is a requirement of this Policy that

1. the flat roof portion of the **Buildings** is inspected at least once every seven years by a roofing contractor
2. remedial work is completed within 60 days
3. **You** must retain evidence of the inspection and repairs.

**We** will not pay for the first £500 in respect of each and every claim arising from storm or flood.

**CA08 Theft Restriction – Forced Entry and or Exit – applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **insurer** will not pay for loss of damage under Part A or Part C of this policy for loss or damage by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **home**.

**CA09: Business Liability Extension – applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

The **insurer** will indemnify **you** in respect of **your** legal liability to pay damages and claimants costs and expenses for

1. accidental bodily injury
2. accidental loss of or damage to property

happening in the **home** during the **period of insurance** in connection with **your** business or profession arising out of non manual, or clerical activities.

The maximum the **insurer** will pay in respect of any one incident is £2,000,000.

**CA10: Childminding – Accidental Damage and Theft Exclusion – applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **insurer** will not pay for loss of damage under Part A and Part C of this policy for loss or damage caused by

1. theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **home**.
2. **accidental damage**

Where **you** are involved in **childminding** at the **home**.

**Childminding is defined as a person who is paid to look after children, other than their own children, between the ages of birth to 8 years in their own home.**

### **CA11: Bed & Breakfast Accommodation Cover Extension – applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

The **insurer** will pay for

1. loss or damage to **valuables** and **personal effects** belonging to any guest whilst kept at the **home**.

The **insurer** will not pay for

- i. the first £50 of each and every claim
- ii. loss or damage that can be recovered under any other insurance policy.

The maximum that the **insurer** will pay is £1,000 in any one **period of insurance**.

2. loss of bookings if the **home** is damaged by any cause covered under this Section and, as a result, is rendered unfit for the acceptance of paying guests.

The maximum the **insurer** will pay is £100 per week up to a maximum of 8 weeks.

The **insurer** will not pay for loss of bookings within the first 14 days of damage occurring.

3. **your** legal liability arising as

- i. owner
- ii. occupier
- iii. in a personal capacity
- iv. as employer of a domestic employee

Where the **home** is used in part for the provision of bed and breakfast accommodation, provided that

- A. The maximum number of paying guests does not exceed 6 at any one time
- B. Only 3 bedrooms are used for bed and breakfast purposes at any one time
- C. The property is not licensed.

### **CA12: Safe Keys Protection – applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **insurer** will not pay for loss of damage by theft or attempted theft, under Part A and Part C of this policy, from the **home** to **high risk property** and **personal belongings** from safes unless all keys and duplicate keys for the safe are removed from the **home** when it is left unattended.

### **CA13: Unoccupancy – applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

It is a requirement of this policy when the **buildings** are **unoccupied** that

1. an inspection of the **buildings** are conducted, and recorded, internally and externally at least once every 7 days by a responsible adult and
2. the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

The **insurer** will not pay for

- i. the first £250 of each and every claim
- ii. **valuables, money and credit cards.**

**CA15: Tenanted Properties Clause with £250 Excess– applicable to Part A Contents Standard Cover**

There is no liability under Part A of this policy for

1. loss or damage to **valuables**
2. loss or damage to **credit cards**
3. loss or damage to frozen food
4. the first £250 of each and every claim

whilst the **home** is let to tenants.

**You** must notify **us** immediately if the occupancy at the **home** changes.

**CA17: Tenanted Properties £250 Excess– applicable to Part D Buildings Standard Cover**

The **insurer** will not pay for the first £250 of each and every claim whilst the **home** is let to tenants.

**You** must notify **us** immediately if the occupancy at the **home** changes.

**CA21: Pedal Cycles – applicable to Part A Contents Standard Cover**

It is a requirement of this policy for loss or damage by theft, or attempted theft, of **Pedal Cycles** that **Pedal Cycles** are secured by a 'D'-shaped shackle lock, or other equivalent lock designed for that use.

**CA24: Jewellery Maintenance – applicable to Part C Personal Possessions**

The **insurer** will not pay for loss or damage, under Part C of this policy, to individual jewellery valued at over £5,000, unless

1. an inspection is carried out at least every three years by a competent jeweller
2. any defects in clasps, mountings and settings are immediately rectified.

**CA27: Boarders, Lodgers and Paying Guests Legal Liability Exclusion – applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

There is no liability, under Part A and Part D of this policy, in respect of **your** legal liability as a result of

1. accidental bodily injury to any boarder, lodger or paying guest
2. accidental loss of or damage to property belonging to any boarder, lodger or paying guest

**You** must notify **us** immediately if, at any point during the **period of insurance**, more than 3 boarders, lodgers or paying guests are accommodated in the **home**.

**CA28: Amended Contents Definitions – Flats Contents of Common Parts – applicable to What the terms mean**

The definitions of **contents** extend to include contents of common parts including furniture, furnishings, fixtures and fittings which are **your** property or for which **you** are responsible.

**CA37 Increased Subsidence Excess £2,500 – applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

The **insurer** will not pay for the first £2,500 in respect of each and every claim caused by subsidence or ground heave of the site on which the **buildings** stand, or landslip.

**CA38 Increased Subsidence Excess £5,000 – applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

The **insurer** will not pay for the first £5,000 in respect of each and every claim caused by subsidence or ground heave of the site on which the **buildings** stand, or landslip.

**CA34 Increased Flood Excess £1,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £1,000 in respect of each and every claim caused by storm and flood.

**CA35 Increased Flood Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £2,500 in respect of each and every claim caused by storm and flood.

**CA36 Increased Flood Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £5,000 in respect of each and every claim caused by storm and flood.

**CA46 Increased Theft Excess £1,000 – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £1,000 in respect of each and every claim caused by theft and malicious damage.

**CA47 Increased Theft Excess £2,000 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £2,000 in respect of each and every claim caused by theft and malicious damage

**CA48 Increased Escape of Water Excess £750 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £750 in respect of each and every claim caused by escape of water

**CA49 Increased Policy Excess £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim applicable to Section 1 Buildings

**CA50 Increased Policy Excess £250 Excess– applicable to Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £250 of each and every claim applicable to Section 2 Contents and Section 3 Personal Possessions

## Home Endorsement Library (IGO4)

### **IG01: Minimum Standard of Security– applicable to Part A Contents Standard Cover and Part C Personal Possessions**

Unless the **Insurer** agree otherwise in writing, the **Insurer** will not pay for loss or damage by theft or attempted theft from the **Home**, under Part A and Part C of this Policy unless:

- (a) the following security devices are fitted and put into operation whenever the **Home** is left unattended
  1. either a lock approved to BS3621 or  
a mortice deadlock of at least 5 levers or  
a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
  2. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
  3. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
  4. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- (b) all keys are removed from locks and placed out of sight when the **Home** is left unattended
- (c) external windows as described in paragraph 1(d) and all external doors are secured as above when **Your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless the **Insurer** have given **Their** written agreement.

### **IG02: Intruder Alarm - applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **Insurer** will not pay for loss or damage by theft or attempted theft from the **Home**, under Part A and Part C of this Policy, unless the **Home** is fitted with a burglar alarm system.

The burglar alarm system must be:

- (a) in full and effective operation
  - i. whenever the **Home** is left unattended or
  - ii. when **You** have retired for the night
- (b) fitted by, and maintained in good order throughout the currency of this insurance under a maintenance contract with, a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- (c) fitted to British Standard 4737.



### **IG03: Jewellery Protection – applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **Insurer** will not pay for loss or damage to jewellery by theft or attempted theft, under Part A and Part C of this Policy, from the **Home** unless the jewellery is kept in a locked safe which has been approved by the **Insurer**.

The keys and duplicate keys of the safe must be removed from the **Home** when the **Home** is left unattended.

### **IG04 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Part D Buildings Standard Cover and Part E Buildings Accidental Damage Cover**

The **Insurer** will not pay for loss or damage under Part D of this Policy whilst the **Buildings** are **Unoccupied** other than loss or damage caused by

1. fire, smoke, explosion, lightning, earthquake

### **IG05 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Part A Contents Standard Cover and Part B Accidental Damage to Contents**

The **Insurer** will not pay for loss or damage under Part A or Part B of this Policy whilst the **Buildings** are **Unoccupied** other than loss or damage caused by

1. fire, smoke, explosion, lightning, earthquake

### **IG06: Flat Roof – applicable to Part A Contents Standard Cover, Part C Personal Possessions and Part D Buildings Standard Cover**

It is a requirement of this Policy that

1. the flat roof portion of the **Buildings** is inspected at least once every seven years by a roofing contractor
2. remedial work is completed within 60 days
3. **You** must retain evidence of the inspection and repairs.

The **Insurer** will not pay for the first £500 in respect of each and every claim arising from storm or flood.

### **IG08 Theft Restriction – Forced Entry and or Exit – applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **Insurer** will not pay for loss or damage under Part A or Part C of this Policy for loss or damage by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.

**IG09: Business Liability Extension – applicable to Part A Contents Standard Cover**

The **Insurer** will indemnify **You** in respect of **Your** legal liability to pay damages and claimants costs and expenses for

1. accidental bodily injury
2. accidental loss of or damage to property

happening in the **Home** during the **Period of Insurance** in connection with **Your** business or profession arising out of non manual, or clerical activities.

The maximum The **Insurer** will pay in respect of any one incident is £2,000,000.

**IG10: Childminding – Accidental Damage and Theft Exclusion – applicable to Part A Contents Standard Cover, Part B Accidental Damage to Contents and Part C Personal Possessions**

The **Insurer** will not pay for loss of damage under Part A, Part B or Part C of this Policy for loss or damage caused by

1. theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.
2. **Accidental Loss** or **Accidental Damage**

Where **You** are involved in **Childminding** at the **Home**.

**Childminding is defined as a person who is paid to look after children, other than their own children, between the ages of birth to 8 years in their own home.**

### **IG11: Bed & Breakfast Accommodation Cover Extension– applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

The **Insurer** will pay for

1. loss or damage to **Valuables** and personal effects belonging to any guest whilst kept at the **Home**.

The **Insurer** will not pay for

- i. the first £50 of each and every claim
- ii. loss or damage that can be recovered under any other insurance Policy.

The maximum that the **Insurer** will pay is £1,000 in any one Period of Insurance.

2. loss of bookings if the **Home** is damaged by any cause covered under this Section and, as a result, is rendered unfit for the acceptance of paying guests.

The maximum the **Insurer** will pay is £100 per week up to a maximum of 8 weeks.

The **Insurer** will not pay for loss of bookings within the first 14 days of damage occurring.

3. **Your** legal liability arising as

- i. Owner
- ii. Occupier
- iii. In a personal capacity
- iv. As employer of a domestic employee

Where the **Home** is used in part for the provision of bed and breakfast accommodation, provided that

- A. The maximum number of paying guests does not exceed 6 at any one time
- B. Only 3 bedrooms are used for bed and breakfast purposes at any one time
- C. The property is not licensed

### **IG12: Safe Keys Protection – applicable to applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **Insurer** will not pay for loss of damage by theft or attempted theft, under Part A and Part C of this Policy, from the **Home** to **Valuables** and **Personal Effects** from safes unless all keys and duplicate keys for the safe are removed from the **Home** when it is left unattended.

### **IG13: Unoccupancy – applicable to Part A Contents Standard Cover, Part C Personal Possessions and Part D Buildings Standard Cover**

It is a requirement of this Policy when the **Buildings** are **Unoccupied** that

1. An inspection of the **Buildings** are conducted, and recorded, internally and externally at least once every 7 days by a responsible adult and
2. the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

The **Insurer** will not pay for

- i. the first £250 of each and every claim

ii. **Valuables, Money and Credit Cards.**

**IG15: Tenanted Properties Clause with £250 Excess– applicable to Part A Contents Standard Cover**

There is no liability under Part A of this Policy for

1. loss or damage to **Valuables**
2. loss or damage to **Credit Cards**
3. loss or damage to frozen food
4. the first £250 of each and every claim

whilst the **Home** is let to tenants.

**You** must notify **Us** immediately if the occupancy at the **Home** changes.

**IG17: Tenanted Properties £250 Excess– applicable to Part D Buildings Standard Cover**

The **Insurer** will not pay for the first £250 of each and every claim whilst the **Home** is let to tenants.

**You** must notify **Us** immediately if the occupancy at the **Home** changes.

**IG21: Pedal Cycles – applicable to Part C Personal Possessions**

It is a requirement of this Policy for loss or damage by theft, or attempted theft, of **Pedal Cycles** that **Pedal Cycles** are secured by a 'D'-shaped shackle lock, or other equivalent lock designed for that use.

**IG24: Jewellery Maintenance – applicable to Part A Contents Standard Cover and Part C Personal Possessions**

The **Insurer** will not pay for loss or damage, under Part A and Part C of this Policy, to individual jewellery valued at over £5,000, unless

1. an inspection is carried out at least every three years by a competent jeweller
2. any defects in clasps, mountings and settings are immediately rectified.

**IG27: Boarders, Lodgers and Paying Guests Legal Liability Exclusion – applicable to applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

There is no liability, under Part A and Part D of this Policy, in respect of **Your** legal liability as a result of

1. accidental bodily injury to any boarder, lodger or paying guest
2. accidental loss of or damage to property belonging to any boarder, lodger or paying guest

**You** must notify **Us** immediately if, at any point during the **Period of Insurance**, more than 3 boarders, lodgers or paying guests are accommodated in the **Home**.

**IG28: Amended Contents Definitions – Flats Contents of Common Parts – applicable to Policy Definitions**

The definitions of **Contents** extend to include contents of common parts including furniture,

furnishings, fixtures and fittings which are **Your** property or for which **You** are responsible.

**IG37 Increased Subsidence Excess £2,500 – applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

The **Insurer** will not pay for the first £2,500 in respect of each and every claim caused by subsidence or ground heave of the site on which the **Buildings** stand, or landslip.

**IG38 Increased Subsidence Excess £5,000 – applicable to Part A Contents Standard Cover and Part D Buildings Standard Cover**

The **Insurer** will not pay for the first £5,000 in respect of each and every claim caused by subsidence or ground heave of the site on which the **Buildings** stand, or landslip.

**IG34 Increased Flood Excess £1,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £1,000 in respect of each and every claim caused by storm and flood.

**IG35 Increased Flood Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £2,500 in respect of each and every claim caused by storm and flood.

**IG36 Increased Flood Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £5,000 in respect of each and every claim caused by storm and flood.

**IG46 Increased Theft Excess £1,000 – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £1,000 in respect of each and every claim caused by theft and malicious damage.

**IG47 Increased Theft Excess £2,000 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £2,000 in respect of each and every claim caused by theft and malicious damage

**IG48 Increased Escape of Water Excess £750 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £750 in respect of each and every claim caused by escape of water

**IG49 Increased Policy Excess £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim applicable to Section 1 Buildings

**IG50 Increased Policy Excess £250 Excess– applicable to Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £250 of each and every claim applicable to Section 2 Contents and Section 3 Personal Possessions

## Home Endorsement Library (Wilson's)

### H001: Minimum Standard of Security– applicable to Section 2 Contents

Unless **We** agree otherwise in writing, there is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** unless:

- (a) the following security devices are fitted and put into operation whenever the **Home** is left unattended
  1. either a lock approved to BS3621 or a mortice deadlock of at least 5 levers or a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
  2. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
  3. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
  4. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- (b) all keys are removed from locks and placed out of sight when the **Home** is left unattended
- (c) external windows as described in paragraph 1(d) and all external doors are secured as above when **Your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless **We** have given **Our** written agreement.

### H002: Intruder Alarm - applicable to Section 2 Contents

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** unless the **Home** is fitted with a burglar alarm system.

The burglar alarm system must be:

- (a) in full and effective operation
  - i. whenever the **Home** is left unattended or
  - ii. when **You** have retired for the night
- (b) fitted by, and maintained in good order throughout the currency of this insurance under a maintenance contract with, a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- (c) fitted to British Standard 4737.

### **H003: Jewellery Protection – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage to jewellery by theft or attempted theft from the **Home** unless the jewellery is kept in a locked safe which has been approved by **Us**.

The keys and duplicate keys of the safe must be removed from the **Home** when the **Home** is left unattended.

### **H004 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 1 Buildings**

There is no liability under Section 1 of this Policy whilst the **Buildings** are **Unoccupied** other than loss or damage caused by

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.

### **H005 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 2 Contents**

There is no liability under Section 2 of this Policy whilst the **Buildings** are **Unoccupied** other than loss or damage caused by

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.





### **H006: Flat Roof – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

It is a requirement of this Policy that

1. the flat roof portion of the **Buildings** is inspected at least once every seven years by a roofing contractor
2. remedial work is completed within 60 days
3. **You** must retain evidence of the inspection and repairs.

**We** will not pay for the first £500 in respect of each and every claim arising from storm or flood.

### **H008 Theft Restriction – Forced Entry and or Exit – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.

### **H010: Childminding – Accidental Damage and Theft Exclusion – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage caused by

- (a) **Accidental Damage**
- (b) theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.

Where **You** are involved in **Childminding** at the **Home**.

**Childminding is defined as a person who is paid to look after children, other than their own children, between the ages of birth to 8 years in their own home.**

## H011: Bed & Breakfast Accommodation Cover Extension – applicable to Section 1 Buildings and Section 2 Contents

**We** will pay for

- (a) loss or damage to **Valuables** and personal effects belonging to any guest whilst kept at the **Home**.

**We** will not pay for

- iii. the first £50 of each and every claim
- iv. loss or damage that can be recovered under any other insurance Policy.

The maximum that **We** will pay is £1,000 in any one Period of Insurance.

- (b) loss of bookings if the **Home** is damaged by any cause covered under this Section and, as a result, is rendered unfit for the acceptance of paying guests.

The maximum **We** will pay is £100 per week up to a maximum of 8 weeks.

**We** will not pay for loss of bookings within the first 14 days of damage occurring.

- (c) **Your** legal liability arising as

- i. Owner
- ii. Occupier
- iii. In a personal capacity
- iv. As employer of a domestic employee

Where the **Home** is used in part for the provision of bed and breakfast accommodation, provided that

- A. The maximum number of paying guests does not exceed 6 at any one time
- B. Only 3 bedrooms are used for bed and breakfast purposes at any one time
- C. The property is not licensed

## H012: Safe Keys Protection – applicable to Section 2 Contents and Section 3 Personal Possessions

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** to **Valuables** and personal effects from safes unless all keys and duplicate keys for the safe are removed from the **Home** when it is left unattended.

## H013: Unoccupancy – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions

It is a requirement of this Policy when the **Buildings** are **Unoccupied** that

- (a) An inspection of the **Buildings** are conducted, and recorded, internally and externally at least once every 7 days by a responsible adult and
- (b) the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

**We** will not pay for

- i. the first £250 of each and every claim (or the total for all other losses **Excess**)

- shown in **Your Schedule** whichever is the highest)
- ii. **Valuables, Money** and **Credit Cards**.

#### **H015: Tenanted Properties Clause with £250 Excess– applicable to Section 2 Contents**

There is no liability under Section 2 of this Policy for

- (a) loss or damage to **Money**
- (b) loss or damage to **Valuables**
- (c) loss or damage to **Credit Cards**
- (d) Loss or damage to frozen food
- (e) the first £250 of each and every claim

whilst the **Home** is let to tenants.

**You** must notify **Us** immediately if the occupancy at the **Home** changes.

#### **H017: Tenanted Properties £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim whilst the **Home** is let to tenants.

**You** must notify **Us** immediately if the occupancy at the **Home** changes.

#### **H021: Pedal Cycles – applicable to Section 3 Personal Possessions**

It is a requirement of this Policy for loss or damage by theft, or attempted theft, of pedal cycles that pedal cycles are secured by a 'D'-shaped shackle lock designed for that use.

#### **H024: Jewellery Maintenance – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage to individual jewellery valued at over £5,000, unless

- (a) an inspection is carried out at least every three years by a competent jeweller
- (b) any defects in clasps, mountings and settings are immediately rectified.

#### **H027: Boarders, Lodgers and Paying Guests Legal Liability Exclusion – applicable to Section 1 Buildings and Section 2 Contents**

There is no liability under Sections 1 and 2 of this Policy in respect of **Your** legal liability as a result of

- (a) accidental **Bodily Injury** to any boarder, lodger or paying guest
- (b) accidental loss of or damage to property belonging to any boarder, lodger or paying guest

**You** must notify **Us** immediately if, at any point during the **Period of Insurance**, more than 3 boarders, lodgers or paying guests are accommodated in the **Home**.

#### **H028: Amended Contents Definitions – Flats Contents of Common Parts – applicable to Policy Definitions**

The definitions of **Contents** extend to include contents of common parts including furniture, furnishings, fixtures and fittings which are **Your** property or for which **You** are responsible.

#### **H037 Increased Subsidence Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £2,500 in respect of each and every claim caused by subsidence or heave of the land that the **Buildings** stand on, or landslip.

#### **H038 Increased Subsidence Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £5,000 in respect of each and every claim caused by subsidence or heave of the land that the **Buildings** stand on, or landslip.

#### **H040: Evidence of Value £2,500 – applicable to Section 2 Contents and Section 3 Personal Possessions**

It is a requirement of this Policy for loss or damage to **Contents** or **Personal Possessions** with a value that exceeds £2,500 that **You** provide a receipt or professional valuation in support of **Your** claim.

#### **H051 Escape of Water Exclusion – applicable to Section 1 Buildings and Section 2 Contents**

The definition of **Unoccupied** is deleted under Section 1 **Buildings** and Section 2 **Contents** while the **Buildings** are **Unoccupied** and replaced with the following exclusion.

There is no liability under Section 1 **Buildings** and Section 2 **Contents** of this Policy for loss or damage caused by escape of water from, or frost damage to, fixed water tanks, apparatus or pipes.

#### **H052: Unoccupied Exclusions - Deleted – applicable to Section 1 Buildings, Section 2 Contents**

The definition of **Unoccupied** is deleted under Section 1 **Buildings** and Section 2 **Contents** while the **Buildings** are **Unoccupied**.

#### **H034 Increased Flood Excess £1,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £1,000 in respect of each and every claim caused by storm and flood.

**H035 Increased Flood Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £2,500 in respect of each and every claim caused by storm and flood.

**H036 Increased Flood Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £5,000 in respect of each and every claim caused by storm and flood.

**H046 Increased Theft Excess £1,000 – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £1,000 in respect of each and every claim caused by theft and malicious damage.

**H047 Increased Theft Excess £2,000 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £2,000 in respect of each and every claim caused by theft and malicious damage

**H048 Increased Escape of Water Excess £750 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £750 in respect of each and every claim caused by escape of water

**H049 Increased Policy Excess £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim applicable to Section 1 Buildings

**H050 Increased Policy Excess £250 Excess– applicable to Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £250 of each and every claim applicable to Section 2 Contents and Section 3 Personal Possessions

## Home Endorsement Library (UK AIS)

### UK01: Minimum Standard of Security– applicable to Section 2 Contents

Unless the **Insurer** agree otherwise in writing, the **Insurer** will not pay for loss or damage by theft or attempted theft from the **home**, under Section 2 of this policy unless:

- (a) the following security devices are fitted and put into operation whenever the **home** is left unattended
  1. either a lock approved to BS3621 or  
a mortice deadlock of at least 5 levers or  
a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
  2. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
  3. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
  4. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- (b) all keys are removed from locks and placed out of sight when the **home** is left unattended
- (c) external windows as described in paragraph 1(d) and all external doors are secured as above when **your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless the **Insurer** have given their written agreement.

### UK02: Intruder Alarm - applicable to Section 2 Contents

The **Insurer** will not pay for loss or damage by theft or attempted theft from the **home**, under Section 2 of this policy, unless the **home** is fitted with a burglar alarm system.

The burglar alarm system must be:

- (a) in full and effective operation
  - i. whenever the **home** is left unattended or
  - ii. when **You** have retired for the night
- (b) fitted by, and maintained in good order throughout the currency of this insurance under a maintenance contract with, a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- (c) fitted to British Standard 4737.

### UK03: Jewellery Protection – applicable to Section 2 Contents

The **Insurer** will not pay for loss or damage to jewellery by theft or attempted theft, under Section 2 of this policy, from the **home** unless the jewellery is kept in a locked safe which has been approved by the **Insurer**.

The keys and duplicate keys of the safe must be removed from the **home** when the **home** is left unattended.

#### **UK04 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 1 Buildings**

The **Insurer** will not pay for loss of damage under Section 1 of this policy whilst the **buildings** are **unoccupied** other than loss or damage caused by

1. fire, smoke, explosion, lightning or earthquake.

#### **UK05 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 2 Contents**

The **Insurer** will not pay for loss of damage under Section 2 of this policy whilst the **buildings** are **unoccupied** other than loss or damage caused by

1. fire, smoke, explosion, lightning or earthquake.

#### **UK06: Flat Roof – applicable to Section 1 Buildings and Section 2 Contents**

It is a requirement of this policy that

1. the flat roof portion of the **buildings** is inspected at least once every seven years by a roofing contractor
2. remedial work is completed within 60 days
3. **you** must retain evidence of the inspection and repairs.

The **Insurer** will not pay for the first £500 in respect of each and every claim arising from storm or flood.

#### **UK08 Theft Restriction – Forced Entry and or Exit – applicable to Section 2 Contents**

The **Insurer** will not pay for loss of damage under Section 2 of this policy for loss or damage by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **home**.

#### **UK10: Childminding – Accidental Damage and Theft Exclusion – applicable to Section 2 Contents**

The **Insurer** will not pay for loss of damage under Section 2 of this policy for loss or damage caused by

1. theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **home**.
2. **accidental damage**

Where **you** are involved in **childminding** at the **home**.

**Childminding is defined as a person who is paid to look after children, other than**

**their own children, between the ages of birth to 8 years in their own home.**



### **UK11: Bed & Breakfast Accommodation Cover Extension – applicable to Section 1 Buildings and Section 2 Contents**

The **Insurer** will pay for

1. loss or damage to **high risk property** and **personal belongings** belonging to any guest whilst kept at the **home**.

The **Insurer** will not pay for

- iii. the first £50 of each and every claim
- iv. loss or damage that can be recovered under any other insurance policy.

The maximum that the **Insurer** will pay is £1,000 in any one **period of insurance**.

2. loss of bookings if the **home** is damaged by any cause covered under this Section and, as a result, is rendered unfit for the acceptance of paying guests.

The maximum the **Insurer** will pay is £100 per week up to a maximum of 8 weeks.

The **Insurer** will not pay for loss of bookings within the first 14 days of damage occurring.

3. **your** legal liability arising as
  - i. owner
  - ii. occupier
  - iii. in a personal capacity
  - iv. as employer of a domestic employee

Where the **home** is used in part for the provision of bed and breakfast accommodation, provided that

- A. The maximum number of paying guests does not exceed 6 at any one time
- B. Only 3 bedrooms are used for bed and breakfast purposes at any one time
- C. The property is not licensed.

### **UK12: Safe Keys Protection – applicable to Section 2 Contents**

The **Insurer** will not pay for loss of damage by theft or attempted theft, under Section 2 of this policy, from the **home** to **high risk property** and **personal belongings** from safes unless all keys and duplicate keys for the safe are removed from the **home** when it is left unattended.

### **UK13: Unoccupancy – applicable to Section 1 Buildings and Section 2 Contents**

It is a requirement of this policy when the **buildings** are **unoccupied** that

1. an inspection of the **buildings** are conducted, and recorded, internally and externally at least once every 7 days by a responsible adult and
2. the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

The **Insurer** will not pay for

- i. the first £250 of each and every claim

- ii. **high risk property, money and credit cards.**

#### **UK15: Tenanted Properties Clause with £250 Excess– applicable to Section 2 Contents**

There is no liability under Section 2 of this policy for

- 1.loss or damage to **high risk property**
- 2.loss or damage to **credit cards**
- 3.loss or damage to frozen food
- 4.the first £250 of each and every claim

whilst the **home** is let to tenants.

**You** must notify **us** immediately if the occupancy at the **home** changes.

#### **UK17: Tenanted Properties £250 Excess– applicable to Section 1 Buildings**

The **Insurer** will not pay for the first £250 of each and every claim whilst the **home** is let to tenants.

**You** must notify **us** immediately if the occupancy at the **home** changes.

#### **UK21: Pedal Cycles – applicable to Section 2 Contents**

It is a requirement of this policy for loss or damage by theft, or attempted theft, of pedal cycles that pedal cycles are secured by a 'D'-shaped shackle lock, or other equivalent lock designed for that use.

#### **UK24: Jewellery Maintenance – applicable to Section 2 Contents**

The **Insurer** will not pay for loss or damage, under Section 2 of this policy, to individual jewellery valued at over £5,000, unless

- 1.an inspection is carried out at least every three years by a competent jeweller
- 2.any defects in clasps, mountings and settings are immediately rectified.

#### **UK27: Boarders, Lodgers and Paying Guests Legal Liability Exclusion – applicable to Section 1 Buildings and Section 2 Contents**

There is no liability, under Section 1 and Section 2 of this policy, in respect of **your** legal liability as a result of

- 1.accidental bodily injury to any boarder, lodger or paying guest
- 2.accidental loss of or damage to property belonging to any boarder, lodger or paying guest

**You** must notify **us** immediately if, at any point during the **period of insurance**, more than 3 boarders, lodgers or paying guests are accommodated in the **home**.

#### **UK28: Amended Contents Definitions – Flats Contents of Common Parts – applicable to Definitions**

The definitions of **contents** extend to include contents of common parts including furniture, furnishings, fixtures and fittings which are **your** property or for which **you** are responsible.

**UK37 Increased Subsidence Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

The **Insurer** will not pay for the first £2,500 in respect of each and every claim caused by subsidence or ground heave of the site the **buildings** stand on, or landslip.

**UK38 Increased Subsidence Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

The **Insurer** will not pay for the first £5,000 in respect of each and every claim caused by subsidence or ground heave of the site the **buildings** stand on, or landslip.

**UK40: Evidence of Value £2,500 – applicable to Section 2 Contents**

It is a requirement of this policy for loss or damage to **contents** or **personal belongings** with a value that exceeds £2,500 that **you** provide a receipt or professional valuation in support of **your** claim.

**UK34 Increased Flood Excess £1,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £1,000 in respect of each and every claim caused by storm and flood.

**UK35 Increased Flood Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £2,500 in respect of each and every claim caused by storm and flood.

**UK36 Increased Flood Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

**We** will not pay for the first £5,000 in respect of each and every claim caused by storm and flood.

**UK46 Increased Theft Excess £1,000 – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £1,000 in respect of each and every claim caused by theft and malicious damage.

**UK47 Increased Theft Excess £2,000 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £2,000 in respect of each and every claim caused by theft and malicious damage

**UK48 Increased Escape of Water Excess £750 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £750 in respect of each and every claim caused by escape of water

**UK49 Increased Policy Excess £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim applicable to Section 1 Buildings

**UK50 Increased Policy Excess £250 Excess– applicable to Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £250 of each and every claim applicable to Section 2 Contents and Section 3 Personal Possessions

## **Home Endorsement Library (Bedford's)**

**H001: Minimum Standard of Security– applicable to Section 2 Contents**

Unless **We** agree otherwise in writing, there is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** unless:

- (a) the following security devices are fitted and put into operation whenever the **Home** is left unattended
  1. either a lock approved to BS3621 or  
a mortice deadlock of at least 5 levers or  
a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
  2. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
  3. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
  4. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- (b) all keys are removed from locks and placed out of sight when the **Home** is left unattended
- (c) external windows as described in paragraph 1(d) and all external doors are secured as

above when **Your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless **We** have given **Our** written agreement.

#### **H002: Intruder Alarm - applicable to Section 2 Contents**

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** unless the **Home** is fitted with a burglar alarm system.

The burglar alarm system must be:

- (a) in full and effective operation
  - i. whenever the **Home** is left unattended or
  - ii. when **You** have retired for the night
- (b) fitted by, and maintained in good order throughout the currency of this insurance under a maintenance contract with, a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- (c) fitted to British Standard 4737.

#### **H003: Jewellery Protection – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage to jewellery by theft or attempted theft from the **Home** unless the jewellery is kept in a locked safe which has been approved by **Us**.

The keys and duplicate keys of the safe must be removed from the **Home** when the **Home** is left unattended.

#### **H004 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 1 Buildings**

There is no liability under Section 1 of this Policy whilst the **Buildings** are **Unoccupied** other than loss or damage caused by

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.

**H005 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 2 Contents**

There is no liability under Section 2 of this Policy whilst the *Buildings* are *Unoccupied* other than loss or damage caused by

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.

### **H006: Flat Roof – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

It is a requirement of this Policy that

1. the flat roof portion of the **Buildings** is inspected at least once every seven years by a roofing contractor
2. remedial work is completed within 60 days
3. **You** must retain evidence of the inspection and repairs.

**We** will not pay for the first £500 in respect of each and every claim arising from storm or flood.

### **H008 Theft Restriction – Forced Entry and or Exit – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.

### **H010: Childminding – Accidental Damage and Theft Exclusion – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage caused by

- (a) **Accidental Damage**
- (b) theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the **Home**.

Where **You** are involved in **Childminding** at the **Home**.

**Childminding is defined as a person who is paid to look after children, other than their own children, between the ages of birth to 8 years in their own home.**

## H011: Bed & Breakfast Accommodation Cover Extension – applicable to Section 1 Buildings and Section 2 Contents

**We** will pay for

- (a) loss or damage to **Valuables** and personal effects belonging to any guest whilst kept at the **Home**.

**We** will not pay for

- v. the first £50 of each and every claim
- vi. loss or damage that can be recovered under any other insurance Policy.

The maximum that **We** will pay is £1,000 in any one Period of Insurance.

- (b) loss of bookings if the **Home** is damaged by any cause covered under this Section and, as a result, is rendered unfit for the acceptance of paying guests.

The maximum **We** will pay is £100 per week up to a maximum of 8 weeks.

**We** will not pay for loss of bookings within the first 14 days of damage occurring.

- (c) **Your** legal liability arising as

- i. Owner
- ii. Occupier
- iii. In a personal capacity
- iv. As employer of a domestic employee

Where the **Home** is used in part for the provision of bed and breakfast accommodation, provided that

- A. The maximum number of paying guests does not exceed 6 at any one time
- B. Only 3 bedrooms are used for bed and breakfast purposes at any one time
- C. The property is not licensed

## H012: Safe Keys Protection – applicable to Section 2 Contents and Section 3 Personal Possessions

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** to **Valuables** and personal effects from safes unless all keys and duplicate keys for the safe are removed from the **Home** when it is left unattended.

## H013: Unoccupancy – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions

It is a requirement of this Policy when the **Buildings** are **Unoccupied** that

- (a) An inspection of the **Buildings** are conducted, and recorded, internally and externally at least once every 7 days by a responsible adult and
- (b) the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

**We** will not pay for

- i. the first £250 of each and every claim (or the total for all other losses **Excess**)



- shown in **Your Schedule** whichever is the highest)
- ii. **Valuables, Money** and **Credit Cards**.

#### **H015: Tenanted Properties Clause with £250 Excess– applicable to Section 2 Contents**

There is no liability under Section 2 of this Policy for

- (a) loss or damage to **Money**
- (b) loss or damage to **Valuables**
- (c) loss or damage to **Credit Cards**
- (d) Loss or damage to frozen food
- (e) the first £250 of each and every claim

whilst the **Home** is let to tenants.

**You** must notify **Us** immediately if the occupancy at the **Home** changes.

#### **H017: Tenanted Properties £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim whilst the **Home** is let to tenants.

**You** must notify **Us** immediately if the occupancy at the **Home** changes.

#### **H021: Pedal Cycles – applicable to Section 3 Personal Possessions**

It is a requirement of this Policy for loss or damage by theft, or attempted theft, of pedal cycles that pedal cycles are secured by a 'D'-shaped shackle lock designed for that use.

#### **H024: Jewellery Maintenance – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage to individual jewellery valued at over £5,000, unless

- (a) an inspection is carried out at least every three years by a competent jeweller
- (b) any defects in clasps, mountings and settings are immediately rectified.

#### **H027: Boarders, Lodgers and Paying Guests Legal Liability Exclusion – applicable to Section 1 Buildings and Section 2 Contents**

There is no liability under Sections 1 and 2 of this Policy in respect of **Your** legal liability as a result of

- (a) accidental **Bodily Injury** to any boarder, lodger or paying guest
- (b) accidental loss of or damage to property belonging to any boarder, lodger or paying guest

**You** must notify **Us** immediately if, at any point during the **Period of Insurance**, more than 3 boarders, lodgers or paying guests are accommodated in the **Home**.

**H028: Amended Contents Definitions – Flats Contents of Common Parts – applicable to Policy Definitions**

The definitions of *Contents* extend to include contents of common parts including furniture, furnishings, fixtures and fittings which are *Your* property or for which *You* are responsible.

**H037 Increased Subsidence Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £2,500 in respect of each and every claim caused by subsidence or heave of the land that the *Buildings* stand on, or landslip.

**H038 Increased Subsidence Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £5,000 in respect of each and every claim caused by subsidence or heave of the land that the *Buildings* stand on, or landslip.

**H040: Evidence of Value £2,500 – applicable to Section 2 Contents and Section 3 Personal Possessions**

It is a requirement of this Policy for loss or damage to *Contents* or *Personal Possessions* with a value that exceeds £2,500 that *You* provide a receipt or professional valuation in support of *Your* claim.

**H034 Increased Flood Excess £1,000 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £1,000 in respect of each and every claim caused by storm and flood.

**H035 Increased Flood Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £2,500 in respect of each and every claim caused by storm and flood.

**H036 Increased Flood Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £5,000 in respect of each and every claim caused by storm and flood.

**H046 Increased Theft Excess £1,000 – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £1,000 in respect of each and every claim caused by theft and malicious damage.

**H047 Increased Theft Excess £2,000 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £2,000 in respect of each and every claim caused by theft and malicious damage

**H048 Increased Escape of Water Excess £750 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £750 in respect of each and every claim caused by escape of water

**H049 Increased Policy Excess £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim applicable to Section 1 Buildings

**H050 Increased Policy Excess £250 Excess– applicable to Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £250 of each and every claim applicable to Section 2 Contents and Section 3 Personal Possessions

## **Home Endorsement Library (Woodstock's)**

**H001: Minimum Standard of Security– applicable to Section 2 Contents**

Unless **We** agree otherwise in writing, there is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** unless:

- (a) the following security devices are fitted and put into operation whenever the **Home** is left unattended
  1. either a lock approved to BS3621 or  
a mortice deadlock of at least 5 levers or  
a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
  2. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio

doors

3. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
  4. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
- (b) all keys are removed from locks and placed out of sight when the **Home** is left unattended
- (c) external windows as described in paragraph 1(d) and all external doors are secured as above when **Your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless **We** have given **Our** written agreement.

### **H002: Intruder Alarm - applicable to Section 2 Contents**

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft from the **Home** unless the **Home** is fitted with a burglar alarm system.

The burglar alarm system must be:

- (a) in full and effective operation
  - i. whenever the **Home** is left unattended or
  - ii. when **You** have retired for the night
- (b) fitted by, and maintained in good order throughout the currency of this insurance under a maintenance contract with, a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)
- (c) fitted to British Standard 4737.

### **H003: Jewellery Protection – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage to jewellery by theft or attempted theft from the **Home** unless the jewellery is kept in a locked safe which has been approved by **Us**.

The keys and duplicate keys of the safe must be removed from the **Home** when the **Home** is left unattended.

### **H004 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 1 Buildings**

There is no liability under Section 1 of this Policy whilst the **Buildings** are **Unoccupied** other than loss or damage caused by

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.

### **H005 Unoccupied Buildings Cover Limitation – Fire, Lightning, Explosion and Earthquake – applicable to Section 2 Contents**

There is no liability under Section 2 of this Policy whilst the *Buildings* are *Unoccupied* other than loss or damage caused by

- (a) fire
- (b) explosion
- (c) lightning
- (d) earthquake.

### **H008 Theft Restriction – Forced Entry and or Exit – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage by theft or attempted theft unless there is physical evidence of violent and forcible entry into, or exit from, the *Home*.

### **H010: Childminding – Accidental Damage and Theft Exclusion – applicable to Section 2 Contents and Section 3 Personal Possessions**

There is no liability under Sections 2 and 3 of this Policy for loss or damage caused by

- (a) *Accidental Damage*
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Where *You* are involved in *Childminding* at the *Home*.

**Childminding is defined as a person who is paid to look after children, other than their own children, between the ages of birth to 8 years in their own home.**

## **H011: Bed & Breakfast Accommodation Cover Extension – applicable to Section 1 Buildings and Section 2 Contents**

**We** will pay for

- (a) loss or damage to **Valuables** and personal effects belonging to any guest whilst kept at the **Home**.

**We** will not pay for

- vii. the first £50 of each and every claim
- viii. loss or damage that can be recovered under any other insurance Policy.

The maximum that **We** will pay is £1,000 in any one Period of Insurance.

- (b) loss of bookings if the **Home** is damaged by any cause covered under this Section and, as a result, is rendered unfit for the acceptance of paying guests.

The maximum **We** will pay is £100 per week up to a maximum of 8 weeks.

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- (c) **Your** legal liability arising as

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**We** will not pay for

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- shown in **Your Schedule** whichever is the highest)
- ii. **Valuables, Money** and **Credit Cards**.

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- (c) loss or damage to **Credit Cards**
- (d) Loss or damage to frozen food
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whilst the **Home** is let to tenants.

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**H035 Increased Flood Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £2,500 in respect of each and every claim caused by storm and flood.

**H036 Increased Flood Excess £5,000 – applicable to Section 1 Buildings and Section 2 Contents**

*We* will not pay for the first £5,000 in respect of each and every claim caused by storm and flood.



**H046 Increased Theft Excess £1,000 – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £1,000 in respect of each and every claim caused by theft and malicious damage.

**H047 Increased Theft Excess £2,000 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £2,000 in respect of each and every claim caused by theft and malicious damage

**H048 Increased Escape of Water Excess £750 applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £750 in respect of each and every claim caused by escape of water

**H049 Increased Policy Excess £250 Excess– applicable to Section 1 Buildings**

**We** will not pay for the first £250 of each and every claim applicable to Section 1 Buildings

**H050 Increased Policy Excess £250 Excess– applicable to Section 2 Contents and Section 3 Personal Possessions**

**We** will not pay for the first £250 of each and every claim applicable to Section 2 Contents and Section 3 Personal Possessions