



# **POLICY DOCUMENT**

## **HOME INSURANCE**

### **E-SOLUTIONS FROM PEN**





# HOME INSURANCE POLICY

## WELCOME!

Thank you for choosing Pen Underwriting to provide your home insurance

This is **Your** Home Insurance Policy Booklet, setting out **Your** insurance protection in detail. The Policy Booklet must be read together with the Policy **Schedule** and Statement of Facts as one document.

It is an important document so **You** should keep it somewhere safe - **You** will need it if **You** need to make a claim.

Please read it carefully to make sure that it meets **Your** requirements and that the details on the Policy **Schedule** and Statement of Facts are correct.

**Your** premium has been based upon the information shown in the Policy **Schedule** and recorded in **Your** Statement of Facts.

If after reading **Your** Policy Booklet **You** have any questions, any details are incorrect or the Policy does not provide the cover **You** need then **You** must contact **Your** insurance advisor immediately.

**Your** insurance relates only to those sections of the Policy which are shown in the **Schedule** as being included.

This Policy is provided by Pen Underwriting Limited acting as agent on behalf of a select panel of insurers. For details of Pen Underwriting Limited's Data Protection and Privacy Policies visit the Pen Underwriting website at [www.penunderwriting.co.uk](http://www.penunderwriting.co.uk)

The **Insurer** that is providing **Your** Pen Underwriting Home Insurance Policy can be found in **Your** Policy **Schedule**.

Family Legal Expenses Insurance is provided by Arc Legal Assistance Ltd on behalf of Inter Partner Assistance SA.

## Useful Telephone Numbers

This information can be found on **Your** Policy **Schedule**.

Please note all calls are recorded for training and monitoring purposes and are charged at the national standard rate.

## How to make a claim

If **You** need to make a claim, please contact **Us** straightaway by calling the telephone number printed on **Your** Policy **Schedule** and have **Your** Policy Number to hand when calling. **Your** Policy Number appears on the top left corner of **Your** Policy **Schedule** and **Your** Statement of Facts.

Please also refer to the Policy Conditions Section 2 "Claims" at the back of **Your** Policy Booklet for full details of **Your** duties and how **We** deal with **Your** claim.

## Your Policy Booklet

**Your** Policy Booklet is made up of individual Sections. This booklet should be read together with **Your** current Policy **Schedule** for precise details of **Your** insurance protection. **We** have also included (under Important Information) details of **Your** right to cancel this Policy and also what to do if **You** have a complaint.

# CONTENTS

	PAGE
<b>IMPORTANT INFORMATION</b>	<b>4</b>
<b>COMPLAINTS PROCEDURE</b>	<b>7</b>
<b>POLICY DEFINITIONS</b>	<b>8</b>
<b>SECTION 1: BUILDINGS</b>	
- A COVER	10
- B EXCLUSIONS	11
- C ADDITIONAL BENEFITS	12
- D OPTIONAL EXTENSION	15
- E CLAIMS SETTLEMENT UNDER SECTION 1	16
<b>SECTION 2: CONTENTS</b>	
- A COVER	17
- B EXCLUSIONS	18
- C ADDITIONAL BENEFITS	19
- D OPTIONAL EXTENSION	23
- E CLAIMS SETTLEMENT UNDER SECTION 2	24
<b>SECTION 3: PERSONAL POSSESSIONS</b>	
- A COVER	25
- B EXCLUSIONS	26
- C CLAIMS SETTLEMENT UNDER SECTION 3	27
<b>SECTION 4: FAMILY LEGAL EXPENSES INSURANCE</b>	
- DEFINITIONS	28
- COVER	30
- GENERAL EXCLUSIONS	34
- GENERAL CONDITIONS	35
- CUSTOMER SERVICES INFORMATION	37
<b>POLICY CONDITIONS</b>	<b>39</b>
<b>POLICY EXCLUSIONS</b>	<b>41</b>

# IMPORTANT INFORMATION

## The contract of insurance

This Policy is a contract of insurance between **You** and the **Insurer**. The following elements form the contract between **You** and the **Insurer**, please read them and keep them safe:

- **Your** Policy Booklet
- information contained on **Your** Statement of Facts documents issued by **Us**
- **Your Schedule** and any **Endorsements** shown on it
- any changes to **Your** Home Insurance Policy contained in notices issued by **Us** at renewal.

In return for **You** paying **Your** premium, **We** will provide cover shown in **Your Schedule** on the terms and conditions of this Policy Booklet during the **Period of Insurance**.

**Our** provision of insurance under this Policy is conditional upon **You** observing and fulfilling the terms, provisions, conditions and clauses of this Policy Booklet.

## Several Liability

The subscribing **Insurer(s)** obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **Insurer(s)** are not responsible for the subscription of any co-subscribing **Insurer(s)** who for any reason does not satisfy all or part of its obligations.

## Information and changes we need to know about

**You** must take reasonable care to provide complete and accurate answers to the question **We** ask when **You** take out, make changes to, and renew **Your** Policy.

Please tell **Your** insurance advisor to let **Us** know if there are any changes to the information set out in the Statement of Facts or on **Your Schedule**. **You** must also tell **Us** about the following if they represent a change or a fact **You** have not already told **Us** about:

- any intended alteration to, extension to or renovation of the **Home**. However **You** do not need to tell **Us** about internal alterations to the **Home** unless the value of the work is over £25,000 or **You** are creating an additional **Bedroom**, bathroom or shower room,
- any change to people insured, or to be insured,
- any change or addition to the **Contents** or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on **Your** Policy **Schedule**,
- if **Your** property is to be lent, let, sub-let, or used for business purposes (other than occasional clerical work),
- if **Your** property is **Unoccupied**,
- if any member of **Your** household or any person to be insured on this Policy is charged with, or convicted of a criminal offence (other than motoring offences).

If **You** are in doubt, please contact **Your** insurance advisor.

When **We** are notified of a change, **We** will tell **Your** insurance advisor if this affects **Your** Policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your** policy.

If the information provided by **You** is not complete and accurate:-

- **We** may cancel **Your** Policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the premium and/or change any **Excess**, or
- the extent of the cover may be affected.

## Choice of Law

The law of England and Wales will apply to this contract unless, which is subject to the exclusive jurisdiction of the courts of England and Wales; unless at the start date of **Your** policy **You** are a resident of Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of an agreement to the contrary) the laws of that country will apply.

## IMPORTANT INFORMATION (CONTINUED)

### Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

### Customers with Disabilities

This Policy and other associated documentation are also available in large print, audio and Braille. If **You** require any of these formats, in the first instance please contact **Your** insurance advisor.

### Your right to cancel

**You** have a statutory right to cancel **Your** Policy within 14 days from the day of purchase or renewal or from the day **You** receive **Your** Policy, whichever is the later ("cooling off period").

If **You** decide that **You** do not wish to accept the policy, please contact **Your** insurance advisor. Subject to no claims being made or notified, **We** will refund the full premium. The policy will be treated as not being taken up and it will be cancelled from inception.

If **You** do not exercise **Your** right to cancel within the cooling off period, the Policy will remain in force and all premiums will be payable in accordance with the terms of the Policy.

If **You** wish to cancel **Your** policy and it is outside of the 14 day cooling off period, please contact **Your** insurance advisor and refer to the Policy Conditions section of **Your** Policy Booklet.

### How much cover do you need?

While **Your** insurance advisor can guide **You**, it is **Your** responsibility to make sure that the amount of insurance cover **You** buy represents the full value of **Your** property.

For **Buildings** cover the value must represent the full cost of rebuilding the **Buildings** including any extra costs that may be involved such as demolition, architect's and surveyor's fees and any additional costs in meeting local authority requirements.

For **Contents** and **Personal Possessions** the value must represent the full cost of replacing all the property as new, other than clothing and linen where **We** may make a deduction for wear and tear and the resultant loss in value.

The maximum amount that **We** will pay in the event of a claim is the **Sum Insured** so it is very important that **You** insure **Your** property for the full amount of its value.

### Property maintenance

It is **Your** responsibility to maintain and look after **Your** property. **Your** Policy is intended to provide **You** with cover against events that are sudden and unforeseen, for example fire or flood. It will not cover **You** for damage that happens gradually over time like damp, or rot, or for damage caused by wear and tear, or for, general maintenance costs such as repairs to defective rendering or general roof repairs.

### Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this insurance has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any terms of this insurance. This shall not affect any right or remedy of a third party which exists or is available apart from this Act.

## IMPORTANT INFORMATION (CONTINUED)

### General Data Protection Regulation Privacy Notice

Pen Underwriting Limited are the data controller of any personal information **You** provide to **Us** or personal information that has been provided to **Us** by a third party. **We** collect and process information about **You** in order to arrange insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing **Your** information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

**We** may record telephone calls to help **Us** monitor and improve the service **We** provide. For further information on how **Your** information is used and **Your** rights in relation to **Your** information please see **Our** Privacy Policy - <https://www.penunderwriting.co.uk/Privacy-and-Cookies>. If **You** are providing personal data of another individual to **Us**, **You** must tell them **You** are providing their information to **Us** and show them a copy of this notice.

# COMPLAINTS PROCEDURE

It is always **Our** intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. If **You** need to complain, **You** can do so at any time by referring the matter to either the Pen Underwriting Limited Complaints Officer or the Complaints team at Lloyd's.

The address of Pen Underwriting Limited Complaints Officer is:

Pen Underwriting Limited Complaints  
7<sup>th</sup> Floor Spectrum Building  
55 Blythswood Street  
Glasgow  
G2 7AT

Telephone: 0141 285 3539 (telephone calls may be recorded)  
Email: [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

The address of the Complaints team at Lloyd's is:

Complaints  
Lloyd's  
One Lime Street  
London  
EC3M 7HA

Telephone: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If **You** remain dissatisfied with the outcome of **Your** complaint, **You** may have the right to refer **Your** complaint to an alternative dispute resolution (ADR) body.

If **You** live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If **You** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands JE4 9QG.  
Telephone: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610. Fax +44 1534 747629.  
Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org). Website: [www.ci-fo.org](http://www.ci-fo.org)

If **You** purchased your policy online\* **You** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

\* "Online" includes all products sold via a website, email, telephone and social media amongst others with a digital element.

**This complaints procedure does not affect Your right to take legal action.**

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). If **We** cannot meet **Our** obligations, **You** may be entitled to compensation under the FSCS. Further information about the FSCS and the criteria under which **You** may be entitled to compensation is available on the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to The Financial Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

## POLICY DEFINITIONS

Wherever the following words or phrases appear in this Policy they will have the meanings defined below. A defined word will start with a capital letter and will be printed in bold (e.g. **You**).

<b>Accidental Damage</b>	Damage caused suddenly and unexpectedly by an outside force.
<b>Bedroom</b>	A room originally designed as a <b>Bedroom</b> even if it is now used for other purposes.
<b>Bodily Injury</b>	<b>Bodily Injury</b> includes death or disease.
<b>British Isles</b>	The United Kingdom, Republic of Ireland, the Channel Islands and the Isle of Man.
<b>Buildings</b>	<p>(a) the <b>Home</b> and its decorations;</p> <p>(b) fixtures and fittings attached to the <b>Home</b>;</p> <p>(c) permanently installed swimming pools (but not swimming pool covers), professionally installed solar panels, professionally installed wind turbines, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks;</p> <p>that <b>You</b> own or for which <b>You</b> are legally responsible within the address named in the <b>Schedule</b>.</p>
<b>Business Equipment</b>	Computers, keyboards, printers, desktop publishing units, multi-user small business computers, photocopiers, computer-aided design equipment, and other office equipment owned by <b>You</b> and used in connection with a business that <b>You</b> run from the <b>Home</b> .
<b>Contents</b>	<p>Household goods and personal property, within the <b>Home</b>, which are <b>Your</b> property or which <b>You</b> are legally responsible for:</p> <p>This includes:</p> <p>(a) tenant's fixtures and fittings;</p> <p>(b) radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>Home</b>;</p> <p>(c) property in the open but within the boundary of the <b>Home</b> up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>Home</b>);</p> <p>(d) deeds and registered bonds and other personal documents up to £1,000 in total;</p> <p>The definition of <b>Contents</b> does NOT include:</p> <p>a. motor vehicles (other than domestic garden machinery and pedestrian controlled models or toys), caravans, trailers or watercraft, or aircraft or their accessories;</p> <p>b. any living creature</p> <p>c. trees, bushes, plants or shrubs other than those normally kept in the <b>Home</b>;</p> <p>d. any part of the <b>Buildings</b>;</p> <p>e. any property held or used for business purposes other than <b>Business Equipment</b> up to £5,000 in total;</p> <p>f. any property insured under any other insurance.</p>
<b>Credit Cards</b>	<b>Credit Cards</b> , charge cards, debit cards, bankers cards and cash dispenser cards issued in the United Kingdom, belonging to <b>You</b> and held for private or domestic purposes.
<b>Domestic Employee</b>	A person who <b>You</b> employee to carry out domestic duties at the <b>Home</b> and who is not employed by <b>You</b> in connection with any business, trade, profession or employment.
<b>Downloads</b>	Software or files legally downloaded and stored on any computer or home entertainment equipment.
<b>Endorsement</b>	A change in the terms and conditions of this insurance as shown on <b>Your Schedule</b> .
<b>Excess</b>	The amount <b>You</b> will have to pay towards each separate claim. The details of <b>Your Excess</b> will be shown on the <b>Schedule</b> .
<b>Heave</b>	Upward movement of the ground beneath the <b>Buildings</b> as a result of the soil expanding.

## POLICY DEFINITIONS (CONTINUED)

<b>Home</b>	The property, the garages and any outbuildings used for domestic purposes at the address shown in the <b>Schedule</b> .
<b>Landslip</b>	Downward movement of sloping ground.
<b>Money</b>	Current legal tender, cheques, postal and money orders including: <ol style="list-style-type: none"> <li>postage stamps not forming part of a stamp collection;</li> <li>savings stamps and savings certification, travellers' cheques;</li> <li>premium bonds, luncheon vouchers and gift tokens;</li> </ol> all held for private or domestic purposes.
<b>Period of Insurance</b>	The length of time for which this Policy is in force, as shown in the <b>Schedule</b> , and for which <b>You</b> have paid and <b>We</b> have accepted a premium. Each renewal represents the start of a new <b>Period of Insurance</b> .
<b>Personal Possessions</b>	<p>Clothing, baggage, guns, jewellery and watches, sports equipment and other similar items normally worn, used or carried about the person and all of which belong to <b>You</b>.</p> <p><b>Personal Possessions</b> does NOT include:</p> <ol style="list-style-type: none"> <li><b>Money and Credit Cards</b>;</li> <li>Pedal cycles in excess of £500 must be specified.</li> </ol>
<b>Sanitary Ware</b>	Washbasins, sinks, bidets, toilet pans and cisterns, shower trays, shower screens, baths and bath panels.
<b>Schedule</b>	The <b>Schedule</b> forms part of this Policy and contains details of the <b>Home</b> , the <b>Sums Insured</b> , the <b>Period of Insurance</b> , and the sections of this insurance which apply.
<b>Settlement</b>	Downward movement of the land beneath the <b>Buildings</b> as a result of compaction due to the weight of the <b>Buildings</b> .
<b>Storm</b>	Strong winds of over 47mph which will sometimes be accompanied by rain, snow or hail. Heavy or persistent rain on its own is not a <b>Storm</b> unless it is a torrential downpour with over an inch of rain in a one hour period (or a proportionate amount in a shorter time of the same proportion).
<b>Subsidence</b>	Downward movement of the land beneath the <b>Buildings</b> that is not a result of <b>Settlement</b> .
<b>Sum Insured</b>	The amount shown on the <b>Schedule</b> as the most <b>We</b> will pay for claims resulting from one incident unless otherwise stated in this Policy Booklet or on the <b>Schedule</b> .
<b>Unfurnished</b>	Not furnished adequately for normal living purposes.
<b>Unoccupied</b>	Not lived in by <b>You</b> for 60 consecutive days.
<b>Valuables (in the Home)</b>	<p>(a) jewellery (b) furs; (c) gold, silver, gold and silver plated articles or other precious metals (d) works of art and antiques</p> <p>Unless otherwise specified in the <b>Schedule</b> the maximum that <b>We</b> will pay in respect of <b>Valuables</b> is as follows:</p> <ol style="list-style-type: none"> <li>If the <b>Home</b> has 1 or 2 <b>Bedrooms</b> £10,000</li> <li>If the <b>Home</b> has 3 <b>Bedrooms</b> £12,500</li> <li>If the <b>Home</b> has 4 <b>Bedrooms</b> £15,000</li> <li>If the <b>Home</b> has 5 <b>Bedrooms</b> £17,500</li> </ol> <p><b>We</b> will not pay more than £2,000 in respect of any one single article.</p>
<b>We / Us / Our / Insurers</b>	The <b>Insurer(s)</b> whose identity is stated in the <b>Schedule</b> .
<b>You / Your / The Policyholder</b>	The person or persons named in the <b>Schedule</b> , their domestic partner and all members of their family (or families) who are permanently living with them including any foster children who live with them.

## SECTION 1: BUILDINGS

(This Section only applies if stated as INSURED in the **Schedule**.)

### A COVER

What is covered	What is not covered
<b>We</b> will pay for loss or damage to the <b>Buildings</b> caused by any of the following:	<b>We</b> will NOT pay for loss or damage:
1. fire, smoke damage, lightning, explosion or earthquake	a) to anything that happens gradually
2. aircraft and other flying devices or items dropped from them	
3. <b>Storm</b> , flood or weight of snow	a) to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, hedges, gates and fences.
4. escape or water from, or frost damage to, fixed water tanks, apparatus or pipes	a) to swimming pools; b) while the <b>Buildings</b> are <b>Unfurnished</b> ; c) while the <b>Buildings</b> are <b>Unoccupied</b> ; d) caused by the failure or lack of grout and/or sealant. e) resulting from the failure of fish tanks f) caused by taps being left on or sinks/baths overflowing
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation and the associated cost of decontaminating polluted land or water	a) due to wear and tear or anything that happens gradually; b) to domestic fixed fuel-oil tanks; c) caused by faulty workmanship; d) while the <b>Buildings</b> are <b>Unfurnished</b> ; e) while the <b>Buildings</b> are <b>Unoccupied</b> .
6. theft or attempted theft	a) while the <b>Buildings</b> are <b>Unfurnished</b> ; b) while the <b>Home</b> is lent, let or sub-let unless there is physical evidence of violent and forcible entry; c) while the <b>Buildings</b> are <b>Unoccupied</b> ; d) caused by <b>You</b> , paying guests or tenants.
7. collision by any vehicle or animal	
8. (i) riot, civil unrest, strikes and labour or political disturbances	(i) a) while the <b>Buildings</b> are <b>Unfurnished</b> ; b) while the <b>Buildings</b> are <b>Unoccupied</b> . c) if the claim is not reported within 7 days of the incident date
(ii) malicious acts	(ii) a. while the <b>Buildings</b> are <b>Unfurnished</b> ; b. while the <b>Buildings</b> are <b>Unoccupied</b> ; c. and malicious acts caused by <b>You</b> , paying guests or tenants

## SECTION 1: BUILDINGS (CONTINUED)

What is covered	What is not covered
<p><b>We</b> will pay for loss or damage to the <b>Buildings</b> caused by any of the following:</p> <p>9. <b>Subsidence, Heave or Settlement</b> of the land that the <b>Buildings</b> stand on, or <b>Landslip</b>;</p>	<p><b>We</b> will NOT pay for loss or damage:</p> <p>a) to domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences; (However, <b>We</b> will pay if <b>We</b> accept a claim for <b>Subsidence, Heave or Landslip</b> damage to the <b>Home</b>.)</p> <p>b) to solid floors; (However, <b>We</b> will pay if the load bearing walls of the <b>Home</b> are damaged at the same time by the same event.)</p> <p>c) arising from faulty design, specification, workmanship or materials;</p> <p>d) which compensation has been provided for or would have been but for the existence of this insurance under any contract or guarantee or by law;</p> <p>e) caused by coastal erosion or riverbed erosion;</p> <p>f) whilst the <b>Buildings</b> are undergoing any structural repairs, alterations or extensions;</p> <p>g) as a result of the action of chemicals on, or the reaction of chemicals with any materials which form part of the <b>Buildings</b>;</p> <p>h) if <b>You</b> knew when this Policy started that any part of the <b>Buildings</b> had already been damaged by <b>Subsidence, Heave or Landslip</b>; (However, <b>We</b> will pay if <b>You</b> told <b>Us</b> about this and <b>We</b> accepted it.)</p> <p>i) caused by normal <b>Settlement</b> or shrinkage, or by recently placed infill materials moving up.</p>
<p>10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts;</p>	<p>a) to radio and television aerials, satellite dishes, their fittings and masts.</p>
<p>11. falling trees, telegraph poles or lamp-posts;</p>	<p>a) caused by trees being cut down or cut back within the boundary of the <b>Home</b>;</p> <p>b) to gates and fences. (However, <b>We</b> will pay if the <b>Home</b> is damaged at the same time by the same event.)</p>

## B EXCLUSIONS

Please note the following Exclusions apply to this entire Section.

**We** will NOT pay for:

- (a) anything contained within the General Exclusions Section;
- (b) the **Excess** specified in the **Schedule**;
- (c) wet or dry rot.

## SECTION 1: BUILDINGS (CONTINUED)

### C ADDITIONAL BENEFITS

What is covered	What is not covered
	<b>We will NOT pay for:</b>
<p><b>1. Underground Services</b></p> <p><b>We</b> will pay for the cost of repairing accidental breakage to:</p> <ul style="list-style-type: none"> <li>(a) domestic oil pipes;</li> <li>(b) underground water-supply pipes;</li> <li>(c) underground sewers, drains and septic tanks;</li> <li>(d) underground gas pipes;</li> <li>(e) underground cables;</li> </ul> <p>which <b>You</b> are legally responsible for.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>a) due to wear and tear or anything that happens gradually;</li> <li>b) due to a fault or limit of design. Manufacture, construction or installation;</li> </ul>
<p><b>2. Glass and Sanitary Ware</b></p> <p><b>We</b> will pay for the cost of accidental breakage to:</p> <ul style="list-style-type: none"> <li>(a) fixed glass and double glazing (including the cost of replacing frames);</li> <li>(b) solar panels;</li> <li>(c) <b>Sanitary Ware</b>;</li> <li>(d) ceramic hobs;</li> </ul> <p>forming part of the <b>Buildings</b>.</p>	<ul style="list-style-type: none"> <li>a) loss or damage: <ul style="list-style-type: none"> <li>i) specifically excluded under this Section;</li> <li>ii) movement, settling, shrinking, collapsing or cracking of the <b>Buildings</b>;</li> <li>iii) while the <b>Home</b> is undergoing alteration, repair, cleaning, maintenance or extension;</li> <li>iv) caused by wear and tear, frost or anything that happens gradually;</li> <li>v) arising from faulty design, specification, workmanship or materials;</li> <li>vi) from mechanical or electrical faults or breakdown;</li> <li>vii) caused by dryness, dampness, extremes of temperature or exposure to light;</li> <li>viii) caused by, contributed to or arising from any kind of pollution and/or contamination;</li> <li>ix) while the <b>Buildings</b> are <b>Unfurnished</b>;</li> <li>x) while the <b>Buildings</b> are <b>Unoccupied</b>.</li> </ul> </li> <li>b) general maintenance.</li> </ul>
<p><b>3. Loss of Metered Water</b></p> <p><b>We</b> will pay for increased metered water charges <b>You</b> have to pay following an accidental escape of water discharged from a metered water system providing service to the <b>Home</b>.</p> <p>The maximum that <b>We</b> will pay is £2,000 in any one <b>Period of Insurance</b>.</p>	

## SECTION 1: BUILDINGS (CONTINUED)

What is covered	What is not covered
	<b>We will NOT pay for:</b>
<p><b>4. Trace and Access</b></p> <p><b>We will pay for:</b></p> <ul style="list-style-type: none"> <li>(a) costs and expenses incurred in tracing the source of damage caused by the escape of water from any tank, apparatus, pipe or fixed heating systems in the <b>Home</b>;</li> <li>(b) any repairs directly arising from (a).</li> </ul> <p>The maximum that <b>We</b> will pay is £5,000 in any one <b>Period of Insurance</b>.</p>	
<p><b>5. Loss of Rent and Alternative Accommodation</b></p> <p>If the <b>Home</b> is damaged by any cause covered under this Section and, as a result, cannot be lived in, <b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li>(a) loss of rent due to <b>You</b> which <b>You</b> are unable to recover;</li> <li>(b) any costs of alternative accommodation for <b>You</b> and <b>Your</b> pets;</li> </ul> <p>until the <b>Home</b> is ready to be lived in.</p> <p>The maximum that <b>We</b> will pay is £50,000 in any one <b>Period of Insurance</b>.</p>	
<p><b>6. Damage caused by Emergency Services</b></p> <p><b>We</b> will pay for costs and expenses incurred following loss or damage caused by the emergency services in gaining access to the <b>Home</b> in the course of their duty to safeguard life or property.</p>	
<p><b>7. Damage to Gardens</b></p> <p><b>We</b> will pay for trees, shrubs, plants and lawns following loss or damage insured under this Section.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>a) caused by domestic pets, animals, wildlife, birds, insects, vermin, fungus or frost;</li> <li>b) to trees, shrubs, plants and lawns dying naturally or because <b>You</b> haven't looked after them properly;</li> <li>c) to trees, shrubs, plants and lawns on land not belonging to the <b>Home</b>;</li> <li>d) while the <b>Buildings</b> are <b>Unfurnished</b>;</li> <li>e) while the <b>Buildings</b> are <b>Unoccupied</b>.</li> </ul> <p>The maximum <b>We</b> will pay is £5,000 in any one <b>Period of Insurance</b>.</p> <p>Single article limit of £500 per tree, shrub or plant</p>

## SECTION 1: BUILDINGS (CONTINUED)

What is covered	What is not covered
	<b>We will NOT pay for:</b>
<p><b>8. Professional Fees and Other Expenses</b></p> <p><b>We will pay for:</b></p> <ul style="list-style-type: none"> <li>(a) architects', surveyors' and consulting engineers' fees;</li> <li>(b) the cost of removing debris and demolishing or supporting the damaged parts of the <b>Buildings</b>, which <b>We</b> have agreed to pay;</li> <li>(c) costs <b>You</b> have to pay in order to comply with any Government or local authority requirements;</li> </ul> <p>incurred in reinstating or repairing the <b>Buildings</b> following damage insured under this Section.</p>	<ul style="list-style-type: none"> <li>a) expenses incurred for preparing a claim or an estimate of loss or damage;</li> <li>b) any costs if Government or local authority requirements have been served on <b>You</b> before the loss or damage.</li> </ul>
<p><b>9. Selling Your Home</b></p> <p>If <b>You</b> enter into a contract to sell <b>Buildings</b> insured by this Policy, and they are destroyed or damaged prior to the sale being completed, the buyers will be entitled to any benefit from this insurance for the damage once the sale has been completed.</p> <p>This will not apply if any other insurance has been arranged by or on behalf of the buyer.</p>	
<p><b>10. Property Owner's Liability</b></p> <p><b>We will pay for all amounts <b>You</b> become legally liable for as owner of the <b>Buildings</b> as a result of:</b></p> <ul style="list-style-type: none"> <li>(a) <b>Bodily Injury</b>;</li> <li>(b) accidental loss of or damage to property;</li> </ul> <p>happening during the <b>Period of Insurance</b> and arising:</p> <ul style="list-style-type: none"> <li>i. from <b>Your</b> ownership of the <b>Buildings</b>;</li> <li>ii. under Section 3 of the Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) for any <b>Home You</b> previously owned and occupied or leased and occupied.</li> </ul> <p>If the <b>Buildings</b> Section of this Policy is cancelled or ends, this Defective Premises Act cover will continue for seven years for any <b>Home</b> insured by this Section before the cover was cancelled or ceased.</p> <p>The maximum <b>We</b> will pay in respect of any one occurrence is £2,000,000.</p> <p><b>We will also pay all <b>Your</b> costs and expenses that <b>We</b> have agreed to in writing.</b></p>	<p><b>Your legal liability:</b></p> <ul style="list-style-type: none"> <li>a) as occupier of the <b>Buildings</b>;</li> <li>b) for accidental <b>Bodily Injury</b> to any person <b>You</b> employ if the <b>Bodily Injury</b> happens as a result of or in the course of their employment with <b>You</b>;</li> <li>c) for loss or damage to property which belongs to <b>You</b> or is in <b>Your</b> care;</li> <li>d) in connection with any motorised vehicle;</li> <li>e) under any agreement except to the extent that <b>You</b> would have been liable without that agreement;</li> <li>f) in connection with <b>Your</b> trade, business or profession;</li> <li>g) under (b) above where cover is provided by another policy of insurance.</li> </ul>

SECTION 1: BUILDINGS (CONTINUED)



D OPTIONAL EXTENSION

What is covered	What is not covered
	We will NOT pay for:
<p><b>1. Accidental Damage to the Buildings</b></p> <p>(This cover is optional and only applies if stated as INSURED in the <b>Schedule</b>.)</p>	<p>a) loss or damage:</p> <ul style="list-style-type: none"><li>i) specifically excluded under this Section;</li><li>ii) movement, settling, shrinking, collapsing or cracking of the <b>Buildings</b>,</li><li>iii) while the <b>Home</b> is undergoing alteration, repair, cleaning, maintenance or extension;</li><li>iv) caused by wear and tear, infestation, corrosion, damp, mould or frost or any other anything that happens gradually;</li><li>v) arising from faulty design, specification, workmanship or materials;</li><li>vi) from mechanical or electrical faults or breakdown;</li><li>vii) caused by dryness, dampness, extremes of temperature or exposure to light;</li><li>viii) to swimming pools, tennis courts, drives, patios and terraced, walls, gates and fences and fuel tanks;</li><li>ix) caused by, contributed to or arising from any kind of pollution and/or contamination;</li><li>x) while the <b>Buildings</b> are <b>Unfurnished</b>;</li><li>xi) while the <b>Buildings</b> are <b>Unoccupied</b></li><li>xii) caused by chewing, tearing, scratching or fouling by animals</li></ul> <p>b) general maintenance.</p>

## SECTION 1: BUILDINGS (CONTINUED)

### E CLAIMS SETTLEMENT UNDER SECTION 1

(Please also refer to the Policy Conditions Section of this booklet.)

#### 1. Limit of Insurance

**We** will NOT pay more than the **Sum Insured** shown in the **Schedule**.

#### 2. Replacement or Repair

**We** will pay the cost of repair or replacement less a deduction for wear, tear or betterment (where the **Buildings** would be improved by the repair or replacement) if:

- (a) the **Buildings** have not been maintained in good repair; or
- (b) at the time of any damage the **Sum Insured** for **Buildings** is less than the full rebuilding cost.

If the repair or replacement is not carried out **We** will, at **Our** option, pay the reduction in market value resulting from the damage not exceeding what it would have cost to repair the damage to the **Home** if the repair work had been carried out without delay.

#### 3. Pairs, Sets and Suites

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

#### 4. Automatic Re-instatement of Sums Insured

**We** will NOT reduce the **Sum Insured** under this Section after **We** have paid a claim provided that **You** agree to carry out **Our** recommendations to prevent further loss or damage.

#### 5. Trace and Access

**We** will pay for goods and services which are competitive in the relevant marketplace.

## SECTION 2: CONTENTS

(This Section only applies if stated as INSURED in the **Schedule**.)

### A COVER

What is covered	What is not covered
<b>We</b> will provide cover for loss of or damage to the <b>Contents</b> in the <b>Home</b> caused by any of the following:	<b>We</b> will NOT pay for loss or damage:
1. fire, smoke damage, lightning, explosion or earthquake	a) to anything that happens gradually
2. aircraft and other flying devices or items dropped from them	
3. <b>Storm</b> , flood or weight of snow	a) to property in the open
4. escape of water from or frost damage to fixed water tanks, apparatus or pipes	a) while the <b>Buildings</b> are <b>Unfurnished</b> b) while the <b>Buildings</b> are <b>Unoccupied</b> c) caused by the failure or lack of grout and/or sealant d) resulting from the failure of fish tanks e) caused by taps being left on or sinks / baths overflowing
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation and the associated cost of decontaminating polluted land or water	a) due to wear and tear or anything that happens gradually; b) caused by faulty workmanship; c) while the <b>Buildings</b> are <b>Unfurnished</b> ; d) while the <b>Buildings</b> are <b>Unoccupied</b> .
6. theft or attempted theft	a) whilst the <b>Home</b> is lent, let or sub-let, (However, <b>We</b> will pay if someone has broken into or out of the <b>Home</b> using force and violence or obtained access to the <b>Home</b> by deception.) b) the maximum amount that <b>We</b> will pay in respect of <b>Contents</b> contained in a domestic outbuilding including a garage is £5,000.
7. collision by any vehicle or animal	
8. (i) riot, civil unrest, strikes and labour or political disturbances  (ii) malicious acts	(i) a) while the <b>Buildings</b> are <b>Unfurnished</b> ; b) while the <b>Buildings</b> are <b>Unoccupied</b> ; c) if claims are not notified within 7 days of the incident date.  (ii) a. while the <b>Buildings</b> are <b>Unfurnished</b> ; b. while the <b>Buildings</b> are <b>Unoccupied</b> ; c. caused by <b>You</b> , paying guests or tenants

## SECTION 2: CONTENTS (CONTINUED)

What is covered	What is not covered
<b>We</b> will pay for loss or damage to the <b>Contents</b> caused by any of the following:	<b>We</b> will NOT pay for loss or damage:
9. <b>Subsidence, Heave or Settlement</b> of the land that the <b>Buildings</b> stand on, or <b>Landslip</b> ;	<ul style="list-style-type: none"> <li>a) to solid floors; (However, <b>We</b> will pay if the load bearing walls of the <b>Home</b> are damaged at the same time by the same event.)</li> <li>b) arising from faulty design, specification, workmanship or materials;</li> <li>c) which but for the existence of this insurance would be covered under any contract or guarantee or by law;</li> <li>d) whilst the <b>Buildings</b> are undergoing any structural repairs, alterations or extensions;</li> <li>e) by coastal erosion or riverbed erosion</li> <li>f) as a result of the action of chemicals on or reaction of chemicals with any materials which form part of the <b>Buildings</b>.</li> </ul>
10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts;	<ul style="list-style-type: none"> <li>a) to radios and television aerials, satellite dishes, their fittings and masts.</li> </ul>
11. falling trees, telegraph poles or lamp-posts;	<ul style="list-style-type: none"> <li>a) caused by trees being cut down or cut back within the boundary of the <b>Home</b>.</li> </ul>

## B EXCLUSIONS

The following Exclusions apply to this entire Section.

**We** will NOT pay for:

- (a) anything contained within the General Exclusions Section;
- (b) the **Excess** specified in the **Schedule**.

## SECTION 2: CONTENTS (CONTINUED)

### C ADDITIONAL BENEFITS

What is covered	What is not covered
	<b>We will NOT pay for:</b>
<p><b>1. Temporary Removal</b></p> <p><b>We</b> will pay for loss or damage to <b>Contents</b> whilst they are temporarily removed from the <b>Home</b>:</p> <ul style="list-style-type: none"> <li>(a) in any occupied private dwelling occupied by <b>You</b>;</li> <li>(b) in any <b>Buildings</b> where <b>You</b> are living or working;</li> <li>(c) for valuation, cleaning or repair;</li> <li>(d) in any furniture deposit store;</li> <li>(e) in any bank or safety deposit box;</li> </ul> <p>caused by events 1-10 in Section A.</p> <p>The maximum amount <b>We</b> will pay in respect of any one occurrence is £10,000.</p>	<ul style="list-style-type: none"> <li>a) the <b>Excess</b> specified in the <b>Schedule</b>;</li> <li>b) <b>Contents</b> temporarily removed to a place out the <b>British Isles</b>;</li> <li>c) <b>Money</b> or <b>Credit Cards</b>;</li> <li>d) <b>Contents</b> at University/College, unless specified in the <b>Schedule</b>.</li> </ul>
<p><b>2. Rent Payable and Alternative Accommodation</b></p> <p>If the <b>Home</b> is damaged by any cause covered under this Section and, as a result, cannot be lived in <b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li>(a) rent <b>You</b> have to pay as the occupier;</li> <li>(b) any cost of alternative accommodation for <b>You</b> and <b>Your</b> pets for a period of up to 12 months from the date of the damage, or until the <b>Home</b> is ready to be lived in, whichever occurs first.</li> </ul> <p>The maximum amount that <b>We</b> will pay in respect of any one occurrence is £50,000.</p>	<ul style="list-style-type: none"> <li>a) the <b>Excess</b> specified in the <b>Schedule</b>.</li> </ul>
<p><b>3. Tenant's Liability</b></p> <p><b>We</b> will pay for all amounts <b>You</b> become legally liable for, as a tenant, for loss or damage to the <b>Home</b>.</p> <p>The maximum amount <b>We</b> will pay in respect of any one occurrence is £10,000.</p>	<ul style="list-style-type: none"> <li>a) the <b>Excess</b> specified in the <b>Schedule</b>;</li> <li>b) any caused excluded under this Section;</li> <li>c) loss or damage while the <b>Buildings</b> are <b>Unfurnished</b>;</li> <li>d) <b>Subsidence</b> or <b>Heave</b> of the land that the <b>Buildings</b> stand on, or <b>Landslip</b>;</li> <li>e) fire, lightning or explosion; (However, <b>We</b> will pay for damage to landlord's fixtures and fittings.)</li> <li>f) any person taking part in a riot, civil unrest, strike and labour or political disturbance;</li> <li>g) malicious acts;</li> <li>h) <b>We</b> will not cover damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.</li> </ul>

## SECTION 2: CONTENTS (CONTINUED)

What is covered	What is not covered
	<b>We will NOT pay for:</b>
<p><b>4. Audio Equipment and Mirrors</b></p> <p><b>We</b> will pay for the cost of accidental breakage to:</p> <ul style="list-style-type: none"> <li>(a) audio visual equipment;</li> <li>(b) mirrors and fixed glass</li> </ul>	<ul style="list-style-type: none"> <li>a) the <b>Excess</b> specified in the <b>Schedule</b>;</li> <li>b) loss or damage specifically excluded under this Section;</li> <li>c) computers or computer equipment designed to be portable;</li> <li>d) video cameras, tablets, mobile phones, pagers, computer software, games, recording tapes, discs or records;</li> <li>e) damage to <b>Contents</b> within garages and outbuildings;</li> <li>f) loss or damage;             <ul style="list-style-type: none"> <li>i) caused by dyeing, cleaning, repair, renovation or whilst being worked upon;</li> <li>ii) caused by chewing, tearing, scratching or fouling by animals;</li> <li>iii) while the <b>Home</b> is lent, let or sub-let;</li> <li>iv) caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or anything that happens gradually;</li> <li>v) arising out of fault design, specification, workmanship or materials;</li> <li>vi) from mechanical or electrical faults or breakdown;</li> <li>vii) arising from demolition, structural alteration or structural repair of the <b>Buildings</b>;</li> <li>viii) caused by dryness, dampness, extremes of temperature or exposure to light;</li> <li>ix) contributed to or arising from any kind of pollution and/or contamination.</li> </ul> </li> </ul>
<p><b>5. Fatal Bodily Injury</b></p> <p><b>We</b> will pay £5,000 if <b>You</b> die as a result of <b>Bodily Injury</b> caused at the <b>Home</b> by fire, explosion, lightning or intruders, provided that <b>Your</b> death happens within 12 months of the sustained <b>Bodily Injury</b>.</p>	
<p><b>6. Locks and Keys</b></p> <p><b>We</b> will pay for the costs of changing locks to:</p> <ul style="list-style-type: none"> <li>(a) external doors of the <b>Home</b>;</li> <li>(b) alarm systems or domestic safes in the <b>Home</b>; following accidental loss or theft of keys.</li> </ul> <p>The maximum amount <b>We</b> will pay in respect of any one occurrence is £500.</p>	

## SECTION 2: CONTENTS (CONTINUED)

What is covered	What is not covered
	<b>We will NOT pay for:</b>
<p><b>7. Loss of Metered Water and Loss of Oil</b></p> <p><b>We</b> will pay for increased metered water charges <b>You</b> have to pay following an accidental escape of water discharged from a metered water system providing service to the <b>Home</b>.</p> <p>and</p> <p><b>We</b> will pay for loss of oil following a claim for escape of oil.</p> <p>The maximum amount <b>We</b> will pay is £2,000 in any one <b>Period of Insurance</b>.</p>	<p>a) loss or damage for metered water charges or oil, when the <b>Home</b> is <b>Unoccupied</b> or <b>Unfinished</b></p>
<p><b>8. Celebration or Religious Festival</b></p> <p><b>We</b> will increase the <b>Sum Insured</b> under this Section by £1,000 for a period of 30 days before and 30 days after a celebration or religious festival that <b>You</b> celebrate.</p>	<p>a) the <b>Excess</b> specified in the <b>Schedule</b>;</p> <p>b) loss or damage that can be recovered under any other insurance policy.</p>
<p><b>9. Deterioration of Food</b></p> <p><b>We</b> will pay for loss or damage to food stored in any domestic fridge or freezer in the <b>Home</b> caused by:</p> <p>(a) a rise or fall in temperature;</p> <p>(b) contamination by freezing agents.</p> <p>The maximum amount <b>We</b> will pay in respect of any one occurrence is £2,000, unless otherwise specified in the <b>Schedule</b>.</p>	<p>a) the <b>Excess</b> specified in the <b>Schedule</b></p> <p>b) loss or damage caused by an electricity or gas company cutting off or restricting <b>Your</b> supply;</p> <p>c) loss or damage due to the failure of <b>Your</b> electricity or gas supply caused by a strike or any other industrial action.</p> <p>d) loss or damage if the domestic fridge or freezer is over 10 years old</p>
<p><b>10.Downloads</b></p> <p><b>We</b> will pay for the cost of replacing <b>Downloads</b> following loss or damage covered under this section.</p> <p>The maximum amount <b>We</b> will pay in respect of any one occurrence is £1,000.</p>	<p>a) the <b>Excess</b> specified in the <b>Schedule</b></p>
<p><b>11.Personal Money</b></p> <p><b>We</b> will pay for theft or accidental loss of personal <b>Money</b> anywhere in the world provided that, within 24 hours of <b>You</b> discovering any such loss or theft, <b>You</b> have notified the police.</p> <p>The maximum amount <b>We</b> will pay in respect of any one occurrence is £1,000, unless otherwise specified in the <b>Schedule</b>.</p>	<p>a) the <b>Excess</b> specified in the <b>Schedule</b>;</p> <p>b) shortages due to error or omission;</p> <p>c) loss of value</p>

## SECTION 2: CONTENTS (CONTINUED)

What is covered	What is not covered
	<b>We will NOT pay for:</b>
<p><b>12. Unauthorised Use of Credit Cards</b></p> <p><b>We</b> will pay for amounts <b>You</b> become legally liable for as a result of unauthorised use of <b>Your Credit Cards</b> following loss or theft anywhere in the world; provided that within 24 hours of <b>You</b> discovering any such loss or theft, <b>You</b> have notified the police and card issuing company and <b>You</b> have complied with all other conditions under which <b>Your Credit Cards</b> were issued to <b>You</b>.</p> <p>The maximum amount <b>We</b> will pay is £5,000 in any one <b>Period of Insurance</b>, unless otherwise specified in the <b>Schedule</b>.</p>	<p>a) the <b>Excess</b> specified in the <b>Schedule</b>.</p> <p>b) shortages due to an error or omission;</p> <p>c) loss of value;</p> <p>d) loss or damage that can be recovered under any other insurance policy.</p>
<p><b>13. Occupier's, Personal and Domestic Liability</b></p> <p><b>We</b> will pay for amounts <b>You</b> become legally liable for as a result of:</p> <p>(a) accidental <b>Bodily Injury</b> or illness;</p> <p>(b) accidental loss of or damage to property;</p> <p>happening during the <b>Period of Insurance</b> in:</p> <p>i) the <b>British Isles</b>;</p> <p>ii) the rest of the world, for temporary visits;</p> <p>and arising:</p> <p>1) as occupier (not as owner) of the <b>Home</b> and its land;</p> <p>2) in personal capacity (not as owner or occupier) of any <b>Building</b> or land;</p> <p>3) as employer of a <b>Domestic Employee</b>.</p> <p>The maximum amount <b>We</b> will pay in respect of any one incident is:</p> <p>A. 1) and 2) £2,000,000</p> <p>B. 3) £10,000,000.</p> <p><b>We</b> will also pay all <b>Your</b> costs and expenses which <b>We</b> have already agreed to in writing.</p>	<p>a) <b>You</b> or anyone on <b>Your</b> behalf owning, possessing or using:</p> <p>i) any motorised or licensed vehicle except for domestic gardening machinery, a golf buggy or an electric wheelchair</p> <p>ii) aircraft other than pedestrian controlled toys or models;</p> <p>iii) caravans;</p> <p>iv) boats, boards and craft designed to be used on or in water, other than those only propelled by oars or paddles or pedestrian controlled toys or madels;</p> <p>b) <b>You</b> living in or occupying land or <b>Buildings</b> other than the <b>Home</b> or its grounds;</p> <p>c) <b>You</b> owning land, <b>Buildings</b> or other fixed property;</p> <p>d) deliberate or malicious acts;</p> <p>e) HIV and HIV-related illnesses, including AIDS;</p> <p>f) dangerous dogs defined in the Dangerous Dogs Act 1991 (or any successor legislation);</p> <p>g) any trade, business or profession;</p> <p>h) under any agreement except to the extent that <b>You</b> would have been liable without that agreement;</p> <p>i) loss of or damage to property which belongs to <b>You</b> or is in <b>Your</b> care or control;</p> <p>j) <b>Your Bodily Injury</b> or illness.</p>

## SECTION 2: CONTENTS (CONTINUED)

### IMPORTANT NOTE

If **You** are the owner or occupier of the **Home** insured by this Policy.

Accidents that happen in the **Buildings** or on the land are nearly always the legal responsibility of the occupier (the person who lives in the **Buildings** or on the land) rather than the owner.

If **You** are the owner but not the occupier of the **Buildings**, please remember that this **Contents** insurance Section does NOT cover **Your** legal liability as the owner of the **Home** or its land.

To protect yourself, **You** will need to arrange **Buildings** insurance, which provides **Your** property owner's liability cover. This cover is automatically provided by the **Buildings** Section of this Policy where it is shown on the **Schedule** as INSURED.

### D OPTIONAL EXTENSION

What is covered	What is not covered
	<b>We will NOT pay for:</b>
<b>1. Accidental Damage to the Contents</b> (This cover is optional and only applies if stated as INSURED in the <b>Schedule</b> .)	a) the <b>Excess</b> specified in the <b>Schedule</b> ; b) loss or damage specifically excluded under this Section; c) <b>Money, Credit Cards</b> , documents or stamps; d) damage to <b>Contents</b> within garages and outbuildings; e) loss or damage; i) caused by dyeing, cleaning, repair, renovation or whilst being worked upon; ii) caused by chewing, tearing, scratching or fouling by animals; iii) to contact, corneal or micro lenses; iv) while the <b>Home</b> is lent, let or sub-let; v) caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or anything that happens gradually; vi) arising out of fault design, specification, workmanship or materials; vii) from mechanical or electrical faults or breakdown; viii) arising from demolition, structural alteration or structural repair of the <b>Buildings</b> ; ix) caused by dryness, dampness, extremes of temperature or exposure to light; x) contributed to or arising from any kind of pollution and/or contamination; xi) while the <b>Home</b> is <b>Unoccupied</b> ; xii) while the <b>Home</b> is <b>Unfurnished</b> .

## SECTION 2: CONTENTS (CONTINUED)

### E CLAIMS SETTLEMENT UNDER SECTION 2

(Please also refer to the Policy Conditions Section of this booklet.)

#### 1. Limit of Insurance

**We** will not pay more than the **Sum Insured** shown in the **Schedule**.

#### 2. Replacement or Repair

If **You** claim for loss or damage to the **Contents** **We** will at **Our** option repair, replace, reinstate or pay for any article covered under this Section.

For total loss or destruction of any article **We** will pay **You** the cost of replacing the article as new, provided that the new article is as close as possible to but not an improvement on the original article when it was new.

Please note that a deduction for wear and tear will apply to clothes and household linen.

#### 3. Pairs, Sets and Suites

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

#### 4. Automatic Re-instatement of Sums Insured

**We** will not reduce the **Sum Insured** under this Section after **We** have paid a claim provided that **You** agree to carry out **Our** recommendations to prevent further loss or damage.

#### 5. Sum Insured

If **You** are under-insured, which means the cost of replacing or repairing the **Contents** at the time of the loss or damage is more than **Your Sum Insured** for the **Contents**, then **We** will only pay a proportion of the claim. For example, if **Your Sum Insured** only covers one half of the cost of replacing or repairing the **Contents**, **We** will only pay one half of the cost of repair or replacement.

#### 6. Proof of Value

If **You** claim for any specified item in the **Schedule** then **You** will need to provide proof of the item's value. Therefore, **We** recommend **You** retain photos, instruction booklets, copies of valuations and receipts for any specified item noted in the **Schedule**.

## SECTION 3: PERSONAL POSSESSIONS

(This Section only applied if stated as INSURED in the **Schedule**.)

### A COVER

What is covered	What is not covered
<b>We will pay for loss or damage to:</b>	<b>We will NOT pay for:</b>
<p>(i) <b>Your Personal Possessions</b> (shown in the <b>Schedule</b>) anywhere in the world for a maximum period of 60 days any one trip.</p>	<p>(i) loss or damage:</p> <ul style="list-style-type: none"> <li>a) caused by insects, vermin, domestic pets, wet or dry rot, fungus, atmospheric or climatic conditions, wear and tear or anything that happens gradually;</li> <li>b) from electrical or mechanical faults or breakdown;</li> <li>c) for any amount over £2,000 for any one item (including articles forming a pair or set) unless stated otherwise in the <b>Schedule</b> or the specification(s) attached to the <b>Schedule</b>;  to individual Pedal cycles in excess of £500, unless stated otherwise in the specification(s) attached to the <b>Schedule</b>.</li> <li>d) or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon;</li> <li>e) to guns caused by rusting or bursting of barrels;</li> <li>f) to sports equipment whilst in use;</li> <li>g) to contact, corneal or micro corneal lenses, hearing aids, dental appliances unless otherwise stated in the specification forming part of the <b>Schedule</b>;</li> <li>h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under <b>Your</b> personal supervision;</li> <li>i) computer equipment unless otherwise stated in the specification(s) attached to the <b>Schedule</b>;</li> <li>j) any amount over £1,000 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant unless from a locked, concealed luggage boot or closed glove compartment following forcible and violent entry to a locked vehicle;</li> <li>k) any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during <b>Your</b> absence from such rooms;</li> <li>l) for loss or damage to motor vehicles, caravans, aircraft, watercraft, sail boards or surf boards;</li> <li>m) articles used for business or professional purposes unless stated otherwise in the <b>Schedule</b>.</li> </ul>

## SECTION 3: PERSONAL POSSESSIONS (CONTINUED)

What is covered	What is not covered
<b>We</b> will pay for loss or damage to:	<b>We</b> will NOT pay for:
(ii) <b>Your</b> pedal cycles following loss or damage anywhere in the world for a maximum period of 60 days any one trip.	(ii) loss or damage: <ul style="list-style-type: none"> <li>a) to tyres, lamps or accessories, unless the pedal cycle is stolen or damaged at the same time</li> <li>b) due to wear and tear or anything that happens gradually;</li> <li>c) from mechanical or electrical faults or breakdown;</li> <li>d) while the pedal cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes;</li> <li>e) to individual Pedal cycles in excess of £500, unless stated otherwise in the specification(s) attached to the <b>Schedule</b>.</li> <li>f) theft or attempted theft unless the pedal cycle is kept in a locked building or secured to an immovable object with a Pedal Cycle/ Motorcycle/ Motor Scooter lock which has been tested and approved to be Sold Secure Silver or Sold Secure Gold rated.</li> </ul>

### **B EXCLUSIONS**

The following Exclusions apply to this entire Section.

**We** will NOT pay for:

- (a) anything contained within the General Exclusions Section;
- (b) the **Excess** specified in the **Schedule**.

## SECTION 3: PERSONAL POSSESSIONS (CONTINUED)

### C CLAIMS SETTLEMENT UNDER SECTION 3

(Please also refer to the Policy Conditions Section of this Policy.)

#### 1. Limit of Insurance

**We** will not pay more than the **Sum Insured** shown in the **Schedule**.

#### 2. Replacement or Repair

If **You** claim for loss or damage to **Personal Possessions**, **We** will at **Our** option repair, replace, reinstate or pay for any article lost or damaged.

For total loss or destruction of any article **We** will pay **You** the cost of replacing the article as new, provided that the new article is as close as possible to but not an improvement on the original article when it was new.

Please note that a deduction for wear and tear will apply to clothes, household linen and pedal cycles.

#### 3. Pairs, Sets and Suites

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

#### 4. Automatic Re-instatement of Sums Insured

**We** will not reduce the **Sum Insured** under this Section after **We** have paid a claim provided that **You** agree to carry out **Our** recommendations to prevent further loss or damage.

#### 5. Sum Insured Condition

If **You** are under-insured, which means the cost of replacing or repairing the **Personal Possessions** at the time of the loss or damage is more than **Your Sum Insured** for the **Personal Possessions**, then **We** will only pay a proportion of the claim.

For example, if **Your Sum Insured** only covers one half of the cost of replacing or repairing the **Personal Possessions**, **We** will only pay one half of the cost of repair or replacement.

#### 6. Proof of Value

If **You** claim for any specified item in the **Schedule** then **You** will need to provide proof of the item's value. Therefore, **We** recommend **You** retain photos, instruction booklets, copies of valuations and receipts for any specified item noted in the **Schedule**.

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE

(The following applies only if the schedule shows that legal expenses are included and the appropriate additional premium has been paid.)

This insurance is managed and provided by Arc Legal Assistance Limited on behalf of Inter Partner Assistance SA. In this Section only, the defined terms, **We/Us/Our** mean Arc Legal Assistance Limited. This Section also contains other defined terms which may have different meanings to those described previously in **Your** Home Insurance Policy.

If **You** make a valid claim under this insurance, **We** will appoint **Our** panel solicitors, or their agents, to handle **Your** case. **You** are not covered for any other legal representatives' fees unless court proceedings are issued or a **Conflict of Interest** arises. Where, following the start of court proceedings or a **Conflict of Interest** arising, **You** want to use a legal representative of **Your** own choice **You** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**.

The insurance covers **Advisers' Costs** and other costs and expenses as detailed under the separate sections of cover, up to the maximum sum payable for each **Insured Incident**, which is £15,000 for claims under the Personal **Identity Theft** section of cover and £50,000 for claims under all other sections where:-

1. The **Insured Incident** takes place in the **Insured Period** and within the **Territorial Limits**

and

2. The **Legal Action** takes place in the **Territorial Limits**.

### DEFINITIONS

<b>Adviser</b>	<b>Our</b> specialist panel solicitors or their agents appointed by <b>Us</b> act for <b>You</b> , or, and subject to <b>Our</b> agreement, where court proceedings have been started or a <b>Conflict of Interest</b> arises, another legal representative nominated by <b>You</b> .
<b>Advisers' Costs</b>	Reasonable legal fees and disturbances incurred by the <b>Adviser</b> or other legal representative with <b>Our</b> prior written authority. Legal expenses shall be assessed on the standard basis and third party's costs shall be covered if awarded against <b>You</b> and paid on the standard basis of assessments.
<b>Conflict of Interest</b>	There is a <b>Conflict of Interest</b> if <b>We</b> administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the sum of a claim under this insurance.
<b>Excess</b>	The amount that <b>You</b> must pay towards the cost of any claim below:- <b>Consumer Pursuit, Employment Disputes, Professional Negligence, Property Damage and Consumer Defence Sections:</b> £100 <b>Personal Injury Section:</b> £100 or £1,000 where the claim arises from industrial disease <b>Clinical Negligence Section:</b> £1,000 <b>Personal Identity Theft Section:</b> Nil
<b>Identity Theft</b>	A person or group of persons knowingly using a means of identification belonging to <b>You</b> without <b>Your</b> knowledge or permission with intent to commit or assist another to commit an illegal act.
<b>Insurance Providers</b>	Inter Partner Assistance SA who are a wholly owned subsidiary of AA Assistance SA and part of the worldwide AA Group.

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

<b>Insured Incident</b>	The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one <b>Insured Incident</b> shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time. In a claim arising from <b>Identity Theft</b> the <b>Insured Incident</b> is a single act or the start of a series of single acts against <b>You</b> by one person or group of people.
<b>Insured Period</b>	One year from the inception or renewal date shown on <b>Your</b> insurance schedule.
<b>Legal Action(s)</b>	The pursuit or defence of civil legal cases for damages or injunctions as defined in each section of cover.
<b>Standard Advisers' Costs</b>	The level of <b>Advisers' Costs</b> that would normally be incurred using a nominated <b>Adviser</b> of <b>Our</b> choice.
<b>Territorial Limits</b>	Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands.
<b>We / Us / Our</b>	Arc Legal Assistance Limited who have arranged this insurance and who administer it on behalf of the <b>Insurance Providers</b> .
<b>You / Your</b>	Any person who has paid the premium, or on whose behalf the premium has been paid and been declared to <b>Us</b> by <b>Your</b> insurance advisor and is permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to <b>Your</b> family members normally resident with <b>You</b> . If <b>You</b> die <b>Your</b> personal representatives will be covered to pursue or defend cases covered by this insurance on <b>Your</b> behalf that arose prior to <b>Your</b> death.

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

### COVER

Section	What is insured?	What is not insured?
<b>Consumer Pursuit</b>	<b>Advisers' Costs</b> to pursue a <b>Legal Action</b> following a breach of a contract <b>You</b> have for buying or renting goods or services for <b>Your</b> private use. This includes the purchase of <b>Your</b> main home. The contract must have been made after <b>You</b> first purchased this insurance and, in respect of disputes over the purchase of <b>Your</b> main home, the purchase must have commenced at least 180 days after <b>You</b> first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.	Claims: <ul style="list-style-type: none"> <li>Where the amount in dispute is less than £500 plus VAT</li> <li>Involving a motor vehicle owned by <b>You</b></li> <li>In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority</li> </ul>
<b>Personal Injury</b>	<b>Advisers' Costs</b> to pursue a <b>Legal Action</b> for financial compensation for damages following an accident resulting in <b>Your</b> personal injury or death against the person or organisation directly responsible.	Claims: <ul style="list-style-type: none"> <li>Where the amount in dispute is less than £500 plus VAT</li> <li>Arising from medical or clinical treatment, advice, assistance or care</li> <li>Arising from stress, psychological or emotional injury</li> <li>Arising from illness, personal injury or death which is caused gradually or is not caused by a specific event</li> <li>Involving a motor vehicle owned by <b>You</b></li> </ul>
<b>Clinical Negligence</b>	<b>Advisers' Costs</b> to pursue a <b>Legal Action</b> for financial compensation for damages following clinical negligence resulting in <b>Your</b> personal injury or death against the person or organisation directly responsible.	Claims: <ul style="list-style-type: none"> <li>Where the amount in dispute is less than £500 plus VAT</li> <li>Arising from stress, psychological or emotional injury</li> </ul>
<b>Professional Negligence</b>	<b>Advisers' Costs</b> to pursue a <b>Legal Action</b> for financial compensation for damages arising from the professional negligence of <b>Your</b> solicitor, accountant or surveyor.	Claims: <ul style="list-style-type: none"> <li>Where the amount in dispute is less than £500 plus VAT</li> <li>In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority</li> </ul>

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

Section	What is insured?	What is not insured?
<b>Employment Disputes</b>	<b>Advisers' Costs</b> to pursue a <b>Legal Action</b> brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach of <b>Your</b> contract of employment.	<p>Claims:</p> <ul style="list-style-type: none"> <li>Where the amount in dispute is less than £500 plus VAT</li> <li>Where the breach of contract occurred within the first 90 days after <b>You</b> first purchased this insurance or purchased similar insurance which expired immediately before this insurance began</li> <li>For a dispute with an employer or ex-employer unless it is pursued in an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man)</li> <li>For <b>Advisers' Costs</b> of any disciplinary investigatory or grievance procedure connected with <b>Your</b> contract of employment or the costs associated with any compromise agreement</li> <li>Where the breach of contract is alleged to have commenced or to have continued after termination of <b>Your</b> employment</li> <li>For an allegation of less favourable treatment between men and women in terms of pay and conditions of employment</li> <li>For <b>Advisers' Costs</b> awarded by an Employment or</li> <li>Employment Appeals Tribunal that <b>You</b> are ordered or agree to pay</li> </ul>
<b>Property Damage</b>	<b>Advisers' Costs</b> to pursue a <b>Legal Action</b> for financial compensation for damages against a person or organisation that causes physical damage to <b>Your</b> main home or <b>Your</b> personal effects. The damage must have been caused after <b>You</b> first purchased this insurance.	<p>Claims:</p> <ul style="list-style-type: none"> <li>Where the amount in dispute is less than £500 plus VAT</li> <li>In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority</li> </ul>

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

Section	What is insured?	What is not insured?
<b>Consumer Defence</b>	<p><b>Advisers' Costs</b> to defend a <b>Legal Action</b> brought against <b>You</b> following a breach of a contract <b>You</b> have for selling goods (in a private capacity) for the private and personal use of another person. This includes the sale of <b>Your</b> main home. The contract must have been made after the <b>You</b> first purchased this insurance and, in respect of disputes over the sale of <b>Your</b> main home, the sale must have commenced at least 180 days after <b>You</b> first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.</p>	<p>Claims:</p> <ul style="list-style-type: none"> <li>Where the amount in dispute is less than £500 plus VAT</li> <li>Involving a motor vehicle owned by <b>You</b> or which <b>You</b> are legally responsible for</li> <li>In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority</li> </ul>
<b>Personal Identity Theft</b>	<p><b>Advisers' Costs</b> in a <b>Legal Action</b> in respect of <b>Insured Incidents</b> arising from <b>Identity Theft</b>:-</p> <ul style="list-style-type: none"> <li>To deal with all organisations that have been fraudulently applied to for credit, goods or services in <b>Your</b> name or which are seeking monies or have sought monies from <b>You</b> as a result of <b>Identity Theft</b></li> <li>In order to liaise with credit referencing agencies and all other relevant organisation on <b>Your</b> behalf to advise that <b>You</b> have been the victim of <b>Identity Theft</b></li> <li>To defend <b>Your</b> legal rights and/or take reasonable steps to remove County Court Judgments against <b>You</b> that have been obtained by an organisation that <b>You</b> are alleged to have purchased, hired or leased goods or services from. Cover is only available if <b>You</b> deny having entered in to the contract and allege that <b>You</b> have been the victim of <b>Identity Theft</b>.</li> </ul>	<p>Claims:</p> <ul style="list-style-type: none"> <li>Where <b>You</b> have not been the victim of <b>Identity Theft</b></li> <li>Where the <b>Insured Incident</b> began to occur within 30 days of <b>You</b> first purchasing this insurance or similar insurance which expired immediately before this insurance began</li> <li>Where the <b>Insured Incident</b> began to occur or had occurred before <b>You</b> purchased this insurance</li> <li>Where the claim is false or fraudulent</li> <li>Where <b>You</b> did not take reasonable precautions against <b>Identity Theft</b> or take action to protect yourself from <b>Identity Theft</b></li> <li>Where the <b>Identity Theft</b> has been carried out by somebody living with <b>You</b></li> <li>For <b>Advisers' Costs</b> arising from loss of cash from a bank, building society, credit union or other similar financial institution where that institution has refused to cover the loss</li> <li>For any losses other than <b>Advisers' Costs</b> incurred by <b>You</b> as a result of <b>Identity Theft</b></li> </ul> <p><b>You</b> must agree to be added to the CIFAS Protection Register if <b>We</b> recommend it.</p>

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

### TELEPHONE HELPLINES

#### Legal Helpline

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to **You** or any member of **Your** household.

Specialist lawyers are at hand to help **You**. If **You** need a lawyer or accountant to act for **You** and **Your** problem is covered under this insurance, the Helpline will ask **You** to complete and submit a claim form online by visiting: [www.arclegal.co.uk/informationcentre](http://www.arclegal.co.uk/informationcentre)

Alternatively they will send a claim form to **You**. If **Your** problem is not covered under this insurance, the Helpline may be able to offer **You** assistance under a private funding arrangement.

Simply telephone **0344 770 1044**. When speaking to the advisor please quote: "**Pen Underwriting Family Legal Expenses**". For **Our** joint protection telephone calls may be recorded and/or monitored.

#### Domestic Emergency

Use the Helpline following an emergency in the home for which a tradesman's assistance is required.

The Helpline will source and deploy an approved tradesman to **Your** home. **You** will be responsible for the tradesman's charges.

Where appropriate **We** may substitute deployment of a tradesman with the provision of technical advice over the telephone giving **You** the means to rectify the problem yourself.

Simply telephone **0344 770 1064** and select **Option 1 – Domestic Helpline**. When speaking to the advisor please quote: "**Pen Underwriting Domestic Helpline**"

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

### GENERAL EXCLUSIONS

#### 1. There is no cover where:-

- The **Insured Incident** began to start or had started before **You** bought this insurance
- **You** should reasonably have known when buying this insurance that the circumstances leading to a claim under this insurance already existed
- A reasonable estimate of **Your Advisers' Costs** of acting for **You** is more than the amount in dispute
- **You** fail to give full information or facts to **Us** or to the **Adviser** on a matter material to **Your** claim
- Something **You** do or fail to do prejudices **Your** position or the position of the **Insurance Providers** in connection with the **Legal Action**
- **Advisers' Costs** or any other costs and expenses incurred which have not been agreed in advance or are above those for which **We** have given **Our** prior written approval
- Where **You** have other legal expenses insurance cover

#### 2. There is no cover for:-

- The **Excess**
- **Advisers' Costs** or any other costs incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party or which are not reasonable or necessary
- The amount of **Advisers' Costs** in excess of **Our Standard Advisers' Costs** where **You** have decided to use an **Adviser** of **Your** own choice.
- Claims over loss or damage where that loss or damage is covered under another insurance
- Claims made by or against **Your** insurance advisor, the **Insurance Providers**, the **Adviser** or **Us**
- Any claim **You** make which is false or fraudulent
- Defending **Legal Actions** arising from anything **You** did deliberately or recklessly
- Appeals without **Our** prior written consent
- The costs of any legal representative other than those of the **Adviser** prior to the issue of court proceedings or a **Conflict of Interest** arising
- Any costs which **You** incur and wish to recover which **You** cannot substantiate with documentary evidence
- **Advisers' Costs** if **Your** claim is part of a class action or will be affected by or will affect the outcome of other claims

#### 3. There is no cover for any claim directly or indirectly arising from:-

- Patents, copyrights, trademarks, merchandise marks, service marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements and passing off
- Planning law
- Constructing buildings or altering their structure
- Libel, slander or verbal injury
- A dispute between **You** and someone **You** live with or have lived with
- A lease or licence to use property or land
- A venture for gain by **You** or **Your** business partners
- A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
- An application for a judicial review
- A dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to **You**
- Subsidence, heave, landslip, mining or quarrying

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

### GENERAL CONDITIONS

#### 1. Cancellation

**You** may cancel this insurance at any time by writing to **Your** insurance advisor providing fourteen days written notice. If **You** exercise this right within 14 days of taking out this insurance, **You** will receive a refund of premium provided **You** have not already made a valid claim against the insurance.

**We** may cancel the insurance by giving fourteen days notice in writing to **You** at the address shown on the schedule, or alternative address provided by **You**. No refund of premium shall be made.

#### 2. Claims

- a) **You** must notify claims as soon as reasonably possible once **You** become aware of the incident and within no more than 180 days of **You** becoming aware of the incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, **Our** position has been prejudiced. For claims relating to **Identity Theft**, these must be reported within 45 days of **You** becoming aware of the incident. **You** can complete and submit **Your** claim form online by visiting [www.arclegal.co.uk/informationcentre](http://www.arclegal.co.uk/informationcentre). Alternatively, **We** will send **You** a claim form which must be returned promptly with all relevant information.
- b) **We** may investigate the claim and take over and conduct the **Legal Action** in **Your** name. Subject to **Your** consent which shall not be unreasonably withheld **We** may reach a settlement of the **Legal Action**.
- c) **You** must supply at **Your** own expense all of the information which **We** reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a **Conflict of Interest** arises, and **You** wish to nominate a legal representative to act for **You**, **You** may do so. Where **You** have elected to use a legal representative of **Your** own choice **You** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**.  
The **Adviser** must:-
  - i.) Represent **You** in accordance with **Our** standard conditions of appointment
- d) The **Adviser** will:-
  - i.) Provide a detailed view of **Your** prospects of success including the prospects of enforcing any judgment obtained.
  - ii.) Keep **Us** fully advised of all developments and provide such information as **We** may require.
  - iii.) Keep **Us** advised of **Advisers' Costs** incurred.
  - iv.) Advise **Us** of any offers to settle and payments in to court. If against **Our** advice such offers or payments are not accepted there shall be no further cover for **Advisers' Costs** unless **We** agree in **Our** absolute discretion to allow the case to proceed.
  - v.) Submit bills for assessment or certification by the appropriate body if requested by **Us**.
  - vi.) Attempt recovery of costs from third parties.
- e) In the event of a dispute arising as to **Advisers' Costs** **We** may require **You** to change **Adviser**.
- f) **Insurance Providers** shall only be liable for costs for work expressly authorised by **Us** in writing and undertaken while there are reasonable prospects of success.
- g) **You** shall supply all information requested by the **Adviser** and **Us**.
- h) **You** are responsible for any **Advisers' Costs** if **You** withdraw from the **Legal Action** without **Our** prior consent. Any costs already paid under this insurance will be reimbursed by **You**.
- i) **You** must instruct the **Adviser** to provide **Us** with all information that **We** ask for and report to **Us** as **We** direct at their own cost.

#### 3. Disputes

Subject to **Your** right to refer a complaint to the Financial Ombudsman Service (see Customer Service), any dispute between **You** and **Us** may, where **We** both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

### 4. Reasonable Prospects

At any time **We** may form the view that **You** do not have a reasonable chance of winning the case and achieving a reasonable outcome. If so, **We** may decline support or any further support. In forming this view **We** may consider:-

- a) The amount of money at stake.
- b) Whether a reasonable person without legal expenses insurance would wish to pursue or defend the matter.
- c) The prospects of being able to enforce a judgment.
- d) Whether **Your** interests could be better achieved in another way.

### 5. English Law

This contract is governed by English Law.

### 6. Language

The language for contractual terms and communication will be English.

### 7. Contracts (Rights of Third Parties) Act 1999

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

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

### CUSTOMER SERVICES INFORMATION

#### How to make a claim

As soon as **You** have a legal problem that **You** may require assistance with under this insurance **You** should telephone the Legal Helpline.

In general terms, **You** are required to immediately notify **Us** of any potential claim or circumstances which may give rise to a claim. If **You** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the Legal Helpline.

#### Data Protection Act

It is understood by **You** that any information provided to **Us** regarding **You** will be processed by **Us** for the purposes of providing insurance, handling any claims and any other related purpose and which may require providing such information to third parties (including **Our** group companies). As a result **We** may transfer **Your** personal information to a destination outside the European Economic Area ("EEA"). **We** will take the necessary steps to ensure that **Your** information is treated securely and in accordance with this privacy policy

#### Customer Service

**Our** aim is to get it right, first time, every time. If **We** make a mistake, **We** will try to put it right straightaway.

If **You** are unhappy with the service that has been provided, **You** should contact **Us** at the address below. **We** will always confirm to **You**, within five working days, that **We** have received **Your** complaint. Within four weeks **You** will receive either a final response or an explanation of why the complaint has not been resolved yet plus an indication of when **You** will receive a final response. Within eight weeks **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when **You** will receive a final response. After eight weeks, if **You** are unhappy with the delay, **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** can also refer to the Financial Ombudsman Service if **You** cannot settle **Your** complaint with **Us**.

**Our** contact details are:-  
Arc Legal Assistance Ltd  
PO Box 8921 Colchester  
CO4 5YD

Telephone: 01206 615 000  
Email: [claims@arclegal.co.uk](mailto:claims@arclegal.co.uk)

The Financial Ombudsman Service contact details are:-  
Financial Ombudsman Service  
Exchange Tower  
London  
E14 9GE  
Telephone: 08000 234 567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Compensation

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **We** or the **Insurance Provider** cannot meet **Our** obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

## SECTION 4: FAMILY LEGAL EXPENSES INSURANCE (CONTINUED)

### Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. **Our** Firm Reference Number is 305958. **You** can check this on the Financial Conduct Authority's register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

Inter Partner Assistance (IPA) is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium. IPA SA is authorised by the l'Autorité des Services et Marchés Financiers in Belgium (its regulatory body) and regulated by the Financial Conduct Authority here in the UK. IPA SA's Firm Reference Number is 202664 and its regulated activities are Miscellaneous Financial Loss, Legal Expenses and Assistance.

IPA is a member of the Association of British Insurers.

#### **IPA SA's address details are:-**

Inter Partner Assistance SA  
The Quadrangle  
106-118 Station Road  
Redhill  
Surrey  
RH1 1PR  
Registered Branch No:  
FC008998

# POLICY CONDITIONS

(The following Policy Conditions apply to all Sections of the Policy Booklet other than Section 4: Family Legal Expenses Insurance; Therefore, the definitions as noted on pages 8 to 10 apply to this page onwards.)

## 1. Information we need to know about

**You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** Policy.

If the information provided by **You** is not complete and accurate:

- **We** may cancel **Your** Policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the premium and/or change any **Excess**, or
- the extent of the cover may be affected.

## 2. Claims

### Your duties

As soon as **You** are aware of an incident or cause which is likely to lead to a claim under this Policy, **You** must:

- (a) contact **Us** as soon as reasonably possible and provide all the information and help **We** need;
- (b) tell the police immediately about any property which has been lost, stolen or maliciously damaged and get a crime reference number;
- (c) do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is then returned to **You**;
- (d) send **Us** all correspondence unanswered, including any legal or other documents **You** may receive;
- (e) avoid discussing liability with, or admitting liability to, anyone else without **Our** permission.

### To help us settle your claim

It is **Your** responsibility to provide proof of any loss and therefore **We** may ask **You** to provide [receipts, valuations, photographs, instruction booklets and guarantee cards] and any other relevant documentation, documents and assistance **We** may require to help with **Your** claim.

### Our rights

- (a) **We** may:
  - i. take over and defend or settle any claim, or right **You** may have against another person, in **Your** name;
  - ii. prosecute (in **Your** name for **Our** own benefit) any claim for indemnity or damages or otherwise.
- (b) **We** have the right to do as **We** see fit in legal action and in settling **Your** claim.
- (c) **We** have the right to enter any **Buildings** where loss or damage has occurred and deal with salvage. However, **You** are not entitled to abandon any property to **Us**.

### Sum Insured Limit

For any claim or series of claims involving legal liability covered by this Policy, **We** will pay:

- i. up to the **Sum Insured** shown in this Policy Booklet or in the **Schedule** (less any amounts already paid as compensation)
- ii. any lower amount for which **We** can settle **Your** claim.

Once **We** have made the payment, **We** will have no further liability in connection with **Your** claim, apart from paying costs and expenses **You** incurred before the payment date.

## 3. Fraud

If **Your** claim is in any way dishonest or exaggerated **We** will not pay any benefit under this Policy or return any premium to **You**. **We** may also inform the police or other appropriate authorities.

## 4. Other Insurance Policies

If there is any other insurance covering the same claim, **We** will only pay **Our** share of the claim.

## POLICY CONDITIONS (CONTINUED)

### 5. Cancellation

Following the expiry of **Your** statutory 14 day right to cancel (also known as the cooling-off period) **You** continue to have the right to cancel **Your** policy at any time during the **Period Of Insurance**.

If **You** do cancel **Your** policy after the “cooling-off period”, **You** will be entitled to a refund of any premium **You** have paid, less a proportional deduction for the time **You** have been on cover, subject to no claims being made or notified during the **Period Of Insurance**.

If **You** wish to cancel **Your** policy please contact **Your** insurance advisor.

**We** (or any agent **We** appoint and who acts with **Our** specific authority) may cancel this policy by sending **You** 14 day's notice by recorded delivery to **Your** last known address. **You** may be entitled to a refund of the premium paid, subject to a proportional deduction for the time that **You** have been covered and subject to no claims being made or notified during the **Period Of Insurance**.

**We** will only cancel for a valid reason, such as:

- (a) non-payment of premium
- (b) suspected fraud
- (c) there is a change in risk occurring which **We** are unable to insure
- (d) **We** establish that **You** have provided **Us** with incorrect information
- (e) **You** breach any terms and conditions of **Your** policy

### 6. Your Duty to Keep to the Policy Conditions

To be covered by this insurance, **You** must keep to the terms and conditions of this Policy.

### 7. Arbitration

If **We** have accepted **Your** claim but disagree with the amount to be paid, an arbitrator will decide the matter. **You** and **We** must agree on an arbitrator in line with law at the time. If **You** cannot agree **We** have the right to apply to the president of the relevant national law society to nominate a suitable qualified person. **You** must wait for the arbitrator's decision before **You** can take any legal action against **Us**.

### 8. Renewal of the Policy

If **We** are willing to continue providing cover and **Your** insurance adviser advises **You** of **Our** renewal terms before expiry of **Your** existing Policy, **You** authorise **Your** insurance adviser to renew this insurance, and any subsequent insurance, on expiry in accordance with **Our** renewal terms at the time, unless **You** advise **Your** insurance adviser otherwise before **Your** Policy renewal date.

### 9. Your Duty to Prevent Loss or Damage

- (a) **You**, and any other person this insurance applies to, must take all reasonable precautions to prevent accidents, loss or damage.
- (b) All property insured by this Policy must be maintained in good condition.

**Your** Policy is intended to cover **You** against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

### 10. Sanctions

**We** shall not provide any benefit under this contract of insurance to the extent of the providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

# POLICY EXCLUSIONS

(The following Exclusions apply to all sections of the Policy Booklet other than Section 4: Family Legal Expenses

Insurance.) **We** will NOT pay for:

## 1. Radioactive Contamination and Nuclear Assemblies

Any legal liability of whatsoever nature directly or indirectly caused by, or contributed to by, or arising from:

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

## 2. War Exclusion

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following whether or not such consequence has been contributed to by any other cause or event:

War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

## 3. Date Change

Any loss or damage to any computer-related equipment which fails to correctly recognise a date change.

## 4. Computer Failure

Loss or damage to any computer related equipment caused by computer failure, computer error or any other malfunction.

## 5. Sonic Bangs

Loss or damage by pressure waves caused by aircraft or other aerial devices travelling at sonic speed or supersonic speeds.

## 6. Reduction in Value

Any reduction in market value of the property insured following repair or replacement paid for under this Policy.

## 7. Deception

Any loss or damage suffered by **You** as a result of being deceived into knowingly parting with property unless deception is used only to get into the **Home**.

## 8. Confiscation

Any loss or damage caused by confiscation, detention or seizure by

- (a) customs, police or officials;
- (b) order of any court of law;
- (c) any statutory or regulatory authority.

## POLICY EXCLUSIONS (CONTINUED)

### 9. Terrorism

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as any act or acts including, but not limited to:

- (a) the use or threat of force and/or violence;

and/or

- (b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means;

caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and, or to put the public or any Section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

This paragraph 9 on Terrorism applies only in respect of the **Buildings**, optional **Accidental Damage** cover to **Buildings, Contents**, optional **Accidental Damage** cover to **Contents** and **Personal Possessions** Sections of this Policy.

### 10. Pollution or Contamination

Pollution or contamination is excluded unless it is:

- the result of leakage of oil from a fixed domestic heating installation at the **Home**
- caused by **Accidental Damage** (unexpected and unintended damage caused suddenly by an outside force) during the **Period Of Insurance** at the **Home** and the loss or damage is reported to **Us** no later than 30 days after the expiry of the **Period Of Insurance**.

### 11. Other Actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by preventing suppressing or in any way relating to 2) War Exclusion or 9) Terrorism above.

NOTES



Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA number 314493).  
Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales.  
Company Number: 5172311. <http://www.penunderwriting.co.uk>

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 1116768.