



**HHA SSP Household Endorsement Library**

### **SEC01: Minimum Security Condition**

There is no cover for theft or attempted theft from the HOME unless the following security devices are put into full use whenever the HOME is left UNATTENDED.

Door Locks, applicable to all exit doors:

- A lock approved to BS3621 or
- A mortice deadlock of at least 5 levers or
- A rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
- Key operated security devices top and bottom in addition to existing locks or a lock detailed above to all other external doors, other than Patio / French/ Sliding doors
- Patio / French/ sliding doors, a key operated patio door lock mounted internally on the centre rail(s) or protection as detailed above
- Sheds and or domestic outbuildings, a lock which is either silver or gold sold secure rated

Windowlocks:

- Key operated security devices to all opening windows and skylights
- All keys to be removed from locks and placed out of sight

### **SEC02: Alarm Condition**

There is no cover for theft or attempted theft from the HOME unless:

- An alarm approved to BS4737 has been installed
- The alarm is in full and effective operation whenever the HOME is left UNATTENDED and when YOU retire for the night
- The alarm is fitted and maintained throughout the PERIOD OF INSURANCE under a maintenance contact with a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)

If the police and or the alarm receiving company have confirmed in writing that they refuse to respond to any future alarm activations YOU must also notify US immediately.

### **SEC03: Minimum Security Condition, Sheds and Outbuildings**

There is no cover for theft or attempted theft from sheds and domestic outbuildings at the HOME unless secured with either a silver or gold rated sold secure lock.

### **SEC04: Minimum Security Condition**

In the event of a claim for theft or attempted theft from the HOME and the following security devices are not put into full use whenever the HOME is left UNATTENDED the EXCESS for theft or attempted theft will be £250 and not as otherwise stated on YOUR SCHEDULE.

Door locks, applicable to all exit doors:

- A lock approved to BS3621 or
- A mortice deadlock of at least 5 levers or
- A rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
- Key operated security devices top and bottom in addition to existing locks or a lock detailed above to all other external doors, other than patio / French / sliding doors
- Patio / French / sliding doors, a key operated patio door lock mounted internally on the centre rail(s) or protection as detailed above
- Sheds and or domestic outbuildings, a lock which is either silver or gold sold secure rated

Windowlocks:

- Key operated security devices to all opening windows and skylights
- All keys to be removed from locks and placed out of sight

### **SEC05: Minimum Security and Alarm Condition**

In the event of a claim for theft or attempted theft from the HOME and the following security devices are not put into full use whenever the HOME is left UNATTENDED the EXCESS for theft or attempted theft will be £500 and not as otherwise stated on YOUR SCHEDULE.

Door Locks, applicable to all exit doors:

- A lock approved to BS3621 or
- A mortice deadlock of at least 5 levers or
- A rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
- Key operated security devices top and bottom in addition to existing locks or a lock detailed above to all other external doors, other than patio / French/ sliding doors
- Patio / French/ sliding doors, a key operated patio door lock mounted internally on the centre rail(s) or protection as detailed above
- Sheds and or domestic outbuildings, a lock which is either silver or gold sold secure rated

Window locks:

- Key operated security devices to all opening windows and skylights
- All keys to be removed from locks and placed out of sight

Alarm:

- An alarm approved to BS4737 has been installed
- The alarm is in full and effective operation whenever the HOME is left UNATTENDED and when YOU retire for the night
- The alarm is fitted and maintained throughout the PERIOD OF INSURANCE under a maintenance contact with a company which is a member of SSAIB (Security Systems and Alarms Inspection Board), or the NSI (National Security Inspectorate)

If the police and or the alarm receiving company have confirmed in writing that they refuse to respond to any future alarm activations YOU must also notify US immediately.

### **SEC06: Protection of Jewellery and Watches**

There is no cover for theft or attempted theft to jewellery and watches unless:

- The item(s) is being worn by YOU, or
- The item(s) is carried by hand and is under YOUR personal supervision at all times
- The item(s) is locked in a safe which has been installed in accordance with the manufacturers recommendation and all safe keys are removed from the HOME whenever the HOME is left UNATTENDED
- The cash rating of the safe multiplied by 10 is sufficient to secure the value of the jewellery and watches

### **SEC07: Jewellery & Watch Protection**

There is no cover for theft or attempted theft to jewellery and watches individually valued £5,000 or more unless:

- The item(s) is being worn by YOU, or
- The item(s) is carried by hand and is under YOUR personal supervision at all times
- The item(s) is locked in a safe which has been installed in accordance with the manufacturers recommendation and all safe keys are removed from the HOME whenever the HOME is left UNATTENDED
- The cash rating of the safe multiplied by 10 is sufficient to secure the value of the jewellery and watches

### **SEC08: Maintenance of Jewellery and Watches**

There is no cover for loss or damage under PERSONAL POSSESSIONS for individual items of items of jewellery or watches in excess of £5,000 unless:

- The item(s) are inspected at least every 3 years by a competent jeweller
- Any defects in clasps, mounting and settings are rectified immediately
- YOU must retain evidence of the inspection(s) and repairs

### **SEC09: Evidence of Value**

In the event of a claim for loss or damage to a specified item(s) YOU will need to provide US with evidence of the value for the item, pair, set or COLLECTION.

### **BXS01: Increased Excess for Buildings**

The standard BUILDINGS EXCESS for each and every claim is £150 and not as otherwise stated on YOUR SCHEDULE.

### **BXS02: Increased Excess for Buildings**

The standard BUILDINGS EXCESS for each and every claim is £200 and not as otherwise stated on YOUR SCHEDULE.

### **BXS03: Increased Excess for Buildings**

The standard BUILDINGS EXCESS for each and every claim is £250 and not as otherwise stated on YOUR SCHEDULE.

### **BXS04: Increased Excess for Buildings**

The standard BUILDINGS EXCESS for each and every claim is £500 and not as otherwise stated on YOUR SCHEDULE.

### **BXS06: Increased Excess for Buildings**

The standard BUILDINGS EXCESS for each and every claim is £1,000 and not as otherwise stated on YOUR SCHEDULE.

### **CXS01: Increased Excess for Contents**

The standard CONTENTS EXCESS for each and every claim is £150 and not as otherwise stated on YOUR SCHEDULE.

### **CXS02: Increased Excess for Contents**

The standard CONTENTS EXCESS for each and every claim is £200 and not as otherwise stated on YOUR SCHEDULE.

**CXS03: Increased Excess for Contents**

The standard CONTENTS EXCESS for each and every claim is £250 and not as otherwise stated on YOUR SCHEDULE.

**CXS04: Increased Excess for Contents**

The standard CONTENTS EXCESS for each and every claim is £500 and not as otherwise stated on YOUR SCHEDULE.

**CXS05: Increased Excess for Contents**

The standard CONTENTS EXCESS for each and every claim is £750 and not as otherwise stated on YOUR SCHEDULE.

**PXS01: Increased Excess for Personal Possessions**

The standard PERSONAL POSSESSION EXCESS for each and every claim is £150 and not as otherwise stated on YOUR SCHEDULE.

**PXS02: Increased Excess for Personal Possessions**

The standard PERSONAL POSSESSION EXCESS for each and every claim is £200 and not as otherwise stated on YOUR SCHEDULE.

**PXS03: Increased Excess for Personal Possessions**

The standard PERSONAL POSSESSION EXCESS for each and every claim is £250 and not as otherwise stated on YOUR SCHEDULE.

**PXS04: Increased Excess for Personal Possessions**

The standard PERSONAL POSSESSION EXCESS for each and every claim is £500 and not as otherwise stated on YOUR SCHEDULE.

**ACD03: Accidental Damage Exclusion**

BUILDINGS cover excludes loss or damage for ACCIDENTAL DAMAGE whilst YOU are working from HOME as a childminder.

**ACD04: Accidental Damage Exclusion**

CONTENTS cover excludes loss or damage for ACCIDENTAL DAMAGE whilst YOU are working from HOME as a childminder.

**ACD05: Increased Accidental Damage Excess**

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £150 and not as otherwise stated on YOUR SCHEDULE.

**ACD06: Increased Accidental Damage Excess**

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £200 and not as otherwise stated on YOUR SCHEDULE.

**ACD07: Increased Accidental Damage Excess**

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £250 and not as otherwise stated on YOUR SCHEDULE.

**ACD08: Increased Accidental Damage Excess**

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £500 and not as otherwise stated on YOUR SCHEDULE.

**ACD09: Increased Accidental Damage Excess**

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £750 and not as otherwise stated on YOUR SCHEDULE.

**ACD15: Increased Accidental Damage Excess**

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £150 and not as otherwise stated on YOUR SCHEDULE.

**ACD16: Increased Accidental Damage Excess**

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £200 and not as otherwise stated on YOUR SCHEDULE.

**ACD17: Increased Accidental Damage Excess**

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £250 and not as otherwise stated on YOUR SCHEDULE.

**ACD18: Increased Accidental Damage Excess**

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £500 and not as otherwise stated on YOUR SCHEDULE.

**ACD19: Increased Accidental Damage Excess**

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £750 and not as otherwise stated on YOUR SCHEDULE.

**ACD25: Accidental Damage Excess**

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £100.

**ACD26: Accidental Damage Excess**

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is £100.

**STD02: Increased Storm Excess**

The BUILDINGS EXCESS for each and every claim caused by STORM is £250.

**STD03: Increased Storm Excess**

The BUILDINGS EXCESS for each and every claim caused by STORM is £500.

**STD10: Increased Storm Excess**

The CONTENTS EXCESS for each and every claim caused by STORM is £250.

**STD11: Increased Storm Excess**

The CONTENTS EXCESS for each and every claim caused by STORM is £500.

**EOW03: Amended Escape of Water Excess**

The BUILDINGS EXCESS for each and every claim caused by escape of water is £250 and not as otherwise stated on YOUR SCHEDULE.

**EOW10: Amended Escape of Water Excess**

The CONTENTS EXCESS for each and every claim caused by escape of water is £250 and not as otherwise stated on YOUR SCHEDULE.

**EOW04: Increased Escape of Water Excess**

The BUILDINGS EXCESS for each and every claim caused by escape of water is £750 and not as otherwise stated on YOUR SCHEDULE.

**EOW11: Increased Escape of Water Excess**

The CONTENTS EXCESS for each and every claim caused by escape of water is £750 and not as otherwise stated on YOUR SCHEDULE.

**EOW05: Increased Escape of Water Excess**

The BUILDINGS EXCESS for each and every claim caused by escape of water is £1,000 and not as otherwise stated on YOUR SCHEDULE.

**EOW12: Increased Escape of Water Excess**

The CONTENTS EXCESS for each and every claim caused by escape of water is £1,000 and not as otherwise stated on YOUR SCHEDULE.

**EOO01: Increased Escape of Oil Excess**

The BUILDINGS EXCESS for each and every claim caused by escape of oil is £250.

**EOO02: Increased Escape of Oil Excess**

The BUILDINGS EXCESS for each and every claim caused by escape of oil is £500.

**TAT04: Theft Restriction**

There is no cover under BUILDINGS for theft or attempted theft from the HOME unless there is physical evidence of a violent and or forcible entry or exit.

**TAT05: Theft Restriction**

There is no cover under CONTENTS for theft or attempted theft from the HOME unless there is physical evidence of a violent and or forcible entry or exit.

**TAT09: Increased Theft or Attempted Theft Excess**

The BUILDINGS EXCESS for each and every claim caused by theft or attempted theft is £250.

**TAT10: Increased Theft or Attempted Theft Excess**

The BUILDINGS EXCESS for each and every claim caused by theft or attempted theft is £500.

**TAT15: Increased Theft or Attempted Theft Excess**

The BUILDINGS EXCESS for each and every claim caused by theft or attempted theft is £2,500.

**TAT17: Increased Theft or Attempted Theft Excess**

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft is £250.

**TAT18: Increased Theft or Attempted Theft Excess**

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft is £500.

**TAT23: Increased Theft or Attempted Theft Excess**

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft is £2,500.

**TAT25: Increased Theft or Attempted Theft Excess**

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft from a garage and or from a domestic outbuilding at the HOME is £250.

**TAT26: Increased Theft or Attempted Theft Excess**

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft from a garage and or from a domestic outbuilding at the HOME is £500.



**COL02: Increased Collision Excess**

The BUILDINGS EXCESS for each and every claim for collision by any vehicle or animal is £250.

**MAL03: Increased Malicious Acts Excess**

The BUILDINGS EXCESS for each and every claim caused by malicious acts is £250.

**MAL04: Increased Malicious Acts Excess**

The BUILDINGS EXCESS for each and every claim caused by malicious acts is £500.

**MAL11: Increased Malicious Acts Excess**

The CONTENTS EXCESS for each and every claim caused by malicious acts is £250.

**MAL12: Increased Malicious Acts Excess**

The CONTENTS EXCESS for each and every claim caused by malicious acts is £500.

**SLH01: Subsidence, Landslip and Heave Exclusion**

BUILDINGS excludes loss or damage by SUBSIDENCE, LANDSLIP and HEAVE.

**SLH05: Loss of Rent and Alternative Accommodation Exclusion**

BUILDINGS excludes cover for loss of rent and alternative accommodation if the HOME cannot be occupied due to loss or damage by SUBSIDENCE, LANDSLIP or HEAVE.

**SLH06: Increased Subsidence, Landslip and Heave Excess**

The BUILDINGS EXCESS for each and every claim caused by SUBSIDENCE, LANDSLIP or HEAVE is £2,500 and not as otherwise stated on YOUR SCHEDULE.

**SLH07: Increased Subsidence, Landslip and Heave Excess**

The BUILDINGS EXCESS for each and every claim caused by SUBSIDENCE, LANDSLIP or HEAVE is £5,000 and not as otherwise stated on YOUR SCHEDULE.

**SLH08: Increased Subsidence, Landslip and Heave Excess**

The BUILDINGS EXCESS for each and every claim caused by SUBSIDENCE, LANDSLIP or HEAVE is £7,500 and not as otherwise stated on YOUR SCHEDULE.

**SLH09: Cover Reinstated, Subsidence Landslip and Heave**

BUILDINGS includes loss or damage by SUBSIDENCE, LANDSLIP or HEAVE even though the HOME is UNOCCUPIED.

### **PED01: Pedal Cycle Security**

There is no cover for theft or attempted theft of any PEDAL CYCLE(S) individually valued £250 or more unless the PEDAL CYCLE(S) 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.

### **PED02: Increased Pedal Cycle Excess**

The standard EXCESS for each and every loss for a PEDAL CYCLE(S) is £250 and not as otherwise stated on YOUR SCHEDULE.

### **PED04: Electrically Assisted Pedal Cycle Restriction**

If the PEDAL CYCLE(S) is fitted with a battery or other similar device YOU must comply with the Electrically Assisted Pedal Cycles (EAPC's) regulations.

There is no cover under CONTENTS for personal liability if:

- the maximum assisted speed for PEDAL CYCLE(S) exceeds 15.5 miles per hour
- the electrically assisted PEDAL CYCLE(S) is ridden by anyone under the age of 14 years

### **UNO03: Restricted Cover**

While the HOME is UNOCCUPIED BUILDINGS cover is restricted to loss or damage caused by events:

- 1.Fire, smoke damage, lightning, explosion or earthquake
- 2.Aircraft and other flying devices or items dropped from them
- 3.STORM, flood or weight of snow
- 7.Collision by any vehicle or animal
- 10.SUBSIDENCE, HEAVE or SETTLEMENT or LANDSLIP
- 11.Falling trees, telegraph poles or lamp posts
- 12.Underground services
- 17.Damage caused by emergency services
- 19.Professional fees and other expenses
- 20.Selling YOUR HOME
- 21.Property owners liability

### **UNO04: Restricted Cover**

While the HOME is UNOCCUPIED CONTENTS cover is restricted to loss or damage caused by events:

- 1.Fire, smoke damage, lightning, explosion or earthquake
- 2.Aircraft and other flying devices or items dropped from them
- 3.STORM, flood or weight of snow
- 7.Collision by any vehicle or animal
- 10.SUBSIDENCE, HEAVE or SETTLEMENT or LANDSLIP
- 11.Falling trees, telegraph poles or lamp poles
- 16.Locks and keys
- 26. Occupiers liability and personal liability
- 27.DOMESTIC EMPLOYEE liability

### **UNO05: Unoccupied Conditions**

It is a condition when the HOME is UNOCCUPIED that:

- The HOME is inspected internally and externally at least once every 7 days, by YOU or an

authorised representative

- Any issues identified during the weekly inspection must be resolved within 14 days of discovery
- Gas and electricity supplies are to be switched off at the mains if not being used to power the central heating system and or security devices at the HOME
- All security protections at the HOME must be put into full and effective operation
- All waste including accumulated mail must be removed from the HOME on a weekly basis

#### **UNO08: Restricted Cover**

While the HOME is UNOCCUPIED BUILDINGS cover is restricted to loss or damage caused by events:

- 1.Fire, smoke damage, lightning, explosion or earthquake
- 19.Property owners liability

#### **UNO09: Restricted Cover**

While the HOME is UNOCCUPIED CONTENTS cover is restricted to loss or damage by events:

- Fire, smoke damage, lightning, explosion or earthquake
- 26. DOMESTIC EMPLOYEE liability

#### **UNO12: Amended Cover 1 - Unoccupied**

YOU must tell US if the HOME is going to be demolished or it is subject to a demolition order.

YOU must tell us before work commences about any structural alteration, extension, renovation at the HOME if the value of the works exceeds £75,000 (inclusive of VAT). If the project is being completed in stages, the total cost of all stages of work must not exceed £75,000.

Regardless of the cost YOU must tell us before work commences if YOU are adding or converting a basement.

If the work includes adding a BEDROOM(S) or BATHROOM(S) the statement of fact must reflect the total number of BEDROOM(S) and BATHROOM(S) that will exist once all work is completed.

YOU must tell us before work commences if there will be a JCT contract (Joint Contracts Tribunal Contract).

Loss or damage by fire is excluded if caused by or attributable to the use of welding, cutting equipment, blow lamps, blow torches or hot air guns unless:

- adequate and suitable portable fire extinguishers complying with BSEN3 are in full working order and kept in the HOME
- the area in the immediate vicinity to the work must be cleared of all movable combustible material. Any combustible materials which cannot be moved must be covered and protected by overlapping sheets or screens of a non-combustible material
- a fire safety inspection of the working area to check for smoke, smouldering or flames (including the spaces behind walls, screens or partition's and above false ceilings) must be made at regular intervals during the work and 30 minutes after completion of each period of work. Immediate steps must be taken to extinguish any smouldering or flames when discovered, provided it is safe to do so
- heat equipment must not be left unattended whilst hot, lit or switched on
- the heating of asphalt, bitumen, tar or pitch must be carried out in the open, in a vessel designed for that purpose and be placed on a non-combustible surface

Contractors Exclusion Clause:

There is no cover under this policy for loss or damage caused by a contractor or sub-contractor.

There is no cover under this policy for loss or damage to a contractor or sub-contractors tools, plant or machinery.

### **UNO13: Amended Cover 2 Unoccupied**

Whilst the HOME is UNOCCUPIED, BUILDINGS cover is extended to include:

- up to £1,000 for floor coverings
- up to £500 for WHITE GOODS.  
WHITE GOODS are defined as refrigerator, freezer, cooker, washing machine, tumble dryer, dishwasher
- up to £2,500 for unfixated materials which are stored in the HOME (there is no cover for materials in the open)

### **LET01: Let Property Condition**

As the HOME is let, it is a policy condition that:

- YOU have complied with current gas and or electrical regulations
- YOU have complied with current fire safety regulations
- The HOME is let to a maximum of 4 unrelated adult tenants (there is no limit on the number of minors living with their family)
- There are no cooking facilities in any BEDROOM(S)
- There is a signed assured short term tenancy agreement between YOU and the tenant(s). If the HOME is in Scotland there is to be a signed Private Residential Tenancy Agreement.

### **LET02: Let Property Condition**

As the HOME is let, it is a policy condition that:

- YOU have complied with current gas and or electrical regulations
- YOU have complied with current fire safety regulations
- The HOME is only let to members of YOUR family
- There are no cooking facilities in any BEDROOM(S)

### **LET03: Let Property Condition**

As the HOME is let, it is a policy condition that:

- YOU have complied with current gas and or electrical regulations
- YOU have complied with current fire safety regulations
- The HOME is let to a maximum of 4 unrelated adult tenants (there is no limit on the number of minors living with their family)
- There are no cooking facilities in any BEDROOM(S)
- There is a signed assured short term tenancy agreement between YOU and the tenants and or YOU have a private section leasing scheme arrangement. If the HOME is in Scotland there is to be a signed Private Residential Tenancy Agreement.

### **LET04: Let Property Amended Cover**

As the HOME is let to tenant(s), BUILDINGS cover excludes loss or damage caused by events:

- 6. Theft or attempted theft unless there is physical evidence of a violent and forcible entry or exit from the HOME
- 9. Malicious acts caused by a tenant(s)
- 13. Glass and SANITARY WARE

As the HOME is let to tenant(s), property owners liability is extended to include the HOME being a let property.

#### **LET05: Let Property Amended Cover**

There is no cover for loss or damage to a tenants CONTENTS, PERSONAL POSSESSIONS or PEDAL CYCLE(S).

As the HOME is let to a tenant(s), CONTENTS excludes loss or damage to VALUABLES.

While the HOME is let to a tenant(s), CONTENTS cover excludes loss or damage caused by events:

- 6.Theft or attempted theft unless there is physical evidence of a violent and forcible entry or exit from the HOME
- 9.Malicious acts caused by a tenant(s)
- 13.Students cover
- 14.Rent payable and alternative accommodation
- 15.Fatal BODILY INJURY
- 16.Locks and keys
- 17.Audio equipment and mirrors
- 19.Celebration or religious festival
- 20.Deterioration of food
- 21.DOWNLOADS
- 22.MONEY
- 23.Deeds and documents
- 24.HOME OFFICE EQUIPMENT
- 25.Unauthorised use of CREDIT CARDS

As the HOME is let to tenant(s), occupiers liability is extended to include the HOME being a let property.

#### **LET09: Let Property Amended Cover**

As the HOME is let to tenant(s), BUILDINGS cover excludes loss or damage caused by events:

- 6.Theft or attempted theft unless there is physical evidence of a violent and forcible entry or exit from the HOME
- 9.Malicious acts caused by a tenant(s)

As the HOME is let to tenant(s), property owners liability is extended to include the HOME being a let property.

#### **LET10: Let Property Amended Cover**

There is no cover for loss or damage to a tenants CONTENTS, PERSONAL POSSESSIONS or PEDAL CYCLE(S).

As the HOME is let to a tenant(s), CONTENTS excludes loss or damage to VALUABLES.

While the HOME is let to a tenant(s), CONTENTS cover excludes loss or damage caused by events:

- 6.Theft or attempted theft unless there is physical evidence of a violent and forcible entry or exit from the HOME
- 9.Malicious acts caused by a tenant(s)
- 13.Students cover
- 14.Rent payable and alternative accommodation
- 15.Fatal BODILY INJURY
- 16.Locks and keys
- 18.Celebration or religious festival
- 19.Deterioration of food
- 20.DOWNLOADS
- 21.MONEY
- 22.Deeds and documents
- 23.HOME OFFICE EQUIPMENT
- 24.Unauthorised use of CREDIT CARDS

As the HOME is let to tenant(s), occupiers liability is extended to include the HOME being a let property.

**EXT01: Contractors Exclusion Clause**

There is no cover under this policy for loss or damage caused by a contractor or sub-contractor.

There is no cover under this policy for loss or damage to a contractor or sub-contractors tools, plant or machinery.

**EXT02: Restricted Cover**

Whilst works are occurring at the HOME, BUILDINGS cover for the extension is restricted to loss or damage caused by event:

- 1.Fire, smoke damage, lightning, explosion or earthquake

**INS01: Insurer(s) Endorsement**

This policy is underwritten by the INSURER(S) detailed below.

Name: Ageas Insurance Limited

Registered Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

Registered Number: 0354568, England authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Percentage: 100%

The policy wording version applicable to this policy is : PEN001 Home Insurance Policy Wording v1.0

**BED01: Bed & Breakfast**

WE are aware that the HOME is used as bed and breakfast accommodation.

If BUILDINGS cover has been selected, property owners liability is extended to include the bed and breakfast conducted from the HOME.

If CONTENTS cover has been selected, occupiers liability is extended to include the bed and breakfast conducted from the HOME.

It is a condition of this policy that:

- The HOME is not licensed to sell alcohol
- A maximum of 3 BEDROOM(S) are used for bed and breakfast accommodation
- Paying guests are limited to a maximum of 6 adult guests staying at any one time (there is no limit to the number of minors if sharing a room with an adult)
- YOU must also live at the HOME

**GUE01: Boarder, Lodger and Paying Guest**

WE are aware that the HOME is used to accommodate boarder(s) and or lodger(s) and or paying guest(s).

If BUILDINGS cover has been selected, property owners liability is extended to include the HOME being used to accommodate a boarder(s), lodger(s) and or paying guest(s).

If CONTENTS cover has been selected, occupiers liability is extended to include the HOME being used to accommodate a boarder(s), lodger(s) and or paying guest(s).

It is a condition of this policy that:

- The HOME is not licensed to sell alcohol
- YOU do not provide guests with any meals
- A maximum of 3 BEDROOM(S) are used to accommodate guests
- Guests are limited to a maximum of 3 adult guests at any one time (there is no limit to the number of minors if sharing a room with an adult)
- YOU must also live at the HOME

### **HOL01: Holiday Home**

WE are aware that the HOME is a holiday home which is rented out to third parties.

If BUILDINGS cover has been selected, property owners liability is extended to include the HOME being a holiday home.

If CONTENTS cover has been selected, occupiers liability is extended to the HOME being a holiday home.

It is a policy condition that:

- YOU have complied with current gas and or electrical regulations
- YOU have complied with current fire safety regulations

### **HOL02: Holiday Home Exclusions**

WE are aware that the HOME is a holiday home and BUILDINGS cover excludes loss or damage caused by events:

- 6. Theft or attempted theft unless there is physical evidence of a violent and forcible entry or exit from the HOME
- 9. Malicious acts caused by a paying guest or a tenant(s)
- 13. Glass and SANITARY WARE
- 16. Loss of rent and alternative accommodation

### **HOL03: Holiday Home Exclusions**

WE are aware that the HOME is a holiday home and cover for CONTENTS excludes loss or damage to VALUABLES and loss or damage caused by events:

- 6. Theft or attempted theft unless there is physical evidence of a violent and forcible entry or exit from the HOME
- 9. Malicious acts caused by a paying guest or a tenant(s)
- 13. Students cover
- 14. Rent payable and alternative accommodation
- 15. Fatal BODILY INJURY
- 16. Locks and keys while the HOME is used as a holiday home by friends and/or family and/or unrelated guests
- 17. Audio equipment and mirrors
- 19. Celebration or religious festival
- 20. Deterioration of food
- 21. DOWNLOADS
- 22. MONEY
- 23. Deeds and documents
- 24. HOME OFFICE EQUIPMENT
- 25. Unauthorised use of CREDIT CARDS
- 28. Tenants liability

There is no cover for loss or damage to a tenants CONTENTS, PERSONAL POSSESSIONS or PEDAL CYCLE(S).

### **HOL05: Holiday Home**

WE are aware that the HOME is a holiday home which is rented out to third parties.

If BUILDINGS cover has been selected, property owners liability is extended to include the HOME being a holiday home.

If CONTENTS cover has been selected, occupiers liability is extended to the HOME being a holiday home.

It is a policy condition that:

- YOU have complied with current gas and or electrical regulations
- YOU have complied with current fire safety regulations
- The HOME is inspected internally and externally at least once every 7 days, by YOU or an authorised representative
- Any issues identified during the weekly inspection must be resolved within 14 days of discovery
- All security protections at the HOME must be put into full and effective operation whenever the HOME is UNATTENDED
- All waste including accumulated mail must be removed from the HOME on a weekly basis

### **HOL06: Holiday Home Exclusions**

WE are aware that the HOME is a holiday home and BUILDINGS cover excludes loss or damage caused by events:

- 6. Theft or attempted theft unless there is physical evidence of a violent and forcible entry or exit from the HOME
- 9. Malicious acts caused by a paying guest or a tenant(s)
- 15. Loss of rent and alternative accommodation

### **HOL07: Holiday Home Exclusions**

WE are aware that the HOME is a holiday home and cover for CONTENTS excludes loss or damage to VALUABLES and loss or damage caused by events:

- 6. Theft or attempted theft unless there is physical evidence of a violent and forcible entry or exit from the HOME
- 9. Malicious acts caused by a paying guest or a tenant(s)
- 13. Students cover
- 14. Rent payable and alternative accommodation
- 15. Fatal BODILY INJURY
- 16. Locks and keys while the HOME is used as a holiday home by friends and/or family and/or unrelated guests
- 18. Celebration or religious festival
- 19. Deterioration of food
- 20. DOWNLOADS
- 21. MONEY
- 22. Deeds and documents
- 23. HOME OFFICE EQUIPMENT
- 24. Unauthorised use of CREDIT CARDS
- 27. Tenants liability

There is no cover for loss or damage to a tenants CONTENTS, PERSONAL POSSESSIONS or PEDAL CYCLE(S).



**MIS02: Flat Roof**

If the flat roof at the HOME is more than 10 years old it must be inspected by a roofing contractor within the PERIOD OF INSURANCE. Any remedial work is to be completed within 60 days of the inspection date.

Subsequently the flat roof is to be inspected every 10 years by a roofing contractor and remedial work to be completed within 60 days of the inspection date. YOU must retain evidence of the inspection(s) and repairs.

**MIS08: Home Office Equipment**

The maximum limit for HOME OFFICE EQUIPMENT is increased from £5,000 to £10,000.

**MIS11: Working Farm**

WE are aware that the HOME is situated on a working farm.

This policy excludes all loss or damage arising from agricultural activities and excludes all commercial premises, commercial tools and or equipment and commercial liabilities in connection with the farm.

**MIS16: Cover Reinstated Flood**

BUILDINGS cover is extended to include Flood even though the HOME is UNOCCUPIED.

**MIS17: Cover Reinstated Flood**

CONTENTS cover is extended to include Flood even though the HOME is UNOCCUPIED.

**MIS18 – Increased Flood Excess Buildings**

The BUILDINGS EXCESS for each and every claim caused by flood is 5,000 pounds sterling.

**MIS19 – Increased Flood Excess Contents**

The CONTENTS EXCESS for each and every claim caused by flood is 5,000 pounds sterling.

**MIS21 - Policy Exclusion, Epidemic or Pandemic**

There is no cover under any section of this policy for loss or damage as a result of an epidemic or pandemic or Public Health Emergency of International Concern (PHEIC,) as categorised as such by any Government and/or the World Health Organisation.

**MIS22: Cosmetic Renovation Works**

YOU have advised US that cosmetic renovation works are taking place at the HOME:

- All work must be completed within 6 months of it starting  
(if the project is being completed in stages, 6 months is the maximum time permitted for all stages of work to be completed)
- The total cost of all work, including VAT must not exceed £75,000  
(if the project is being completed in stages, the total cost of all stages of work must not exceed £75,000)
- Contractors and sub-contractors must have public liability insurance
- YOU have not signed a JCT contract (Joint Contracts Tribunal contract)
- No part of the HOME is or will be boarded up  
Boarded up is defined as any external doors and/or any windows at the HOME which are boarded up with wood, plastic, metal or other similar materials to prevent unauthorised access to the HOME and/or to secure the HOME
- There is no cover under this policy for loss or damage caused by a contractor or sub-contractor
- There is no cover under this policy for loss or damage to a contractor or sub-contractors tools, plant or machinery

Cosmetic renovation is defined as work that does not involve:

- planning permission or building regulations
- structural alterations to load bearing walls
- alterations to the roof structure or replacing the roof

- a conversion, an extension, addition of a conservatory or similar structure, or any alteration to the size of the HOME

Examples of cosmetic renovation include: carpentry, plumbing, electrical, plastering, decorating, tiling, new flooring, replacing a kitchen or bathroom, landscaping, replacing windows and doors, guttering or installing a new central heating system

### **MIS23: Structural Works**

YOU have advised US that structural works are taking place at the HOME:

- All work must be completed within 6 months of it starting  
(if the project is being completed in stages, 6 months is the maximum time permitted for all stages of work to be completed)
- The total cost of all work, including VAT must not exceed £75,000  
(if the project is being completed in stages, the total cost of all stages of work must not exceed £75,000)

Structural work is defined as work that involves:

- planning permission or building regulations
- structural alterations to load bearing walls
- alterations to the roof structure, or replacing the roof
- a conversion, an extension, addition of a conservatory or similar structure, or any alteration to the size of the HOME
- The work does not involve creating a basement or converting an existing basement
- The number of BEDROOM(S) declared on the statement of fact represents the total number that will exist once all work has been completed
- The number of BATHROOM(S) declared on the statement of facts represents the total number that will exist once all work has been completed
- The flat roof percentage declared on the statement of facts represents the total percentage that will exist once all work has been completed
- Contractors and sub-contractors must have public liability insurance
- YOU have not signed a JCT contract (Joint Contracts Tribunal contract)
- No part of the HOME is or will be boarded up  
Boarded up is defined as any external doors and/or any windows at the HOME which are boarded up with wood, plastic, metal or other similar materials to prevent unauthorised access to the HOME and/or to secure the HOME
- There is no cover under this policy for loss or damage caused by a contractor or sub-contractor
- There is no cover under this policy for loss or damage to a contractor or sub-contractors tools, plant or machinery

### **INS02: Insurer(s) Endorsement**

This policy is underwritten by the INSURER(S) detailed below.

Name: Novae Syndicates Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Registration Number 204888 .

The company is the managing agent of Syndicate 2007, subject to the supervision of the Society of Lloyd's.

Unique market reference if YOUR policy has a start date in 2017, B1262BW0208517

Unique market reference if YOUR policy has a start date in 2018, B1262BW0208518

Policy wording: PEN003 v1

### **INS03: Insurer(s) Endorsement**

This policy is underwritten by the INSURER(S) detailed below.

Name: AXIS Managing Agency Ltd

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962).

AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's.

AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).

Unique market reference if YOUR policy has a start date in 2017, B1262BW0208517

Unique market reference if YOUR policy has a start date in 2018, B1262BW0208518

Policy wording: PEN003 v2.0

### **INS09: Insurer(s) Endorsement**

This insurance is underwritten by a consortium of the following leading INSURERS:

#### **Legal & General Insurance Limited**

Legal & General Insurance Limited (Registered number: 00423930) is registered in England and Wales at One Coleman Street, London EC2R 5AA. Legal & General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

#### **ERGO Versicherung AG (UK Branch)**

ERGO Versicherung AG (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. ERGO Versicherung AG is a German insurance company authorised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of ERGO Versicherung AG, UK Branch's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

YOU can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

Legal & General Insurance Limited (Register number 202050) and Ergo Insurance Limited (Register number 602490).

Please note that the liability of INSURERS is several and not joint and is limited solely to the extent of their individual proportions. The INSURERS are not responsible for the subscription of any co-subscribing INSURER or any other INSURER or co-INSURER who for any reason does not satisfy all or part of its obligations. Details of each INSURERS proportionate liability will be provided upon request.

Policy wording: PEN005 Home Insurance Policy Wording v1.0

### **INS12: Insurer(s) Endorsement**

This insurance is underwritten by a consortium of the following leading INSURERS:

#### **Fairmead Insurance Limited**

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 202050. Registered in England and Wales Number 00423930.

Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance group.

#### **ERGO Versicherung AG (UK Branch)**

ERGO Versicherung AG (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. ERGO Versicherung AG is a German insurance company authorised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) and

HHA SSP Household Endorsement Library v15.0

subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of ERGO Versicherung AG, UK Branch's regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

YOU can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

Fairmead Insurance Limited (Register number 202050) and Ergo Insurance Limited (Register number 602490).

Please note that the liability of INSURERS is several and not joint and is limited solely to the extent of their individual proportions. The INSURERS are not responsible for the subscription of any co-subscribing INSURER or any other INSURER or co-INSURER who for any reason does not satisfy all or part of its obligations. Details of each INSURERS proportionate liability will be provided upon request.

Policy wording: PEN005 Home Insurance Policy Wording v1.0

### **INS15: Insurer(s) Endorsement**

This insurance is underwritten by:

Fairmead Insurance Limited

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 202050. Registered in England and Wales Number 00423930.

Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance group.

YOU can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

Fairmead Insurance Limited (Register number 202050).

Policy wording: PEN005 Home Insurance Policy Wording v1.0

### **INS17: Insurer(s) Endorsement**

This insurance is underwritten by:

Fairmead Insurance Limited

Fairmead Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 202050. Registered in England and Wales Number 00423930.

Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance group.

YOU can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

Fairmead Insurance Limited (Register number 202050).

Policy wording: UW070 HomePW v1

## **INS21: Insurer(s) Endorsement**

This insurance is underwritten by:

Aviva Insurance Limited

Aviva Insurance Limited. Registered in Scotland No. 2116 Registered office: Pitheavis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

YOU can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

This policy has been produced by Pen Underwriting Limited a Managing General Agent of the insurers. As Managing General Agent Pen Underwriting Limited underwrites insurance and handles claims for YOU on behalf of the insurers.

In providing insurance services, Pen will share YOUR personal data with Aviva. For information on how Aviva use YOUR personal data, please refer to Aviva's Privacy Policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy).

Policy wording: UW070HomePW v2.0

## **PEX01 - Policy Excess - Buildings and Contents**

If YOU make a claim for loss or damage that affects more than one section of the policy and is caused by the same incident, WE will only apply one EXCESS and if applicable one voluntary EXCESS.

If the EXCESS or voluntary EXCESS is different under each section, the higher EXCESS applies.

## **MIS24 Extended Buildings Cover, Glass and Sanitary Ware**

Cover is extended to include loss or damage by ACCIDENTAL DAMAGE to fixed glass and double glazing (including the cost of replacing the frame), solar panels, SANITARY WARE and ceramic hobs which form part of the BUILDINGS.

Loss or damage that is not covered:

- caused by movement, SETTLEMENT, shrinkage, collapsing or cracking of the BUILDINGS
- while the HOME is undergoing alteration, repair, cleaning, maintenance or extension
- caused by wear and tear, frost or any gradually operating cause
- arising from faulty design, electrical faults or breakdown
- caused by dryness, dampness, extremes of temperature or exposure to light
- caused by, contributed to, or arising from any kind of pollution and or contamination
- while the HOME is UNOCCUPIED
- while the HOME is let to a tenant(s)
- while the HOME is occupied as a holiday home

## **MIS25 Extended Contents Cover, Mirrors and Fixed Glass**

Cover is extended to include loss or damage by ACCIDENTAL DAMAGE to mirrors and fixed glass.

Loss or damage that is not covered:

- caused by dyeing, cleaning, repair, renovation or whilst being worked upon
- caused by chewing, tearing, scratching or fouling by animals
- while the HOME is lent, let or sub-let
- caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any gradually operating cause
- arising out of faulty design, specification, workmanship or materials

- from mechanical or electrical faults or breakdown
- arising from demolition, structural alteration or structural repair of the BUILDINGS
- caused by dryness, dampness, extremes of temperature or exposure to light
- contributed to or arising from any kind of pollution and/or contamination
- while the HOME is let to a tenant(s)
- while the HOME is occupied as a holiday home
- while the HOME is UNOCCUPIED