



Applied Household Endorsement Library

AP001 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 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

AP002 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.

AP003 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.

AP004 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

AP005 Jewellery & Watch Protection

There is no cover for theft or attempted theft to jewellery and watches individually valued 5,000 pounds sterling 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

AP006 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 pounds sterling 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

AP007 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.

AP008 Minimum Security Condition 1

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 the final exit door:

- 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
- 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

AP009 Minimum Security Condition 2

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 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

Door locks, applicable to the final exit door:

- 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
- 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

AP010 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 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

Door Locks, applicable to the final exit door:

- 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
- 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.

AP011 Increased Excess for Buildings – 150 pounds sterling

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

AP012 Increased Excess for Buildings - 200 pounds sterling

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

AP013 Increased Excess for Buildings - 250 pounds sterling

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

AP014 Increased Excess for Buildings - 500 pounds sterling

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

AP015 Increased Excess for Buildings - 750 pounds sterling

The standard BUILDINGS EXCESS for each and every claim is 750 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP016 Increased Excess for Buildings – 1000 pounds sterling

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

AP017 Increased Excess for Buildings – 1500 pounds sterling

The standard BUILDINGS EXCESS for each and every claim is 1,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP018 Increased Excess for Buildings – 2000 pounds sterling

The standard BUILDINGS EXCESS for each and every claim is 2,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP019 Increased Excess for Buildings – 2500 pounds sterling

The standard BUILDINGS EXCESS for each and every claim is 2,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP020 Increased Excess for Buildings – 5000 pounds sterling

The standard BUILDINGS EXCESS for each and every claim is 5,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP021 Increased Excess for Contents – 150 pounds sterling

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

AP022 Increased Excess for Contents – 200 pounds sterling

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

AP023 Increased Excess for Contents – 250 pounds sterling

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

AP024 Increased Excess for Contents – 500 pounds sterling

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

AP025 Increased Excess for Contents – 750 pounds sterling

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

AP026 Increased Excess for Contents – 1000 pounds sterling

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

AP027 Increased Excess for Contents - 1500 pounds sterling

The standard CONTENTS EXCESS for each and every claim is 1,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP028 Increased Excess for Contents – 2000 pounds sterling

The standard CONTENTS EXCESS for each and every claim is 2,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP029 Increased Excess for Contents – 2500 pounds sterling

The standard CONTENTS EXCESS for each and every claim is 2,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP030 Increased Excess for Contents – 5000 pounds sterling

The standard CONTENTS EXCESS for each and every claim is 5,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP031 Increased Excess for Personal Possessions – 150 pounds sterling

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

AP032 Increased Excess for Personal Possessions – 200 pounds sterling

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

AP033 Increased Excess for Personal Possessions – 250 pounds sterling

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

AP034 Increased Excess for Personal Possessions – 500 pounds sterling

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

AP035 Increased Excess for Personal Possessions – 750 pounds sterling

The standard PERSONAL POSSESSION EXCESS for each and every claim is 750 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP036 Increased Excess for Personal Possessions – 1000 pounds sterling

The standard PERSONAL POSSESSION EXCESS for each and every claim is 1,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP037 Accidental Damage Exclusion Buildings

BUILDINGS cover excludes loss or damage for ACCIDENTAL DAMAGE.

AP038 Accidental Damage Exclusion Contents

CONTENTS cover excludes loss or damage for ACCIDENTAL DAMAGE.

AP039 Accidental Damage Exclusion Childminder Buildings

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

AP040 Accidental Damage Exclusion Childminder Contents

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

AP041 Increased Accidental Damage Excess Buildings – 150 pounds sterling

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

AP042 Increased Accidental Damage Excess Buildings – 200 pounds sterling

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

AP043 Increased Accidental Damage Excess Buildings – 250 pounds sterling

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

AP044 Increased Accidental Damage Excess Buildings – 500 pounds sterling

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

AP045 Increased Accidental Damage Excess Buildings – 750 pounds sterling

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

AP046 Increased Accidental Damage Excess Buildings – 1000 pounds sterling

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 1,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP047 Increased Accidental Damage Excess Buildings – 1500 pounds sterling

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 1,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP048 Increased Accidental Damage Excess Buildings – 2000 pounds sterling

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 2,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP049 Increased Accidental Damage Excess Buildings – 2500 pounds sterling

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 2,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP050 Increased Accidental Damage Excess Buildings – 5000 pounds sterling

The BUILDINGS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 5,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP051 Increased Accidental Damage Excess Contents – 150 pounds sterling

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

AP052 Increased Accidental Damage Excess Contents – 200 pounds sterling

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

AP053 Increased Accidental Damage Excess Contents – 250 pounds sterling

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

AP054 Increased Accidental Damage Excess Contents – 500 pounds sterling

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

AP055 Increased Accidental Damage Excess Contents – 750 pounds sterling

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

AP056 Increased Accidental Damage Excess Contents – 1000 pounds sterling

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 1,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP057 Increased Accidental Damage Excess Contents – 1500 pounds sterling

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 1,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP058 Increased Accidental Damage Excess Contents – 200 pounds sterling

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 2,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP059 Increased Accidental Damage Excess Contents – 2500 pounds sterling

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 2,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP060 Increased Accidental Damage Excess Contents – 5000 pounds sterling

The CONTENTS EXCESS for each and every claim for ACCIDENTAL DAMAGE is 5,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP061 Accidental Damage by tenants - Buildings

BUILDINGS cover includes loss or damage for ACCIDENTAL DAMAGE while the HOME is let to a tenant(s) or while the HOME is used as a holiday home by friends and/ or family and / or unrelated guests.

AP062 Accidental Damage by tenants - Contents

CONTENTS cover includes loss or damage for ACCIDENTAL DAMAGE while the HOME is let to a tenant(s) or while the HOME is used as a holiday home by friends and/ or family and / or unrelated guests.

AP063: Boundary Wall (Storm) Exclusion

BUILDINGS excludes loss or damage caused by STORM to all boundary walls at the HOME.

AP064: Increased Storm Excess Buildings – 250 pounds sterling

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

AP065 Increased Storm Excess Buildings – 500 pounds sterling

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

AP066 Increased Storm Excess Buildings – 750 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by STORM is 750 pounds sterling.

AP067 Increased Storm Excess Buildings – 1000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by STORM is 1,000 pounds sterling.

AP068 Increased Storm Excess Buildings – 1500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by STORM is 1,500 pounds sterling.

AP069 Increased Storm Excess Buildings – 2000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by STORM is 2,000 pounds sterling.

AP070 Increased Storm Excess Buildings – 2500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by STORM is 2,500 pounds sterling.

AP071 Increased Storm Excess Buildings – 5000 pounds sterling

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

AP072 Increased Storm Excess Contents – 250 pounds sterling

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

AP073 Increased Storm Excess Contents – 500 pounds sterling

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

AP074 Increased Storm Excess Contents – 750 pounds sterling

The CONTENTS EXCESS for each and every claim caused by STORM is 750 pounds sterling.

AP075 Increased Storm Excess Contents – 1000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by STORM is 1,000 pounds sterling.

AP076: Increased Storm Excess Contents – 1500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by STORM is 1,500 pounds sterling.

AP077 Increased Storm Excess Contents – 2000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by STORM is 2,000 pounds sterling.

AP078 Increased Storm Excess Contents – 2500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by STORM is 2,500 pounds sterling.

AP079 Increased Storm Excess Contents – 5000 pounds sterling

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

AP080 Flood Exclusion Buildings

BUILDINGS cover excludes loss or damage caused by flood at the HOME.

AP081 Flood Exclusion Contents

CONTENTS cover excludes loss or damage caused by flood at the HOME.

AP082 Flood Protection Condition

It is a condition that fixed barriers or other such devices to prevent water ingress are fitted to all external doors, windows and air vents when advised by the Environment Agency that the HOME is at risk of flooding. YOU must ensure arrangements are in place for a responsible adult to take responsibility for this if YOU are unable to undertake this action.

AP083 Increased Flood Excess Buildings – 500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by flood is 500 pounds sterling.

AP084 Increased Flood Excess Buildings – 1000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by flood is 1,000 pounds sterling.

AP085 Increased Flood Excess Buildings – 2500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by flood is 2,500 pounds sterling.

AP086 Increased Flood Excess Buildings – 5000 pounds sterling

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

AP087 Increased Flood Excess Contents – 500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by flood is 500 pounds sterling.

AP088 Increased Flood Excess Contents – 1000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by flood is 1,000 pounds sterling.

AP089 Increased Flood Excess Contents – 2500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by flood is 2,500 pounds sterling.

AP090 Increased Flood Excess Contents – 5000 pounds sterling

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

AP091 Escape of Water Exclusion Buildings

BUILDINGS cover excludes loss or damage caused by escape of water.

AP092 Escape of Water Exclusion Contents

CONTENTS cover excludes loss or damage caused by escape of water.

AP093 Increased Escape of Water Excess Buildings – 750 pounds sterling

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

AP094 Increased Escape of Water Excess Buildings – 1000 pounds sterling

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

AP095 Increased Escape of Water Excess Buildings – 1500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of water is 1,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP096 Increased Escape of Water Excess Buildings – 2000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of water is 2,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP097 Increased Escape of Water Excess Buildings – 2500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of water is 2,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP098 Increased Escape of Water Excess Buildings – 5000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of water is 5,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP099 Increased Escape of Water Excess Contents – 750 pounds sterling

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

AP100 Increased Escape of Water Excess Contents – 1000 pounds sterling

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

AP101 Increased Escape of Water Excess Contents – 1500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by escape of water is 1,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP102 Increased Escape of Water Excess Contents – 2000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by escape of water is 2,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP103 Increased Escape of Water Excess Contents – 2500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by escape of water is 2,500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP104 Increased Escape of Water Excess Contents – 5000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by escape of water is 5,000 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP105 Amended Escape of Water Excess Buildings – 500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of water is 500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP106 Increased Escape of Water Excess Contents – 500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by escape of water is 500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP107 Increased Escape of Oil Excess Buildings – 250 pounds sterling

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

AP108 Increased Escape of Oil Excess Buildings – 500 pounds sterling

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

AP109 Increased Escape of Oil Excess Buildings – 750 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of oil is 750 pounds sterling.

AP110 Increased Escape of Oil Excess Buildings – 1000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of oil is 1,000 pounds sterling.

AP111 Increased Escape of Oil Excess Buildings – 1500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of oil is 1,500 pounds sterling.

AP112 Increased Escape of Oil Excess Buildings – 2000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of oil is 2,000 pounds sterling.

AP113 Increased Escape of Oil Excess Buildings – 2500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by escape of oil is 2,500 pounds sterling.

AP114 Increased Escape of Oil Excess Buildings – 5000 pounds sterling

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

AP115 Theft or Attempted Theft Exclusion Buildings

BUILDINGS cover excludes loss or damage caused by theft or attempted theft.

AP116 Theft or Attempted Theft Exclusion Contents

CONTENTS cover excludes loss or damage caused by theft or attempted theft.

AP117 Theft or Attempted Theft Exclusion Outbuilding Contents

CONTENTS in a garage and or in an outbuilding used for domestic purposes, are excluded for loss or damage caused by theft or attempted theft.

AP118 Theft Restriction Buildings

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.

AP119 Theft Restriction Contents

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.

AP120 Theft Restriction Outbuilding Buildings

There is no cover under BUILDINGS for theft or attempted theft from a garage and or from any outbuildings used for domestic purposes, unless there is physical evidence of a violent and or forcible entry or exit.

AP121 Theft Restriction Outbuilding Contents

There is no cover under CONTENTS for theft or attempted theft from a garage and or from any outbuildings used for domestic purposes, unless there is physical evidence of a violent and or forcible entry or exit.

AP122 Theft Restriction Childminder Contents

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

AP123 Increased Theft or Attempted Theft Excess Buildings – 250 pounds sterling

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

AP124 Increased Theft or Attempted Theft Excess Buildings – 500 pounds sterling

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

AP125 Increased Theft or Attempted Theft Excess Buildings – 750 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by theft or attempted theft is 750 pounds sterling.

AP126 Increased Theft or Attempted Theft Excess Buildings – 1000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by theft or attempted theft is 1,000 pounds sterling.

AP127 Increased Theft or Attempted Theft Excess Buildings – 1500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by theft or attempted theft is 1,500 pounds sterling.

AP128 Increased Theft or Attempted Theft Excess Buildings – 2000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by theft or attempted theft is 2,000 pounds sterling.

AP129 Increased Theft or Attempted Theft Excess Buildings – 2500 pounds sterling

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

AP130 Increased Theft or Attempted Theft Excess Buildings – 5000 pounds sterling

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

AP131 Increased Theft or Attempted Theft Excess Contents – 250 pounds sterling

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

AP132 Increased Theft or Attempted Theft Excess Contents – 500 pounds sterling

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

AP133 Increased Theft or Attempted Theft Excess Contents – 750 pounds sterling

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft is 750 pounds sterling.

AP134 Increased Theft or Attempted Theft Excess Contents – 1000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft is 1,000 pounds sterling.

AP135 Increased Theft or Attempted Theft Excess Contents – 1500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft is 1,500 pounds sterling.

AP136 Increased Theft or Attempted Theft Excess Contents – 2000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by theft or attempted theft is 2,000 pounds sterling.

AP137 Increased Theft or Attempted Theft Excess Contents – 2500 pounds sterling

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

AP138 Increased Theft or Attempted Theft Excess Contents – 5000 pounds sterling

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

AP139 Increased Theft or Attempted Theft Excess Contents – 250 pounds sterling

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 pounds sterling.

AP140 Increased Theft or Attempted Theft Excess – 500 pounds sterling

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 pounds sterling.

AP141 Increased Theft or Attempted Theft Excess Contents – 750 pounds sterling

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 750 pounds sterling.

AP142 Increased Theft or Attempted Theft Excess Contents – 1000 pounds sterling

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 1,000 pounds sterling.

AP143 Collision Exclusion Buildings

BUILDINGS cover excludes loss or damage for collision by any vehicle or animal.

AP144 Increased Collision Excess Buildings – 250 pounds sterling

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

AP145 Increased Collision Excess Buildings – 500 pounds sterling

The BUILDINGS EXCESS for each and every claim for collision by any vehicle or animal is 500 pounds sterling.

AP146 Increased Collision Excess Buildings – 750 pounds sterling

The BUILDINGS EXCESS for each and every claim for collision by any vehicle or animal is 750 pounds sterling.

AP147 Increased Collision Excess Buildings – 1000 pounds sterling

The BUILDINGS EXCESS for each and every claim for collision by any vehicle or animal is 1,000 pounds sterling.

AP148 Increased Collision Excess Buildings – 1500 pounds sterling

The BUILDINGS EXCESS for each and every claim for collision by any vehicle or animal is 1,500 pounds sterling.

AP149 Increased Collision Excess Buildings – 2000 pounds sterling

The BUILDINGS EXCESS for each and every claim for collision by any vehicle or animal is 2,000 pounds sterling.

AP150 Increased Collision Excess Buildings – 2500 pounds sterling

The BUILDINGS EXCESS for each and every claim for collision by any vehicle or animal is 2,500 pounds sterling.

AP151 Malicious Acts Exclusion Buildings

BUILDINGS cover excludes loss or damage caused by malicious acts.

AP152 Malicious Acts Exclusion Contents

CONTENTS cover excludes loss or damage caused by malicious acts.

AP153 Increased Malicious Acts Excess Buildings – 250 pounds sterling

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

AP154 Increased Malicious Acts Excess Buildings – 500 pounds sterling

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

AP155 Increased Malicious Acts Excess Buildings – 750 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by malicious acts is 750 pounds sterling.

AP156 Increased Malicious Acts Excess Buildings – 1000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by malicious acts is 1,000 pounds sterling.

AP157 Increased Malicious Acts Excess Buildings – 1500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by malicious acts is 1,500 pounds sterling.

AP158 Increased Malicious Acts Excess Buildings – 2000 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by malicious acts is 2,000 pounds sterling.

AP159 Increased Malicious Acts Excess Buildings – 2500 pounds sterling

The BUILDINGS EXCESS for each and every claim caused by malicious acts is 2,500 pounds sterling.

AP160 Increased Malicious Acts Excess Buildings – 5000 pounds sterling

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

AP161 Increased Malicious Acts Excess Contents – 250 pounds sterling

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

AP162 Increased Malicious Acts Excess Contents – 500 pounds sterling

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

AP163 Increased Malicious Acts Excess Contents – 750 pounds sterling

The CONTENTS EXCESS for each and every claim caused by malicious acts is 750 pounds sterling.

AP164 Increased Malicious Acts Excess Contents – 1000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by malicious acts is 1,000 pounds sterling.

AP165 Increased Malicious Acts Excess Contents – 1500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by malicious acts is 1,500 pounds sterling.

AP166 Increased Malicious Acts Excess Contents – 2000 pounds sterling

The CONTENTS EXCESS for each and every claim caused by malicious acts is 2,000 pounds sterling.

AP167 Increased Malicious Acts Excess Contents – 2500 pounds sterling

The CONTENTS EXCESS for each and every claim caused by malicious acts is 2,500 pounds sterling.

AP168 Increased Malicious Acts Excess Contents – 5000 pounds sterling

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

AP169 Malicious Acts by a Tenant(s) Buildings

BUILDINGS includes 5,000 pounds sterling for malicious acts for loss or damage caused by a paying guest(s) or a tenant(s)

AP170 Malicious Acts by a Tenant(s) Contents

CONTENTS includes 5,000 pounds sterling for malicious acts for loss or damage caused by a paying guest(s) or a tenant(s)

AP171 Subsidence Landslip and Heave Exclusion Buildings

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

AP172 Subsidence Landslip and Heave Exclusion Buildings Garage

BUILDINGS excludes loss or damage by SUBSIDENCE, LANDSLIP and HEAVE to the garage at the HOME.

AP173 Subsidence Landslip and Heave Exclusion Buildings Outbuildings

BUILDINGS excludes loss or damage by SUBSIDENCE, LANDSLIP and HEAVE to the domestic outbuilding at the HOME.

AP174 Subsidence Landslip and Heave Exclusion Buildings Swimming Pool

BUILDINGS excludes loss or damage by SUBSIDENCE, LANDSLIP and HEAVE to the swimming pool at the HOME.

AP175 Loss of Rent and Alternative Accommodation Exclusion Buildings

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.

AP176 Increased Subsidence Landslip and Heave Excess Buildings – 2500 pounds sterling

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

AP177 Increased Subsidence Landslip and Heave Excess Buildings – 5000 pounds sterling

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

AP178 Pedal Cycle Security

There is no cover for theft or attempted theft of any PEDAL CYCLE(S) individually valued 250 pounds sterling or more unless the PEDAL CYCLE(S) is kept in a locked building or secured to an immovable object with a pedal cycle, motorcycle or motor scooter lock which has been tested and approved to be sold secure silver or sold secure gold rated.

AP179 Increased Pedal Cycle Excess – 250 pounds sterling

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

AP180 Increased Pedal Cycle Excess – 500 pounds sterling

The standard EXCESS for each and every loss for a PEDAL CYCLE(S) is 500 pounds sterling and not as otherwise stated on YOUR SCHEDULE.

AP181 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 (EAPCs) 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

AP182 Restricted Cover Buildings

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

AP183 Restricted Cover Contents

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

AP184 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

AP185 Let Property Condition 1

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)

AP186 Let Property Condition 2

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)

AP187 Let Property Condition 3

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

AP188 Let Property Amended Cover Buildings

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) in excess of 5,000 pounds sterling
- 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.

AP189 Let Property Amended Cover Contents

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) in excess of 5,000 pounds sterling
- 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.

AP190 Let Property Condition 4

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 and or to YOUR friend(s)
- There are no cooking facilities in any BEDROOM(S)

AP191 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.

AP192 Restricted Cover Buildings

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

AP193 Storm Damage Exclusion Buildings

Whilst roof works are occurring at the HOME, BUILDINGS cover excludes loss or damage caused by STORM.

AP194 Boarder or Lodger or Paying Guest

WE are aware that the HOME is used to accommodate boarder(s) and or lodger(s) and or paying guest(s) and or bed and breakfast 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), paying guest(s) and or bed and breakfast 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), paying guest(s) and or bed and breakfast 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, except breakfast if the HOME is a bed and breakfast
- 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

AP195 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

AP196 Holiday Home Exclusions Buildings

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) in excess of 5,000 pounds sterling
- 13.Glass and SANITARY WARE
- 16.Loss of rent and alternative accommodation

AP197 Holiday Home Exclusions Contents

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) in excess of 5,000 pounds sterling
- 13.Students cover
- 14.Rent payable and alternative accommodation
- 15.Fatal BODILY INJURY
- 16.Lockers 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).

AP198 Loss of Metered Water Buildings

Cover under BUILDINGS for loss of metered water is increased from 2,000 to 5,000 pounds sterling.

AP199 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.

AP200 Fire Extinguisher Condition

There is no cover for loss or damage by fire unless a minimum of two fire extinguishers are installed in the HOME, one of which must be sited in the kitchen and all extinguishers are to be maintained in proper working order.

AP201 Solid Fuel Restriction

It is a condition of this policy that no solid fuel in any form shall be burnt at the HOME or within the boundary of the HOME.

AP202 Electrical Inspection

If the fixed electrical installation at the HOME is more than 10 years old it must be inspected by a qualified electrician within the PERIOD OF INSURANCE and any remedial work to be completed within 60 days of the inspection date. Subsequently the fixed electrical installation is to be inspected every 10 years by a qualified electrician and remedial work to be completed within 60 days of the inspection date. YOU must retain evidence of the inspection(s) certificates and repairs.

AP203 Bank or Building Society Interest

If this policy is cancelled by YOU or by US, WE will not write to YOUR mortgage lender to advise them of this.

AP204 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.

AP205 Wine or Champagne or Spirits Condition

Cover excludes loss or damage to wine and or champagne and or spirits due to:

- Cork fly, deleterious materials, adulteration, contamination, decolourisation, leakage or loss of labels
- Dryness, dampness, extremes of temperature or exposure to light
- Wine and or champagne and or spirits not being stored on racks, shelves or stillages
- Faulty racks, shelves or stillages
- Wine and or champagne and or spirits not being stored at least 6 inches above floor level
- Theft or attempted theft unless there is physical evidence of a violent and or forcible entry or exit to the HOME