

Home Endorsement Library (HME)

Open GI

H009: Amended Contents Definitions – Flats Contents of Common Parts – applicable to Policy Definitions

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

H018: Automobile And Vehicle Clause (2)

This **Policy** excludes theft or disappearance from road vehicles of every description owned by or under the control of the **Insured** or their servants or agents or representatives when the vehicles, not being garaged, are left unattended.

H023: Business Liability Extension – applicable to Section 2 Contents

We will indemnify **You** in respect of **Your Legal Liability** to pay damages and claimants costs and expenses for

- (a) accidental **Bodily Injury**
- (b) accidental loss of or damage to property

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

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

H025: Business Use Clause

In consideration of the additional premium paid it is agreed that Exclusion f) of Section 1C.9 is extended to include **Your Legal Liability**, as defined therein, arising out of the use of the **Home**; PROVIDED ALWAYS that **Liability** arising out of advice given or services rendered in respect of **Your** profession, occupation or business is not covered.

H034: Contractors Exclusion Clause

This insurance excludes loss, damage or **Liability** arising out of the activities of contractors.

H047: Contents at University Extension Clause

Section 2 (**Contents**) of this insurance is extended to include **Contents** which belong to a member of **Your** family who is away at University/College during term time (but who usually resides at the **Home**) against loss or damage caused by events 1 – 10.

This extension does not cover:-

- a) more than £7,500 per family member
- b) more than £1,500 per single article unless specified on the **Schedule**
- c) theft unless following forced and violent entry
- d) the first £100 of each and every claim

H053: Evidence of Value – applicable to Section 2 Contents

It is a requirement of this **Policy** for loss or damage to **Contents** with a value that exceeds £2,000 that **You** provide a receipt or professional valuation in support of **Your** claim.

H058: Fire, Theft & Malicious Damage £500 Excess

A standard **Excess** in respect of Fire, Theft and Malicious Damage of £500 applies to each and every claim.

H062: Flat Roof Clause

It is a requirement of this **Policy** that

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

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

H071: Free Standing Satellite and Aerials Clause

Cover under Section 2 **Contents** in respect of freestanding aerials and Satellite dishes excludes **Accidental Damage** cover.

H073: Hearing Aids

Section 3 Personal Possessions is extended to include loss or damage to hearing aids, but will not cover:-

- a) loss or damage while **You** are swimming or involved in any other water sports;
- b) loss or damage while **You** are in water.

H078: Increased Buildings £100 Policy Excess

An increased **Policy Excess** of £100 applies to each and every **Buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H079: Increased Buildings £150 Policy Excess

An increased **Policy Excess** of £150 applies to each and every **Buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H080: Increased Buildings £250 Policy Excess

An increased **Policy Excess** of £250 applies to each and every **Buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H081: Increased Buildings £500 Policy Excess

An increased **Policy Excess** of £500 applies to each and every **Buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H083: Increased Contents £100 Policy Excess

An increased **Policy Excess** of £100 applies to each and every **Contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H084: Increased Contents £150 Policy Excess

An increased **Policy Excess** of £150 applies to each and every **Contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H085: Increased Contents £250 Policy Excess

An increased **Policy Excess** of £250 applies to each and every **Contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H086: Increased Contents £500 Policy Excess

An increased **Policy Excess** of £500 applies to each and every **Contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H089: Increased Subsidence Excess £2,500 – applicable to Section 1 Buildings and Section 2 Contents

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

H094: Jewellery Clause

This insurance does not cover loss of jewellery and/or watches by theft or disappearance unless the items are:

- a) being worn; or
- b) deposited in a bank or locked safe or hotel/motel safe; or
- c) carried by hand under the personal supervision of the **Insured**.

It is also noted that exclusion k) section 3 **Personal Possessions** does not apply.

H095: Jewellery Maintenance – applicable to Section 2 Contents and Section 3 Personal Possessions

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

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

H101: Laptop Computer Clause

Cover in respect of Section 3 - **Personal Possessions**, is extended to include the electronic equipment specified in the **Schedule** subject to the following additional terms and conditions:

- Theft away from the **Home** whilst travelling on/in any form of public transport or in a public place is excluded if the electronic equipment is left unattended
- Theft of the equipment from any unattended motor vehicle is excluded unless the equipment is concealed in a locked boot and all the vehicle's security systems have been activated.
- Theft from any **Building/s** is excluded unless force, resulting in damage to the **Building** or premises, was used to gain entry
- Loss of or damage to accessories of any kind is not covered
- The theft, loss or disappearance must be reported to the police within 24 hours of the event being discovered.
- Any loss of or damage to information or data or software contained in or stored on the electronic equipment whether arising as a result of a claim paid by this insurance or otherwise is specifically excluded.

H102: Limitation Of Cover Clause

Cover in respect of Section 1 **Buildings** and Section 2 **Contents** is limited to fire, lightning, explosion, aircraft and impact only and Section 1C.9 in respect of **Liability** to the public in respect of the **Home** as stated in the **Schedule**.

H104: Minimum Standard of Security– applicable to Section 2 Contents

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

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

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

H105: Mobile Phone Clause

Cover in respect of Section 3 - **Personal Possessions**, is extended to include the mobile phone(s) specified in the **Schedule** subject to the following additional terms and conditions:

- Theft away from the **Home** whilst travelling on/in any form of public transport or in a public place is excluded if the mobile phone is left unattended
- Theft from any **Building/s** is excluded unless force, resulting in damage to the **Building/s**, was used to gain entry
- Theft of the equipment is excluded whilst on/in any form of public transport or public place except where the mobile phone is taken from **You** by actual or threatened force.
- Theft of the equipment from any unattended motor vehicle is excluded.
- The theft, loss or disappearance must be reported to the police within 24 hours of the event being discovered.
- **You** are not covered for the cost of replacing any personalised ring tones or graphics, or any additional software/features.

H109: Musical Instrument Clause

This insurance provides cover against loss or damage to the musical instruments specified in the **Schedule**, but does not cover:

- loss or damage caused by moth, vermin, wear, tear and gradual deterioration, scratching or denting,
- any loss caused by mechanical and/or electrical derangement unless such derangement arises solely from external causes,
- breakage of strings, reeds or drum heads
- any loss or damage caused by cleaning or repairing or atmospheric conditions.
- theft from any **Building/s** is excluded unless force, resulting in damage to the **Building/s** or premises, was used to gain entry
- theft away from the **Home** whilst travelling on/in any form of public transport or in a public place is excluded if the instrument is left unattended
- theft of the equipment from any unattended motor vehicle is excluded unless the instrument is concealed in a locked boot and all the vehicle's security systems have been activated.

H116: Notice Clause

You must tell **Us** before there is any change in occupancy of the **Insured Buildings** (i.e. properties that become **unoccupied** and/or if any vacant **Buildings** become occupied) as **We** may adjust the premium and/or terms of **Your** cover.

H117: Non Standard Construction Clause

In consideration of the premium paid it is agreed that, although the **Buildings** specified on the **Schedule** are of 'non-standard' construction any cover under Section 1 - **Buildings** and Section 2 - **Contents** shall apply in respect of such **Buildings** as though they were of standard construction.

H119: Onus Of Proof Clause

The onus of the proof of value rest with **You** in the event of a claim where professional valuations have not been seen and agreed by **Us**.

H123: Pedal Cycle – applicable to Section 3 Personal Possessions

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

H129: Protection Maintenance Clause

It is understood and agreed that this insurance that all protections provided for the safety of the **Home** be maintained in good order throughout the **Period of Insurance** and be in use at all times when the **Home** is left unattended. Such protection shall not be withdrawn or varied without **Our** consent. If **You** fail to comply with this clause **We** may cancel the insurance or refuse to deal with any claim for theft and/or malicious damage.

H131: Quad Bike Clause

Section 3 **Personal Possessions** of this insurance is extended to cover the Quad Bike(s) specified in the **Schedule** subject to the following additional terms and conditions:

In respect of the mobility scooter(s), this insurance does not cover:-

- a) theft or attempted theft where the keys or any other device which enables the quad bike to be started are left in or on the scooter whilst it is unattended.
- b) theft between the hours of 23:00 and 07:00 whilst the quad bike is not in use unless from a locked **Building**.
- c) loss or damage to tyres, lamps and accessories unless the quad bike is stolen or damaged at the same time.
- d) damage arising from mechanical or electrical faults or breakdown
- e) loss or damage while the quad bike is used for racing or pace-making or is let out on hire or is used other than for private purposes.

This insurance does not provide cover for any **Legal Liability** arising out of the use or ownership of quad bike(s).

H135: Safe Keys Protection – applicable to Section 2 Contents and Section 3 Personal Possessions

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

H137: Theft Limitation Clause

In respect of this insurance, theft cover from the **Insured Building/s** is restricted to following forcible and violent entry.

H141: Standard £250 Policy Excess

A standard **Policy Excess** of £250 applies to each and every claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H145: Subsidence Heave Or Landslip Exclusion Clause

Cover in respect of Section 1 - **Buildings** and Section 2 - **Contents** excludes:

Section A9 - Subsidence or Heave of the land that the **Buildings** stand on, or Landslip.

Section 1 **Buildings** Part C, Extensions, No.4, Loss of Rent and Alternative Accommodation.

Section 2 **Contents** Part C, Extensions, No. 2 Rent Payable.

If selected, cover in respect of **Buildings** and **Contents** Part D, Optional Extension, No.1 Accidental Damage also excludes loss or damage caused by Subsidence, Heave or Landslip.

H152: Unoccupancy clause

It is understood and agreed that whilst the **Home** is **unoccupied**,

i) the cover under Section 1 **Buildings** and section 2 **Contents** of this insurance excludes:

a) loss or damage by escape of water from water tanks, apparatus and pipes,

b) the first £250 of each and every loss.

c) items of gold and silver and gold and silver plated articles, jewellery and furs.

ii) the cover under Section 3 **Personal Possessions** of this insurance is excluded

H168: Jewellery Protection – applicable to Section 2 Contents and Section 3 Personal Possessions

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

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

H169: Unoccupied Buildings Cover Limitation – Buildings - FLEA

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

(a) fire

(b) explosion

(c) lightning

(d) earthquake

H170: Unoccupied Buildings Cover Limitation – Contents - FLEA

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

(a) fire

(b) explosion

(c) lightning

(d) earthquake.

H171: Intruder Alarm

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

The burglar alarm system must be:

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

H172: Theft Restriction

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

H175: Tenanted Properties Clause - Contents

There is no **Liability** under Section 2 of this **Policy** for

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

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

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

H176: Tenanted Properties Clause - Buildings

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

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

H178: Lodgers Clause

Where Lodgers are resident at the **Insured property**, cover is subject to

- Possessions the **Insured** only
- All **Accidental Damage** is excluded whilst lodgers are living in the property.