



Home Endorsement Library (HME)

TGSL / SSP / Acturis

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

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

the following security devices are fitted and put into operation whenever the **Home** is left unattended

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

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

H002: Intruder Alarm - applicable to Section 2 Contents

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

The burglar alarm system must be:

- (a) in full and effective operation
 - 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.

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

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

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

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

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

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

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

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

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

H006 Flat Roof – applicable to Section 1 Buildings

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.

There is an **Excess** of £500 in respect of each and every claim arising from **Storm**

H007: Evidence of Value – applicable to Section 3 Personal Possessions

It is a requirement of this Policy for loss or damage to **Personal Possessions** that **You** provide a receipt or professional valuation in support of **Your** claim.

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

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

H009: 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.

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

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

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

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

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

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

We will pay for

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

We will not pay for

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

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

- (b) loss of bookings if the **Home** is damaged by any cause covered under this Section and, as a result, is rendered unfit for the acceptance of paying guests.
- (c) The maximum **We** will pay is £100 per week up to a maximum of 8 weeks.

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

(d) **Your** legal liability arising as

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

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

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

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

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

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

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

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

We will not pay for

- (c) the first £250 of each and every claim (or the total for all other losses **Excess** shown in **Your Schedule** whichever is the highest)
 - a. **Valuables, Money** and **Credit Cards**.

H014: Tenanted Properties Clause with £150 Excess– applicable to Section 2 Contents

There is no liability under Section 2 of this Policy for

- (a) loss or damage to **Money**
- (b) loss or damage to **Valuables**
- (c) loss or damage to **Credit Cards**
- (d) Loss or damage to frozen food
- (e) the first £150 of each and every claim

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

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

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

There is no liability under Section 2 of this Policy for

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

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

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

H016: Tenanted Properties £150 Excess– applicable to Section 1 Buildings

We will not pay for the first £150 of each and every claim whilst the **Home** is let to tenants.

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

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

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

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

H018: Jewellery – applicable to Section 2 Contents and Section 3 Personal Possessions

There is no liability under Sections 2 and 3 of this Policy for loss or damage caused by theft or attempted theft of jewellery unless the jewellery is

- (a) being worn by **You**
- (b) deposited in a bank or locked safe
- (c) being carried by hand under **Your** personal supervision.

H019 Subsidence Exclusion – applicable to Section 1 Buildings and Section 2 Contents

There is no liability under Sections 1 and 2 of this Policy for loss or damage caused by subsidence or heave of the land that the **Buildings** stand on, or landslip.

H020: Fire Extinguishers – applicable to Section 1 Buildings and Section 2 Contents

It is a requirement of this Policy for loss or damage by fire that a minimum of two fire extinguishers are installed in the **Home**, one of which must be sited in the kitchen, and maintained in proper working order.

H021: Pedal Cycles – applicable to Section 3 Personal Possessions

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

H022: Amended Contents Definition – Wheelchairs – applicable to Policy Definitions

The definition of **Contents** extends to include motorised wheelchairs

H023: Solid Fuel – applicable to Section 1 Buildings and Section 2 Contents

It is a requirement of this Policy that no solid fuel in whatever form shall be burnt at the **Home** and surrounding land, unless agreed in writing by **Us**.

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

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

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

H025: Contractors Exclusion – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions

There is no liability under this Policy for loss or damage caused by the activities of contractors.

H026: Fixed Electrical Installation - applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions

It is a requirement of this Policy that the fixed electrical installation at the **Home** is inspected by a qualified electrician at least once every 10 years and

- (a) all recommendations are compiled with and remedial work completed without delay
- (b) a completion certificate is provided to **You** within 60 days of the inception or renewal date of this Policy, unless otherwise agreed by **Us**
- (c) **You** retain copies of completion certificates to provide to **Us** in the event of a claim.

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

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

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

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

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

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

H029 Contents kept within a storage depository Extension – applicable to Section 2 Contents

We will pay for loss or damage to the **Contents** while in storage at a depository provided that the storage depository is built of **Standard Construction**.

We will not pay for

- (a) **Money**
- (b) stamp or coin collections
- (c) **Valuables**
- (d) glass.

H030 Basis of Claims Settlement - Stamp Collections – applicable to Section 2 Contents

The basis of claims settlement for loss or damage to stamp **Collections** will be 65% of the current catalogue value published by Messrs Stanley Gibbons & Company.

H031 Basis of Claims Settlement – Coin Collections – applicable to Section 2 Contents

The basis of claims settlement for loss or damage to coin *Collections* will be 65% of the current catalogue value published by B A Seaby Limited.

H032 Bank or Building Societies Interest Clause – applicable to Section 1 Buildings

The rights of the bank or building society who provided *Your* mortgage will not be affected by anything *You* do to increase the risk of loss or damage to the *Home* provided that they were unaware of such action.

The bank or building society must write and tell *Us* as soon as they become aware of any action *You* have taken to increase the risk of loss or damage. They may also have to pay any additional premium due which *You* will have to repay them.

H033 Increased Flood Excess £500 – applicable to Section 1 Buildings and Section 2 Contents

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

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

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

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

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

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

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

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

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

H038 Increased Subsidence Excess £5,000 – applicable to Section 1 Buildings

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

H039: 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.

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

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

H041: Accidental Damage Exclusion – applicable to Section 1 Buildings, Section 2 Contents and Section 3 Personal Possessions

There is no liability under Sections 1, 2 and 3 of this Policy for loss or damage caused by **Accidental Damage**.

H042 Cover Limitation – applicable to Section 1 Buildings and Section 2 Contents and Section 3 Personal Possessions

There is no liability under Sections 1, 2 and 3 of this Policy for loss or damage caused by storm, flood or weight of snow.

H043 Business Equipment Extension – applicable to Policy Definitions

Exclusion e. of Policy Definition Contents is amended to as follows:

e. any property held or used for business purposes other than Business Equipment up to £10,000 in total;

H044 Storm and Flood Exclusion – applicable to Section 1 Buildings and Section 2 Contents

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

H053 Accidental Damage Cover Extension – applicable to Section 1 Buildings

We will pay for Accidental Damage to:

- (a) Fixed glass and double glazing (including the cost of replacing frames);
- (b) Solar panels;
- (c) Sanitary ware;
- (d) Ceramic hobs;

forming part of the Buildings.

We will NOT pay for:

- (a) loss or damage:
 - A. specifically excluded under this Section;
 - B. movement, settling, shrinking, collapsing or cracking of the Buildings;
 - C. while the Home is undergoing alteration, repair, cleaning, maintenance or extension;
 - D. caused by wear and tear, infestation, corrosion, damp, mould or frost or any other thing that happens gradually;
 - E. arising from faulty design, specification, workmanship or materials;
 - F. from mechanical or electrical faults or breakdown;
 - G. caused by dryness, dampness, extremes of temperature or exposure to light;
 - H. to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks;
 - I. caused by, contributed to or arising from any kind of pollution and/or contamination;
 - J. while the Buildings are Unfurnished;
 - K. while the Buildings are Unoccupied.
- (b) general maintenance.

H054 Accidental Damage Cover Extension – applicable to Section 2 Contents

We will pay for Accidental Damage to:

- (a) audio visual equipment;
- (b) mirrors and fixed glass.

We will NOT pay for:

- a. the Excess specified in the Schedule;
- b. loss or damage specifically excluded under this Section;
- c. Money, Credit Cards, documents or stamps;
- d. damage to Contents within garages and outbuildings;
- e. loss or damage:
 - A. caused by dyeing, cleaning, repair, renovation or whilst being worked upon;
 - B. caused by chewing, tearing, scratching or fouling by animals;

- C. to contact, corneal or micro corneal lenses;
- D. while the Home is lent, let or sublet;
- E. caused by wear and tear, moth, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other thing that happens gradually;
- F. arising out of faulty design, specification, workmanship or materials;
- G. from mechanical or electrical faults or breakdown;
- H. arising from demolition, structural alteration or structural repair of the Buildings;
- I. caused by dryness, dampness, extremes of temperature or exposure to light;
- J. caused by, contributed to or arising from any kind of pollution and/or contamination.

H055: Amended Unoccupied Definition

The Definition of **Unoccupied** shall mean:

Not lived in by **You** (or by any other person to whom **You** have given **Your** permission) for 45 consecutive days.

H056: All Risks Wine Endorsement

It is hereby agreed that section two extends to cover all risks of physical loss or damage to wine within the private dwelling house subject to the following conditions:-

Excluding Loss or Damage from the following:

Cork Fly, Deleterious Materials, Adulteration, Contamination, Decolourisation, Loss of Labels, Faulty Racking, Persons Lawfully on the Premises

The following clause(s) will apply:

Climatic Conditions Clause

This insurance does not cover loss or damage caused by dryness, dampness, extremes of temperature or exposure to the light.

Theft limitation clause

This insurance does not cover theft or attempted theft from the **Home** other than as a result of violent or forcible entry.

Onus of Proof Clause

In the event of loss or damage to items specified in the **Schedule**, **You** must supply underwriters with proof of value on all items. Underwriter's **Liability** shall not exceed the amounts individually specified in the **Schedule**.

H057: Alternative Accommodation Clause

This insurance does not cover the cost of alternative accommodation or loss of rent where the **Home** is unfit to live in because of loss or damage caused by subsidence or heave of the site upon which the **Buildings** stand or landslip

H058: 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

H059: £500 Escape of Water Clause – applicable to Section1 Buildings and Section 2 Contents

Cover in respect of Escape of Water is subject to a standard **Policy Excess** of £500 for each and every loss.

H060: £1,000 Escape of Water Clause – applicable to Section1 Buildings and Section 2 Contents

Cover in respect of Escape of Water is subject to a standard **Policy Excess** of £1,000 for each and every loss.

H061: £2,500 Escape of Water Clause – applicable to Section1 Buildings and Section 2 Contents

Cover in respect of Escape of Water is subject to a standard **Policy Excess** of £2,500 for each and every loss.

H062: Fine Wine Extension

Section 2 (**Contents**) of this insurance is extended to cover physical loss or damage to wine within **Your Home** subject to the following conditions:-

We will not cover Loss or Damage from the following causes:

- Cork Fly
- Deleterious Materials
- Adulteration
- Contamination
- Decolourisation
- Loss of Labels
- Faulty Racking
- Persons Lawfully on the Premises

The following conditions and exclusions apply:

- This insurance does not cover loss or damage caused by dryness, dampness, extremes of temperature or exposure to the light.
- This insurance does not cover theft or attempted theft from the **Home** other than as a result of violent or forcible entry.
- In the event of loss or damage to items specified in the **Schedule, You** must supply underwriters with proof of value on all items. Underwriter's **Liability** shall not exceed the amounts individually specified in the **Schedule**.

H063: Fire Theft and Malicious Damage £500 Excess

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

H064: Flood Barrier Endorsement

It is a condition of this **Insurance** that fixed barriers or other such devices to prevent water ingress are fitted to all doors and air vents when advised by the Environment Agency early warning system, to which **You** must subscribe.

Delegated responsibility for installing the barriers must also be in place.

Failure to comply with the above may result in claims not being paid.

H065: Flood Increased Excess £1,250

Cover in respect of Flood is subject to a standard **Policy Excess** of £1,250 for each and every loss.

H066: Freestanding Satellite and Aerials Clause

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

H067: Increased Buildings £50 Policy Excess

An increased **Policy Excess** of £50 applies to each and every **Buildings** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**)

H068: 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**)

H069: 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**)

H070: 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**)

H071: 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

H072: Increased Buildings £1000 Policy Excess

An increased ***Policy Excess*** of £1000 applies to each and every ***Buildings*** claim (except losses arising from Subsidence, Landslip and / or Heave, where the ***Excess*** remains as per the ***Schedule***)

H073: Increased Buildings £2500 Policy Excess

An increased ***Policy Excess*** of £2500 applies to each and every ***Buildings*** claim (except losses arising from Subsidence, Landslip and / or Heave, where the ***Excess*** remains as per the ***Schedule***)

H074: 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***).

H075: 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***).

H076: 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***).

H077: 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***).

H078: Increased Contents £1000 Policy Excess

An increased ***Policy Excess*** of £1000 applies to each and every ***Contents*** claim (except losses arising from Subsidence, Landslip and / or Heave, where the ***Excess*** remains as per the ***Schedule***).

H079: Increased Contents £2500 Policy Excess

An increased **Policy Excess** of £2500 applies to each and every **Contents** claim (except losses arising from Subsidence, Landslip and / or Heave, where the **Excess** remains as per the **Schedule**).

H080: 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

H081: 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**).

H082: Standard £500 Policy Excess

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

H083: Storm Excess Clause

You must pay the first £250 of every claim for loss or damage caused as a result of storm.

H084: Student Let – Supplementary Endorsement

It is noted that the **Home** is let to students and that the following additional terms, conditions and exclusions apply to this insurance.

- a) No cooking is to be allowed in bedrooms, other than tea and coffee making facilities
- b) No portable heaters are to be used in bedrooms, other than electric powered fan or convector heaters

Failure to comply with any of the above conditions may result in this insurance becoming void or invalidate a claim.

H085: Theft Exclusion Clause

This insurance does not cover theft or attempted theft.

H086: Underground Service pipes Increased Excess £500

Claims for loss or damage caused by **Accidental Damage** to underground water-supply pipes, underground sewers and drains will be subject to an **Excess** of £500

H087: Underground Service pipes Increased Excess £1000

Claims for loss or damage caused by **Accidental Damage** to underground water-supply pipes, underground sewers and drains will be subject to an **Excess** of £1,000

H088: Underground Service pipes Increased Excess £2500

Claims for loss or damage caused by **Accidental Damage** to underground water-supply pipes, underground sewers and drains will be subject to an **Excess** of £2,500

H089: Underground Service pipes Increased Excess £5000

Claims for loss or damage caused by **Accidental Damage** to underground water-supply pipes, underground sewers and drains will be subject to an **Excess** of £5,000

H090: Water Ingress Exclusion Clause

This insurance excludes ingress of water through flat and/or asphalt roofs unless following an **Insured** event

H091: £250 escape of Water Clause

Cover in respect of Escape of Water is subject to a standard **Policy Excess** of £250 for each and every loss.

H092: £500 escape of Water Clause

Cover in respect of Escape of Water is subject to a standard **Policy Excess** of £500 for each and every loss.

H093: £1000 escape of Water Clause

Cover in respect of Escape of Water is subject to a standard **Policy Excess** of £1000 for each and every loss.

H094: £2500 escape of Water Clause

Cover in respect of Escape of Water is subject to a standard **Policy Excess** of £2500 for each and every loss.

H095: Restricted Cover – Fire, Lightning, Explosion and Earthquake – applicable to Section 1 Buildings

There is no liability under Section 1 **Buildings** whilst the **Home** is **Unoccupied** other than loss or damage caused by:-

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

H096: Restricted Cover – Fire, Lightning, Explosion and Earthquake – applicable to

Section 2 Contents

There is no liability under Section 2 **Contents** whilst the **Home** is **Unoccupied** other than loss or damage caused by:-

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

H097: Unoccupied Conditions

It is a requirement of this Policy when the *Home* is *Unoccupied* that :-

- the inside of the *Home* is checked by *You* or an authorised representative at least once every 7 days.
- all gas and electricity is switched off at the mains when not used for the central heating system or the security of the *Home*
- all protections provided for the security of the *Home* and *Contents* are in full and effective operation with the keys removed and are not withdrawn or varied without *Our* consent
- All waste including accumulated mail must be removed

Failure to comply with these conditions may result in this insurance becoming invalid.