



Household Contents Insurance
Policy Wording



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Your policy

The following sections 'Understanding and using your policy', 'How to make a claim' and 'Guidance when making a claim' do not form part of the legal contract between you and us. They include information which will help you to understand and use your policy.

Understanding and using your policy

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 8 to 11 'Words with special meanings'. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

Your policy is in two parts – the **policy** wording and the **schedule**. The policy wording explains what is and what is not covered, **how we** settle claims and other important information. The **schedule** shows which sections of the **policy** wording apply, the **sum insured** and the premium. Please keep **your schedule** with the **policy** wording. **We** will send **you** a new **schedule** whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

If you have any questions please contact **us**. The telephone numbers are shown in this **policy** booklet on page 44.

Your right to cancel the policy

Once **you** receive the **policy you** have 14 days to make sure the cover is exactly what **you** need. If it isn't, please send the documents back and ask **us** to make any necessary changes. Alternatively, **you** can ask for the **policy** to be cancelled and receive a full refund of premium as long as no claim has been made.

Remember to keep your sum insured up to date

You will need to make sure that the amount insured shown on the **schedule** is kept up to date. **Your** cover is for replacement as new. Remember to keep **your sum insured** up to date when **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. **You** should make certain that these items are insured for the correct amount at all times.

The insurance contract

This **policy** is a legal contract between **you** and **us**. The **policy** wording and **schedule** are both part of **your policy** and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** on **your application form** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this **policy** wording:

- for those sections which are shown on **your policy schedule**;
- for the **insurance period** set out on the same **schedule**.

Your part of the contract is:

- **you** must pay the premium as shown on **your schedule** for each **insurance period**;
- **you** must comply with all the conditions set out in this **policy**.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 12 to 14. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

This **policy** has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

How to make a claim

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide. Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following advice might be useful.

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Look at **your policy** to check that the loss or damage is covered. Read carefully "what is not covered" and any **policy** exclusions or conditions that may apply.

Call **our** claims helpline on the number shown on page 44 of this **policy** booklet. Please have **your policy** number handy when you call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information, and/or **we** may wish to arrange a visit and inspection.

If you wish to register your claim online, please use the following link and complete the online claim form. **www.ryandirectgroup.co.uk/tenants-contents-insurance-claims**

If it is necessary to complete a claim form this can be obtained from the **claims administrator**. **You** must complete the claim form and forward it to the **claims administrator** at the address shown on the claim form as soon as possible. The **claims administrator** will then deal with your claim.

Remember **your policy** does not cover any loss or damage which has been caused by wear and tear. It is not a maintenance contract and does not cover repairs and work necessary to maintain the home in a good condition.

Remember too that the amount of any claim may be reduced if the **sum insured** is inadequate.

To help **us** deal with **your** claim quickly, please read this **policy** booklet carefully, particularly the Claims conditions and Policy exclusions on pages 15 to 19.

Guidance when making a claim

Claim Notification

Conditions that apply to the **policy** and in the event of a claim are set out in **your policy** booklet. It is important that **you** and **your family** comply with all **policy** conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions on page 15. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the **policy** booklet.

The **claims administrator** will deal with your claim.

Depending on the type of claim and the value the **claims administrator** may contact **you** by telephone or letter to progress **your** claim.

If an item is lost or damaged beyond repair, the **claims administrator** has a nationwide network of suppliers who can provide a fast and efficient replacement service and the **claims administrator** will make the necessary arrangements.

Some items such as carpets, soft furnishings etc. may often be capable of cleaning or repair. Contact the **claims administrator** who will make the necessary arrangements for specialist attention.

Claims conditions require **you** to provide **us** or the **claims administrator** with any assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

Guidance when making a claim

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property.
- Purchase dates and location of loss or damaged property.
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations

Nationwide network of suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is, to repair or replace lost or damaged property, where **we** consider it appropriate and **we** have developed a nationwide network of contractors, repairers and product suppliers dedicated to providing claim solutions. Where **we** can offer repair or replacement through **our** suppliers but we agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid our supplier.

Our aim is to deal with **your** claim promptly and fairly. At all times **we** will try to provide **you** with the highest standard of service. If **you** have any comment or complaint or if **our** service has not met **your** expectations please let **us** know.

Words with special meanings

This part of the **policy** sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the **policy**.

Accidental damage

Sudden, unexpected and visible damage which has not been caused on purpose.

Application form

The form signed by **you** which describes **you**, and details specific to **you** or the property and all material information relevant to the cover which **you** have requested.

Buildings

The **home**, fixtures and fittings, any domestic outbuildings, sheds, greenhouses and garages all on the same site as the **home**, patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues **and** fountains permanently fixed into the ground, drives, walls, fences, hedges and gates. **Buildings** does not include;

- aerials and satellite receiving equipment;
- any domestic outbuildings, shed, greenhouse or garage not on the same site as the **home**.

Claims administrator

Ryan Direct Group Property Services, the firm that will handle **your** claim. Their contact details are shown at the back of this **policy** booklet.

Contents

Household goods, **valuables**, **personal belongings**, personal documents, **pedal cycles**, **money** and **credit cards**, owned by **your family** or **your family's** responsibility under contract. Visitors **personal belongings** in **your home** and internal fixtures **you** have installed.

Contents does not include:

- motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles (other than **wheelchairs**, garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- anything used for trade, professional or business purposes;
- conservatories and greenhouses;
- fixtures and fittings not installed by **you**;
- hearing aids.

Words with special meanings

Credit cards

Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the British Isles, owned by **your family** or **your family's** responsibility under contract.

Credit cards does not include store loyalty cards or **credit cards** used or held for any trade, professional or business purposes.

Domestic animals

Any cat or dog owned solely by **you** or **your family**.

Domestic animals does not mean animals:

- whilst in quarantine;
- used primarily for showing, working or breeding;
- 9 years or older;
- which have any physical defect, illness or disease known to **you** or **your family** when the **policy** was taken out or at renewal;
- outside the British Isles.

Excess

The first part of any claim which **you** must pay. The amount is shown on **your schedule**.

Heave

Upward and/or lateral movement of the site on which the **buildings** stand caused by swelling of the ground.

Home

The private house, bungalow or self contained flat at the address shown on **your** schedule, its garages (including garages **you** own or rent which are allocated to the **home** but are not on the land belonging to the **home**), outbuildings and greenhouses, all used for domestic purposes only.

Home does not include rooms in any hostel building.

Insurance period

The period shown on **your schedule** and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

Landslip

Downward movement of sloping ground.

Words with special meanings

Money

Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and **money** orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, owned by **your family** or **your family's** responsibility under contract.

Money does not include:

- promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection;
- **money** used or held for any trade, professional or business purposes.

Pedal cycles

Any **pedal cycle** and its accessories, owned by **your family** or **your family's** responsibility under contract.

Pedal cycles does not include any motorised **pedal cycle**.

Personal belongings

Jewellery, watches and personal items which **your family** normally wear or carry and which are owned by **your family** or **your family's** responsibility under contract. **Personal belongings** does not include:

- household goods and domestic appliances;
- external television and satellite receiving equipment;
- motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- **money**, credit cards, securities and documents of any kind;
- anything used for any trade, professional or business purposes (other than portable computer equipment and mobile phones);
- china, glass, pottery and any other items of a similar nature which are fragile;
- hearing aids and wheelchairs;
- **pedal cycles** and its accessories.

Policy

This policy booklet and your schedule.

Words with special meanings

Policyholder/you/your

The person(s) named as **policyholder** on **your schedule**.

Schedule

The document which describes **you**, the **sum insured** and any details of **your policy** that are specific to **you**.

Subsidence

Downward movement of the site on which the **buildings** stand by a cause other than the weight of the **buildings** themselves.

Sum insured

The amount for which **your contents** are insured as shown on **your schedule** or as notified to **you** at renewal.

Unoccupied

When **your home** has not been lived in by **your family** or by anyone who has **your** permission, for more than 60 days in a row. Lived in means slept in frequently.

Valuables

Jewellery, watches, furs, pictures, works of art, clocks, collections of coins, medals or stamps and any property made of precious metal.

We/us/our

Royal & Sun Alliance Insurance plc.

Wheelchairs

Any **wheelchair**, powerchair or similar electric or motorised scooter specifically designed for the disabled or infirm owned by **your family** or **your family's** responsibility under contract, which does not legally require to be licensed for road use and cannot go faster than 8 mph.

You/your/policyholder

The person(s) named as **policyholder** on **your schedule**.

Your family

You or any of the following people providing they normally live with **you**:

- **your** husband, wife or partner;
- children (including foster children);
- **your** relatives;
- **your** domestic employees.

Policy conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contact. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

Eligibility

You must be a Tenant or Leaseholder of the Landlord to be eligible for this insurance **policy**. Should **you** cease to be a Tenant or Leaseholder, **you** will no longer be eligible for this insurance and cover provided by this **policy** will cease. **You** must make alternative insurance arrangements.

Changes in your circumstances

When **you** arranged **your** insurance **you** told **us** certain material facts. **You** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move **home** permanently;
- someone other than **your family** is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday home;
- **your home** is going to be unoccupied. For the purposes of this condition unoccupied means **your home** is going to be left without any occupants for more than a total of 60 days in any **insurance period**;
- work is to be done on **your home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to **your home**;
- **you** or any member of **your family** has received a conviction for any offence except for driving;
- any part of **your home** is going to be used for any trade, professional or business purposes;
- any increase in the value of **your contents**;
- if **you** stop being a Tenant or Leaseholder of the Landlord.

We may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about any changes, or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **your policy** might be invalid, and **you** may not be entitled to a refund of premium.

Fraud

If dishonesty, exaggeration or false documentation is used by **you**, **your family** or anyone acting on behalf of **you** or **your family** to obtain or support:

- a claims payment under the **policy**; or
- cover for which **you** do not qualify; or
- cover at a reduced premium;

all benefits under the **policy** will be lost, the **policy** may be invalid, **you** may not be entitled to a refund of premium, legal action may be taken against **you** and we may inform the Police of the circumstances.

Policy conditions

Taking care

Your family must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

Payment of premiums

You should make sure **you** pay every premium on time. If **you** miss a payment, **we** may not pay a claim. If **you** are more than 6 weeks late, **we** will cancel **your policy**. **We** will give **you** 14 days notice at **your** last known address.

Transferring your interest in the policy

You cannot transfer **your** interest in this **policy** to anyone else without **our** written permission.

Cancelling the policy

If **you** wish to cancel **your policy** please write to **us** at the address or call the number shown in this **policy** booklet giving **us** 14 days notice. **We** will confirm cancellation in writing. If **you** do not receive written confirmation of cancellation it may mean **your** cover has not been cancelled so **you** should contact **us**. **You** may have to continue to pay premiums until **you** receive **our** acknowledgement. If **you** cancel the **policy you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

Cancellation by you within the first 14 days

If **you** cancel the policy within 14 days of the date you receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **insurance period**.

Cancellation by you after the first 14 days

If **you** cancel the policy after 14 days of the date you receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Where we cancel your policy

Please also refer to the Fraud condition and to the Changes in Circumstances condition on page 12 of this policy.

We may also cancel the policy where **we** have identified serious grounds, such as;

- failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against our staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

Policy conditions

we will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving you 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Financial sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **insurance period** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claims have been paid or are outstanding.

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on pages 15 to 16 headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your policy**.

Claims conditions

These are the claims conditions **you** and **your family** will need to keep to as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** or the **claims administrator** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 5.

You should also check the information on 'How **we** settle claims' under the section of **your policy** which covers the loss or damage, e.g. contents.

What **you** must do

If **you** or **your family** are the victims of theft, riot, a malicious act or vandalism, or if **you** or **your family** lose something away from **your home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** or the **claims administrator** as soon as **you** can, or in the case of riot tell **us** or the **claims administrator** immediately.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** or the **claims administrator** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your family** must be sent to **us** or the **claims administrator** straightaway without being answered.

For all other claims, tell **us** or the **claims administrator** as soon as **you** can.

You should do all **we** or the **claims administrator** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** or the **claims administrator** have had a chance to see them, or carry out any non emergency repairs before **we** or the **claims administrator** have had a chance to inspect them.

To help **us** deal with **your** claim quickly, **we** or the **claims administrator** may require additional information which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Claims conditions

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

We will not pay for any claim which **you** do not notify to the **claims administrator** within 60 days of the event.

Rights and responsibilities

We or the **claims administrator** may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** or the **claims administrator** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this **policy** without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

You must provide **us** or the **claims administrator**, with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us** or the **claims administrator** **we** will advise **you** of **our** requirements, which will be either:

- ask **you** to get estimates for repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** claims advisors or an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- arrange for the repair or a replacement as quickly as possible.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Other insurance

If **you** claim under this **policy** for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

Policy exclusions

These exclusions apply to all the sections of **your policy**. This insurance does not cover:

Radioactive contamination

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.

Liability arising directly or indirectly from:

- equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- computer viruses;

Policy exclusions

For the purposes of this exclusion:

- Equipment includes computers and anything else insured by this **policy** which has a microchip in it.
- Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers.
- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

Existing and deliberate damage

Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **insurance period** starts or caused deliberately by **your family**.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/ or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Wear and tear

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from wear and tear, viruses, disease, depreciation, repairs necessary in the normal course of maintenance, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Indirect losses

Any loss or cost that is not directly caused by the event that led to **your** claim.

Loss of value

Depreciation or loss in value of property.

Property more specifically insured

Property more specifically insured by another policy.

Confiscation

Loss or damage caused by nationalisation or confiscation by any authority.

Policy exclusions

Defective construction or design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Illegal activities

Any direct or indirect loss or damage caused as a result of the **home** being used for illegal activities.

Section 1 – Contents in the Home

This part of the **policy** explains the cover **we** provide for **contents** in **your home** if **your schedule** states **your** cover is Simple or Simple+.

What is covered	What is not covered
Loss or damage to contents in your home caused by the following:	The excess shown on your schedule .
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution. Loss or damage caused by scorching without a fire actually starting.
2. Storm or flood.	Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).
3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems and fish tanks. Oil escaping from a fixed heating system.	Loss or damage while your home is unoccupied . Damage to the appliance or system which the water or oil escapes from.
4. Riot, civil commotion, strike, labour or political disturbance.	
5. Malicious acts or vandalism. If you have a secure key box or safe fitted to the exterior of your home with access to the box protected by a key operated lock or security code, we will not reject a claim for malicious acts or vandalism if the keys are stolen from the key safe and used to gain entry to your home .	Loss or damage while your home is unoccupied . Loss or damage while your home is lent, let or sub-let to anyone other than your family unless force and violence has been used to get into or out of your home . Loss or damage caused by you or your family .
6. Theft or attempted theft using force and violence to get into or out of your home . Cover for the unauthorised or fraudulent use of your credit cards . Where you have reported your credit card for unauthorised or fraudulent use, in most cases you will only be liable for the first £50 of the claim. Remember to inform the Credit Card Company and/or the Police as soon as you can in the event of a loss. There is no excess payable for credit cards .	Loss or damage while your home is unoccupied . Loss or damage caused by you or your family . Theft of money or credit cards from any garage or outbuilding. Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued. Use of credit cards by any of your family without the permission of any authorised cardholder.

Section 1 – Contents in the Home

What is covered	What is not covered
<p>7. Theft or attempted theft not using force and violence to get into or out of your home.</p> <p>If you have a secure key box or safe fitted to the exterior of your home with access to the box protected by a key operated lock or security code, we will not reject a claim for theft or attempted if the keys are stolen from the key safe and used to gain entry to your home.</p>	<p>Loss or damage while your home is unoccupied.</p> <p>Loss or damage caused by you or your family.</p> <p>Loss or damage while your home is lent, let or sub-let to anyone other than your family.</p> <p>Loss by deception unless the only deception was someone tricking their way into your home.</p> <p>Theft of money or credit cards.</p> <p>Loss or damage while your home is used to receive visitors or paying guests in connection with your business.</p>
<p>8. Subsidence or heave of the site on which your home stands or of land belonging to your home or landslip.</p>	<p>Loss or damage caused by solid floors moving unless the foundations of the outside walls of your home are damaged by the same cause and at the same time.</p> <p>Loss or damage caused by structures bedding down or settlement of newly made up ground.</p> <p>Loss or damage caused by the coast or a riverbank being worn away.</p> <p>Loss or damage caused by or from demolition, alteration or repair to your home.</p> <p>Loss or damage caused by or from poor or faulty design, workmanship, or materials.</p>
<p>9. Falling trees or branches.</p>	
<p>10. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>11. Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>Loss or damage by pets, any insect, vermin or, bird.</p>

Section 2 – Contents Extra Cover

In addition **we** also provide the following cover if **your schedule** states **your** cover is Simple or Simple+.

What is covered	What is not covered
	The excess shown on your schedule .
12. Accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of the furniture in the home .	The replacement cost of any part of the item other than the broken glass. Breakage while your home is lent, let or sub-let to anyone other than your family .
13. Wedding, civil partnership and birthday gifts Loss or damage to wedding, civil partnership and birthday gifts by any cover listed in Section 1 and Section 3 (if selected). The sum insured for contents is increased by the amount shown on your summary of limits for one month before and one month after the wedding day, civil partnership ceremony or birthday of any of your family .	
14. Religious festivals Loss or damage to contents purchased as a result of a religious festival by any cover listed in Section 1 and Section 3 (if this cover is selected). The sum insured for contents is increased by the amount shown on your summary of limits for one month before and one month after a religious festival.	
15. Theft or accidental loss of metered water, liquid petroleum gas or oil at your home .	Loss or damage while your home is unoccupied . Any amount exceeding the limit shown on your summary of limits.

Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>16. Fridge / Freezer contents The cost of replacing food in a fridge or freezer in your home that has been spoilt by an accidental change in temperature in your fridge or freezer or contamination from refrigerant or refrigerant fumes.</p>	<p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home. Loss or damage while your home is unoccupied. Any amount exceeding the limit shown on your summary of limits.</p>
<p>17. If your home is uninhabitable as a result of damage to your contents by any of the causes listed in Section 1, and provided no other insurance covers this loss, we will pay</p> <ul style="list-style-type: none"> • the additional cost of similar short-term accommodation for your family and also for any pets living with you. • the cost of temporary storage of your contents • the amount of rent which you remain legally responsible to pay as a tenant. 	<p>Any costs your family would have to pay once your home becomes habitable again. Any costs you agree to pay without our written permission. The cost of alternative accommodation for anyone who is not a member of your family. Any costs arising from loss or damage by any cover listed elsewhere in Section 1 and which is specifically excluded under that cover. Any amount exceeding the limit shown on your summary of limits.</p>
<p>18. Professional removals Accidental damage or loss while a professional removal firm are moving your contents from your home directly to your new permanent home in the British Isles.</p>	<p>Loss or damage by mechanical, electrical or electronic fault or breakdown. Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers. Loss or damage while your contents are in storage or being moved to or from storage. Loss of money. Any amount exceeding the limit shown on your summary of limits.</p>

Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>20. Loss of or damage to your contents caused by the following while they are moved temporarily away from your home to a building or residence where your family is living, working or studying at university, college or school, or to other premises all within the British Isles.</p> <ul style="list-style-type: none"> • Fire, lightning, explosion, earthquake or smoke. • Storm or flood. • Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system. • Riot, civil commotion, strike, labour or political disturbance. • Malicious acts or vandalism. • Theft or attempted theft using force and violence to get into or out of the premises where your contents are temporarily kept. • Falling trees or branches. • Falling aerials or satellite receiving equipment, their fittings or masts. • Impact involving vehicles, aircraft or anything dropped from them, or animals. 	<p>Any amount exceeding the students possessions limit shown on your summary of limits, for loss of or damage to your contents in a building or residence where your family is living or studying while they are away from home at university, college or school.</p> <p>Damage by smoke from air pollution. Loss or damage caused by scorching without a fire actually starting.</p> <p>Loss or damage to any contents in the open.</p> <p>Loss or damage if the premises where your contents are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.</p> <p>Loss or damage if the premises where your contents are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.</p> <p>Loss or damage if the premises where your contents are temporarily kept are left for more than 60 days in a row without any person residing, living or working there. Loss or damage to any contents in the open.</p> <p>Loss or damage by pets, any insect, vermin or, bird.</p>

Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>21. Trees and shrubs Loss of or damage to your trees, shrubs, plants, hedges and lawns on the land belonging to your home caused by:</p> <ul style="list-style-type: none"> • Fire, lightning, explosion, earthquake or smoke. • Riot, civil commotion, strike, labour or political disturbance. • Malicious acts or vandalism. <p>• Theft or attempted theft.</p> <ul style="list-style-type: none"> • Falling aerials or satellite receiving equipment, their fittings or masts. • Impact involving vehicles or aircraft or anything dropped from them. 	<p>Any amount exceeding the limit shown on your summary of limits.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss or damage when your home is lent, let or sub-let to anyone other than your family. Loss or damage caused by you or your family.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss or damage when your home is lent, let or sub-let to anyone other than your family. Loss or damage caused by you or your family.</p>
<p>22. Locks and keys Accidental damage to the locks of, or loss or theft of the keys to, the outside doors of, your home or to safes and alarms in your home. We will pay the cost of:</p> <ul style="list-style-type: none"> • buying new keys; or • changing parts of the locks; or • replacing the locks. 	<p>Any amount exceeding the limit shown on your summary of limits.</p> <p>Loss or damage while your home is lent, let or sub-let to anyone other than your family. Damage to locks caused by mechanical, electrical or electronic fault or breakdown. The replacement cost of any part of the item other than the replacement key or lock.</p>
<p>23. Tenants improvements Damage, as provided by any of the causes listed in Section 1 to fixed tenants' improvements and fixed internal decorations in your home.</p>	<p>Any amount exceeding the limit shown on your summary of limits. Conservatories and greenhouses installed by you.</p>

Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>24. Tenants liability Your liability at law if you are legally liable under the terms of your tenancy agreement for damage to the following:</p> <p>a) The buildings Damage to the buildings, including external glazing, by any of the causes listed in Section 1.</p> <p>b) Internal decorations Damage to the internal decorations of the buildings by any of the causes listed in Section 1. We will also pay for damage to the internal decorations caused by the emergency services while getting into your home to deal with an emergency.</p> <p>c) Sanitary ware Accidental breakage of sanitary ware fixed to and forming part of your home</p>	<p>Any amount exceeding the limit shown on your summary of limits.</p> <p>Damage by any cover listed in the Contents Section 1 and which is specifically excluded under that cover.</p> <p>Loss or damage arising from fire, subsidence, heave or landslip.</p> <p>Loss or damage to gates, hedges and fences caused by storm or flood.</p>
<p>25. Personal documents The cost of replacing deeds, bonds, securities or similar personal documents if they are lost or damaged by any of the causes listed in Section 1 while in your home or lodged with your Mortgage Lender, Bank or Solicitor.</p>	<p>Any amount exceeding the limit shown on your summary of limits.</p>
<p>26. Bogus officials We will pay for the theft of money following illegal entry into your home by a person/ persons falsely claiming to be an official.</p>	<p>Any amount exceeding the limit shown on your summary of limits.</p> <p>Any theft that has not been reported to the police within 24 hours (you must obtain a crime reference number).</p>
<p>27. Emergency services We will pay for damage to the contents caused by the emergency services while getting into the home to deal with an emergency.</p>	<p>Any amount exceeding the limit shown on your summary of limits.</p>

Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>28. Court awards</p> <p>We will pay for damages awarded to your family in a court in the United Kingdom which has not been paid within three months of the date of the award.</p> <p>This cover applies to awards for accidental death, accidental bodily injury, illness or disease or accidental damage to physical property.</p>	<p>Any amount exceeding the limit shown on your summary of limits.</p> <p>Any award made against any of your family.</p> <p>Any award resulting from any employment, trade, profession or business.</p> <p>Any award resulting from any agreement unless the award would have been made without the agreement.</p> <p>Any award resulting from the passing on of any disease or virus.</p> <p>Any award resulting from the ownership or use of:</p> <ul style="list-style-type: none"> • any motor vehicle, including children's vehicles (other than gardening machinery or wheelchairs), whether licenced for road use or not; • any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models); • gliders, hang-gliders, caravans or trailers. <p>Any award resulting from any willful or malicious act.</p>
<p>29. Shopping in transit</p> <p>We will pay for loss or damage to food or other contents while you are bringing them to your home from a shop or shops where you bought them.</p>	<p>Any amount exceeding the limit shown on your summary of limits.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.
<p>30. Mugging</p> <p>Theft of your personal belongings following an assault on you or any of your family provided the incident occurs in the British Isles and during the insurance period.</p>	<p>Any amount exceeding the limit shown on your summary of limits.</p>

Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>31. Accidental death</p> <p>We will pay the amount shown on your summary of limits if you or any of your family dies within 3 months arising directly from the following incidents:</p> <ul style="list-style-type: none"> a. an accident, assault or fire occurring in or about the buildings b. an accident while travelling as a fare paying passenger by train, bus or taxi c. an assault in the street <p>providing the incident occurs in the British Isles and during the insurance period.</p>	
<p>32. Domestic animals</p> <p>We will pay up to the limit shown on your summary of limits if any of your domestic animals die as a result of an accident sustained in the British Isles during the insurance period.</p> <p>We will pay the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.</p>	<p>Slaughter without our consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon.</p> <p>Breeding.</p> <p>Death as a result of surgery not necessitated by accidental bodily injury or not necessary to save the insured animals life.</p>

Section 2 – Contents Extra Cover

What is covered	What is not covered
<p>33. Legal liability</p> <p>The legal liability of your family:</p> <ul style="list-style-type: none"> • as occupier of your home and its land; • as individuals; • as an employer to any of your family's domestic employees; <p>to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:</p> <ul style="list-style-type: none"> • accidental death, disease, illness or accidental physical injury to anyone; • accidental damage to physical property. <p>The most we will pay is:</p> <ul style="list-style-type: none"> - up to £2,500,000 for any incident not involving your family's domestic employees plus defence costs agreed by us in writing. - up to £5,000,000 for any incident involving liability to any of your family's domestic employees plus defence costs agreed by us in writing. 	<p>Anything owned by or the legal responsibility of your family.</p> <p>Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).</p> <p>Liability arising from any employment, trade, profession or business of any of your family.</p> <p>Liability arising from any of your family passing on any disease or virus.</p> <p>Liability arising from the ownership or use of:</p> <ul style="list-style-type: none"> • any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs), whether licensed for road use or not; • any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models); • gliders, hang-gliders, caravans or trailers. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability arising from any of your family owning land or buildings.</p> <p>Liability covered by any other policy.</p> <p>Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p>

Section 3

Accidental Damage to Contents in the Home

This part of the **policy** sets out the cover **we** provide for **accidental damage** to **contents** in **your home** but only if **your schedule** states **your** cover is Simple+.

What is covered	What is not covered
<p>Accidental damage to your contents while in your home.</p>	<p>The excess shown on your schedule.</p> <p>Damage to clothing, contact lenses, food, drink and plants.</p> <p>Damage while your home is unoccupied.</p> <p>Damage when your home is lent, let or sub-let to anyone other than your family.</p> <p>Damage by water entering your home other than by storm or flood.</p> <p>Damage by mechanical, electrical or electronic fault or breakdown.</p> <p>Damage by any cover listed in Section 1 and which is specifically excluded under that cover.</p>

Sections 1, 2 and 3

How we settle Claims for Contents in the Home, Contents Extra Cover and Accidental Damage to Contents in the Home

How we settle claims for Contents in the Home, Contents Extra Cover and Accidental Damage to Contents in the Home

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

- a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available we will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value. For clothing and household linen **we** may take off an amount for wear and tear.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

2. **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.

3. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.

4. Where an **excess** applies, this will be taken off the amount of **your** claim.

5. If loss or damage happens and the **sum insured** on **your** schedule is less than the cost of replacing all **your contents** as new (less an amount we take off for wear and tear on clothing and household linen), **we** will only pay for part of the loss or damage. For example, if **your sum insured** only covers half of the cost of replacing the **contents**, **we** will only pay half of **your** claim.

6. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your contents** as new but not more than the **sum insured** shown on **your** schedule.

Section 4 – Optional Extra Covers

A. Personal belongings

This part of the **policy** sets out the cover **we** provide for **your personal belongings** in or away from **your home**.

If **you** have selected **personal belongings** cover and **your** schedule states **personal belongings** cover is included, **you** are covered for the following.

What is covered	What is not covered
	The excess shown on your schedule .
Loss or damage to personal belongings in the British Isles and temporarily elsewhere within the European Union while in the possession of any of your family .	<p>Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.</p> <p>Loss or damage caused by water entering your home other than by storm or flood.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. <p>Loss or damage in your home when your home is unoccupied.</p> <p>Loss or damage in your home by theft, malicious acts or vandalism when your home is:</p> <ul style="list-style-type: none"> • lent, let or sub-let to anyone other than your family; • used to receive visitors or paying guests in connection with any business; <p>unless force and violence is used to get into or out of your home.</p> <p>Loss by deception unless the only deception is someone tricking their way into your home.</p> <p>Loss or damage caused by theft or attempted theft from any unlocked hotel room.</p> <p>Loss or damage after your personal belongings have been outside the British Isles for a total of more than 14 days in any insurance period.</p>

Section 4 – Optional Extra Covers

B. Hearing aids

This part of the **policy** sets out the cover **we** provide for **your** hearing aids in or away from **your home**.

If **you** have selected hearing aids cover and **your** schedule states hearing aids cover is included, **you** are covered for the following.

What is covered	What is not covered
	The excess shown on your schedule .
Loss or damage to hearing aids in the British Isles and temporarily elsewhere within the European Union while in the possession of any of your family .	<p>Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.</p> <p>Loss or damage caused by water entering your home other than by storm or flood.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; <p>and</p> <ul style="list-style-type: none"> • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. <p>Loss or damage in your home when your home is unoccupied.</p> <p>Loss or damage in your home by theft, malicious acts or vandalism when your home is:</p> <ul style="list-style-type: none"> • lent, let or sub-let to anyone other than your family; • used to receive visitors or paying guests in connection with any business; <p>unless force and violence is used to get into or out of your home.</p> <p>Loss by deception unless the only deception is someone tricking their way into your home.</p> <p>Loss or damage caused by theft or attempted theft from any unlocked hotel room.</p> <p>Loss or damage after your hearing aid has been outside the British Isles for a total of more than 14 days in any insurance period.</p>

Section 4 – Optional Extra Covers

C. Wheelchairs

This part of the **policy** sets out the cover **we** provide for **your wheelchairs** in or away from **your home**.

If **you** have selected **wheelchairs** cover and **your** schedule states **wheelchairs** cover is included, **you** are covered for the following.

What is covered	What is not covered
	The excess shown on your schedule .
Loss or damage to wheelchairs in the British Isles and temporarily elsewhere within the European Union while in the possession of any of your family .	<p>Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.</p> <p>Loss or damage caused by water entering your home other than by storm or flood.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. <p>Loss or damage in your home when your home is unoccupied.</p> <p>Loss or damage in your home by theft, malicious acts or vandalism when your home is:</p> <ul style="list-style-type: none"> • lent, let or sub-let to anyone other than your family; • used to receive visitors or paying guests in connection with any business; <p>unless force and violence is used to get into or out of your home.</p> <p>Loss by deception unless the only deception is someone tricking their way into your home.</p> <p>Loss or damage caused by theft or attempted theft from any unlocked hotel room.</p> <p>Loss or damage after your wheelchair has been outside the British Isles for a total of more than 14 days in any insurance period.</p>

Section 4 – Optional Extra Covers

How we settle claims for personal belongings, hearing aids and wheelchairs

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

- 1 a. Where the damage can be economically repaired **we** will pay the cost of repair.
 - b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
 - c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value. For clothing and household linen **we** may take off an amount for wear and tear.
 - d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.
2. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
 3. Where an **excess** applies, this will be taken off the amount of **your** claim.
 4. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your personal belongings**, hearing aids and **wheelchairs** as new but not more than the **sum insured** shown on **your** schedule.

Section 4 – Optional Extra Covers

D. Pedal Cycles

This part of the **policy** sets out the cover **we** provide for Pedal Cycles in or away from **your home**.

If **you** have selected **Pedal Cycles** cover and **your** schedule states **Pedal Cycles** cover is included, **you** are covered for the following.

What is covered	What is not covered
	The excess shown on your schedule .
We will pay for loss or damage to pedal cycles (including accessories) which are owned by any member of your household in the British Isles and temporarily elsewhere within the European Union while in the possession of any of your family .	Loss or damage in your home when your home has been left unoccupied . Loss or damage in your home by theft, malicious acts or vandalism when your home is: - lent, let or sub-let to anyone other than your family - used to receive visitors or paying guests in connection with any business unless force and violence is used to get into or out of your home or it's domestic outbuildings or garages. Loss or damage to a pedal cycle used for racing, pacemaking, taking part in speed or reliability trials or whilst practicing for any of them. Loss of a pedal cycle when left in a public place without being attached by a chain and padlock or other equivalent security device to a permanently fixed structure. Theft of pedal cycle accessories unless the pedal cycle is stolen at the same time.

Section 4 – Optional Extra Covers

How we settle claims for Pedal Cycles.

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

- 1 a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost **pedal cycle** can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with a **pedal cycle** of similar quality.
- c. Where **we** are unable economically to repair or to replace the **pedal cycle** with a **pedal cycle** of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid our preferred supplier.
2. **We** will not pay for any loss of value to any item which **we** have repaired or replaced.
3. Where an **excess** applies, this will be taken off the amount of **your** claim.
4. The most **we** will pay for any one claim is the amount it will cost **us** to replace your **pedal cycle** as new but not more than the **sum insured** shown on **your schedule**.

What to do if you have a complaint

Our Commitment to Customer Service

At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

How to make a complaint

Step 1

If your complaint relates to your policy then please contact the sales and service number 0345 071 0143. If your complaint relates to a claim then please call the claims administrator number 03456 718171.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

Step 2

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

**Post: RSA
Customer Relations Team
PO Box 255
Wymondham
NR18 8DP**

Email: crt.halifax@uk.rsagroup.com

What to do if you have a complaint

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: **Financial Ombudsman Service**
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: **0800 0234567 (free from standard landline, mobiles may be charged)**
0300 1239123 (same rate as 01 or 02 numbers, on mobile phone tariffs)

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.



How we use your information

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

Who we are

This product is underwritten by Royal & Sun Alliance Insurance plc.

You are giving your information to Royal & Sun Alliance Insurance plc, which is a member of the RSA Group of companies (the Group). In this information statement, 'we' 'us' and 'our' refers to the Group unless otherwise stated.

How your information will be used and who we share it with

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

If you contact us electronically, we may collect your electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

We may use and share your information with other members of the Group to help us and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop our services, systems and relationships with you;
- Understand our customers' requirements;
- Develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- Where we are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to us, our partners or you; or
- Where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change.

We will not keep your information for longer than is necessary.

How we use your Information

Sensitive Information

Some of the information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your **policy** documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as a fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

How to contact us

On payment of a small fee, you are entitled to receive a copy of the information we hold about you. Any fee charged will be in line with guidance issued by the Information Commissioner's Office for such information requests. If you have any questions, or you would like to find out more about this notice you can write to: Data Protection Liaison Officer, Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA.

Legal helpline

This service is operated by Capita on behalf of **us** and will provide **you** with advice on a private problem relating to the laws of the United Kingdom.

It is available 24 hours a day.

Your Helpline number is:

0345 330 8022

Ref. 33962



Your Helpline **does not** provide :

- Advice relating to business affairs
- Advice which cannot be reasonably provided over the telephone.

Some useful addresses and telephone numbers

The Insurer

RSA
Household Operations
PO Box 4162
17 York Street
Manchester
M2 3RS

The Claims Administrator

Ryan Direct Group
Direct House
Lacy Way
Lowfields Business Park
Elland
Halifax
HX5 9DB
Tel: 03456 718171

For **your** protection, telephone calls may be recorded and may be monitored.

Summary of limits

The most **we** will pay for any one claim is as follows:

Cover	Limit
Contents	The Contents Sum Insured subject to the following limits where appropriate
Contents in the home single item limit	£1,500
Valuables total	1/3 of the Contents Sum Insured
Valuables single item limit	£1,500
Contents in garages and outbuildings (including buildings, sheds, greenhouses etc).	£2,000
Occupiers and Personal Liability	£2,500,000
Employers Liability	£5,000,000
Money in the home	£500
Credit cards in the home	£500
Pedal cycles	Contents Sum Insured
Tenant's Legal Liability	20% of the Contents Sum Insured
Tenants Improvements (including buildings, sheds, greenhouses etc).	20% of the Contents Sum Insured
Alternative accommodation/Loss of rent	20% of the Contents Sum Insured
Temporary Removal of Contents	Contents Sum Insured
Fridge and Freezer Food	Contents Sum Insured
Students Possessions	£2,500
Locks and Keys replacement (following loss or theft of keys)	£500
Loss of metered water or oil	£1,000
Visitors personal belongings	£250
Contents in the open/garden	£500
Trees, shrubs, plants, lawns	£250
Wedding, civil partnership and birthday gifts increase	10% of the Contents Sum Insured
Religious festivals increase	10% of the Contents Sum Insured
Theft of money by bogus official	£300
Professional household removal	Contents Sum Insured
Personal documents	£250
Emergency services	£500
Court awards	£1,000,000
Shopping in transit	£250
Mugging	£250
Accidental death	£5,000
Domestic animals (Death)	£200 per animal
Garden huts, outbuildings, garages and greenhouses	£500

Summary of limits

Optional Covers	Limit
Personal belongings total	The Sum Insured shown on your schedule
Personal belongings single item limit	£350
Wheelchairs	The Sum Insured shown on your schedule
Hearing aids	The Sum Insured shown on your schedule
Pedal Cycles	The Sum Insured shown on your schedule

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