

# Your home insurance policy booklet



**magnet**<sup>TM</sup>

For policy queries

**01636 858249**

Mon to Fri 8.30am – 6.00pm &  
Sat 9.00am – 1.00pm

For claims 24/7

**0844 856 2155**

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# Welcome to Magnet

Thank you for choosing **Magnet Insurance** for **your** home insurance. As well as friendly customer service, **we** aim to offer **you** peace of mind and to make **your** home insurance as straightforward as possible.

## Your policy

This is **your** insurance policy. It is a legal contract between **you** and the **insurer**. There are three parts, this policy booklet, the **statement of fact** and the **schedule**. Together these make up the complete contract so they must be read as one document. The contract is based on the statements and information **you** gave **us** or the information that was given on **your** behalf when **you** applied for the insurance and are contained within the enclosed **statement of fact**. This information may have been given to **us** on a website or during a phone conversation. **We** used this information to assess the cover **we** would provide for **you** and to set the premium and policy conditions the **Insurer** need for that cover.

## Please check your documents

**You** should read this policy and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want. The enclosed **statement of fact** has been provided to **you** recording the information **you** gave **us** when **you** applied for this insurance. **You** must check the information carefully and let **us** know immediately if any part of the information is incorrect, *as failure to do so may mean that **you** will not be covered in the event of a claim.*

## Changing your policy

If **your** circumstances change or any information on which this contract is based changes, **you** must tell **us**. **We** will update the contract every time **we** agree to an alteration and **you** will be notified of any charges that may apply before **you** agree to the change. **We** will give **you** a new **schedule** each time **we** renew the contract or make an alteration. If **you** ask **us** to, **we** will send **you** a new policy booklet when **you** renew **your** policy.

## Statement of demands and needs

This product meets the demands and needs of those who wish to protect their **contents** and/or **buildings** against a range of specified events such as fire, theft and weather related losses throughout the **period of insurance**.

The decision to take out this product is entirely **yours** and therefore **we** cannot offer **you** a personal opinion or recommendation to take it.

## The Insurance Contract

In return for having accepted **your** premium, the **insurer** will, in the event of injury, loss or damage happening within the **period of insurance**, provide insurance as described in the following pages and referred to in **your schedule**, provided always that any section of this policy stated as not insured in the **schedule**, shall be inoperative.

On behalf of the **Insurer**



Anthony Bound Managing Director  
(Authorised Signatory) **Magnet Insurance Services Ltd**

# Customer Information

## Cooling off period

**You** have 14 days from when **you** receive **your** policy or enter into this contract, whichever is the later, to write to **Magnet Insurance** at the address shown at the top of the covering letter, if **you** want to cancel **your** policy. This is known as a cooling-off period. If **you** cancel **your** policy during this period of time, provided **you** have not made a claim, **we** will refund **your** full premium.

## Cancellation

**We** can cancel this insurance by giving **you** 30 days' notice in writing. Any return premium due to **you** will depend on how long this insurance has been in force.

**You** can also cancel this insurance at any time by writing to **Magnet Insurance**. Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim

## Complaints

**Our** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact **Magnet Insurance**.

In the event that **you** remain dissatisfied **you** can refer the matter to the Complaints Department at Lloyd's. The contact details are:  
Policyholder and Market Assistance Department at Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693; Fax: 020 7327 5225; e-mail:

[Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Copies of **our** complaints procedures are also available from this address.

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to **your** right to take legal proceedings.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme if **we** cannot meet **our** obligations to **you** under this contract. If **you** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS on [www.fscs.org.uk](http://www.fscs.org.uk)

## Choice of Law & Jurisdiction

The insurance is governed by English law and subject to the exclusive jurisdiction of the courts of England.

## Data Protection Act 1998

**You** should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

# Introduction

This policy, **schedule**, **statement of fact** and any **endorsement** applying to **your** policy forms **your** Magnet Home Insurance document.

This document sets out the conditions of the contract of insurance between **you** and **us**. **You** should keep it in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that:

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **Magnet Insurance** immediately if this document is not correct or if **you** would like to ask any questions.

## Definitions

Wherever the following words appear in this insurance they will have the meanings shown below.

**Bodily injury** includes death or disease.

### Buildings

- the **home** and its decorations
- fixtures and fittings attached to the **home**
- permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks **you** own or for which **you** are legally liable and within the **premises** named in the **schedule**.

**Contents** household goods and personal property, within the **home**, which are **your** property or which **you** are legally liable for and includes:

- tenant's fixtures and fittings
- carpets
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- property in the open but within the **premises** up to £250 in total (other than radio and television aerials satellite dishes, their fittings and masts which are attached to the **home**)
- deeds and registered bonds and other personal documents up to £1,500 in total
- stamps or coins forming part of a collection up to £1,250 in total
- domestic oil in fixed fuel oil tanks up to £1,000

**Contents** does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **buildings**
- any property held or used for business purposes
- any property insured under any other insurance.

**Credit cards** is charge cards, debit cards, bankers cards and cash dispenser cards.

**Endorsement** a change in the terms and conditions of this insurance.

**Europe** will include:

- EU member states;
- Norway and Switzerland,
- all Mediterranean Islands;
- all countries with a Mediterranean shoreline;
- the Canary Islands;
- Madeira;

and journeys between these countries.

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**Home** the private dwelling of **standard construction** and the garages and outbuildings used for domestic purposes at the **premises** shown in the **schedule**.

**Magnet Insurance** the insurance broker who placed this insurance with **us** on **your** behalf.

#### **Money**

- current legal tender, cheques, postal and money orders
- postage stamps not forming part of a stamp collection,
- savings stamps and savings certificates, travellers' cheques, premium bonds, luncheon vouchers and gift tokens

all held for private or domestic purposes.

**Occupant** a person or persons authorised by **you** to stay in the **home** overnight.

**Period of insurance** the length of time for which this insurance is in force, as shown in the **schedule** and for which **you** have paid and **we** have accepted a premium.

**Personal possessions** clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to **you**

**Personal possessions** does NOT include:

- **money** and **credit cards**
- pedal cycles
- mobile phones and laptops (unless shown as Insured in the **schedule**).

**Premises** the address which is named in the **schedule**.

**Sanitary ware** washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

**Schedule** is part of this insurance and contains details of **you**, the **premises**, the sums insured, the excess applicable to each section, the **period of insurance** and the sections of this insurance which apply.

**Standard construction** built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete.

**Statement of Fact** is the record of the information **you** gave **us** or the information that was given on **your** behalf when **you** applied for the insurance. This information may have been given to **us** on a website or during a phone conversation.

**United Kingdom** will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

**Valuables** Jewellery, furs, gold, silver, gold and silver plated articles, pictures.

**We / us / our / Insurer** the Underwriters named in the **schedule**.

**You / your / yours / insured** the person or persons named in the **Schedule** and all members of their family who permanently live in the **home**.

## General Conditions applicable to the whole of this insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

### Your duties

1. **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
2. **You** must tell **Magnet Insurance** immediately if **you**
  - stop using the **home** as **your** permanent private residence
  - regularly leave the **home** unattended by day or night other than for **your** normal job of work, or
  - leave the **home** without an **occupant** for more than 30 consecutive days.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

3. **You** must tell **Magnet Insurance** before **you** start any conversions, extensions or other structural work to the **buildings**. When **we** receive this notice **we** have the option to change the conditions of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

## General Exclusions applicable to the whole of this insurance

### 1. Radioactive Contamination and Nuclear Assemblies Exclusion

**We** will not pay for

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any indirect loss caused
- b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:-
  - i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
  - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

### 2. War Exclusion

**We** will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

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### 3. Existing and Deliberate Damage

**We will not pay for loss or damage**

- occurring before cover starts or arising from an event before cover starts
- caused deliberately by **you** or any **occupant of your home**
- resulting in indirect loss caused of any kind or description.

### 4. Electronic Data Exclusion Clause

**We will not pay for**

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any indirect loss caused;
- b) Any legal liability of whatsoever nature

Directly or indirectly caused by or contributed to by or arising from

- Computer viruses, erasure or corruption of electronic data;
- The failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion “computer virus” means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

### 5. Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

### 6. Biological and Chemical Contamination Clause

**We will not pay for**

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any indirect loss caused;
- b) Any legal liability of whatsoever nature;
- c) Death or injury to any person;

Directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

- Terrorism; and/or
- Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear,

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

### 7. Diminution in value

**We will not pay for any reduction in value of the property insured following repair or replacement paid for under this insurance.**

### 8. Wear and Tear

**We will not pay for damage caused by wear and tear or any other gradually operating cause.**

## Claims Conditions applicable to the whole of this insurance

### Your duties

In the event of a claim or possible claim under this insurance

1. **you** must notify **us** as soon as possible giving full details of what has happened.
2. **you** must provide **us** with written details of what has happened within 30 days and provide any other information **we** may require.
3. **you** must forward to **us** within 3 days notice of the claim, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive.
4. **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. **you** must not admit liability or offer or agree to settle any claim without **our** written permission.
6. **you** must take all reasonable care to limit any loss, damage or injury.
7. **you** must provide **us** with reasonable evidence of value or age (or both) for all items involved in a claim.
8. **you** must not abandon any property to **us** without **our** written permission.

If **you** fail to comply with any of the above duties this insurance may become invalid.

## How we deal with your claim

### 1. Defence of claims

**We** may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

### 2. Other insurance

**We** will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does not apply to fatal injury (section two-H).

### 3. Fraudulent claims

If **you**, or anyone acting on **your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance shall be invalid and all claims shall be forfeited.

**24-HOUR CLAIMS LINE:**

**☎ 0844 856 2155**

## Section 1

### Buildings

#### What is covered

#### What is not covered

This insurance covers the <b>buildings</b> for loss or damage directly caused by	<b>We will not pay</b>
1. fire, lightning, explosion or earthquake	the excess noted on the <b>schedule</b>
2. aircraft and other flying devices or items dropped from them	the excess noted on the <b>schedule</b>
3. storm, flood or weight of snow	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences c) the excess noted on the <b>schedule</b>
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) the excess noted on the <b>schedule</b> d) for loss or damage while the <b>home</b> is not furnished enough to be normally lived in

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## Section 1

### Buildings (continued)

#### What is covered

#### What is not covered

This insurance covers the <b>buildings</b> for loss or damage directly caused by	<b>We will not pay</b>
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) the excess noted on the <b>schedule</b> b) for loss or damage caused by faulty workmanship c) for loss or damage while the <b>home</b> is not furnished enough to be normally lived in
6. theft or attempted theft	a) for loss or damage while the <b>home</b> is not furnished enough to be normally lived in b) for loss or damage while the <b>home</b> is lent, let or sublet unless the loss or damage follows a violent and forcible entry c) the excess noted on the <b>schedule</b>
7. collision by any vehicle or animal	the excess noted on the <b>schedule</b>
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	a) for loss or damage while the <b>home</b> is not furnished enough to be normally lived in b) the excess noted on the <b>schedule</b>

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## Section 1

### Buildings (continued)

#### What is covered

This insurance covers the **buildings** for loss or damage directly caused by

9. Subsidence or heave of the site upon which the **buildings** stand or landslip

#### What is not covered

**We will not pay**

- a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event
- b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event
- c) for loss or damage arising from faulty design, specification, workmanship or materials
- d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law
- e) the excess noted on the **schedule**
- f) for loss or damage caused by coastal erosion
- g) for loss or damage whilst the **buildings** are undergoing any structural repairs, alterations or extensions

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## Section 1

### Buildings (continued)

#### What is covered

This insurance covers the <b>buildings</b> for loss or damage directly caused by
10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
11. falling trees, telegraph poles or lamp-posts

#### What is not covered

<b>We will not pay</b>
a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts
b) the excess noted on the <b>schedule</b>
a) for loss or damage caused by trees being cut down or cut back within the <b>premises</b>
b) for loss or damage to gates and fences
c) the excess noted on the <b>schedule</b>

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## Section 1

### Buildings (continued)

#### What is covered

#### What is not covered

This section of the insurance also covers:	We will not pay
A) the cost of repairing accidental damage to <ul style="list-style-type: none"><li>▪ fixed glass and double glazing (including the cost of replacing frames)</li><li>▪ solar panels</li><li>▪ <b>sanitary ware</b></li><li>▪ ceramic hobs</li></ul> all forming part of the <b>home</b>	a) for damage while the <b>building</b> is not furnished enough to be normally lived in b) the first £100 of every claim
B) the cost of repairing accidental damage to <ul style="list-style-type: none"><li>▪ domestic oil pipes</li><li>▪ underground water-supply pipes</li><li>▪ underground sewers, drains and septic tanks</li><li>▪ underground gas pipes</li><li>▪ underground cables</li></ul> which <b>you</b> are legally liable for	the excess noted on the <b>schedule</b>

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## Section 1

### Buildings (continued)

#### What is covered

#### What is not covered

This section of the insurance also covers:	We will not pay
<p>C) costs of alternative accommodation, substantially the same as <b>you</b> existing accommodation, which <b>you</b> have to pay for while the <b>buildings</b> cannot be lived in following loss or damage which is covered under section one</p>	<p>any amount over 10% of the sum insured for the <b>buildings</b> damaged or destroyed</p>
<p>D) expenses <b>you</b> have to pay and which <b>we</b> have agreed in writing for</p> <ul style="list-style-type: none"> <li>▪ architects', surveyors', consulting engineers' and legal fees</li> <li>▪ the cost of removing debris and making safe the building</li> <li>▪ costs <b>you</b> have to pay in order to comply with any Government or local authority requirements</li> </ul> <p>following loss or damage to the <b>buildings</b> which is covered under section one</p>	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on <b>you</b> before the loss or damage</p>
<p>E) increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under number 4 of section one</p>	<p>more than £750 in any <b>period of insurance</b>. If <b>you</b> claim for such loss under sections one and two, <b>we</b> will not pay more than £750 in total</p>
<p>F) anyone buying the <b>home</b> who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner</p>	<p>a) if the <b>buildings</b> are insured under any other insurance</p> <p>b) the excess noted on the <b>schedule</b></p>

## Section 1

### Accidental damage to the Buildings

The following applies only if the **schedule** shows that Accidental Damage to the **Buildings** is included.

#### What is covered

This extension covers:  
Accidental damage to the **buildings**

#### What is not covered

##### We will not pay

- a) for damage or any proportion of damage which **we** specifically exclude elsewhere under section one
- b) for the **buildings** moving, settling, shrinking, collapsing or cracking
- c) for damage while the **home** is being altered, repaired, cleaned, maintained or extended
- d) for damage to outbuildings and garages which are not of **standard construction**
- e) for damage while the **home** is lent, let or sublet
- f) for the cost of general maintenance
- g) for damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost
- h) for damage arising from faulty design, specification, workmanship or materials
- i) for damage from mechanical or electrical faults or breakdown
- j) for damage caused by dryness, dampness, extremes of temperature or exposure to light

*(Exclusions continued over the page)*

- |  |  |
|--|--|
|  | k) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks<br>l) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination<br>m) the excess noted on the <b>schedule</b> |
|--|--|

## Conditions that apply to Section 1 (Buildings) only

### Settling claims

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#### How we deal with your claim

- If **your** claim for loss or damage is covered under section one, **we** will pay the full cost of repair as long as:
  - the **buildings** were in a good state of repair immediately prior to the loss or damage and
  - the sum insured is enough to pay for the full cost of rebuilding the **buildings** in their present form and
  - the damage has been repaired or loss has been reinstated.

If the **buildings** were not in a good state of repair **we** will deduct an amount from **your** claim.
- We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

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#### Your sum insured

- We** will not reduce the sum insured under section one after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
- If **you** are under-insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.
- Your buildings** sum insured will be indexed each month in line with the House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors. **We** will not charge **you** an extra premium for any monthly increase but at each renewal **we** will calculate the premium using the new sums insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

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#### Limit of insurance

**We** will not pay more than the sum insured for each **premises** shown in the **schedule**.

## Section 2

### Contents

#### What is covered

#### What is not covered

This insurance covers the <b>contents</b> for loss or damage directly caused by	<b>We will not pay</b>
1. fire, lightning, explosion or earthquake	the excess noted on the <b>schedule</b>
2. aircraft and other flying devices or items dropped from them	the excess noted on the <b>schedule</b>
3. storm, flood or weight of snow	a) for property in the open b) the excess noted on the <b>schedule</b>
4. escape of water from fixed water tanks, apparatus or pipes	the excess noted on the <b>schedule</b>
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) for loss or damage caused by faulty workmanship b) the excess noted on the <b>schedule</b>
6. theft or attempted theft	a) for loss or damage whilst the <b>home</b> is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry b) any amount over £500 or 3% of the sum insured for <b>contents</b> whichever is greater, within detached domestic outbuildings and garages c) any amount over 35% of the sum insured for <b>contents</b> in respect of <b>valuables</b> d) the excess noted on the <b>schedule</b>
7. collision by any vehicle or animal	the excess noted on the <b>schedule</b>
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	the excess noted on the <b>schedule</b>

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## Section 2

### Contents (continued)

#### What is covered

#### What is not covered

This insurance covers the <b>contents</b> for loss or damage directly caused by	<b>We will not pay</b>
9. subsidence or heave of the site upon which the <b>buildings</b> stand or landslip	a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event b) for loss or damage arising from faulty design, specification, workmanship or materials c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law d) for loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions e) for loss or damage by coastal erosion f) the excess noted on the <b>schedule</b>
10. falling trees, telegraph poles or lamp-posts	a) for loss or damage caused by trees being cut down or cut back within the <b>premises</b> b) the excess noted on the <b>schedule</b>

(continued over page)

## Section 2

### Contents (continued)

#### What is covered

#### What is not covered

This section of the insurance also covers	We will not pay
<p>A) accidental damage to</p> <ul style="list-style-type: none"><li>▪ televisions, satellite decoders</li><li>▪ audio and video equipment</li><li>▪ radios</li><li>▪ home computers</li></ul> <p>all situated within the <b>home</b></p>	<p>a) any amount over 10% of the sum insured under section two for the <b>contents</b> of the <b>buildings</b> damaged or destroyed</p> <p>b) the first £100 of every claim</p>
<p>B) accidental breakage of</p> <ul style="list-style-type: none"><li>▪ fixed glass and double glazing</li><li>▪ <b>sanitary ware</b></li></ul> <p>forming part of the <b>buildings</b> which <b>you</b> are legally liable for as a tenant and do not have other insurance for</p> <ul style="list-style-type: none"><li>▪ mirrors</li><li>▪ glass tops and fixed glass in furniture</li><li>▪ ceramic hobs</li></ul>	<p>a) any amount over 10% of the sum insured under section two for the <b>contents</b> of the <b>buildings</b> damaged or destroyed</p> <p>b) the first £100 of every claim</p>

(continued over page)

## Section 2

### Contents (continued)

#### What is covered

<p>C) the <b>contents</b>, if these are not already insured, whilst they are temporarily out of the <b>home</b> against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in section 2 while the <b>contents</b> are:</p> <ul style="list-style-type: none"> <li>▪ in any occupied private dwelling</li> <li>▪ in any <b>buildings</b> where <b>you</b> are living or working</li> <li>▪ in any building for valuation, cleaning or repair</li> <li>▪ in any furniture store</li> <li>▪ in any bank or safe deposit</li> </ul> <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the <b>contents</b> are being moved to <b>your</b> new <b>home</b> or to or from any bank, safe deposit or furniture store</p>	
<p>D) up to twelve months rent <b>you</b> have to pay as occupier if the <b>home</b> cannot be lived in following loss or damage which is covered under section 2</p>	
<p>E) costs of using other accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for if the <b>home</b> cannot be lived in following loss or damage which is covered under section 2</p>	

#### What is not covered

<p>a) for <b>contents</b> outside the <b>United Kingdom</b></p> <p>b) for <b>money</b> or <b>credit cards</b></p> <p>c) any amount over 20% of the sum insured under section two for <b>contents</b> in a furniture store</p> <p>d) the excess noted on the <b>schedule</b></p>	
	<p>any amount over 10% of the sum insured under section two for the <b>contents</b> of the <b>buildings</b> damaged or destroyed</p>
	<p>any amount over 10% of the sum insured under section two for the <b>contents</b> of the <b>buildings</b> damaged or destroyed</p>

*(continued over page)*

## Section 2

### Contents (continued)

#### What is covered

#### What is not covered

<p>F) <b>your</b> legal responsibility as a tenant for loss or damage to the <b>buildings</b> caused by loss or damage which is covered under section 2</p>	<p>a) any amount over 10% of the sum insured under section two for the <b>contents</b> of the <b>buildings</b> damaged or destroyed</p> <p>b) for loss or damage caused by fire, lightning or explosion to the <b>buildings</b> other than to the landlord's fixtures or fittings</p> <p>c) for loss or damage arising from subsidence, heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in</p> <p>f) the excess noted on the <b>schedule</b></p>
<p>G) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"><li>▪ domestic oil pipes</li><li>▪ underground water-supply pipes</li><li>▪ underground sewers, drains and septic tanks</li><li>▪ underground gas pipes</li><li>▪ underground cables</li></ul> <p>which <b>you</b> are legally liable for as tenant only</p>	<p>the excess noted on the <b>schedule</b></p>

(continued over page)

## Section 2

### Contents (continued)

#### What is covered

#### What is not covered

<p>H) fatal injury to <b>you</b>, happening at the <b>premises</b>, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts:</p> <ul style="list-style-type: none"><li>▪ £10,000 for each <b>insured</b> person over sixteen years of age,</li><li>▪ £5,000 for each <b>insured</b> person under sixteen years of age,</li></ul> <p>at the time of death</p>		
<p>I) costs <b>you</b> have to pay for replacing locks to safes, alarms and outside doors in the <b>home</b> following theft or loss of <b>your</b> keys</p>		any amount over £250 in any <b>period of insurance</b>
<p>J) increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under number 4 of section 2</p>		more than £750 in any <b>period of insurance</b> . If <b>you</b> claim for such loss under sections one and two, <b>we</b> will not pay more than £750 in total

## Section 2

### Accidental damage to contents

The following applies only if the **schedule** shows that accidental damage to **contents** is included.

#### What is covered

This extension covers	We will not pay
accidental damage to the <b>contents</b> within the <b>home</b>	<ul style="list-style-type: none"><li>a) for damage or any proportion of damage which <b>we</b> specifically exclude elsewhere under section two</li><li>b) for damage to <b>contents</b> within garages and outbuildings</li><li>c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon</li><li>d) for damage caused by chewing, tearing, scratching or fouling by animals</li><li>e) any amount over £1,000 in total for porcelain, china, glass and other brittle articles</li><li>f) for <b>money, credit cards</b>, documents or stamps</li><li>g) for damage to contact, corneal or micro corneal lenses</li><li>h) for damage while the <b>home</b> is lent, let or sub let</li><li>i) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost</li><li>j) for damage arising out of faulty design, specification, workmanship or materials</li><li>k) for damage from mechanical or electrical faults or breakdown</li></ul> <p><i>(Exclusions continued over the page)</i></p>

## Section 2

### Accidental damage to contents (continued)

#### What is not covered

	We will not pay
	l) for damage caused by dryness, dampness, extremes of temperature and exposure to light
	m) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination
	n) the excess noted on the <b>schedule</b>

### Conditions that apply to Section 2 (Contents) only

#### Settling claims

##### How we deal with your claim

1. If **you** claim for loss or damage to the **contents** we will at **our** option repair, replace or pay for any article covered under section 2. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:
  - the new article is as close as possible to but not an improvement on the original article when it was new; and
  - **you** have paid or **we** have authorised the cost of replacement.The above basis of settlement will not apply to
  - clothes
  - pedal cycleswhere **we** will take off an amount for depreciation.
2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

##### Your sum insured

3. **We** will not reduce the sum insured under section two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under-insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.
5. **Your contents** sum insured will be indexed each month in line with the General Index of Retail Prices or a similar index selected by **us**. **We** will not charge **you** an extra premium for any monthly increase but at each renewal **we** will calculate the premium using the new sums insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

##### Limit of insurance

**We** will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

## Section 3

### Accidents to Domestic Staff

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The following applies only if the **contents** are insured under Section 2.

#### What is covered

##### **We will indemnify you**

for amounts **you** become legally liable to pay, including costs and expenses which **we** have agreed in writing, for **bodily injury** by accident happening during the **period of insurance** anywhere in the world to **your** domestic staff employed in connection with the **premises** shown in the **schedule**

#### What is not covered

##### **We will not indemnify you**

for **bodily injury** arising directly or indirectly

- from any vehicle outside the **premises**
- from any vehicle used for racing, pacemaking or speed testing
- from any communicable disease or condition
- in Canada or the United States of America after the total period of stay has exceeded 30 days in the **period of insurance**

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#### Limit of insurance

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**We** will not pay more than **£5,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

## Section 4

### Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under section 1 or the **contents** are insured under section 2 of this insurance.

#### Part A

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- if the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

#### What is covered

#### What is not covered

We will indemnify you	We will not indemnify you
<p>i) as owner or occupier for any amounts <b>you</b> become legally liable to pay as damages for</p> <ul style="list-style-type: none"><li>▪ <b>bodily injury</b></li><li>▪ damage to property caused by an accident happening at the <b>premises</b> during the <b>period of insurance</b>,</li></ul> <p>OR</p> <p>ii) as a private individual for any amounts <b>you</b> become legally liable to pay as damages for</p> <ul style="list-style-type: none"><li>▪ <b>bodily injury</b></li><li>▪ damage to property</li></ul> <p>caused by an accident happening anywhere in the world during the <b>period of insurance</b></p>	<p>a) for <b>bodily injury</b> to</p> <ul style="list-style-type: none"><li>▪ <b>you</b></li><li>▪ any other permanent member of the <b>home</b></li><li>▪ any person who at the time of sustaining such injury is engaged in <b>your</b> service</li></ul> <p>b) for <b>bodily injury</b> arising directly or indirectly from any communicable disease or condition</p> <p>c) arising out of any criminal, violent or act to another person or property</p> <p><i>(Exclusions continued over page)</i></p>

## Section 4

### Legal Liability to the Public

Part A (continued)

#### What is not covered

	<b>We will not indemnify <b>you</b> for any liability</b>
	<p>d) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"><li>▪ <b>you</b></li><li>▪ any other permanent member of the <b>home</b></li><li>▪ any person engaged in <b>your</b> service</li></ul> <p>e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the <b>period of insurance</b></p> <p>f) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>g) which <b>you</b> have assumed under contract and which would not otherwise have attached</p> <p>h) arising out of <b>your</b> ownership, possession or use of:</p> <p>i) any motorised or horsedrawn vehicle other than:</p> <ul style="list-style-type: none"><li>▪ domestic gardening equipment used within the <b>premises</b> and</li><li>▪ pedestrian controlled gardening equipment used elsewhere</li></ul> <p><i>(Exclusions continued over page)</i></p>

## Section 4

### Legal Liability to the Public

#### Part A (continued)

#### What is not covered

- |  |  |
|--|--|
|  | <ul style="list-style-type: none"><li>ii) any power-operated lift</li><li>iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</li><li>iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991</li><li>i) in respect of any kind of pollution and/or contamination other than:<ul style="list-style-type: none"><li>▪ caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the <b>period of insurance</b> at the <b>premises</b> named in the <b>schedule</b>; and</li><li>▪ reported to <b>us</b> not later than 30 days from the end of the <b>period of insurance</b>;</li></ul>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</li><li>j) arising out of <b>your</b> ownership, occupation, possession or use of any land or building that is not within the <b>premises</b></li><li>k) if <b>you</b> are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted</li></ul> |
|--|--|

## Section 4

### Legal Liability to the Public (continued)

#### Part B

##### What is covered

<b>We will pay for</b>
sums which <b>you</b> have been awarded by a court in the <b>United Kingdom</b> and which still remain outstanding three months after the award has been made provided that: <ul style="list-style-type: none"><li>▪ Part A(ii) of this section would have indemnified <b>you</b> had the award been made against <b>you</b> rather than to <b>you</b></li><li>▪ there is no appeal pending</li><li>▪ <b>you</b> agree to allow <b>us</b> to enforce any right which <b>we</b> shall become entitled to upon making payment</li></ul>

##### What is not covered

<b>We will not indemnify you</b>
for any amount in excess of £100,000

#### Part C

<b>We will indemnify you for</b>
any amount <b>you</b> become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any <b>home</b> previously owned and occupied by <b>you</b>

<b>We will not indemnify you</b>
<ul style="list-style-type: none"><li>▪ for any liability if <b>you</b> are entitled to indemnity under any other insurance</li><li>▪ for the cost of repairing any fault or alleged fault</li></ul>

#### Limit of insurance

##### We will not pay

- in respect of pollution and/or contamination more than **£2,000,000** in all

- in respect of other liability covered under section four:- more than **£2,000,000** in all for Part A and C, and £100,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

## Section 5

### Personal possessions

The following cover applies only if the **schedule** shows that it is included

#### What is covered

**personal possessions** listed in the **schedule** (or specification(s) attached) against physical loss or damage within the geographical limits shown in the **schedule**

#### What is not covered

- a) for damage caused by moth or vermin
- b) for damage from electrical or mechanical faults or breakdown
- c) any amount over £1,500 for any one item unless stated otherwise in the **schedule** or the specification(s) attached to the **schedule**
- d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon
- e) for damage to guns caused by rusting or bursting of barrels
- f) for breakage of any sports equipment whilst in use
- g) for any loss of or damage to contact, corneal or micro corneal lenses
- h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under **your** personal supervision
- i) for mobile telephones and computer equipment unless otherwise stated on the **schedule** as insured
- j) any amount over £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised **occupant**

*(Exclusions continued over page)*

## Section 5

### Personal possessions (continued)

#### What is covered

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#### What is not covered

<p>k) any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during <b>your</b> absence from such rooms</p> <p>l) tools or instruments used or held for business, profession or trade purposes.</p> <p>m) the excess noted on the <b>schedule</b></p>
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Conditions that apply to section 5 (**personal possessions**) only

#### How we deal with **your** claim

1. **We** will at **our** option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured value of £1,500 or over:
  - **we** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
  - **we** will not pay more than the proportion that the lost or damaged item bears to the insured value of such pair or set.

#### **Your** sum insured

3. If the total value of **personal possessions** at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim. For example if **your** sum insured only represents one half of the total value of **personal possessions** **we** will only pay one half of the cost of repair or replacement.

However, if **personal possessions** are lost or damaged away from the **home** **we** will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.

#### Limit of insurance

**We** will not pay more than the sum(s) insured shown in the **schedule**.

## Section 6

### Domestic freezer cover

The following cover applies up to the sum insured shown on the **schedule**

#### What is covered

Section 2 of this insurance extends to cover the cost of replacing <b>your</b> food in <b>your</b> fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes
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#### What is not covered

<b>We will not pay</b>
a) for loss or damage caused by any electricity or gas company cutting off or restricting <b>your</b> supply
b) for loss or damage due to the failure of <b>your</b> electricity or gas supply caused by a strike or any other industrial action
c) the excess noted on the <b>schedule</b>

#### Limit of insurance

**We will not pay** more than the sum insured shown on the **schedule**.

## Section 7

### Pedal cycle cover

The following cover applies up to the sum insured shown on the **schedule**

#### What is covered

Section 2 of this insurance extends to cover the following the cost of repairing or replacing **your** pedal cycles following:

- theft or attempted theft
- accidental damage

anywhere in the **United Kingdom**

#### What is not covered

**We will not pay**

- a) for loss or damage to:
  - tyres,
  - lamps,
  - accessories,unless the cycle is stolen or damaged at the same time
- b) for damage from mechanical or electrical faults or breakdown
- c) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes
- d) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft
- e) the excess noted on the **schedule**

#### Limit of insurance

**We will not pay** more than the sum insured shown on the **schedule**

## Section 8

### Money and credit card cover

The following cover applies up to the sum insured shown on the **schedule**

#### What is covered

Section 2 of this insurance extends to cover	We will not pay
<ul style="list-style-type: none"><li>▪ theft or accidental loss of <b>money</b></li><li>▪ any amounts which <b>you</b> become legally liable to pay as a result of unauthorised use following loss or theft of <b>your credit card(s)</b></li></ul> <p>within the geographical limits shown in the <b>schedule</b>, provided that</p> <ul style="list-style-type: none"><li>▪ within 24 hours of <b>your</b> discovering any such loss or theft, <b>you</b> have notified the police and, in the case of <b>credit card(s)</b>, the card issuing company; and</li><li>▪ <b>you</b> have complied with all other conditions under which <b>your credit card(s)</b> were issued to <b>you</b></li></ul>	<ul style="list-style-type: none"><li>a) to make up any shortages due to error or omission</li><li>b) for loss of value</li><li>c) the excess noted on the <b>schedule</b></li></ul>

#### Limit of insurance

**We** will not pay more than the sum insured shown on the **schedule**.