Your home insurance policy booklet

churchill™

Welcome to Churchill

This booklet tells you about your home insurance

About the policy

Your policy is made up of

- this policy booklet
- your **home insurance details.**

Please read these documents carefully and keep them safe in case you need them.

Words in bold

Some of the words and phrases we use in this booklet have a specific meaning. These have been highlighted in bold. You can find the exact meanings of these words in the 'Glossary' on page 4.

What you need to do

- Please read this policy booklet and your **home insurance details** to make sure you know what your insurance covers.
- Check your **home insurance details**, which sets out the information you've given us.
- If you think there's a mistake, or if you need to make changes, you should tell us at once.
- If you don't give us correct and complete information, or if you don't tell us about any changes:
  - we may consider your policy to be invalid
  - we may reject your claim
  - we may not pay your claim in full.

FAQs 3

Glossary 4

Making a claim 7

Your policy limits 8

Section 1: Buildings 12
How we cover damage or other problems to do with your buildings.

Section 2: Contents 20
How we cover loss, damage or other problems to do with the contents of your home.

Section 3: Personal Possessions 32
How we cover loss, damage or other problems connected to your personal possessions.

Section 4: Family Legal Protection 36
How we cover costs you have to pay if you're involved in a legal case.

Section 5: Home Emergency 44
How we can help with costs if you have an emergency at home.

This policy doesn't cover 49

Other conditions you need to know about 51

How the policy works 53

If you have a complaint 57

Everything else 58

What is 'water escape'? 59

FAQs

What changes do I need to tell you about?

You must tell us as soon as possible about any changes that could affect your insurance.

If you're not sure whether to tell us about a change, please contact us to ask.

See page 53 for more about telling us about changes.

A few examples of the changes you need to tell us about

Tell us if you:

- Are expecting to leave your **home unoccupied** for more than 60 days.
- Change your address.
- Have any work done to your **home**, other than routine maintenance or decoration.
- Are prosecuted for any offence (other than motoring offences).
- Let out your **home**, or a **paying guest** moves in.
- Use your **home** for **business** reasons. We don't count paperwork, telephone calls, child minding and computer work.
- Let your **home** out as a holiday home.
- Become aware that your sums insured may be too low.

Do I have to pay a charge if I change anything?

You can make a change to the policy at any time during the **period of insurance**. If you do this, you may have to pay an administration fee as well as any extra premium. Please see your **home insurance details** for more information on the administration fee.

Do I have to tell you if my home will be unoccupied?

If your **home** is going to be **unoccupied** for more than 60 days, you must contact us before this happens. We can then explain how this affects your insurance.

See page 53 for more about telling us that your **home** will be **unoccupied**.

What don't you cover?

✘ The main things we don't cover are:

- Wear and tear.
- Maintenance and routine decoration.
- Lowering in value.
- Damage from domestic animals.
- Damage that's caused gradually.
- Faulty workmanship, faulty design or the use of faulty materials.
- Items used for **business** reasons.
- Some losses if your **home** is **unoccupied** for more than 60 days.
- Mechanical breakdown.

This is just a summary, and doesn't include everything that we don't cover. Please see 'This policy doesn't cover' on page 49.

Can I manage my policy online?

You can view your home insurance policy, make changes and renew on our website or with our app:

churchill.com/my-account

Or use your phone to scan this QR code.

churchill.com/app

Or use your phone to scan this QR code.

Glossary

About the glossary

When we use these words or terms in the policy, they have these specific meanings (unless we say differently).

'Section 4 – Family Legal Protection' and 'Section 5 – Home Emergency' also include additional words or terms that have specific meanings – you can find these at the start of the relevant sections.

Accidental damage Sudden, unintentional and unexpected physical damage.

Bike Any bike and its accessories. This includes electrically powered bikes.

Buildings This includes your private **home**, and the following if they are part of your **home**:

- Its fixtures and fittings.
- Swimming pools.
- Permanently fixed hot tubs.
- Tennis courts.
- Patios and terraces.
- Drives and footpaths.
- Garden walls.
- Gates and fences.
- Hedges.
- Service tanks and septic tanks.
- Central heating fuel storage tanks.
- Drains, pipes and cables.

Business Any employment, trade or profession.

Business equipment Any electronic office equipment used for **business** reasons while it's in your **home**. For example: computers, printers and photocopiers.

✘ But not:

- Smartphones.
- Other mobile phones.
- Tablets.

Contents Any of the following that you're responsible for, or that belong to you or domestic staff who live with you:

- Household goods.
- **Personal possessions**.
- Camping equipment.
- Satellite dishes and aerials.
- Driving licences and passports.

✘ But not:

- **Vehicles**, except as mentioned below.
- Any living creature.
- Landlord's fixtures and fittings.
- Financial certificates (securities), or other certificates and documents.
- **Money**.

We'll also cover theft or fire damage for any of the following. We'll do this if they're not being used, and are in your **home**, or a locked **outbuilding**:

- Electric scooters.
- Electric skateboards.
- Hoverboards.
- Segways.
- Powered unicycles.

If you claim for these, the total we'll pay is the 'Theft from **outbuildings**' policy limit shown in 'Your policy limits' on page 8.

✘ We don't cover any liability while these items are being used.

Customer representative A claims handler or company acting for you in a professional or **business** capacity. For example, this could include a claims management company or loss assessor. It wouldn't include a person acting in a private capacity, such as a relative.

Cyber event A harmful, malicious or illegal act involving technology that causes or aims to cause problems. This can include:

- Interruption to electronic communications.
- Data being stolen, changed, corrupted or accessed without permission.
- Hacking or service denial attacks.

Endorsement A change to your policy terms that we've agreed with you. We'll show these in your **home insurance details** if you have any.

Excess The amount you must pay towards any claim.

High-risk items Items you need to tell us about on your policy if they're above your single item limit. For example:

- Jewellery.
- Watches.
- Electronics, including computers, laptops, mobile phones, televisions and sound systems.
- Works of art.
- Collections, including coins, stamps, medals or alcohol.
- Clothing and furs.
- Items, sets or collections of gold, silver, or other precious metals.
- **Sports equipment**.
- Photographic equipment.

This isn't a complete list. If you aren't sure whether you need to tell us about an item, please contact us to ask.

Home – everywhere except in Section 5: Home Emergency The main residence that you occupy, at the address shown in your **home insurance details**, including its **outbuildings**.

Home insurance details The document that:

- Confirms the policyholder.
- Sets out the details of the cover chosen.
- Records the information the policyholder has given us.

Money This includes any of the following that belong to you, and aren't used for **business** reasons:

- Cash and bank notes.
- Cheques.
- Money orders and postal orders.
- Traveller's cheques.
- Savings certificates and share certificates.
- Premium Bonds.
- Travel tickets.
- Postage stamps (that aren't part of a collection).
- Phone cards.
- Vouchers and cards with a cash value.

Non-paying guest Anyone temporarily living with you in your **home** with your permission, without paying you.

Outbuilding – everywhere except in Section 5: Home Emergency Permanent structures within the boundary of your **home** which are only used for domestic reasons.

This includes:

- Garages.
- Sheds.
- Summerhouse.
- Greenhouse.

✘ But does not include items like:

  - Caravans.
  - Mobile homes.
  - Motor homes.

Paying guest Anyone who pays to live with you in your **home** with your permission. It doesn't matter how long they are staying.

Period of insurance The length of time the policy covers you for, shown in your **home insurance details**.

Personal possessions **High-risk items**, **sports equipment** and **bikes** that belong to you. This also includes any of the following that belong to you, or that you're legally responsible for:

- Luggage.
- Clothes.
- Other items that you normally wear or carry.

Sports equipment Items used for sports activities, including sports clothes designed for any sport activity.

✘ But not:

- **Bikes**.

Storm A storm is a period of violent weather which can have:

- Minimum wind speeds of 48 knots or 55 mph (or storm force 10 on the Beaufort scale).
- Torrential rainfall at a rate of at least 25mm per hour.
- Snow to a depth of at least one foot (30 cm) in 24 hours.
- Hail of such intensity that it causes damage to hard surfaces or breaks glass.

Well-maintained homes are unlikely to be damaged by weather less violent than a **storm**. See page 52, Maintaining your buildings and contents. Payment of a claim will be subject to Policy Conditions: This policy doesn't cover section (page 49).

United Kingdom (UK)

- Great Britain.
- Northern Ireland.
- the Isle of Man.
- the Channel Islands.

Unoccupied It has been more than 60 days since you last consistently slept at your **home**. This doesn't include occasional visits and stays.

Vehicles Any vehicle or toy propelled by any kind of motor. This includes:

- Caravans.
- Trailers.
- Aircraft.
- Watercraft.
- Land yacht.
- Wind-powered or wind-assisted vehicles.

It also includes any of the following for these vehicles:

- Keys and key fobs.
- Parts and accessories, except for removable entertainment or navigation equipment, while it's outside the vehicle.

✘ But not:

This definition doesn't include the following, while they're being used for their intended purpose by a person that they were designed for.

- Ride-on lawnmowers.
- Electrically powered wheelchairs and mobility scooters.
- Electrically powered children's ride-on toys.
- Electrically assisted **bikes**.
- Pedestrian-controlled electrically powered golf trolleys.
- Model watercraft.
- Hand-propelled watercraft (such as a surfboard or rowing boat).

We, us, our, the company U K Insurance Limited. To make reading easier, we haven't used bold for these words in the text.

You, your – everywhere except in Section 5: Home Emergency The person or people named in your **home insurance details**, and any family members who normally live with them. To make reading easier, we haven't used bold for these words in the text.

Making a claim

If you need to claim

These steps will help you, and enable us to process your claim quickly.

Do it online

churchill.com/claims

Or use your phone to scan this QR code.

Need to claim?

0345 878 6414

Monday to Friday 8am to 8pm
Saturday 9am to 5pm

Please get in touch as soon as you can.

Before you call

- Don't arrange a replacement or repair before you call.
- Have the following ready:
  - Your policy number.
  - Your crime or loss reference number (if any loss or damage is because of deception, theft, attempted theft, vandalism or malicious acts).
  - Information about the size of loss or damage, and when it happened.

Home Emergency – see section 5

If you have an emergency, including problems with your plumbing, heating, electrical supply or drains.

0345 301 6238

If you have Home Emergency cover
24 hours, 365 days a year

Family Legal Protection – Legal Helpline

0345 246 2853

If you have Family Legal Protection cover
24 hours, 365 days a year

Your policy limits

We'll provide cover up to these amounts, depending on the type of claim and your cover level. Your **home insurance details** will show you what your cover is and which of these policy limits apply to you. Please see the rest of the policy booklet for further detail and restrictions.

Buildings	**Home Essentials** Our basic cover	**Home Insurance** Our standard cover	**Home Plus** Our enhanced cover
Buildings sum insured – the total amount your buildings are insured for	Check your **home insurance details**		
Trace and access	✔ £2,500	✔ £5,000	✔ £10,000
Falling TV aerials, radio aerials, satellite dishes and their fittings	✘	✔ Included up to buildings sum insured	
Weight of snow damage to garages and **outbuildings**	✘	✔ Included up to buildings sum insured	
Service pipes and cables	✔ £2,000	✔ Included up to buildings sum insured	
Service and septic tanks	✔ Included up to buildings sum insured		
Loss of keys	✔ £1,000	✔ Included up to buildings sum insured	
Clearance costs	✔ Included up to buildings sum insured		
Professional fees	✔ Included up to buildings sum insured		
Alternative accommodation, kennel fees and lost rent	✔ £25,000		✔ £50,000
Government or local authority regulations and standards	✔ Included up to buildings sum insured		
Emergency entry to buildings and gardens	✔ £2,500	✔ Included up to buildings sum insured	
The time between exchange and completion when selling your home	✘	✔ Included	
Matching sets and suites	✘		✔ Included
Limited accidental damage to buildings	✘	Check your **home insurance details**	Replaced by 'Full accidental damage to buildings'
Full accidental damage to buildings	Optional – check your **home insurance details**		✔ Included
Property owner's liability	✔ £1,000,000	✔ £2,000,000	✔ £5,000,000

Contents	Home Essentials Our basic cover	Home Insurance Our standard cover	Home Plus Our enhanced cover
Contents sum insured – the total amount your contents are insured for	Check your **home insurance details**		
High-risk items: single item limit Doesn't apply to high-risk items you've named	✔ £2,000		✔ £4,000
Bikes: limit per **bike**	✔ £500 if included		✔ £1,000
Loss of keys	✔ £1,000	✔ Included up to contents sum insured	
Alternative accommodation, kennel fees and storage	✔ £15,000		✔ £30,000
Contents outside	✘	✔ £1,000	✔ £2,500
Theft from **outbuildings**	✘	✔ £2,500	✔ £5,000
Contents temporarily away from the home	✘	✔ £5,000	✔ £10,000
Contents at university, college or boarding school	✘	✔ £5,000	✔ £10,000
Downloaded content	✘	✔ £1,000	✔ £3,000
Garden plants	✘	✔ £1,000 overall limit. Limit for an individual plant: £250	✔ £2,500 overall limit. Limit for an individual plant: £500
Visitors' belongings	✘	✔ £500	✔ £1,000
Births, weddings, civil partnerships and religious festivals	✘	✔ Automatic increase of the contents sum insured by 10%	
Title deeds	✘	✔ Included up to contents sum insured	
Money	✔ £350	✔ £500	✔ £1,000
Business equipment	✘	✔ £5,000	✔ £10,000

Contents continued	**Home Essentials** Our basic cover	**Home Insurance** Our standard cover	**Home Plus** Our enhanced cover
Matching sets and suites	✘		✔ Included
Frozen and chilled foods	✔ £500	✔ Included up to contents sum insured	
Falling TV aerials, radio aerials, satellite dishes and their fittings	✘	✔ Included up to contents sum insured	
Limited accidental damage to contents	✘	Check your **home insurance details**	Replaced by 'Full accidental damage to contents'
Full accidental damage to contents	Optional – check your **home insurance details**		✔ Included
Personal liability	✔ £2,000,000		✔ £5,000,000
Employers' liability	✘	✔ £5,000,000	✔ £10,000,000
Tenant's liability	✔ £5,000		✔ £10,000

Personal Possessions	**Home Essentials** Our basic cover	**Home Insurance** Our standard cover	**Home Plus** Our enhanced cover
Personal Possessions	Optional – check your **home insurance details** for cover limits		✔ Included if you have contents cover – check your **home insurance details** for cover limits
Travel away from home	United Kingdom (UK) Only	Worldwide	
Personal possessions: single item limit (excluding **bikes**) Doesn't apply to items you've named	✔ £2,000 if included		✔ £4,000
Bikes: limit per **bike**	✔ £500 if included		✔ £1,000
Theft from unattended motor vehicle	✔ £1,000 if included		✔ £2,000
Money	✔ £500 if included		✔ £1,000
Length of cover for travel away from home	✔ 60 days if included United Kingdom (UK) Only	✔ 60 days if included	✔ 60 days
Matching sets and suites	✘		✔ Included

Family Legal Protection	Home Essentials Our basic cover	Home Insurance Our standard cover	Home Plus Our enhanced cover
Family Legal Protection	Optional – check your **home insurance details**		✔ Included

Home Emergency	Home Essentials Our basic cover	Home Insurance Our standard cover	Home Plus Our enhanced cover
Home Emergency	Optional – check your **home insurance details**		✔ Included

Section 1: Buildings

Buildings

This section explains how we cover damage or other problems to do with your buildings.

If you have buildings cover, you'll see it on your home insurance details.

Buildings – core cover

If you have buildings cover, core cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

but the cover in this section depends on the type of insurance you have.

What's covered with

Home Essentials
Home Insurance
Home Plus

We'll cover your **buildings** for loss or damage caused by any of the following.

✔ **Storm or flood**

✘ We don't cover:

- Damage to fences, gates or hedges.
- Damage from frost.

✔ **Theft or attempted theft**

✘ We don't cover:

- Damage caused by any **paying guest** or tenant.
- Loss or damage when your **home** is **unoccupied**.

✔ **Fire, explosion, lightning, earthquake and smoke**

✘ We don't cover loss or damage caused by:

- Heat without flames.
- Tobacco burns without flames.

✔ **Vandalism or malicious acts**

✘ We don't cover:

- Damage caused by any **paying guest** or tenant.
- Loss or damage when your **home** is **unoccupied**.

✔ **Being hit by vehicles, aircraft, flying objects and animals**

We also cover damage from anything that drops from an aircraft or flying object.

✔ **Water or oil escape**

We only cover water or oil escaping from:

- Fixed water or heating systems.
- Underground drains and pipes.
- Domestic appliances.
- Storage tanks.

✘ We don't cover:

- Tanks, pipes, appliances or heating systems themselves.
- Damage caused by failure of, wear and tear to, or lack of, grouting or sealant.
- Loss or damage when your **home** is **unoccupied**.

✘ We don't cover subsidence, heave or landslip damage caused by escaping water or oil. However, you may have cover under the section Subsidence, heave or landslip below.

✘ We don't cover the cost of removing and replacing any part of the **buildings** to find and repair the source of water or oil leaks. However, you may have cover under the Trace and access section below.

✘ We don't cover loss or damage caused if taps have been left on in your **home** and water overflows from:

- Sinks or wash basins.
- Bidets.
- Showers and baths.

However, you may have cover if you have full accidental damage. Your **home insurance details** will show if you have this cover.

✔ **Trace and access**

We'll cover removing and replacing any part of the **buildings** to find the source of escaping water or oil. This includes leaks from:

- tanks
- pipes
- appliances
- fixed heating systems that are causing damage to the **buildings**.

The total we'll pay is shown in 'Your policy limits' on page 8.

✘ We don't cover:

- Tanks, pipes, appliances or heating systems themselves.

✔ **Frost damage to water pipes and tanks**

✘ We don't cover:

- Outside water pipes or tanks.
- Water pipes or tanks in **outbuildings**.
- Loss or damage when your **home** is **unoccupied**.

✔ **Subsidence, heave or landslip**

We only cover subsidence or heave of the site your **home** stands on, or landslip.

We cover the following if your **home** is damaged at the same time and by the same cause:

- Outdoor swimming pools.
- Tennis courts.
- Patios and terraces.
- Drives and footpaths.
- Garden walls.
- Gates and fences.
- Hedges.
- Service tanks and septic tanks.
- Central heating fuel storage tanks.
- Drains, pipes and cables.

We cover solid floor slabs if your **home's** foundations are damaged at the same time and by the same cause.

✘ We don't cover damage from:

- Normal bedding down of new structures, or shrinkage.
- Settling of newly made-up ground.
- Coastal or river erosion.
- Demolition, structural repairs or changes to your **buildings**.

✔ **Falling trees or branches**

✘ We don't cover damage to fences, gates or hedges.

✔ **Riot, civil unrest, labour disputes or political disturbance**

What's only covered with

Home Insurance

Home Plus

We'll cover your **buildings** for loss or damage caused by any of the following.

✔ Falling TV aerials, radio aerials, satellite dishes and their fittings

We'll cover your **buildings** for loss or damage caused by falling:

- TV aerials.
- Radio aerials.
- Satellite dishes.
- Fittings for any of the above.

The total we'll pay is shown in 'Your policy limits' on page 8.

✘ We don't cover damage to aerials or dishes themselves, or their fittings. However, you may have cover for these if you have our Contents cover. Your **home insurance details** will show if you have this cover.

✔ Weight of snow

We'll cover loss or damage caused by weight of snow for **outbuildings** built of brick, stone or concrete, and have a tile or slate roof.

The total we'll pay is shown in 'Your policy limits' on page 8.

✘ We don't cover damage to fences, gates and hedges.

Buildings – additional cover

If you have buildings cover, additional cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

but the cover in this section depends on the type of insurance you have.

What's covered with

Home Essentials

Home Insurance

Home Plus

✔ Service pipes and cables

We'll pay for **accidental damage** to underground drains, pipes and cables if:

- you're legally responsible for them, and
- they provide services to or from your **home**.

The total we'll pay for this is shown in 'Your policy limits' on page 8.

✘ We don't cover loss or damage when your **home** is **unoccupied**.

✔ Service and septic tanks

We'll pay for **accidental damage** to underground service and septic tanks if:

- you're legally responsible for them, and
- they provide services to or from your **home**.

The total we'll pay for this is shown in 'Your policy limits' on page 8.

✘ We don't cover loss or damage when your **home** is **unoccupied**.

✔ Loss of keys

If your keys are lost or stolen, we'll pay to replace and fit locks:

- On the outside doors of your **home**.
- To any safe or alarm system in your **home**.

The total we'll pay is shown in 'Your policy limits' on page 8.

✔ Clearance costs

We'll pay for the cost of clearing the site and making it safe. We'll cover this if:

- it's necessary before repairing or rebuilding the **buildings**, and
- it follows damage that we're covering under this section (Section 1: Buildings).

✔ Professional fees

We'll pay fees for any of the following if they are necessary for us to rebuild your **home**:

- Chartered architects.
- Surveyors.
- Suitably qualified consultants.
- Legal fees.

✘ We don't cover any fees for preparing your claim.

✔ Alternative accommodation, kennel fees and lost rent

Alternative accommodation means a different place to live.

You must agree costs with us before making arrangements. If you don't do this, we may not cover your costs.

We'll cover alternative accommodation for you, kennel fees for your pets, and lost rent if:

- Your **home** is unfit to live in while it's being repaired, due to a claim we've accepted under this section (Section 1: Buildings).
- Your **home** is occupied by squatters.

Any alternative accommodation will reflect your needs.

We'll review each claim based on how long you'll need the accommodation, where it needs to be, and how many people will live there. We'll only cover alternative accommodation for the shortest time needed to make your **home** fit for you to live in.

The total we'll pay for this is shown in 'Your policy limits' on page 8.

✘ We don't cover:

- The cost of any subscription services (such as Netflix) for your alternative accommodation.
- Any costs connected to keeping livestock or horses.

✔ Government or local authority regulations and standards

When necessary, we'll cover the extra costs of rebuilding or repairing a damaged part of the **buildings** to meet government or local authority regulations or standards. We'll only do this if it follows damage that we're covering under this section (Section 1: Buildings).

✘ We don't cover this if you were told about the standards before the damage happened.

✔ Emergency entry to buildings and gardens

We'll pay for loss of, or damage to, your **buildings** or garden landscaping caused by emergency services entering to help you.

The total we'll pay for this is shown in 'Your policy limits' on page 8.

What's only covered with

Home Insurance

Home Plus

✔ The time between exchange and completion

If you're on Home Essentials (our basic cover), we won't cover the buyer of your **home** under Section 1: Buildings until your sale completes.

If you're on Home Insurance (our standard cover) we'll cover the buyer of your **home** under Section 1: Buildings until your sale completes.

If you're on Home Plus (our enhanced cover) we'll cover the buyer of your **home** under Section 1: Buildings until your sale completes.

We'll do this if the property isn't insured under any other policy.

If you need cover for the time between sale of your current **home** and completion on your new **home**, please call us.

Buildings – enhanced cover

If you have buildings cover, extra cover is included with:

Home Plus
Our enhanced cover

This cover is not included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

What's covered

We'll provide extra cover for loss or damage to your **buildings** as follows.

✔ **Matching sets and suites**

We'll pay to replace or repair any undamaged items that are part of a set or suite. We'll do this if:

- they are part of a bathroom suite or fitted kitchen, and
- the damaged part can't be repaired or replaced.

If we pay the full replacement cost, you may need to give us the undamaged parts of the set or suite. We'll contact you if you need to do this.

Buildings – limited accidental damage

If you have buildings cover and bought your policy before November 2013, you may have limited accidental damage with:

Home Insurance
Our standard cover

Your home insurance details will show if you have this cover.

This cover is not included with:

Home Essentials
Our basic cover

This cover is not included with:

Home Plus
Our enhanced cover

because it's replaced by 'Buildings – full accidental damage'

What's covered

✔ **Glass and ceramic fittings**

We'll pay for accidental breakage of the following:

- Fixed glass in windows, doors or roofs.
- Fixed ceramic hobs.
- Sinks.
- Bathroom fittings.

✘ We don't cover loss or damage:

- Caused by any **paying guest** or tenant.
- When your **home** is **unoccupied**.

Buildings – full accidental damage

If you have buildings cover, full accidental damage is included with:

Home Plus
Our enhanced cover

It's an optional extra with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Your home insurance details will show if you have this cover.

What's covered

✔ **Accidental damage to buildings**

Accidental damage is sudden, unintentional and unexpected physical damage.

✘ We don't cover:

- Damage caused by any **paying guest** or tenant.
- Loss or damage when your **home** is **unoccupied**.

✘ Under this section, we don't cover damage from a cause that's listed under 'Buildings – core cover', or that's not included in that section, except:

- Tobacco burns.
- Loss or damage caused if taps have been left on in your **home** and water overflows from:
  - Sinks or wash basins.
  - Bidets.
  - Showers and baths.

Property owner's liability

Liability is created when someone does something or fails to do something the laws say they have to which causes harm to another person or their property.

If you have buildings cover, property owner's liability is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

What's covered

✔ **Property owner's liability**

We'll cover your legal liability for damages you have to pay if someone claims against you for:

- Accidental death, illness, or physical injury affecting any person.
- Accidental loss of property.
- Accidental damage to property.

If we agree in writing in advance, we'll also cover costs, expenses and legal fees for defending you.

The total we'll pay for this is shown in 'Your policy limits' on page 8.

When we'll pay

We'll cover death, illness, physical injury, loss or damage caused just by you, as either:

- The owner of your current **home**.
- The owner of a previous **home** where you carried out defective work, or asked someone else to carry this out. The previous **home** must be a private **home** in the **UK**.

This section only covers your liability as the owner of the **home**. It doesn't cover your liability as the occupier of your **home**.

If you have our Contents cover, this covers your liability as the occupier of your **home**.

If your claim is connected to a previous home

If your claim is connected to a previous **home** that you used to own and live in:

- you must not be covered by any other insurance, and
- you must no longer have any financial interest in that property.

What's not covered

✘ We don't cover damages from claims made against you for any of the following:

- Your death, illness or physical injury.
- The death, illness or physical injury of your domestic staff.
- Damage to property that belongs to you or your domestic staff, or that you or your domestic staff are taking care of.
- Death, illness, physical injury, loss or damage caused by any **business**.
- Liability created by an agreement, unless you would have had that liability anyway.
- Anything that happens outside the **period of insurance**.

Claiming under your buildings cover

How we pay claims

How we pay for repairs or rebuilding

If your **buildings** are damaged by something covered in Section 1, we can choose to:

- Repair or rebuild the damaged part using our suppliers.
- Pay to repair or rebuild the damaged part using your suppliers.
- Make a cash payment.

We may take off an amount for wear and tear if the **buildings** were not in a good state of repair when the damage happened.

If we can repair or rebuild the damaged part

We may still agree to use your suppliers or make a cash payment.

If we do this, we'll only pay the amount it would have cost us using our own suppliers. This may mean we pay you less than your suppliers charge.

If we can't repair or rebuild the damaged part or it's not economic to do so

We may pay the difference between the market values of your property right before and after the damage.

We won't pay to alter or restore any undamaged part of your **buildings**.

Matching sets and suites

- If you're on Home Essentials (our basic cover), we won't cover undamaged items from a matching set or suite.
- If you're on Home Insurance (our standard cover), we won't cover undamaged items from a matching set or suite.
- If you're on Home Plus (our enhanced cover), we will cover undamaged items from a matching set or suite. See page 16 for more about matching sets and suites.

Guaranteeing our suppliers' work

We'll guarantee any work our suppliers carry out for 12 months.

We don't provide any guarantees for work carried out by a supplier that you've chosen or employed.

What happens to your sum insured after a buildings claim

We won't lower the sum insured after paying a claim.

How much we'll pay for claims

The maximum amount we'll pay is the total sum insured shown on your **home insurance details**, or the full rebuild cost of your **buildings**, whichever is less.

Plus:

- Up to the amount shown in 'Your policy limits' on page 8. This section confirms what we pay for:
  - Alternative accommodation (for example a different place to live), kennel fees and lost rent.
  - Clearance costs.
  - Professional fees.
  - Government or local authority regulations and standards.

If the cost of rebuilding your **home** is more than the sum insured for your **buildings**, we'll lower your claims payment.

This lower amount will be the percentage difference between the premium you paid, and the premium we would have charged if the sum insured was accurate.

For example, if the difference in premium would have been 25%, we'll lower the amount we pay by 25%.

Paying your excess for claims

You'll have to pay any **excesses** shown in your **home insurance details**.

This will either be the **excess** for the property, or a specific **excess**. You can see these in your **home insurance details**.

For example, there are specific excesses for damage from:

- Subsidence, heave or landslip.
- Escape of water.
- Flood (if it's shown on your **home insurance details**).

We'll only take off one **excess** for each claim, unless there's an **endorsement** in your **home insurance details** to say otherwise.

If we've asked a supplier to deal with your claim, we may ask them to collect the **excess** from you.

Depending on your circumstances, we may provide other ways for you to pay your excess.

Section 2: Contents

Contents

This section explains how we cover loss, damage or other problems to do with the contents of your home.

If you have contents cover, you'll see it on your home insurance details.

Contents – core cover

If you have contents cover, additional cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

but the cover in this section depends on the type of insurance you have.

What's covered with

Home Essentials
Home Insurance
Home Plus

We'll cover your **contents** in your **home** for damage or loss caused by any of the following.

✔ **Storm or flood**

✔ **Water or oil escape**

We only cover water or oil escaping from:

- Fixed water or heating systems.
- Underground drains and pipes.
- Domestic appliances.
- Storage tanks.

✘ We don't cover:

- Tanks, pipes, appliances or heating systems themselves.
- Damage caused by failure of, wear and tear to, or lack of, grouting or sealant.
- Loss or damage when your **home** is **unoccupied**.

✘ We don't cover subsidence, heave or landslip damage caused by escaping water or oil. However, you may have cover under the section Subsidence, heave or landslip on page 21.

✘ We don't cover loss or damage caused if taps have been left on in your **home** and water overflows from:

- Sinks or wash basins.
- Bidets.
- Showers and baths.

However, you may have cover if you have full accidental damage to contents cover. Your **home insurance details** will show if you have this cover.

✔ **Falling trees or branches**

✔ **Fire, explosion, lightning, earthquake and smoke**

✘ We don't cover loss or damage caused by:

- Heat without flames.
- Tobacco burns without flames.

✔ **Theft or attempted theft**

✘ We don't cover:

- Loss by deception, unless the only deception used was to get into your **home**.
- Loss or damage caused by any **paying guest** or tenant.
- Loss or damage when your **home** is **unoccupied**.
- Loss of or damage to **contents** in **outbuildings**. However, you may have cover under the section Theft from **outbuildings** on page 23.

✔ **Subsidence, heave or landslip**

We only cover subsidence or heave of the site your **home** stands on, or landslip.

✘ We don't cover damage from:

- Normal bedding down of new structures, or shrinkage.
- Settling of newly made-up ground.
- Coastal or river erosion.
- Demolition, structural repairs or changes to your **buildings**.

✔ **Vandalism or malicious acts**

✘ We don't cover:

- Loss or damage caused by any **paying guest** or tenant.
- Loss or damage when your **home** is **unoccupied**.

✔ **Being hit by vehicles, aircraft, flying objects and animals**

We also cover damage from anything that drops from an aircraft or flying object.

✘ We don't cover damage caused by pets.

✔ **Riot, civil unrest, labour disputes or political disturbance**

What's only covered with

Home Insurance

Home Plus

We'll cover your **contents** in your **home** for damage or loss caused by any of the following.

✔ **Falling TV aerials, radio aerials, satellite dishes and their fittings**

The total we'll pay is shown in 'Your policy limits' on page 10.

Contents – additional cover

If you have contents cover, additional cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

but the cover in this section depends on the type of insurance you have.

What's covered with

Home Essentials
Home Insurance
Home Plus

We'll cover the following.

✔ Frozen and chilled foods

We'll pay the cost of replacing food in your fridge or freezer that's lost or damaged by:

- The temperature rising or falling.
- The fridge or freezer's refrigerant (cooling liquid) or refrigerant fumes escaping.

The total we'll pay is shown in 'Your policy limits' on page 10.

✘ We won't pay:

- If your fridge or freezer is over 10 years old, unless it has been serviced regularly.
- If the loss or damage is a result of your deliberate act or neglect.
- If the loss or damage is the result of a deliberate act or neglect by your electricity provider, their employees or their agents.
- If the loss or damage happens when your **home** is **unoccupied**.

✔ Loss of keys

If your keys are lost or stolen, we'll pay to replace and fit locks:

- On the outside doors of your **home**.
- To any safe or alarm system in your **home**.

The total we'll pay is shown in 'Your policy limits' on page 9.

✔ Oil and metered water

We'll pay for the value of:

- Oil from a domestic heating system.
- Metered water.

We'll do this if the loss is due to a cause that's listed in your 'Contents – core cover' section.

✔ Moving home

We'll pay for loss of or damage to your **contents** while they're being moved from your **home** to another **home**. We'll do this if the loss or damage is due to a cause listed in your 'Contents – core cover' or accidental damage sections.

We'll also cover **contents** if they're in temporary storage for up to 72 hours.

We'll do this if:

- You're moving to a private property where you'll live permanently.
- The property is in the **UK** or the Republic of Ireland.

✘ We won't pay for loss of or damage to:

- China, glass, earthenware or other fragile items.
- **Bikes**.

✔ Alternative accommodation, kennel fees and storage

Alternative accommodation means a different place to live.

You must agree costs with us before making arrangements. If you don't do this, we may not cover your costs.

We'll cover the following if your **home** is unfit to live in following an accepted claim under your 'Contents – core cover' or accidental damage sections.

- The cost of alternative accommodation for you while your **home** is being repaired.
- Kennel fees for your pets while your **home** is being repaired.
- The cost of temporarily storing your **contents** while your **home** is unfit to live in.

We'll only cover your **contents** if:

- They aren't covered by another insurance policy.
- We've arranged for their temporary storage.

Any alternative accommodation will reflect your needs.

We'll review each claim based on how long you'll need the accommodation, where it needs to be, and how many people will live there. We'll only cover this for the shortest time needed to make your **home** fit to live in, or for you to replace your **contents**.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✘ We don't cover:

- The cost of any subscription services (such as Netflix) for your alternative accommodation.
- Any costs connected to keeping livestock or horses.

✔ Money

We'll pay for loss or damage to **money** in your **home** due to a cause listed under your 'Contents – core cover' section.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✘ We won't pay for:

- Loss of money, unless force and violence were used to get into or out of your **home**.

What's only covered with

Home Insurance

Home Plus

We'll cover the following.

✔ Contents outside

We'll pay for the loss of any **contents** while they're outside, but inside the boundaries of your **home**. We'll do this if the loss or damage is due to a cause listed in 'Contents – core cover'.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✘ We won't pay for:

- Loss of **bikes**, or damage to these.
- Loss or damage when your **home** is **unoccupied**.

✔ Theft from outbuildings

We'll pay for loss of, or damage to, **contents** within your **outbuilding** at the home as a result of theft.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✘ We won't pay for:

- Loss by deception, unless the only deception used was to get into your **home**.
- Loss or damage caused by any **paying guest** or tenant.
- Loss or damage when your **home** is **unoccupied**.

What's only covered with *(continued)*

Home Insurance

Home Plus

✔ Contents temporarily away from your home

We'll pay for loss of or damage to items while they are temporarily away from your **home**. We'll do this if:

- The loss or damage is due to a cause listed under your 'Contents – core cover' section.
- The items are within the **UK** or Republic of Ireland.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✘ We won't pay for:

- **Bikes**.
- Camping equipment.
- Loss by deception.
- Loss of or damage to items belonging to any **non-paying guest**.
- Loss by theft, vandalism or malicious acts, unless:
  - they happen in an occupied private home, or
  - they happen in a building where you work, or
  - force and violence is used to enter the building.
- **Personal possessions**.

✔ Contents at university, college or boarding school

We'll pay for loss of or damage to items being kept in your lodgings while you're away at university, college or boarding school. We'll do this if:

- The loss or damage is due to a cause listed under your 'Contents – core cover' section.
- The items are within the **UK** or Republic of Ireland.

The total we'll pay for this is shown in 'Your policy limits' on page 8.

✘ We won't pay for:

- **Bikes**.
- Camping equipment.
- Loss by deception.
- Loss of or damage to items belonging to any **non-paying guest**.
- Loss by theft, unless there's evidence that force and violence were used to enter your lodgings.
- **Personal possessions**.

✔ Downloaded content

We'll pay to replace content that you've bought and stored on your **home** computer, mobile phone or other portable entertainment device. We'll do this if the device is lost or damaged due to a cause listed under your 'Contents – core cover' section.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✘ We won't pay for rewriting the lost information.

✔ Garden plants

We'll pay for:

- Loss of, or damage to, trees, shrubs, plants and lawn at your **home**, and design fees necessary to put things right.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✘ We won't pay for:

- Loss or damage caused by any pets, other animals, birds, insects, fungus or frost.
- Trees, shrubs, plants or lawns that die naturally, or die because you haven't looked after them properly.
- Loss or damage caused by **storm**, flood, or weight of snow.
- Loss or damage when your **home** is **unoccupied**.
- Loss or damage caused by subsidence, unless your **home** is damaged at the same time and by the same cause.

✔ Visitors' belongings

We'll pay for damage to items belonging to a **non-paying guest** due to a cause listed under your 'Contents – core cover' section.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✔ Births, weddings, civil partnerships and religious festivals

We'll increase your sum insured for 30 days before and 30 days after any of the following:

- You have a baby.
- Your wedding or civil partnership ceremony.
- A religious festival that you celebrate.

The event and both 30 day periods must be within the **period of insurance** on your **home insurance details**.

The amount we'll increase your sum insured by is shown in 'Your policy limits' on page 9.

✔ Title deeds

We'll pay to prepare new title deeds for your **home**, after loss or damage if they were in your **home** or bank for safekeeping.

We'll do this if the loss or damage is due to a cause listed under your 'Contents – core cover' section.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

✔ Business equipment

We'll pay for loss of, or damage to, **business equipment** that you either own or are responsible for.

We'll do this if the loss or damage is due to a cause listed under your 'Contents – core cover' section.

The total we'll pay for this is shown in 'Your policy limits' on page 9.

Contents – enhanced cover

If you have contents cover, extra cover is included with:

Home Plus
Our enhanced cover

This cover is not included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

What's covered

✔ Matching sets and suites

If part of a set, suite or collection is lost or damaged, and we can't replace or repair it, we can choose to:

- Replace the items as new.
- Pay to replace the set, suite or collection as new. We'll pay up to the amount it would cost us to replace the item using our own suppliers.
- If there's no similar set, suite or collection available, pay the full cost of the item. We'll do this if your sum insured covers the cost.

If we pay the full replacement cost, you may need to give us the undamaged parts of the set, suite or collection. We'll contact you if you need to do this.

Contents – limited accidental damage

If you have contents cover and bought your policy before November 2013, you may have limited accidental damage with:

Home Insurance
Our standard cover

Your home insurance details will show if you have this cover.

This cover is not included with:

Home Essentials
Our basic cover

This cover is not included with:

Home Plus
Our enhanced cover

because it's replaced by 'Contents – full accidental damage'

What's covered

✔ **Home entertainment equipment**

We'll pay for **accidental damage** to any home audio, video or home computing equipment while in your **home**.

✘ We won't pay for loss or damage to any of the following:

- Discs, records, memory cards or USB drives.
- Musical instruments.
- Audio, video or computing equipment designed to be portable, other than laptop computers and tablets.

✘ We won't pay for loss or damage:

- Caused by any **paying guest** or tenant.
- When your **home** is **unoccupied**.

✔ **Glass**

We'll pay for accidental breakage of the following while they're in your **home**:

- Mirrors.
- Fixed glass in furniture, pictures or ornaments.
- Plate glass tops to furniture.
- Ceramic hobs.

✘ We won't pay for loss or damage:

- Caused by any **paying guest** or tenant.
- When your **home** is **unoccupied**.

Contents – full accidental damage

If you have contents cover, full accidental damage is included with:

Home Plus
Our enhanced cover

It's an optional extra with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Your home insurance details will show if you have this cover.

What's covered

✔ **Accidental damage to your contents**

We'll pay for **accidental damage** to your **contents** while they're in your **home** or being moved to your new **home**.

✘ We don't cover:

- Damage to **bikes**.
- Damage caused by any **paying guest** or tenant.
- Loss or damage when your **home** is **unoccupied**.

✘ Under this section, we don't cover damage from a cause that's listed under your 'Contents – core cover' section, or something not included in that section, except:

- Tobacco burns.
- Loss or damage caused if taps have been left on in your **home** and water overflows from:
  - Sinks or wash basins.
  - Bidets.
  - Showers and baths.

Personal liability

Liability is created when someone does something or fails to do something the laws say they have to which causes harm to another person or their property.

If you have contents cover, personal liability is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

What's covered

✔ **Personal liability**

We'll cover:

- Liability that results from you occupying your **home**.
- Personal liability as a private individual in and away from your **home**.

We'll cover your legal liability for damages you have to pay if someone claims against you for:

- Accidental death, illness, or physical injury affecting any person.
- Accidental loss of property.
- Accidental damage to property.

If we agree in writing in advance, we'll also cover costs, expenses and legal fees for defending you.

The total we'll pay for this is shown in 'Your policy limits' on page 10.

Under this section, we don't cover any liability as the owner of your **home**. However, you may have cover under the Property owner's liability section if you have our Buildings cover.

What's not covered

✘ We don't cover liability claims made against you for any of the following:

- Your death, illness or physical injury.
- The death, illness or physical injury of your domestic staff. This is covered under the Employers' liability section.
- Death, illness, physical injury, loss or damage caused by you owning or occupying any land or building except your **home** or temporary holiday accommodation.
- Death, illness, physical injury, loss or damage caused by any **business**.
- Damage to property that belongs to you or your domestic staff, or that you or they are taking care of.
- Liability created by an agreement, unless you would have had that liability anyway.

✘ We also don't cover any liability connected with your owning, keeping or using:

- **Vehicles**, except caravans and trailers while they aren't being towed.
- Drones or model aircraft.
- Animals, except domestic pets.
- Horses, ponies, donkeys or mules.
- Dangerous dogs as described under the Dangerous Dogs Act 1991, or the Dangerous Dogs (Northern Ireland) Order 1983, and any updates to that law.

✘ We also don't cover any liability connected with any disease that can be passed from one person to another.

Employers' liability

Liability is created when an employer does something or fails to do something which causes harm to an employee because of the work they do.

If you have contents cover, employers' liability is included with:

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

This cover is not included with:

Home Essentials
Our basic cover

What's covered

✔ **Employers' liability**

We'll cover your legal liability for damages to your domestic staff resulting from the following:

- Accidental death.
- Illness.
- Physical injury.

We'll cover this if:

- The claim for damages was for a single incident.
- The incident happened during the **period of insurance** shown on your **home insurance details**.

If we agree in writing in advance, we'll also cover costs, expenses and legal fees for defending you.

The total we'll pay for this is shown in 'Your policy limits' on page 10.

Tenant's liability

Liability is created when a tenant does something or fails to do something which causes harm to the landlord's property.

If you have contents cover, tenant's liability is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

What's covered

✔ **Tenant's liability**

We'll cover your legal liability for damages you have to pay as a tenant of your **home** for damage caused to the **buildings**.

We'll cover this if:

- The loss or damage is due to a cause listed under the 'Buildings – core cover' section.
- The claim for damages was for a single incident.
- The incident happened during the **period of insurance** shown on your **home insurance details**.

We'll also cover amounts you're legally liable to pay for **accidental damage** to any of the following:

- Underground drains, pipes, cables and tanks. We'll do this if you're legally responsible for them and they provide services to or from your **home**.
- Fixed glass in windows, doors or roofs in your **home**.
- Fixed ceramic hobs in your **home**.
- Sinks and bathroom fittings in your **home**.

If we agree in writing in advance, we'll also cover costs, expenses and legal fees for defending you. The total we'll pay for this is shown in 'Your policy limits' on page 10.

What's not covered

✘ We won't pay for:

- Damage caused by any **paying guest** or tenant.
- Loss or damage when your **home** is **unoccupied**.

Claiming under your contents cover

How we pay claims

How we pay for contents

If any of your **contents** are lost or damaged, we'll do one of the following:

- Repair or replace the item or part.
- Pay the cost of replacing or repairing the item or part.
- Make a cash payment.

We'll only pay up to the amount it would cost us to replace or repair the item using our own suppliers.

If the parts or replacement items aren't available, we'll pay the full cost of the item. We'll do this if your sum insured covers the cost.

Matching sets and suites

- If you're on Home Essentials (our basic cover), we won't cover undamaged items from a matching set or suite.
- If you're on Home Insurance (our standard cover), we won't cover undamaged items from a matching set or suite.
- If you're on Home Plus (our enhanced cover), we will cover undamaged items from a matching set or suite.

High-risk items

If you claim for something that you've listed as a **high-risk item**, you'll need to give us proof of the item's value. To help you do this, we recommend keeping receipts and copies of valuations.

What happens to your sum insured after a contents claim

We won't lower the sum insured after paying a claim.

How much we'll pay for claims

The most we'll pay for any claim will be:

- The Contents sum insured shown on your **home insurance details**.
- For any **high-risk item**, the sum insured shown in the **home insurance details** for that item.
- The amounts shown in 'Your policy limits' on page 8.

For **high-risk items** that you haven't listed, the most we'll pay is:

- The amount shown in your **home insurance details** for loss of, or damage to, **high-risk items**.
- The amount shown in 'Your policy limits' on page 8 for any one **high-risk item**, unless your **home insurance details** shows otherwise. If it's a set or collection, we'll count this as one **high-risk item**.

If your sum insured isn't enough to cover the cost of replacing all the **contents** of your **home** as new, we'll lower your claims payment.

This lower amount will be the percentage difference between the premium you've paid, and the premium we would have charged if the sum insured was accurate.

For example, if the difference in premium would have been 25%, we'll lower the amount we pay by 25%.

Paying your excess for claims

You'll have to pay any **excesses** shown in your **home insurance details**.

This will either be the **excess** for the property, or a specific **excess**. You can see these in your **home insurance details**.

For example, there are specific excesses for damage from:

- Subsidence, heave or landslip.
- Escape of water.
- Flood (if it's shown on your **home insurance details**).

We'll only take off one **excess** for each claim, unless there's an **endorsement** in your **home insurance details** to say otherwise.

If we've asked a supplier to deal with your claim, we may ask them to collect the **excess** from you.

Depending on your circumstances, we may provide other ways for you to pay your excess.

Section 3: Personal Possessions

Personal Possessions

This section explains how we cover loss, damage or other problems connected to your personal possessions.

If you have contents cover, this cover is included with:

Home Plus
Our enhanced cover

It's an optional extra with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

If you have Personal Possessions cover, you'll see it on your home insurance details.

Personal Possessions – core cover

If you have Personal Possessions cover, core cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

What's covered

We'll cover your **personal possessions** for loss or damage caused by any of the following.

✔ Loss or damage

We'll pay for loss of or damage to your **personal possessions** while they're in the **UK** or the Republic of Ireland.

We'll also pay for loss of or damage to any **high-risk items** listed on your **home insurance details** while they're in the **UK** or the Republic of Ireland.

This includes cover for:

- Possessions stolen from your vehicle while it was unattended. We'll only cover these if your vehicle was locked, and your possessions are hidden from view in a closed glove compartment or locked boot.
- Loss or damage to **bike** tyres and accessories. We'll only cover these if the **bike** is lost or damaged at the same time.
- Theft of an unattended **bike**. We'll only cover this if the **bike** was in a locked building, or locked using a **bike** lock to an object that couldn't be moved.

To find out how much we'll pay, see 'Your policy limits' on page 10 and your **home insurance details**.

What's not covered

✘ We don't pay for loss of or damage to:

- **Business equipment**.
- **Vehicles**.
- Hand-propelled watercraft (such as a surfboard or rowing boat).
- **Sports equipment** while it's in use.
- Camping equipment while it's set up or in use.
- Items taken by Customs or other officials.
- Any **bike** while it's being used for organised racing, pace-making or trials.
- **Money**. However, you may have cover under the 'Personal Possessions – additional cover' section.

✘ We also don't pay for loss or damage:

- From a theft that involved deception.
- By any **paying guest** or tenant.
- That's covered under your 'Contents – core cover' section.

Personal Possessions – additional cover

If you have Personal Possessions cover, additional cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

What's covered

We'll cover the following.

✔ Items in a bank

We'll pay for loss of, or damage to **high-risk items** while they're being stored in a bank or safe deposit box.

We'll also cover these items when they're taken out of the bank or safe deposit box. You don't need to tell us if you're taking the items out. However, if they're worth more than the single item limit, you must list them on your policy.

Please see your **home insurance details** to see which limits apply.

✔ Money

We'll pay for theft or accidental loss of **money**. This includes **money** that is with you, or that you've left in a secure place, anywhere in the world.

We'll only cover this if you report the theft or loss to the police within 24 hours.

The total we'll pay for this is shown in 'Your policy limits' on page 10.

✘ We don't pay:

- If you lose **money** due to a mistake, such as if someone short-changes you.
- If your **money** loses value. For example, if the exchange rate changes and the currency loses value.
- If your **money** is confiscated by Customs or other officials.

✔ Travel away from home

We'll cover **personal possessions** while they are temporarily outside the **home** for up to 60 days in any policy year.

We'll cover your items while in the locations shown in 'Your policy limits' on page 10.

We'll cover your items under this section while they're with you, or if you've left them in a secure place.

Personal Possessions – enhanced cover

If you have Personal Possessions cover, extra cover is included with:

Home Plus
Our enhanced cover

This cover is not included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

What's covered

We'll cover the following.

✔ Matching sets and suites

If part of a set, suite or collection is lost or damaged, and we can't replace or repair it, we can choose to:

- Replace the items as new.
- Pay to replace the set, suite or collection as new. We'll pay up to the amount it would cost us to replace the items using our own suppliers.
- If there's no similar set, suite or collection available, pay the full cost of the items. We'll do this if your sum insured covers the cost.

If we pay the full replacement cost, you may need to give us the undamaged parts of the set, suite or collection. We'll contact you if you need to do this.

What's not covered

✘ Anything not included under 'Personal Possessions – core cover'.

Claiming under your Personal Possessions cover

How we pay claims

How we pay for personal possessions

If your **personal possessions** are lost or damaged, including if they are part of a set, we can choose to:

- Repair or replace the item or part.
- Pay the cost of replacing or repairing the item or part.
- Make a cash payment.

We'll only pay up to the amount it would cost us to replace or repair the item using our own suppliers.

If the parts or replacement items aren't available, we'll pay the full cost of the item. We'll do this if your sum insured covers the cost.

Matching sets and suites

- If you're on Home Essentials (our basic cover), we won't cover undamaged items from a matching set or suite.
- If you're on Home Insurance (our standard cover), we won't cover undamaged items from a matching set or suite.
- If you're on Home Plus (our enhanced cover), we will cover undamaged items from a matching set or suite.

High-risk items

If you claim for something that you've listed as a **high-risk item**, you'll need to give us proof of the item's value. To help you do this, we recommend keeping receipts and copies of valuations.

How much we'll pay for claims

The most we'll pay for any claim will be:

- The Personal Possessions sum insured shown on your **home insurance details**.
- For any **high-risk item**, the sum insured shown in the **home insurance details** for that item.
- The amounts shown in 'Your policy limits' on page 8 for any one item, set, **bike**, or theft from an unattended vehicle.

If your sum insured isn't enough to cover the cost of replacing your **personal possessions** as new, we'll lower your claims payment.

This lower amount will be the percentage difference between the premium you've paid, and the premium we would have charged if the sum insured was accurate.

For example, if the difference in premium would have been 25%, we'll lower the amount we pay by 25%.

Paying your excess for claims

You'll have to pay any **excesses** shown in your **home insurance details**.

This will either be the **excess** for the property, or a specific **excess**. You can see your excesses in your **home insurance details**.

For example, there are specific excesses for damage from:

- Subsidence, heave or landslip.
- Escape of water.
- Flood (if it's shown on your **home insurance details**).

We'll only take off one **excess** for each claim, unless there's an **endorsement** in your **home insurance details** to say otherwise.

If we've asked a supplier to deal with your claim, we may ask them to collect the **excess** from you.

Depending on your circumstances, we may provide other ways for you to pay your excess.

Section 4: Family Legal Protection

Family Legal Protection

This section explains how we cover costs you have to pay if you're involved in a legal case.

This cover is included with:

Home Plus
Our enhanced cover

It's an optional extra with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

If you have Family Legal Protection, you'll see it on your home insurance details.

Before you pay any legal costs

Before you agree to pay any legal costs, you must call our Legal Helpline on

0345 246 2853

You can call any time, day or night, 365 days a year.

If you don't call us about any legal case before agreeing to pay costs, we may not pay your claim.

Other things your Legal Helpline can help with

You can ring the Legal Helpline to talk about any private legal problem under **UK** law. It doesn't matter whether you're going to claim or not. We can help with information about:

- Your legal rights.
- The options available to you.
- Whether you need to speak to a lawyer.

We can't give legal advice on:

- Any claim you make under this policy.
- Anything connected to a **business** or similar.

Words with a specific meaning

When we use these words or terms in this section they have these specific meanings (unless we say differently).

Court A court, tribunal or other suitable authority.

Incident date This depends on whether it's a civil or criminal case.

- For civil cases: the date of the incident that leads to a claim. If there's more than one incident from the same cause, we'll use the date of the first incident.
- For criminal cases: the first date of any alleged offence.

Legal costs This includes the following:

- Fees, expenses and money that the **legal representative** charges. They must be charged properly, be reasonable and in proportion to the case. We must agree to these costs. We'll assess legal fees and money charged on the standard basis, or in line with a fixed recoverable costs scheme, if one applies.
- Fees that your opponent has had to pay, that you're then ordered to pay by a **court**.
- Any other fees that we agree to in writing.

Legal nuisance Any continuous activity, carried out by another party, that causes substantial and unreasonable interference with your use or enjoyment of your **home**.

Legal representative The preferred law firm, solicitor or other suitably qualified person that we appoint to represent you.

Preferred law firm The law firm we choose to provide legal services. We choose these legal specialists as they have the expertise to deal with your claim. They must do what we ask within our agreed service standards.

Reasonable chance of success When we and the **legal representative** agree that there is a higher than 50% chance that you'll get a favourable judgment.

For criminal cases, a favourable judgment is one of the following:

- You'll be acquitted from the charge against you.
- You'll successfully lower your sentence or fine.
- You'll make a successful appeal or defence of an appeal.

For civil cases there must be a higher than 50% chance you'll get a favourable judgment and one of the following:

- Recover your losses or damages.
- Get any other legal remedy we agree to. (For example, an enforcement of judgment, a successful appeal, or a successful defence of an appeal.).

Terms of appointment A separate contract that we'll need the **legal representative** to sign if they aren't a **preferred law firm**. This sets out how much we'll pay them under your policy, and their responsibilities to report to us throughout the claim.

When we'll cover you under this section

We'll cover you under this section when:

- We and the **legal representative** agree that your claim has a **reasonable chance of success**.
- The **incident date** was at a time when your policy covered you.
- The incident happened within the **UK**.
- Legal proceedings are carried out by a **court** in the **UK**.

Family Legal Protection – core cover

If you have Family Legal Protection, core cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

What's covered

✔ **Personal injury**

We'll pay **legal costs** for an accident that causes you physical injury, or that leads to your death.

We'll only pay **legal costs** for mental health claims if they're caused by an accident that also physically injures you.

✘ We don't cover claims that result from or are connected with:

- Illness or injury that develops gradually and isn't caused by a specific or sudden accident.
- Defending your legal rights in claims against you.
- Clinical negligence, unless the claim is covered under Clinical negligence below.

✔ Clinical negligence

Clinical negligence is where a healthcare professional provides care that falls below accepted standards, causing harm or injury to a patient.

We'll pay **legal costs** if a negligent surgical, clinical or medical procedure leads to:

- Physical injury to you.
- Your death.

We'll only pay **legal costs** for mental health claims if they're the result of a negligent surgical, clinical or medical procedure that also causes you physical injury.

✘ We don't cover claims that result from or are connected with:

- Negligent procedures that happened before your cover started.
- Any alleged failure to diagnose your condition correctly.

✔ Employment

We'll pay **legal costs** for any dispute you have with your current or former employers at an Employment Tribunal.

We'll only pay the **legal costs** of defending your legal rights in claims against you when you're defending a counter claim.

We'll only pay **legal costs** that result from or are connected with settlement agreements if you're also able to make an Employment Tribunal claim.

✘ We don't cover claims that result from or are connected with:

- Any disciplinary, investigatory or grievance procedures in the company you work for.
- Any appeals against the outcomes of the procedures set out above.
- Redundancy consultations.
- Disputes that start in the county court, high court or courts of equal standing in the **UK**, or are transferred to these courts.

✔ Contract disputes

We'll pay **legal costs** for breach of contract claims for:

- Buying or hiring goods or services.
- Selling goods.
- Buying or selling your **home**.

We'll pay **legal costs** for contract disputes about:

- Advice.
- Specification or design.
- Construction, conversion, extension, or renovation.
- Demolition.

As long as:

- the land or **buildings** are part of your **home**, and
- the contract value is less than £20,000 including VAT.

✘ We don't cover claims that result from or are connected with anything to do with the following:

- Contracts you entered into before your cover started.
- Leases, tenancies or licences to occupy land or **buildings**.
- Contracts that result from or are connected with a profession, **business**, trade or venture for gain.
- Contracts that result from or are connected with your employment, other than those covered under the Employment section on page 38.
- Loans, mortgages, pensions, investments or borrowing.
- Planning – for example, town and country planning.
- Professional negligence that results from or is connected with any matter other than those covered under this section (Section 4: Family Legal Protection).

✔ **Legal defence**

We'll cover **legal costs** for claims connected to carrying out your work duties as an employee if they result in:

- You being prosecuted in a **UK** criminal court.
- Civil action being taken against you for unlawful discrimination.

✔ **Protecting your property**

We'll pay **legal costs** for the following claims that result from or are connected with owning or living in your home:

- **Legal nuisance**.
- Trespass to your **home**.
- Physical damage to your **home**.

We'll only pay for claims connected to work carried out by a government, public or local authority or their contractors if the claims are for **accidental damage**.

We will only pay the **legal costs** of defending your legal rights in claims against you if you're defending a counter claim.

✘ We don't cover claims that result from or are connected with anything to do with the following:

- Any building or land other than your **home**.
- Planning – for example, town and country planning.
- Leases, tenancies or a licence to occupy land or **buildings**.

✘ We also don't cover claims for any of the following that result from or are connected with any land or **buildings**:

- Advice.
- Specification or design.
- Construction, conversion, extension, or renovation.
- Demolition.

Jury service cover

If you have Family Legal Protection, jury service cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

What's covered

✔ **Your salary while you attend jury service**

We'll pay your salary or wages for each complete half day of jury service you carry out. We'll only do this if you can't claim them back from the **court** or your employer.

What's not covered

These exclusions only apply to this section. Please also see the section called 'This policy doesn't cover' on page 49.

We don't cover claims that result from or are connected with any of the following:

The timing of your claim

✘ We don't cover:

- **Legal costs** connected to any time before we accept your claim.
- Incidents that began before your cover started.

Claims connected to other people

✘ We don't cover:

- Action against anyone who's insured by this policy.
- Any dispute between you and someone you live with, or have lived with.
- Claims connected to any of the following:
  - Divorce, separation, matrimonial or civil partnership issues.
  - Co-habitation or joint property ownership.
  - Joint financial responsibilities or maintenance.
  - Financial or custody arrangements involving children.

Loss or damage that's covered by other insurance

✘ We don't cover loss or damage that's insured under another section of this policy, or any other insurance policy.

Where we didn't cover the original claim

✘ We don't cover any appeal or enforcement action where we didn't cover the original claim.

Group action

✘ We don't cover:

- Any dispute connected to a group action. For example, if you're part of a group of people who are making, or could make the same claim unless:
  - Everyone in the group is insured under this policy.
  - Your claim is covered under the Employment section of this policy.

Other disputes

✘ We don't cover:

- Any dispute with us about this insurance policy, other than as shown under 'How to make a complaint' on page 57.
- Any fines, penalties, compensation or damages you're ordered to pay by a **court**.
- Judicial reviews. These are applications for a judge to review the legality of a decision that a public body has made, or action a public body has taken.

Claiming under your Family Legal Protection cover

How we pay claims

Remember: **Legal Representative** means the preferred law firm, solicitor or other suitably qualified person that we appoint to represent you.

How to claim under this section

This section works slightly differently to other sections.

These conditions only apply to this section. Please also see the section called 'This policy doesn't cover' on page 49.

The following conditions don't apply to this section (Section 4: Family Legal Protection):

- The general conditions under Policy terms and conditions and Stopping loss from happening.
- The claims conditions listed on page 51.

Following the policy terms

You must follow all the terms and conditions of this policy. You must also take all steps to help stop a claim from happening. If it's impossible to avoid a claim, you must take all reasonable steps to keep the amount of the claim to a minimum.

If you haven't followed the terms and conditions of this policy

If you haven't followed the terms and conditions of this policy, and this affects our position, we have the right to:

- Reject or withdraw from any claim.
- Not pay **legal costs** we've already agreed to.
- Claim back from you **legal costs** that we've paid.

Getting started with your claim

Telling us about your claim

You must:

- Tell us about your claim, including full and factual details, within a reasonable time from the **incident date**.
- Send us any reasonable and relevant information we ask for.
- Pay any charges to do with sending this information.

Choosing who represents you

If we accept your claim, we'll choose a **preferred law firm** to try and settle the matter without having to go to **court**.

If it's necessary to take your claim to **court**, or if there's a conflict of interests, you can choose a law firm to act as the **legal representative**.

If you choose a **legal representative** that isn't a **preferred law firm**, they must agree to act for you in line with our **terms of appointment**. You can ask us for a copy. We'll only cover their **legal costs** from the date they agree to our **terms of appointment**.

The **legal representative** will enter into a separate contract of appointment directly with you. You'll be responsible for any of their **legal costs** that we don't authorise.

Working with us on the claim

Cooperating with the legal representative and us

If we ask, you must tell the **legal representative** to give us any documents, information or advice that they have or know about.

You must:

- Fully cooperate with the **legal representative** and with us.
- Keep us and your **legal representative** informed of all developments connected to the claim straight away.
- Provide us and the **legal representative** with all information, evidence and documents that you have or know about straight away.
- Get our permission before instructing a barrister or expert witness.

You must not take any action that hasn't been agreed by your **legal representative** or by us.

We can contact the **legal representative** at any time, and they must cooperate with us at all times.

Settling or ending the claim

If the legal representative won't continue acting for you, or if you dismiss them

Cover for your claim will end if:

- A **legal representative** won't continue acting for you with good reason.
- You dismiss a **legal representative** without good reason.

This is unless we agree to appoint another **legal representative**.

If anyone offers to settle your claim

You must tell us if anyone makes a payment into **court** or offers to settle your claim.

We can stop paying **legal costs** if you don't accept a payment into court or settlement offer that we or your **legal representative** considers you should accept.

If you settle or end your claim without our approval

You must not do either of the following without our approval:

- Stop, settle, negotiate or withdraw from a claim.
- Withdraw instructions from the **legal representative**.

We won't withhold approval without good reason.

If it's more economic to settle your claim

We can decide to settle your claim by paying you the compensation you're likely to be awarded by a **court**. This would be instead of starting or continuing your claim or legal proceedings.

If your claim isn't for damages, we may decide to settle your claim by paying you the equal financial value of your claim.

If costs become disproportionate

Sometimes the **legal costs** of a legal action may be too much in relation to the value of your claim. This is a legal test that is known as "proportionality". In these cases, we may not provide further cover for your claim. When considering the cost to take legal action against the potential benefit to making your claim, we look at things like:

- The difficulty of the case. Cases which are more difficult usually have greater **legal costs** attached to them.
- The potential total value of the case. This includes the amount of damages you may be able to recover from the other party.
- The non-financial value of the case. Sometimes your claim will have a benefit to you which is difficult to value in financial terms but is still worth making. For these claims your **legal representative** will take the benefit to you into account when working out the total value of your claim.
- If it would be reasonable to spend more in making a claim than the benefit you would get in doing so.

Your **legal representative** will work out the potential value to be gained in making your claim and the cost to take legal action.

If your claim no longer has a reasonable chance of success

You must tell us if your claim no longer has a **reasonable chance of success**.

We can decide not to pay further **legal costs** if this is the case.

If we disagree about the chances of success

If there's any disagreement about the **reasonable chance of success**, we'll ask you to get an opinion from a barrister. We'll agree which barrister with you.

You'll have to pay for the barrister's opinion, unless it shows that your claim has a **reasonable chance of success**.

Working out and recovering costs

Assessing costs

We have the right to have **legal costs**:

- Certified by the correct professional body.
- Audited by any costs draftsman we choose.
- Assessed by a **court**.

Recovering costs

You must tell the **legal representative** to claim back all **legal costs** that you have a right to.

If you recover **legal costs** we've paid, you must refund them to us.

We and you will share any **legal costs** recovered if:

- We wouldn't pay further **legal costs** and you paid more **legal costs** to end your claim.
- You chose to pay the difference between the **legal costs** we offered to the **legal representative** (under our **terms of appointment**) and the **legal costs** they charged.

We'll split recovered **legal costs** with you in the same ratio that the **legal costs** were originally paid. For example, if you paid 60% of the original **legal costs**, you'll receive 60% of the recovered **legal costs**.

How much we'll pay

The most we'll pay, including any appeal or counter claim is shown below.

- Under your 'Family Legal Protection – core cover': £100,000 **legal costs** (including VAT) for all claims that result from or are connected with the same incident.
- Under your 'Jury service cover': £100,000 for your salary or wages for all claims that result from or are connected with the same incident.

Other conditions to do with your Family Legal Protection cover

Fraud

If you've made any representation that is in any way fraudulent, false or exaggerated during your legal claim:

- We won't pay any claim under this section.
- We have the right to recover all **legal costs** we've already paid from you.

Section 5: Home Emergency

Home Emergency

This section explains how we can help with costs if you have an emergency at home.

This cover is included with:

Home Plus
Our enhanced cover

It's an optional extra with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

If you have Home Emergency, you'll see it on your home insurance details.

Words with a specific meaning

When we use these words or terms in this section they have these specific meanings (unless we say differently).

Authorised repairer A person, company or organisation that we appoint to carry out a temporary or permanent **emergency** repair, or to help stop further damage.

Beyond economic repair When the cost of repairing your boiler is higher than 85% of the manufacturer's current retail price for a boiler of a similar make and model. If a similar boiler is no longer sold, we'll use the average current retail price from leading **UK** suppliers.

Callout When we send out an **authorised repairer** after you ask for **emergency assistance**. We'll still count this as a callout even if you change your mind and decide not to go ahead.

Electrical supply The permanent electrical wiring system supplying power to your **home** from the mains service, through your electricity supply meter.

Emergency An incident in your **home** during your **period of insurance** that needs to be dealt with quickly to avoid:

- Your **home** becoming unsafe or unsecure for you.
- Damaging your **home** and its **contents**.
- Your **home** losing its:
  - **main source of heating**, or
  - lighting, or
  - hot or cold water.

Emergency assistance Temporary or permanent repair work that an **authorised repairer** carries out to:

- Deal with an **emergency**.
- Carry out **emergency** repairs.
- Stop further damage from happening.

✘ But not:

- Repairing paths and driveways that need to be lifted to deal with the **emergency**.

Home – this has a different meaning in other sections The private **home** at the address shown in your **home insurance details**, together with any domestic garages that are attached to or part of the **home**.

✘ But not:

- Detached garages and outbuildings.

Internal plumbing and drainage The fixed sinks and bathroom fittings, hot or cold water supply, and storage and drainage systems inside your **home** that you're responsible for.

Main source of heating The main hot water or central heating system in your **home**, including:

- One boiler.
- Any controls that are part of the boiler and the programmer.
- Central heating pump.
- Hot water cylinder.
- Room thermostat.
- Radiators.

✘ But not:

- Any form of underfloor heating, solar heating system or warm-air heating system.
- Any non-domestic boiler and linked system.
- Any boiler with an output of over 70kW.
- Any secondary or extra boiler.
- Oil-fired or solid fuel systems.
- Open fires.
- Air-conditioning units.

Pests Any of the following:

- Wasps' nests.
- Hornets' nests.
- Mice.
- Rats.
- Grey squirrels.

Security The locks to external doors and windows of your **home**.

Underground external drainage The underground drainage pipes and sewers serving your **home** that you're legally responsible for.

✘ But not:

- Cesspits.
- Septic tanks.
- Treatment plants and linked pipe work and equipment.

You, your – this has a different meaning in other sections The person named as the policyholder in your **home insurance details**. It can also include any person that the policyholder has authorised to be in the **home** at the time of the **emergency**. To make reading easier, we haven't used bold for these words in the text.

What do I do if I have an emergency?

If you have a home emergency, call us straight away on

0345 301 6238

What we'll do

- We'll explain what to do to protect yourself and your **home**.
- We'll send an **authorised repairer** to your **home**.
- We'll pay up to £500 (including VAT) for each **emergency assistance callout** to cover the cost of the following:
  - The **callout**.
  - Labour at your **home**.
  - Parts.

What happens if I can't stay in my home?

If your **home** isn't fit to live in because of the **emergency**, and you can't stay there overnight, we'll also arrange:

- One night's accommodation for you.
- One night's kennel or cattery fees for your dogs or cats.

We'll pay up to £250 (including VAT) for this accommodation for you and your pets, whether we arrange it or you do. This limit includes transport costs.

Can I use this service if I'm a tenant?

If you're a tenant and want to use this service, you must get your landlord's permission. This is a condition of using the service.

What if it's not an emergency?

If something happens that we don't count as an **emergency** under this policy, we can still arrange for an **authorised repairer** to come to your **home**.

You'll have to pay any costs and the contract will be between you and the repairer.

We don't class this as a **callout**.

What's covered

If you have Home Emergency, this cover is included with:

Home Essentials
Our basic cover

Home Insurance
Our standard cover

Home Plus
Our enhanced cover

✔ Plumbing and drainage

We'll pay the cost of **emergency assistance** needed for an **emergency** involving:

- **Internal plumbing and drainage**.
- **Underground external drainage** that you're legally responsible for.

✘ We won't pay:

- The cost of repairs to the underground water supply to your **home**.
- More than your share of the cost, if your property is a flat or maisonette.
- For loss or damage when your **home** is **unoccupied**.

✘ We won't pay to replace any of the following:

- Pumps.
- Water tanks.
- Radiators.
- Cylinders.
- Water softeners.
- Waste disposal units.
- Macerators.
- Any part of your central heating.

✔ Security

We'll pay for **emergency assistance** if the locks on the external doors or windows of your **home**:

- Are damaged.
- Stop working unexpectedly.

We'll only pay to repair damage to windows or glass in external doors if this is needed to make your **home** safe and secure.

✘ We won't pay for:

- Replacement locks if the keys to your **home** are lost or stolen. However, you may have cover for these if you have our Buildings or Contents cover.
- Repair or replacement of any intruder alarm or fire alarm systems.
- Loss or damage when your **home** is **unoccupied**.

✔ Heating

We'll pay for **emergency assistance** needed if the **main source of heating** in your **home** fails.

If we find out your boiler is **beyond economic repair**, we'll pay £250 towards the cost of a new one.

✘ We won't pay:

- To repair leaks from any gas pipe or gas-fired appliance.
- To repair a boiler that's **beyond economic repair**.
- To replace your **main source of heating**.
- To repair or replace your cold water supply tank or its supply and outlet.
- To repair or replace water supply pipes to or from your hot water cylinder or any gas appliance.
- To repair, replace, bleed or clear the airlocks of any radiators.
- To remove asbestos connected to any repair.
- For loss or damage while your **home** is **unoccupied**.

✔ **Electrical supply**

We'll pay the cost of **emergency assistance** needed if the permanent **electrical supply** to your **home** fails.

✘ We don't cover:

- any temporary electrical wiring
- wiring outside your **home**
- the **electrical supply** to outbuildings or garages that aren't attached to your **home**.

✔ **Pests**

We'll pay for the cost of dealing with **pests** that cause an **emergency** in your **home**.

✘ We won't pay:

- If you haven't followed guidance we've previously given you on how to control **pests**.
- For loss or damage when your **home** is **unoccupied**.

What's not covered

These exclusions only apply to this section. Please also see the section called 'This policy doesn't cover' on page 49.

The timing of your claim

✘ We won't pay for:

- Loss or damage that happened before your cover started.
- Loss or damage that happens in the first 14 days after your cover starts.

The cause of the problem

✘ We won't pay for:

- Loss or damage caused by any interruption of mains services to your **home**.
- Any work due to water scale build-up or sludge caused by corrosion. This includes power flushing.

✘ We won't pay for loss or damage caused by:

- Fire or explosion.
- Lightning or **storm**.
- Earthquake.
- Flood.
- Subsidence, heave or landslip.
- Malicious damage.
- Theft or attempted theft, unless the **emergency** involves the locks to external doors or windows.
- Structural repairs or change.
- Demolition.

Damage during an emergency assistance callout

✘ Loss of, or damage to, any decorations, fixtures or fittings that happens during an **emergency assistance callout**. However, you may have cover for these if you have our Buildings or Contents cover.

Who carries out the work

✘ We won't pay the cost of work carried out by anyone except the **authorised repairer** that we've sent.

The items that need repairing or replacing

✘ We won't pay for:

- Things that need replacing after normal use, such as lightbulbs or fuses.
- Replacing any system or appliance if we can't find spare parts after a thorough search.
- Any household appliances, such as washing machines and dishwashers.

✘ We won't pay for any system or appliance that:

- Hasn't been installed, maintained, used, repaired, or modified, in line with the manufacturer's instructions.
- Has a manufacturing or design fault.

Other conditions to do with your Home Emergency cover

These only apply to this section. Please also see the section called 'This policy doesn't cover' on page 49.

Calling us when an emergency happens

If an **emergency** happens that may need an **emergency assistance callout**, you must call us straight away on 0345 301 6238.

Stopping loss

You must take all reasonable steps to:

- Stop loss, damage or breakdown from happening.
- Keep your **home**, its systems and appliances in a good state of repair.

Spare or replacement parts

The spare or replacement parts we use:

- May not be from the original manufacturer.
- May not be a like-for-like replacement.

We aren't responsible for any delay in supplying spare or replacement parts.

This policy doesn't cover

Changes that happen over time

✘ We don't cover:

- Wear and tear.
- Lowering in value.
- Any damage caused gradually.
- Damage caused by rot, fungus, woodworm, beetles, moths, insects or vermin.

Maintenance, decoration, cleaning and changes

✘ We don't cover:

- Maintenance and routine decoration.
- Loss or damage due to lack of maintenance or routine decoration.
- Damage caused by cleaning, dyeing, renovating, changing, re-styling, repairing or restoring an item.
- Any drop in the market value of your **home** caused by rebuilding, or by repairing damage to your **buildings**.

Repairs or replacements after a mechanical or electrical breakdown

✘ We don't cover:

- The cost of repairing or replacing any item following a mechanical or electrical fault or breakdown. This includes if it has failed or stopped working despite there being no apparent damage.

This doesn't apply to Section 5: Home Emergency.

Damage from domestic animals

✘ We don't cover:

- Tearing, scratching, chewing, vomiting, fouling, urinating or denting by any domestic animal.

Faulty workmanship or design

✘ We don't cover:

- Faulty workmanship.
- Faulty design.
- The use of faulty materials.

Business use

✘ We don't cover:

- Items held or used for **business** reasons.

This doesn't include the items listed as **business equipment** in the glossary.

If your home is unoccupied

✘ We don't cover:

- Some loss or damage when it's been more than 60 days since you last consistently slept at your **home**, unless we agree otherwise. This doesn't include occasional visits or stays.
- If your **home** will be **unoccupied** for more than 60 days, you must contact us in advance to let us know the reason.

Deliberate or illegal acts

✘ We don't cover any loss, damage or legal liability that you, any **paying guest** or tenant causes or allows by deliberate, intentional or malicious act.

✘ Any loss, damage or legal liability caused by your illegal act, or a **paying guest's** or tenant's illegal act.

Pre-existing loss or damage

✘ We don't cover any pre-existing loss or damage that happened before your cover started.

Radioactivity and radioactive contamination

✘ We won't cover any claim connected to or caused by:

- Ionising radiation or radioactive contamination from nuclear fuel or waste.
- Radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

War

✘ We won't cover any injury, loss, damage or liability caused by:

- war, invasion, revolution, military or usurped power or arising from Government Action or a similar event.

Government Action includes:

- Martial law, confiscation, nationalisation, requisition or destruction or damage of property.

These actions carried out by or under the order of:

- Any government or public or local authority.

It also includes any action taken in:

- Controlling, stopping, suppressing any activity connected to war.

Sonic bangs

✘ We won't cover any loss, damage or legal liability caused by sonic bangs from aircraft or other flying objects travelling at or above the speed of sound.

Pollution

✘ We won't cover any loss, damage, liability or injury caused by pollution or contamination, unless it's caused by oil leaking from:

- Any fixed heating installation in your **home**.
- Any domestic appliance in your **home**.

Computer viruses

✘ We won't cover any injury, loss, damage or liability caused by:

- Failure, or partial failure, of any computer or computer system.
- Loss or partial loss of any electronic data.
- Repair, replacement or restoration of any electronic data.
- A **cyber event**.

Terrorism

✘ We won't cover any injury, loss, damage or liability caused by acts of terrorism.

An act of terrorism aims to influence the government or create public fear, and can include the use of:

- Biological, chemical or nuclear force or contamination.
- Actual or threatened force or violence.

Other conditions you need to know about

Conditions that affect all sections except Family Legal Protection

Reporting claims quickly

When you find out about anything you need to claim for, or may need to claim for, you must tell us as soon as possible.

If you don't follow our conditions

If you don't follow any conditions, and this places us in a worse position:

- We'll reject your claim, or be unable to deal with it.
- We won't pay your claim in full.

Handing over damaged items

You should only hand over damaged items when we, or our suppliers, ask you to.

Enforcing your rights

We may take steps to enforce your rights against any other person. This will be:

- At our expense.
- In your name.
- Either before or after we pay a claim.

You must give us any information or help we need.

Other insurance policies

We won't pay any claim if you have cover under any other insurance policies.

Customer representative

Remember: **Customer representative** means:

A claims handler or company acting for you in a professional or business capacity. For example, this could include a claims management company or loss assessor. It wouldn't include a person acting in a private capacity, such as a relative.

We'll only deal with a **customer representative** if they're authorised and regulated in the jurisdiction they provide services in by the regulatory authority.

If they're regulated by the Financial Conduct Authority, you can check the Financial Services Register **www.fca.org.uk/firms/financial-services-register** for details about them.

We'll stop dealing with them, and only deal with you directly, if any of the following happen:

- Their behaviour is unreasonable.
- Settlement negotiations aren't finalised within a reasonable timeframe.
- There's no reasonable chance of the settlement being finished in line with the policy within a reasonable timeframe.

You must not give or transfer your policy, or any right or responsibility under your policy, to any third party without getting our written consent in advance. This includes a **customer representative**.

We'll always keep the right to communicate directly with you. This includes if you've employed a **customer representative**.

If you instruct a **customer representative**, we may still pay any claim settlement directly to you.

If you ask us, we may agree to pay the claim settlement to the **customer representative**.

If we agree to do this:

- We'll have paid your claim in full.
- We won't be responsible for the work carried out by your **customer representative**, or whoever they appoint.
- We won't be responsible for any further costs linked with that work.

Conditions that affect all types of claim except legal or liability claims

For any claims under Sections 1, 2, 3 or 5, you must:

- Give us any relevant information and evidence that we ask for at your own expense. This may include:
  - Proof of ownership.
  - The value of the lost or damaged item.
  - Written estimates for repair.
- Allow us (or our chosen suppliers) to access or inspect the damaged items or property.
- Tell the police at once about any loss or damage by deception, theft, attempted theft, vandalism or malicious acts.

Conditions that affect liability claims

Liability claims are claims under:

- Property owner's liability (part of Buildings cover).
- Personal liability (part of Contents cover).
- Employers' liability (part of Contents cover).
- Tenant's liability (part of Contents cover).

For claims under these sections, you must:

- Send us any letter, claim, summons, or other legal document connected to any claim or potential claim as soon as you receive it. You must not answer the communication before sending it to us.
- Get our written consent before admitting, denying, negotiating or settling a claim.
- Give us all the information and help we need.

We may take over, defend or settle the claim, or take up any claim in your name for our own benefit.

Conditions that affect all sections of cover

You must keep to the policy terms, conditions and endorsements.

If you don't:

- We may treat your policy as if it had never existed.
- We may reject your claim.
- We may not pay your claim in full.

Stopping loss

You must take reasonable care to stop loss, injury, liability, damage or accidents from happening to the **buildings**, **contents** and **personal possessions** covered under this policy.

Maintaining your buildings and contents

You must keep the **buildings**, **contents** and **personal possessions** covered under this policy in good condition.

Fraud

You must be honest in your dealings with us at all times.

If we judge that you've deliberately misrepresented any information to us when asking for, renewing or changing cover, we may end your policy without further notice. We'll also keep any premiums you've paid. We may recover from you claims payments we've previously made, including costs.

We won't pay a claim that is in any way fraudulent, false or exaggerated.

Fraudulent behaviour can include trying to deceive us, or knowingly making a fraudulent, false or exaggerated claim. If you, any person insured under this policy, or anyone acting on your behalf shows fraudulent behaviour we may:

- Cancel your policy.
- Reject your claim and any following claims.
- Keep any premium you have paid.

What happens if we discover fraud

If we discover fraud, we have the right to:

- Cancel any other products you hold with us.
- Share information about your behaviour with other organisations to stop further fraud.
- Cancel this policy, if the fraud happened under any other policy you hold with us.

We may also involve the relevant authorities who can bring criminal proceedings.

People involved in this contract

This policy is a contract between the policyholder and U K Insurance Limited. Unless we've stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

Telling us that your home will be unoccupied

If your **home** is going to be **unoccupied** for more than 60 days, you must contact us before this happens. We can then explain how this affects your insurance.

Please see 'If your home is unoccupied' in the section called 'This policy doesn't cover'.

Here are some situations where your **home** may become **unoccupied**.

- Building work.
- A long trip or extended holiday.
- If you're only living in the **UK** part-time.
- While you're waiting for a sale to go through.
- If someone goes into residential care.
- If the policyholder dies.
- While you're waiting for probate.

How the policy works

Telling us about changes

You must tell us as soon as possible about any changes that could affect the level of cover of your insurance. This includes if:

- You change the address where you currently live.
- Any work is done to your **home**, other than routine maintenance or decoration.
- You are expecting to leave your **home unoccupied**.
- You're prosecuted for any offence, or convicted of an offence. This doesn't include motoring offences.
- You let your **home** out to tenants, or any **paying guest** or a lodger moves in.
- Your **home** is used for **business** reasons, or as a holiday **home**. We don't count paperwork, telephone calls, child minding and computer work.
- You become aware that your sums insured may be too low, and need to be increased.

This list doesn't set out all the changes you must tell us about. If you're not sure whether a change may affect your cover, please contact us.

What we'll do when you tell us about a change

We may reassess your cover, your premium, or both. We may charge you an administration fee for this. Please see your **home insurance details** for details of the fee.

What happens if you don't tell us about a change

If you don't tell us about any changes:

- Your policy may be invalid.
- We may reject your claim.
- We may not pay your claim in full.

Paying your premium

Paying your premium

We'll only cover you under this policy if you keep up your payments.

If you change your home insurance and there's extra to pay, you can pay at the time of the change, or add it to your monthly payments.

What happens if we can't collect your payment

If you pay monthly and we can't collect your payment on its due date, we'll contact you to let you know and ask you to make the payment.

If we don't receive payment by the date we set out in our letter, we may cancel the policy. If we do this, we'll give you at least 7 days' notice. We'll also write to you to explain that the policy has been cancelled.

If you or we cancel your credit agreement, the cancellation date may be different to the cancellation date of the insurance policy.

If there's a claim while you owe us money

If you've claimed, or if someone has claimed against you, while you owe us money, we may reject your claim.

If we allow your claim, you must pay us the following:

- All instalment payments that are due under the credit agreement but haven't been paid yet.
- The total balance left under the credit agreement.

If you don't pay, we may take the total amount that you owe us from the claims payment we make to you.

If you owe us an extra premium

We may reject your claim. If we allow your claim, we may take any extra premium that you owe us from the claims payment we make to you. If we don't do that, we may proportionately lower any payment we make to you instead.

Renewing your policy

When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given. We won't do this if you or we have advised otherwise.

We'll contact you at least 21 days before your policy ends to confirm your renewal premium and policy terms, and before taking any payment.

If you don't want to renew your policy, you must contact us before your renewal date to let us know.

If we don't hear from you, we will debit your account with the payment details we hold on record. Your policy will automatically continue without a break in cover from your stated renewal date.

You can contact us by phone, post or online if you no longer want your policy to renew automatically.

If you choose not to renew automatically, your policy – including any extra products or benefits – will lapse on the renewal date. This means you'll be uninsured unless you contact us (or a different insurer) to arrange cover.

It's not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details.

Sometimes, we may be unable or choose not to offer renewal terms. If so, we will write to you at your last known address to let you know.

Your right to cancel your policy or remove any optional cover

You may cancel your policy or remove any optional Family Legal Protection or Home Emergency cover you've added, at any time. Do this by contacting us on **0345 878 6414** or sending us notice in writing. The text below explains whether we'll charge you and how much we'll refund in each situation.

You must contact us to cancel your policy from a specific date, even if you are paying by instalments.

If you don't contact us and cancel your Direct Debit payments, we'll follow the steps set out under the section heading 'What happens if we can't collect your payment'. When this happens, your policy is not cancelled right away and we'll ask you to pay the money you owe.

If the cancellation or removal happens before your cover starts

We'll give a full refund.

If the cancellation or removal happens within 14 days of your policy starting, or within 14 days of receiving your documents (whichever is later)

We'll charge for the time you've had cover and refund the rest of the premium paid.

If you remove any optional Family Legal Protection or Home Emergency cover, we'll charge for the time you've had cover, and refund the rest of the premium paid.

If the cancellation or removal happens after the 14-day cooling off period

We'll charge for the time you've had cover, plus an administration fee, and refund any premium left.

If you remove any optional Family Legal Protection or Home Emergency cover, we'll charge for the time you've had cover, and refund the rest of the premium paid.

If you've made a claim before cancelling

We won't refund any Buildings, Contents or Personal Possessions premium if:

- You've made a Buildings, Contents or Personal Possessions claim.
- Someone has made a liability claim under Buildings or Contents against you.

If you pay by instalments under a credit agreement, you must pay us:

- All instalment payments that have already fallen due under the credit agreement and are unpaid.
- The total balance left under the credit agreement.

If we agree to pay your claim and you haven't paid what's due, we may take the amount that you owe us from your claim settlement. Or we may write to you asking you for the full payment.

You'll get back what you've paid for any optional Family Legal Protection or Home Emergency cover, less a charge for the number of days you've had cover.

If we need to cancel the policy

We have the right to cancel your policy at any time if there's a valid reason. We'll give you at least 7 days' notice in writing. We'll send our cancellation letter to the last known address we have for you.

Valid reasons can include:

- You failing to cooperate with us or send us information or documentation we ask for by the terms of your policy. This is especially where this impacts our ability to deal with your claim or your policy.
- Changes to your circumstances that mean you no longer meet our criteria for providing home insurance.
- You using threatening or abusive behaviour or language with our staff or suppliers.

Refunding the premium if we cancel your policy

We'll return the premium paid minus the amount for the period the policy has been in force, unless there has been any fraudulent activity.

We won't refund any premium if you've made a claim, or if you've had a claim against you if you have chosen to pay by lump-sum.

If you pay by instalments under a credit agreement, you must pay us:

- All instalment payments that have already fallen due under the credit agreement and are unpaid.
- The total balance left under the credit agreement.

If we agree to pay your claim and you haven't paid the amounts due, we may take the amount that you owe us from your claim settlement. Or we may write to you.

Index linking

Here's how we use index linking.

Your sums insured may be updated in line with the House Rebuild cost Index for **Buildings** and the Consumer Price Index for **Contents** and specified **high-risk items**. Any updated amounts will be shown on your renewal **home insurance details**.

If you have a complaint

How we can help

If something's not right, please call us on:

- 0800 051 0122 if you're in the UK.
- +44 (0) 141 349 0016 if you're outside the UK.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible, or explain something we could have made clearer.

Please call us on 0800 051 0122 to speak to us about your problem.

If you'd prefer to write to us, please send your letter to Customer Relations Manager, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Our staff will do everything they can to support you. We will aim to provide the best solution to resolve your complaint. We'll aim to resolve most issues within three working days of receiving your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know:

- who'll be dealing with your complaint.
- what the next steps are.

We'll keep you updated regularly. You'll also receive the following written communication from us, depending on how long it takes us to resolve your complaint.

Communication type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days of receiving your complaint.	It will let you know your complaint has been resolved and explain about the Financial Ombudsman Service (FOS).
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days of receiving your complaint.	It will let you know our complaint handling steps and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks.	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we aren't in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: › our investigation › the decision › any next steps. It will also provide information about the Financial Ombudsman Service.

Independent review

If we don't finish investigating your complaint within 8 weeks, or you're not happy with our response, you can ask the Financial Ombudsman Service (FOS) to look at it. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Passing your case to the FOS will not affect your legal rights.

You can contact them by:

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

Phone:
UK: **0300 123 9123** or **0800 023 4567**
Abroad: **+44 (0) 20 7964 0500**

Writing to:
Financial Ombudsman Service, Exchange Tower, London E14 9SR

Their website also has a great deal of useful information: **www.financial-ombudsman.org.uk**

If your complaint is to do with your Section 4: Family Legal Protection

You can refer your complaint to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If you and we cannot agree, then we'll ask the Chartered Institute of Arbitrators to decide. The arbitrator's decision will be final, and whoever doesn't win will have to pay all costs and expenses.

Everything else

Our regulators

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 1116768**.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at **www.fscs.org.uk**. U K Insurance Limited is a member of this scheme.

Meeting your needs

We haven't given you personal recommendation as to whether this policy meets your specific needs. Just to let you know, our consultants may receive a bonus if you buy any cover with us.

The law that applies

You and we may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.

We've supplied this policy and other information to you in English and we'll continue to communicate with you in English.

What is 'water escape'?

'Water escape' is how we talk about leaks.

Water escape can happen when frozen pipes burst causing water damage to the home, or a broken washing machine damages the kitchen units.

If a water pipe in your loft bursts when your home is empty, 250 gallons of water an hour could escape until you find out.

How to protect you and your home

- Consider lagging all internal pipework – in particular, pipes in the loft. This can be done easily and cheaply with pipe insulation covers that can be bought from a DIY store.
- Cover outside taps with covers to help stop freezing.
- Watch out for changes in your home. Drops in boiler pressure, or discolouration to floors could all be signs of a leak. Keep an eye on your sealant and grout around the home as if damage is caused by this failing, you're not covered.
- Check if your boiler has been maintained in line with the manufacturer's instructions. These can usually be found in your boiler user manual, or on the manufacturer's website.
- We will deal with the resultant damage of a water leak, subject to confirmation of cover and any excess. We will not cover the source of the leak unless you have Home Emergency cover on your policy. Take a look at your home insurance details to check if you have this cover.
- Remember it's important to keep your home in a good general condition and deal with any problems quickly to avoid any issues if you need to make a claim.

Staycation (or luxury cruise)?

Are you planning to be away from home for more than a day or two?

If you're going away in cold weather, make sure you always:

- Consider turning off the stopcock to limit a possible escape of water.
- Set your heating to 12C (54F). At this temperature, pipes shouldn't freeze.
- Leave the loft hatch open (if you have water pipes or a water tank in the loft) so warmer air can rise up.
- Arrange for a family member or friend to check your home regularly. (Or just add it to your housekeeper's list).

Making a claim

Do it online

churchill.com/claims

Or use your phone to scan this QR code

Need to claim?

0345 878 6414

Monday to Friday 8am to 8pm
Saturday 9am to 5pm

Home Emergency claims

0345 301 6238

If you have Home Emergency cover
24 hours, 365 days a year

Family Legal Protection – Legal Helpline

0345 246 2853

If you have Family Legal Protection cover
24 hours, 365 days a year

Help and support

Whether it's finding your policy documents, making a change or something else, we're here to help

churchill.com/help/home-insurance

Or use your phone to scan this QR code

Call

0345 878 6414

Monday to Friday 8am to 8pm
Saturday 9am to 5pm
Sunday 9am to 4pm

Home Emergency helpline

0345 878 5121

For practical information any time you need it
24 hours, 365 days a year

Get the app

Our app is a fast and simple way to access your insurance policies, make changes to your cover and get dedicated help.

churchill™

If you would like a Braille, large print or audio version of your documents, please let us know.

Churchill insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

HVCP CH H PB 0925