

This is your Home Insurance policy document.

If you have any questions about these documents, please contact your insurance adviser who will be pleased to help you.

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The contract of insurance

This policy, the **schedule** and any endorsements form a legally binding contract of insurance between **you** and **us** and should be read as one document to avoid misunderstanding. They set out what is covered and what is not covered, together with the sums insured and any special terms applicable.

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us** in **your** proposal or statement of fact. **You** must take care when answering any questions **we** ask by ensuring that any information provided is accurate and complete. This insurance covers liability, loss or damage that happens during any **period of insurance** for which **you** have paid, or agreed to pay, the premium.

Please check that the contract is suitable for **your** needs.

This contract is written in English and all communications about it will be in English. Unless **we** have agreed otherwise, the law applying to this contract is English law.

Several Liability Notice

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require, this should be read as a reference to contracts in the plural.

The Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

The Data Protection Act 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk.

Sections one to four of this insurance are underwritten by Novae Syndicates Limited who manages Syndicate 2007 at Lloyd's. Novae Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Our registration number is 204888.

Section five is underwritten by Inter Partner Assistance (IPA) is a branch of Inter Partner Assistance SA (IPA

SA) based in Belgium. IPA SA is authorised by the Commission Bancaire, Financiere et des Assurance (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Conduct Authority here in the UK. Their FCA Register number is 202664.

Signed for and on behalf of insurers

A handwritten signature in black ink, consisting of a stylized, cursive 'S' shape with a loop at the top and a tail that curves back to the start.

Arranged by BREEZE UNDERWRITING
(a division of Carroll & Partners Ltd)
48 Gracechurch Street, London, EC3V 0EJ

Definitions

The following words or phrases have the same meaning whenever they appear in this policy. These words are in bold. Section five: Legal expenses contain additional words and expressions with meanings specific to that section.

Accidental damage

Damage caused as a direct result of a single unexpected event.

Building(s)

Your home and its permanent fixtures and fittings, used for domestic purposes, including central heating fuel tanks, gas tanks, septic tanks, hard tennis courts, fixed swimming pools, fixed hot tubs, fixed jacuzzis and fixed spas, terraces, patios, drives, paths, walls, fences and gates.

Your home (unless shown differently on the schedule) must be built of brick, stone or concrete (but not prefabricated walls or panels), with a slate, tiled, concrete or felt roof. Unless shown on the schedule, no more than 30% of the roof area may be flat or covered with felt.

Business equipment

Furniture, computers (including keyboards and monitors), printers, modems, fax machines, photocopiers and telecommunications equipment in **your home** (other than equipment belonging to **your** employer).

Contents

Household goods, furniture, **personal belongings** and clothing in **your home**, belonging to **you** or for which **you** are legally responsible including:

- **money** up to £500 in total;
- stamp, coin or other collections up to £1,000 in total;
- guests' clothing and **personal belongings** up to £500 in total;
- **valuables**:
 - up to 35% of the **contents** sum insured, unless a different amount is shown in the schedule; and
 - up to £1,500 for any one item, pair or set unless a different amount is shown in the schedule;
- free-standing hot tubs, jacuzzis or spas;
- radio or television aerials, satellite receivers and masts fixed to or in the **home**;
- **business equipment** up to £5,000 in total;
- pedal cycles up to £750 in total.

Contents do not include:

- any property which is more specifically insured by this or any other insurance;
- any living creature;
- deeds and documents of any kind;
- landlord's fixtures and fittings;
- motor vehicles, electrically-, mechanically- or power-assisted vehicles (other than domestic gardening equipment or wheelchairs), caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any parts or accessories for any of these items;
- any property used or held for business, profession or trade purposes other than **business equipment**;
- any part of the **buildings**, except improvements and decoration in the **home** for which **you** are legally responsible under a tenancy agreement.

Credit cards

Credit, cheque, debit and charge cards which **you** or a member of **your family** own or are legally responsible for.

Downloaded electronic information

Non-recoverable electronic information legally downloaded by **you** or a member of **your family** from a legitimate worldwide website, which **you** or a member of **your family** have bought and hold a valid receipt for.

Family

You, your domestic partner, children (including adopted and foster children), parents and other relatives who normally live with **you**.

Definitions (continued)

Home

The private living accommodation, garages and outbuildings (but not a caravan or mobile home) used for domestic purposes, at the address shown on the schedule.

Money

Personal money held for private purposes including:

- cash, cheques, traveller's cheques;
- premium bonds and National Saving stamps and certificates;
- postal or money orders and current postage stamps;
- gift vouchers or tokens and luncheon vouchers;
- travel tickets and sports season tickets;
- phonecards or mobile phone top-up vouchers.

Occupant

You or a member of **your family** or a person authorised by **you** living in the **home**.

Period of insurance

The length of time covered by this insurance (as shown on the schedule) and any extra period for which **we** accept **your** premium.

Personal belongings

Articles which **you** normally wear or carry with **you**.

Personal belongings do not include:

- tools or instruments used or held for business, profession or trade purposes;
- **valuables**;
- **money** and **credit cards**;
- pedal cycles;
- motor vehicles, electrically-, mechanically- or power assisted vehicles (other than domestic gardening equipment);
- caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any parts or accessories for these items;
- any property which is more specifically insured by this or other insurance.

Unfurnished

Without enough furniture and furnishings for normal living purposes.

United Kingdom

England, Scotland and Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Unoccupied

Where **your home** has been left without an **occupant** for more than 30 days in a row.

Valuables

Jewellery, watches, furs, articles made of gold, silver and other precious metals, gemstones, photographic equipment, pictures and other works of art, guns, any collections of stamps, coins, medals or banknotes.

We, us, our

The insurer named on the schedule, which is made up of the Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

You, your

The person or people named on the schedule as the insured and **your family**.

Section one: Buildings

The schedule will show if this cover applies.

What is covered	What is not covered
Insured events Loss or damage to the buildings during the period of insurance caused by the following:	The first £50 of every claim except for Insured events 13 and 14.
1 Fire and smoke.	
2 Earthquake.	
3 Explosion.	
4 Lightning.	
5 Aircraft and other flying objects or anything dropped from them.	
6 Riot, civil commotion, strikes and labour or political disturbances.	
7 Being hit by any vehicle, train or animal.	<ul style="list-style-type: none"> • Loss or damage caused by pets. • Loss or damage caused to: <ul style="list-style-type: none"> – paths or drives by the weight of any vehicle; – roads, land, pavements, piers, jetties, bridges and culverts (a tunnel carrying a stream or open drain under a road or railway).
8 Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.	<ul style="list-style-type: none"> • Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.
9 Falling trees or branches, telegraph poles or lampposts. We will also pay the cost of removing trees or branches that have fallen, if the buildings have been damaged at the same time.	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> – caused by cutting down or trimming trees or branches; – to hedges, fences and gates.
10 Theft or attempted theft.	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> – caused by you or your guests or tenants; – while the home is unfurnished or unoccupied; – while the home is lent, let, sublet or shared, unless there has been forced and violent entry into or exit out of the home.
11 Malicious acts or vandalism.	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> – caused by you or your guests or tenants; – while the home is unfurnished or unoccupied.

Section one: Buildings (continued)

What is covered	What is not covered
<p>12 Flood.</p>	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> – frost; – subsidence, heave or landslip; – rising ground water levels. • Loss or damage to fences and gates.
<p>13 Water or oil leaking or spilling from or freezing in any fixed domestic water or heating installation, swimming pool, washing machine, dishwasher, refrigerator, freezer or aquarium.</p>	<ul style="list-style-type: none"> • The first £250 of every claim • Loss or damage caused by: <ul style="list-style-type: none"> – subsidence, heave or landslip; – faulty workmanship; – chemicals or a chemical reaction; – water escaping from guttering, rainwater downpipes, roof valleys and gullies. • Loss or damage: <ul style="list-style-type: none"> – to the installation itself; – if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device. • Loss or damage while the home is unfurnished or unoccupied.
<p>14 Subsidence or heave of the site on which the buildings stand, or landslip.</p>	<ul style="list-style-type: none"> • The first £1,000 of every claim. • Loss or damage caused by: <ul style="list-style-type: none"> – coastal or river erosion; – new structures bedding down, settling, expanding or shrinking; – newly made-up (surfaced) ground settling; – faulty design, workmanship or materials; – construction work or repairing, demolishing or altering the buildings; – normal settlement, shrinkage or expansion; – the action of chemicals on or the reaction of chemicals with any materials which form part of the buildings. • Loss or damage to: <ul style="list-style-type: none"> – swimming pools, hot tubs, jacuzzis, spas, hard tennis courts, terraces, patios, drives, paths, walls, fences and gates, unless the private living accommodation is damaged at the same time and by the same cause; – solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause; – the buildings, if compensation is provided by law, the National House Building Council Scheme or any other similar guarantee.

Section one: Buildings (continued)

What is covered

15 Storm.

What is not covered

- Loss or damage caused by:
 - frost;
 - subsidence, heave or landslip;
 - rising ground water levels.
- Loss or damage to fences and gates.

Extra benefits included with buildings

We will also cover the following:

What is covered	What is not covered
<p>1 Accidental breakage</p> <p>Accidental breakage of:</p> <ul style="list-style-type: none"> • fixed glass forming part of the buildings including the cost of necessary boarding up before replacing broken glass; • fixed sanitary fittings; • ceramic glass in cooker hobs of built-in units; • fixed solar panels forming part of the buildings. 	<ul style="list-style-type: none"> • The first £50 of every claim. • Loss or damage while the home is unfurnished or unoccupied. • Damage caused by chewing, tearing, scratching or fouling by pets.
<p>2 Loss of rent or costs for alternative accommodation</p> <p>While the home cannot be lived in as a result of loss or damage covered by an insured event under this section, we will pay:</p> <ul style="list-style-type: none"> • rent you would have received from an existing tenant if the home could have been lived in; or • the cost of similar alternative accommodation for you, your family and your pets. 	<ul style="list-style-type: none"> • Any amount over 20% of the sum insured under this section, for any one claim.
<p>3 Selling your home</p> <p>If you sell the home, from the date you exchange contracts, we will give the buyer the benefit of cover under this section, until the sale is completed, as long as this is within the period of insurance. During this period, the new buyer must keep to the terms and conditions of this policy.</p>	<ul style="list-style-type: none"> • Any claim for loss or damage to the buildings if the buyer is insured under any other insurance.
<p>4 Emergency access</p> <p>Loss or damage to the buildings caused by a member of the emergency services breaking into the home:</p> <ul style="list-style-type: none"> • to rescue you, a member of your family, a guest, a tenant or an employee; • to deal with a medical emergency; or • to prevent damage to the home. 	<ul style="list-style-type: none"> • Any amount over £500 for any one claim.

Extra benefits included with buildings (continued)

What is covered	What is not covered
<p>5 Building fees and the cost of removing debris</p> <p>After a claim, which is covered by an insured event under this section, we will pay the following:</p> <ul style="list-style-type: none">• The cost of architects', surveyors', civil engineers', solicitors' and other fees to repair or rebuild the buildings.• The cost of removing debris and demolishing or supporting parts of the buildings which have been damaged, in order to make the site safe.• The extra costs of rebuilding or repairing the damaged parts of the buildings to meet any regulations or laws set by Acts of Parliament or local authorities.	<ul style="list-style-type: none">• Any costs:<ul style="list-style-type: none">– for preparing a claim;– which relate to undamaged parts of the buildings, except the foundations of the damaged parts of the buildings;– involved in meeting regulations and laws if notice was served on you before the loss or damage happened;– for making the site stable• Any amount over 12.5% of the sum insured under this section, for any one claim.
<p>6 Accidental damage to underground cables, pipes and tanks</p> <p>Accidental damage to underground cables, pipes and tanks serving the home for which you are legally responsible</p>	<ul style="list-style-type: none">• The first £50 of every claim.• Loss or damage while the home is unfurnished or unoccupied.• The cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks.• Loss or damage caused by subsidence or heave of the land, or landslip.• Loss or damage caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material.• Delamination of pitch fibre pipes.
<p>7 Metered water</p> <p>Accidental leakage of metered water caused by an insured event.</p> <p>Up to £750 in any period of insurance for charges you have to pay to your water provider.</p> <p>You may only claim this benefit under one section of this document.</p>	<ul style="list-style-type: none">• The first £50 of every claim.• Loss or damage while the home is unfurnished or unoccupied.

Accidental damage to buildings

The schedule will show if this cover applies.

What is covered

Accidental damage to the **buildings**.

What is not covered

- The first £75 of every claim.
- Damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - the **buildings** moving, settling, shrinking, collapsing or cracking;
 - any process of cleaning, repairing, dyeing, renovating or maintaining the **buildings**;
 - faulty workmanship, design or materials; or
 - any water seeping into the **home**.
- Damage to domestic fuel tanks, hard tennis courts, swimming pools, hot tubs, jacuzzis, spas, terraces, patios, drives, paths, walls, fences, gates, roads, land, pavements, piers, jetties, bridges and culverts.
- Damage that happens while the **home** is being demolished or having repairs or alterations carried out to the structure.
- Damage while the **home** is **unfurnished**, **unoccupied**, lent, let, sublet, or is shared.
- Damage shown under the 'What is covered' and 'What is not covered' part of:
 - Insured events 1 to 15; and
 - Extra benefits included with buildings.

Settling claims

We will decide whether to pay the cost of repairing or replacing the part of the **buildings** damaged or destroyed if:

- the sum insured is enough to rebuild the **buildings**;
- the repair or rebuilding is carried out immediately after **we** give **our** approval (other than emergency repairs, which should be carried out immediately); and
- the **buildings** were in a good state of repair and properly maintained.

If the loss or damage to the **buildings** is not repaired or replaced as **we** have explained above, **we** will then decide to pay either:

- the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- the difference between the market value of the **home** immediately before the damage and its value after the damage.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

Sum insured

The most **we** will pay under Section one: Buildings is the sum insured shown on the schedule and adjusted in line with index linking. This includes the extra expenses and fees listed under Extra benefit 5 (Building fees and the cost of removing debris) in Section one: Buildings.

Under-insurance

If at the time of any loss or damage the cost of rebuilding the whole of the **buildings**, in a new condition similar in size, shape and form, is more than the sum insured for **buildings**, **we** will pay only for the loss or damage in the same proportion. For example, if the sum insured for **buildings** only covers two-thirds of the cost of rebuilding the **buildings**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **buildings**, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. **We** will not charge any extra premium for maintaining the sum insured for **buildings**.

Index linking

The sum insured for **buildings** will be index linked and will be adjusted in line with the changes in the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or in line with any other index that **we** decide.

If **you** make a claim, index linking will continue during the period when the repair or rebuilding is being carried out, as long as **you** take reasonable action for the repair or rebuilding to be carried out immediately.

We will not make a charge for index linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

Property owners liability

For the purpose of this section, bodily injury will include death and disease.

What is covered

Liability as the owner of your present home

We will insure **your** liability as owner to pay for accidents happening in and around the **home** during the **period of insurance**. **We** will provide this cover if the accident results in:

- bodily injury to any person other than **you**, or a domestic employee;
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

We will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

What is not covered

Liability arising:

- as occupier of the **buildings**;
- from any agreement or contract unless **you** would have been legally liable anyway;
- from criminal acts;
- as a result of an assault, alleged assault or a deliberate or malicious act;
- from owning or occupying any land or buildings other than the **home**;
- where **you** are entitled to cover from another source;
- from any profession, trade or business;
- from paragliding or parascending;
- from any infectious disease or condition;
- from you owning or using any:
 - power-operated lift;
 - electrically-, mechanically- or power-assisted vehicles (including children's motorcycles and motorcars) or horse-drawn vehicles (other than domestic gardening equipment not licensed for road use);
 - aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
 - caravans or trailers;
 - animals other than **your** pets;
 - animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);
 - dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation.

Property owners liability (continued)

What is covered

Liability as the owner of your previous homes

We will insure **your** liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 as owner of any previous home which **you** occupied, for accidents happening in and around that home which result in:

- bodily injury to any person other than **you** or a domestic employee;
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

We will **not** pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section

What is not covered

Liability arising:

- from an incident which happens over seven years after this insurance ends or the home was sold;
- from any cause for which **you** are entitled to cover under another source;
- from the cost of correcting any fault or alleged fault;
- where a more recent insurance covers the liability.

Section two: Contents

The schedule will show if this cover applies.

What is covered	What is not covered
<p>Insured events</p> <p>Loss or damage to the contents while in the home during the period of insurance caused by the following:</p>	<p>The first £50 of every claim except for Insured event 13.</p>
1 Fire and smoke.	
2 Earthquake.	
3 Explosion.	
4 Lightning.	
5 Aircraft and other flying objects or anything dropped from them.	
6 Riot, civil commotion, strikes and labour or political disturbances.	
7 Being hit by any vehicle or animal.	<ul style="list-style-type: none"> • Loss or damage caused by pets.
8 Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.	
9 Falling trees or branches, telegraph poles or lampposts.	<ul style="list-style-type: none"> • Loss or damage caused by cutting down or trimming trees or branches.
10 Theft or attempted theft.	<ul style="list-style-type: none"> • Any amount over £2,500 for loss or damage from any garage or outbuilding, for any one claim. • Loss or damage: <ul style="list-style-type: none"> – caused by you or your guests or tenants; – while the home is unfurnished, unoccupied, lent, let, sublet or shared, unless there has been forced and violent entry into or exit out of the home; – to valuables or money in any garage or outbuilding.
11 Malicious acts or vandalism.	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> – caused by you or your guests or tenants; – while the home is unfurnished or unoccupied.
12 Flood.	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> – frost; – rising ground water levels. • Loss or damage to contents outside the home.

Section two: Contents (continued)

What is covered	What is not covered
<p>13 Water or oil leaking or spilling from or freezing in any fixed domestic water or heating installation, swimming pool, washing machine, dishwasher, refrigerator, freezer or aquarium.</p>	<ul style="list-style-type: none"> • The first £250 of every claim. • The cost of the water or oil. • Loss or damage caused by: <ul style="list-style-type: none"> – faulty workmanship; – chemicals or a chemical reaction; – water escaping from guttering, rainwater downpipes, roof valleys and gullies. • Loss or damage: <ul style="list-style-type: none"> – to the installation itself; – if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device. • Loss or damage while the home is unfurnished or unoccupied.
<p>14 Subsidence or heave of the site on which the buildings stand, or landslip.</p>	<ul style="list-style-type: none"> • Loss or damage caused by: <ul style="list-style-type: none"> – coastal or river erosion; – new structures bedding down, settling, expanding or shrinking; – newly made-up (surfaced) ground settling; – faulty design, workmanship or materials; – construction work or repairing, demolishing or altering the buildings; – normal settlement, shrinkage or expansion; – solid floor slabs moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause.
<p>15 Storm.</p>	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> – caused by frost; – to contents outside the home.

Extra benefits included with contents

We will also cover the following:

What is covered	What is not covered
<p>1 Accidental breakage</p> <p>Accidental breakage of:</p> <ul style="list-style-type: none"> • glass tops and fixed glass in furniture; • ceramic glass in cooker hobs; • mirrors. 	<ul style="list-style-type: none"> • The first £50 of every claim. • Loss or damage while the home is unfurnished or unoccupied. • Damage caused by chewing, tearing, scratching or fouling by pets.
<p>2 Loss of rent or costs for alternative accommodation</p> <p>While the home cannot be lived in as a result of loss or damage covered by an event insured under this section, we will pay:</p> <ul style="list-style-type: none"> • the amount of rent which you still have to pay, or would have received from an existing tenant; or • the cost of similar alternative accommodation for you, your family and your pets, including the cost of temporary storage for your furniture. 	<ul style="list-style-type: none"> • Any amount over 20% of the sum insured under this section, for any one claim.
<p>3 Television sets, video and audio equipment and computers</p> <p>Accidental damage to:</p> <ul style="list-style-type: none"> • television sets, audio, video and computer equipment in the home; • radio or television aerials and satellite dishes, their fittings and masts fixed to or in the home. 	<ul style="list-style-type: none"> • The first £50 of every claim • Loss or damage caused by: <ul style="list-style-type: none"> – chewing, tearing, scratching or fouling by pets; – frost, the atmosphere, or fading caused by light; – any process of cleaning, repairing, renovating or maintaining the item; – heating, drying, dyeing, washing, restoring, dismantling or breakdown; – faulty workmanship, design or materials; – information being erased or damaged on computer equipment. • Loss or damage to: <ul style="list-style-type: none"> – styluses, recording heads, records, audio tapes, video tapes or cassettes, disks and computer software; – mobile or portable phones or pagers; – computers or computer equipment designed to be portable, while it is being carried, moved or transported; – video cameras and camcorders.

Extra benefits included with contents (continued)

What is covered	What is not covered
<p>4 Metered water</p> <p>Accidental leakage of metered water caused by an insured event.</p> <p>Up to £750 in any period of insurance for charges you have to pay to your water provider.</p> <p>You may only claim this benefit under one section of this document.</p>	<ul style="list-style-type: none"> • The first £50 of every claim. • Loss or damage while the home is unfurnished or unoccupied.
<p>5 Household removal</p> <p>Accidental loss or accidental damage to the contents while professional removal contractors are moving them from the home to your new permanent address within the United Kingdom.</p>	<ul style="list-style-type: none"> • The first £50 of every claim. • Loss or damage to: <ul style="list-style-type: none"> – pictures, china, glass, pottery, porcelain or other brittle substances, and audio, visual and computer equipment, unless they are packed and loaded by professional removal contractors; – money, credit cards or valuables; – property in store, except while it is in a locked removal vehicle overnight.
<p>6 Contents temporarily removed from the home</p> <p>Loss or damage to the contents while temporarily removed from the home, but within the United Kingdom and the loss or damage is caused by:</p> <ul style="list-style-type: none"> • Insured events 1 to 9 or 11 or 13; or • theft or attempted theft (involving a forced and violent entry) from: <ul style="list-style-type: none"> – a bank or safe deposit or while being transported by you to and from any bank or safe deposit; – a building used by you as temporary or holiday accommodation; – a building where you work or are temporarily living. 	<ul style="list-style-type: none"> • Any amount over 20% of the sum insured under this section, for any one claim. • Any amount over £2,500 for contents in garages or outbuildings, for any one claim. • Loss or damage: <ul style="list-style-type: none"> – to property belonging to you while you are living in halls of residence or student accommodation; – caused by theft or attempted theft, unless there has been forced and violent entry into or exit from the building; – while your contents are in a furniture store, salesroom or exhibition; – while the contents are being worn, used or carried by you.
<p>7 Contents in the open</p> <p>Loss or damage caused by Insured events 1 to 11, or 13 to contents kept in the open but within the boundaries of the land belonging to the home.</p>	<ul style="list-style-type: none"> • Any amount over £500 for any one claim. • Loss or damage to: <ul style="list-style-type: none"> – trees, plants shrubs or garden produce; – money, credit cards, valuables; – property in or on any motor vehicle, trailer, boat, caravan or mobile home. • Loss or damage while the home is unfurnished or unoccupied.

Extra benefits included with contents (continued)

What is covered	What is not covered
<p>8 Wedding gifts</p> <p>For fourteen days before and fourteen days after your wedding day, we will increase the sum insured for contents by 10% to cover your wedding gifts.</p>	
<p>9 Religious festivals and birthday or wedding anniversaries</p> <p>For seven days before and seven days after your religious festival, birthday or wedding anniversary, we will increase the sum insured for contents by 10% to cover associated gifts.</p>	
<p>10 Replacing keys and locks</p> <p>If your keys are lost or stolen, we will pay for replacement keys and locks to:</p> <ul style="list-style-type: none"> • intruder alarms and safes installed in the home; and • an outside door of the home. 	<ul style="list-style-type: none"> • Any amount over £250 for any one claim.
<p>11 Fridge and freezer contents</p> <p>Loss or damage to food or drink in any freezer or refrigerator at the home caused by:</p> <ul style="list-style-type: none"> • a change in temperature of the fridge or freezer; • contamination by the escape of refrigerant or refrigerant fumes. 	<ul style="list-style-type: none"> • Any amount over £500 for any one claim. • Loss or damage: <ul style="list-style-type: none"> – caused by the deliberate act of the supply authority; – caused by your deliberate act or neglect; – if your gas or electricity is cut off because you have not paid a bill.
<p>12 Compensation for death</p> <p>If you die from an injury within six months of the injury happening, we will pay £5,000 for each person killed, as long as the injury happens in the home as a result of:</p> <ul style="list-style-type: none"> • fire and smoke; • earthquake, explosion or lightning; • aircraft and other flying objects or anything dropped or falling from them; • strikes and labour or political disturbances; • being hit by any vehicle, train or animal; • theft or attempted theft; • storm or flood; • riot or civil commotion. 	<ul style="list-style-type: none"> • Any person under 16 years of age.

Extra benefits included with contents (continued)

What is covered	What is not covered
<p>13 Downloaded electronic information</p> <p>We will pay the cost of replacing downloaded electronic information following loss or damage to contents which is covered under Section two: Contents.</p>	<ul style="list-style-type: none">• Any amount over £1,000 for any one claim.
<p>14 Tenant's greenhouses and sheds</p> <p>Loss or damage as shown under the "What is covered" and "What is not covered" part of Section one: Buildings for Insured events 1 to 13, to greenhouses and sheds you install at the home address and which you own.</p>	<ul style="list-style-type: none">• Any amount over £1,500 for any one claim.

Accidental damage to contents

The schedule will show if this cover applies.

What is covered

Accidental damage to your contents while they are in the **home**.

What is not covered

- The first £75 of every claim.
- Damage caused by:
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - any process of cleaning, repairing, renovating or maintaining the item;
 - faulty workmanship, design or materials;
 - using the **contents** in a way which is different to the manufacturer's instructions;
 - information being erased or damaged on computer equipment;
 - any water seeping into the **home**.
- Damage to:
 - contact lenses, **money, credit cards**, stamps, coins or other collections;
 - any powered machine while it is being used as a tool and if damage arises directly out of its use;
 - clothing, food and drink;
 - free-standing hot tubs, jacuzzis and spas.
- Damage while the **home** is **unfurnished, unoccupied**, lent, let, sublet or shared.
- Any amount over £1,000 for damage to china, glass, pottery, porcelain or other brittle substances.
- Damage shown under the 'What is covered' and 'What is not covered' part of:
 - Insured events 1 to 15; and
 - Extra benefits included with contents.

Settling claims

We will decide whether to pay the cost of repairing an item or replacing it with a new item in the same form and style, if it is lost or damaged beyond repair. If **we** choose to, **we** can pay the cost of replacing the item using **our** network of suppliers.

We will take off an amount for wear and tear for clothing and household linen.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

We will pay the cost of replacing electronic information **you** have downloaded legally, but only if no copies are available on other electronic or computer devices **you** own.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

Sum insured

The most **we** will pay under Section two: Contents is the sum insured for **contents** shown on the schedule, plus any index linking.

Under-insurance

If at the time of loss or damage the full cost of replacing **your contents** as new is more than the sum insured for **contents**, **you** will have to pay a share of the claim. For example, if the sum insured for **contents** only covers two-thirds of the replacement value of the **contents**, **we** will only pay two-thirds of the claim.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **contents**, as long as **you** take any reasonable measures **we** suggest to prevent further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for **contents**.)

Index linking

The sum insured for **contents** will be index linked. This means that the sum insured for **contents** will be adjusted in line with changes in the National Statistics Retail Price Index or in line with any other index that **we** decide.

If **you** make a claim, the index linking will continue during the period when the repair or replacement is being carried out, as long as **you** take reasonable action for the repair or replacement to be carried out immediately.

We will not make a charge for index linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

If **you** are not able to provide **us** with proof of value and/or ownership, this may affect how **we** deal with **your** claim.

Contents liability

For the purpose of this section, bodily injury will include death and disease.

What is covered

Personal liability

Your legal liability to pay compensation for:

- bodily injury to any person other than **you**, or a domestic employee;
- loss or damage to property which **you**, or **your** domestic employees do not own or have legal responsibility for.

We will provide this cover for accidents which happen during the **period of insurance** and within the **United Kingdom** or during a temporary visit of not more than 30 days elsewhere in the world.

The most **we** will pay is £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

Occupiers liability

Your legal liability to pay compensation as occupier of the **home** and the land belonging to the **home** for any events which result in:

- bodily injury to any person other than **you** or a domestic employee;
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

The most **we** will pay is £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

What is not covered

Liability arising:

- as owner of the **home**;
- from any agreement or contract unless **you** would have been legally liable anyway;
- from criminal acts;
- as a result of an assault, alleged assault or a deliberate or malicious act;
- from owning or occupying any land or buildings other than **your home**.
- where **you** are entitled to cover from another source;
- from any profession, trade or business;
- from paragliding or parascending;
- from any infectious disease or condition;
- from **you** owning or using any:
 - power-operated lift;
 - electrically-, mechanically- or power-assisted vehicles (including children's motorcycles and motorcars) or horse-drawn vehicles (other than domestic gardening equipment not licensed for road use);
 - aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
 - caravans or trailers;
 - animals other than **your** pets;
 - animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);
 - dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation;
 - firearms, other than properly licensed shotguns.

Contents liability (continued)

<p>What is covered</p> <p>Liability as a tenant</p> <p>We will pay up to 10% of the sum insured for contents for amounts that you legally have to pay under a tenancy agreement following:</p> <ul style="list-style-type: none"> • loss or damage caused by Insured events 1 to 13 of Section one: Buildings; • accidental damage and breakage as described in Section one: Buildings under Extra benefits 1 and 6. <p>We will only provide this cover if the loss or damage happens during the period of insurance.</p> <p>If you die, your personal representatives will have the benefit of this section for your liability for an event covered by this section.</p>	<p>What is not covered</p> <ul style="list-style-type: none"> • The first £50 of every claim. • Loss or damage: <ul style="list-style-type: none"> – while the home is unfurnished or unoccupied; – shown under the 'What is not covered' part of Section one: Buildings.
<p>Accidents to domestic employees</p> <p>Your legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service at the home.</p> <p>The most we will pay is £5,000,000 for any one event plus any costs and expenses we have agreed to in writing.</p> <p>If you die, your personal representatives will have the benefit of this section for your liability for an event covered by this section.</p>	
<p>Unpaid damages</p> <p>We will pay up to £100,000 (including legal costs) which you have been awarded by a court within the United Kingdom and which has not been paid to you within three months of the date of the award. We will only provide this cover if:</p> <ul style="list-style-type: none"> • there is not going to be an appeal; • the incident giving rise to the claim happened within the United Kingdom and during the period of insurance; • you would have been entitled to a payment under the Personal liability part of Section two: Contents if the award had been made against you rather than to you; <p>and</p> <ul style="list-style-type: none"> • the person who owes the award does not live with you. <p>We may take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance.</p>	

Section three: Personal items

The schedule will show if this cover applies.

What is covered

Accidental loss, damage or theft anywhere in the world to:

1 Specified items

We will pay the cost of replacing or repairing any item specified on the schedule.

We will not pay more than the sum insured for that item as shown on the schedule.

2 Unspecified **valuables**, clothing and **personal belongings**

We will pay the cost of replacing or repairing **your valuables**, clothing and **personal belongings**.

The most **we** will pay for any one item is £1,000 (unless shown differently on the schedule).

3 Pedal cycles

We will pay the cost of replacing or repairing **your** pedal cycle or accessories.

The most **we** will pay for any one pedal cycle is £750 (unless shown differently on the schedule).

What is not covered

- The first £50 of every claim.
- Loss or damage caused by:
 - theft or attempted theft while the **home** is **unfurnished, unoccupied**, lent, let, sublet or shared;
 - chewing, tearing, scratching or fouling by pets;
 - frost, the atmosphere, or fading caused by light;
 - deterioration, cleaning, heating, drying, dyeing, restoration, renovation or while being worked upon;
 - faulty workmanship, design or materials;
 - scratching, denting or chipping;
 - guns rusting or bursting their barrels;
 - theft or attempted theft from an unlocked hotel room;
 - items being confiscated or detained by customs or other officials;
 - using an item in a way which is different to the manufacturer's instructions;
 - misfiling of electronic documents or records, including files containing downloaded music and pictures and any loss arising from the cost of remaking any film, disc or tape, or the value of any information contained on it.
- Any amount over £750 for theft from an unattended motor vehicle. **We** will not pay any amount unless the property was concealed in a glove compartment, locked luggage compartment or locked boot and all windows and sunroofs were securely closed and all doors locked.
- Loss or damage to:
 - recording heads, audio tapes, video tapes or cassettes, discs and computer software;
 - sports equipment while in use;
 - contact lenses or hearing aids while **you** are swimming or involved in water sports;
 - any powered machine while used as a tool if the loss or damage arises directly out of its use;
 - any property which **you** normally keep outside the **home**.
- Loss or damage:
 - caused by theft of pedal cycles left unattended while outside the boundary of the **home**, unless the cycle frame is attached to a permanent structure by a security device, or kept in a locked building;
 - to pedal cycle accessories or spare parts unless the cycle is stolen at the same time;
 - to the pedal cycle while it is being used for racing, pace-making or trials;
 - to pedal cycles while let out on hire or used other than for private purposes.

Settling claims

We will decide whether to pay the cost of repairing an item or replacing it with a new item in the same form and style if it is lost or damaged beyond repair. If **we** choose to, **we** can pay the cost of replacing the item using **our** network of suppliers.

We will take off an amount for wear and tear for clothing.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

We will pay the cost of replacing electronic information **you** have downloaded legally, but only if no copies are available on other electronic or computer devices **you** own.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

Sum insured

The most **we** will pay under Section three: Personal items is the sum insured shown on the schedule.

Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for personal items, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for personal items.)

Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

In settling claims for loss or damage to any specified personal item valued £2,500 or more, **you** must provide **us** with the original purchase receipt or a written valuation, which is less than five years old, from a professional valuer.

If **you** are not able to provide **us** with adequate evidence of value, this may affect how **we** deal with **your** claim.

Section four: Money and credit cards

The schedule will show if this cover applies.

What is covered	What is not covered
<p>Money</p> <p>We will pay for loss or damage to your money anywhere in the world.</p> <p>The most we will pay is the amount shown on the schedule.</p>	<ul style="list-style-type: none">• The first £50 of every claim.• Any losses which are not reported to the Police within 24 hours of discovering the loss.• Loss of value or shortages due to mistakes.• Loss of money from the home while the home is unoccupied or unfurnished, or if any part of it is let, sublet or shared, unless there has been forced and violent entry into or exit out of the home.
<p>Credit cards</p> <p>We will pay up to the amount which you become legally liable to pay under the terms of your personal credit card agreement if it is used by anyone without your permission, anywhere in the world.</p>	<ul style="list-style-type: none">• Any losses which are not reported to the Police and the card company within 24 hours of discovering the loss.• Any loss due to you breaking the conditions of using the credit card.• Any loss arising from unauthorised use by you or anyone living with you.• Any loss as a result of a credit card being taken from the home and used, if any part of the home is let, sublet, or shared, unless force or violence has been used to get into or out of the home.
<p>Season tickets</p> <p>We will pay up to the amount shown on the schedule for the cost of replacing a season ticket to travel to and from your place of work, from the date you lost the ticket, to the date the original ticket runs out, if you cannot get another copy.</p>	<ul style="list-style-type: none">• The first £50 of every claim.• Any loss not reported to the issuer of the season ticket within 24 hours of discovering the loss.

Section five: Legal expenses

The schedule will show if this cover applies.

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Inter Partner Assistance SA, on whose behalf **we** act.

If **You** make a valid claim under this insurance, **We** will appoint **Our** panel solicitors, or their agents, to handle **Your** case. **You** are not covered for any other legal representatives' fees unless court proceedings are issued or a **Conflict of Interest** arises. Where, following the start of court proceedings or a **Conflict of Interest** arises, **You** want to use a legal representative of **Your** own choice, **You** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**.

The insurance covers **Advisers' Costs** and other costs and expenses as detailed under the separate sections of cover, up to the **Limit of Indemnity** where:

- a) the **Insured Incident** takes place in the **Insured Period** and within the **Territorial Limits**;
and
- b) the **Legal Action** takes place in the **Territorial Limits**.

Section five: Legal expenses (continued)

Definitions

Adviser	Our specialist panel solicitors or their agents appointed by Us to act for You or, and subject to Our agreement, where court proceedings have been started or a Conflict of Interest arises, another legal representative nominated by You .
Advisers' Costs	Reasonable legal or accountancy fees and disbursements incurred by the Adviser or other legal representative with Our prior written authority. Legal expenses shall be assessed on the standard basis and third party's costs shall be covered if awarded against You and paid on the standard basis of assessment.
Computer	Any computer or other electronic data processing device, equipment or system or any hardware, software, programme, instruction, data or component utilised or intended to be utilised in or by such item, or any actual or intended function of or process performed by any of them.
Conflict of Interest	There is a Conflict of Interest if Your Advisers' duty to act in Your best interests in relation to Your claim conflicts with, or there is a significant risk that it may conflict with, any duty Your Adviser owes, or obligation it has, to any other party.
Excess	The amount that You must pay towards the cost of any claim as stated below: Employment and Property Damage section: £250 All other sections: £0
Insurance Providers	Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group.
Insured Incident	The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one Insured Incident shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.
Insured period	One year from the inception or renewal date shown on Your insurance schedule.
Legal action(s)	The pursuit or defence of civil legal cases for damages or injunctions.
Limit of indemnity	The maximum payable in respect of an Insured Incident is stated below: All sections: £50,000
Standard Advisers' Costs	The level of Advisers' Costs that would normally be incurred in using a nominated adviser of our choice.
Territorial limits	Great Britain, Northern Ireland, The Isle of Man and the Channel Islands.
We/Us/Our	Arc Legal Assistance Limited who have arranged this insurance and administer it on behalf of the Insurance Providers .
You/Your	Any person who has paid the premium, or on whose behalf the premium has been paid and been declared to Us by Your insurance advisor and is permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to Your family members normally resident with You . If You die, Your personal representatives will be covered to pursue or defend cases covered by this insurance on Your behalf that arose prior to Your death.
Vehicle	Any motor Vehicle or motorcycle owned by You .

Section five: Legal expenses (continued)

Cover

Consumer pursuit

What is insured

Advisers' Costs to pursue a **Legal Action** following a breach of a contract **You** have for buying or renting goods or services for **Your** private use. This includes the purchase of **Your** main home. The contract must have been made after **You** first purchased this insurance and, in respect of disputes over the purchase of **Your** main home, the purchase must have commenced at least 180 days after **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

What is not insured

Claims:

- where the amount in dispute is less than £250 plus VAT;
- involving a motor **Vehicle** owned by **You** or which **You** are legally responsible for;
- in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.

Personal injury

What is insured

Advisers' Costs to pursue a **Legal Action** for financial compensation for damages following an accident resulting in **your** personal injury or death against the person or organisation directly responsible.

What is not insured

Claims:

- arising from medical or clinical treatment, advice, assistance or care;
- arising from stress, psychological or emotional injury;
- arising from illness, personal injury or death which is caused gradually or is not caused by a specific event;
- involving a motor **Vehicle** owned by **You** or which **You** are legally responsible for.

Employment disputes

What is insured

Advisers' Costs to pursue a **Legal Action** brought before an employment tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach of **Your** contract of employment.

Section five: Legal expenses (continued)

Employment disputes

What is not insured

Claims:

- where the breach of contract occurred within the first 90 days after **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began;
- for a dispute with an employer or ex-employer unless it is pursued in an employment tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man);
- for **Advisers' Costs** of any disciplinary investigatory or grievance procedure connected with **Your** contract of employment or the costs associated with any compromise agreement;
- where the breach of contract is alleged to have commenced or to have continued after termination of **Your** employment;
- for an allegation of less favourable treatment between men and women in terms of pay and conditions of employment;
- for **Advisers' Costs** awarded by an employment or employment appeals tribunal that **You** are ordered or agree to pay.

Property damage

What is insured

Advisers' Costs to pursue a **Legal Action** for financial compensation for damages against a person or organisation that causes physical damage to **Your** main home. The damage must have been caused after **You** first purchased this insurance.

What is not insured

Claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.

Consumer defence

What is insured

Advisers' Costs to defend a **Legal Action** brought against **You** following a breach of a contract **You** have for selling goods (in a private capacity) for the private and personal use of another person. This includes the sale of **Your** main home. The contract must have been made after **You** first purchased this insurance and, in respect of disputes over the sale of **Your** main home, the sale must have commenced at least 180 days after **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

What is not insured

Claims:

- where the amount in dispute is less than £250 plus VAT;
- involving a motor **Vehicle** owned by **You** or which **You** are legally responsible for;
- in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.

Section five: Legal expenses (continued)

Telephone helplines

Legal Helpline

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to **You** or any member of **Your** household.

Specialist lawyers are at hand to help **You**. If **You** need a lawyer or accountant to act for **You** and **Your** problem is covered under this insurance, the Helpline will ask **You** to complete and submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively, they will send a claim form to **You**. If **Your** problem is not covered under this insurance, the helpline may be able to offer **You** assistance under a private funding arrangement.

Simply telephone **0844 770 1040** and quote “Breeze Family Legal Expenses”.

Debt Counselling Helpline

Managing money well is sometimes overlooked in the pressures of daily lives. **You** can talk about any financial concerns or worries through **our** 24/7 Debt Counselling Helpline.

Expert confidential help is at hand through **Our** trained independent counsellors ready to assist with counselling, support, advice and help. If **Your** debt is complicated, the counsellor can also direct **Your** call to **Our** specialist debt experts who will talk through the stages of prioritising the debts and steps to resolution. Importantly, once **You** are managing **Your** money concerns, the support of **Our** counsellors is available 24/7 to help **You** find better ways to control future spending and deal with money related issues.

Simply telephone **0844 770 1036** and quote “Breeze Family Legal Expenses”.

Additional legal services

In this package, **Our** aim is to provide a wide ranging insured legal service. Inevitably there are areas where it is not possible to insure legal expenses, in particular those which everybody at some time faces, but which are nevertheless often expensive and sometimes unexpected. Examples are:

- legal expenses arising from the sale or purchase of the home and re-mortgaging;
- divorce and child custody issues;
- wills and probate.

To help **You** deal with these and other matters which may arise, **We** are able to give **You** access to discounted legal services provided by **Us** in partnership with **Our** panel solicitors. **Our** panel solicitors are one of the country’s leading law firms with expertise in all areas where assistance is likely to be required.

If **You** would like to make use of the service, please contact the number above for an initial telephone consultation which will be provided at no cost to **You**. **Our** panel solicitors will give **You** a quotation for the likely cost of their representation and it will then be **Your** decision whether **You** appoint them to act for **You**.

Section five: Legal expenses (continued)

General exclusions

1. There is no cover where:

- the **Insured Incident** began to start or had started before **You** bought this insurance;
- **You** should reasonably have known when buying this insurance that the circumstances leading to a claim under this insurance already existed;
- a reasonable estimate of **Your Advisers' Costs** of acting for **You** is more than the amount in dispute;
- **You** fail to give full information or facts to **Us** or to the **Adviser** on a matter material to **Your** claim;
- something **You** do or fail to do prejudices **Your** position or the position of the **Insurance Providers** in connection with the **Legal Action**;
- **Advisers' Costs** or any other costs and expenses incurred which have not been agreed in advance or are above those for which **We** have given **Our** prior written approval;
- where **You** have other legal expenses insurance cover.

2. There is no cover for:

- the **Excess**;
- **Advisers' Costs** or any other costs incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party or which are not reasonable or necessary;
- the amount of **Advisers' Costs** in excess of **Our Standard Advisers' Costs** where **You** have decided to use an **Adviser** of **Your** own choice;
- **Advisers' Costs** arising from any private prosecution;
- damages, interest, fines or costs awarded against **You** in a criminal court;
- claims over loss or damage where that loss or damage is covered under another insurance;
- claims made by or against **Your** insurance advisor, the **Insurance Providers**, the **Adviser** or **Us**;
- any claim **You** make which is false or fraudulent;
- defending **Legal Actions** arising from anything **You** did deliberately or recklessly;
- appeals without the prior written consent of **Us**;
- the costs of any legal representative other than those of the **Adviser**;
- prior to the issue of court proceedings or a **Conflict of Interest** arising;
- any costs which **You** incur and wish to recover which **You** cannot substantiate with documentary evidence;
- **Advisers' Costs** if **Your** claim is part of a class action or will be affected by or will affect the outcome of other claims.

3. There is no cover for any claim directly or indirectly arising from:

- patents, copyrights, trademarks, merchandise marks, service marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements and passing off;
- **Computer** software other than proprietary packaged software that has not been tailored to **Your** requirements;
- planning law;
- constructing buildings or altering their structure;
- libel, slander or verbal injury;
- a dispute between **You** and someone **You** live with or have lived with;
- a lease or licence to use property or land;
- a venture for gain by **You** or **Your** business partners;
- a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled;
- an application for a judicial review;
- defending or pursuing new areas of law or test cases;
- a dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to **You**;
- professional negligence in relation to services provided in connection with a matter not covered under this insurance;
- subsidence, land heave, land slip, mining or quarrying;
- a tax or levy relating to **You** owning or living in **Your** home;
- a manufacturer's warranty or guarantee.

Section five: Legal expenses (continued)

General exclusions

4. Contracts (Rights of Third Parties) Act 1999

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

Section five: Legal expenses (continued)

Conditions

1. Cancellation

You may cancel this insurance at any time by writing to **Your** insurance advisor providing fourteen days written notice. If **You** exercise this right within fourteen days of taking out this insurance, **You** will receive a refund of premium provided **You** have not already made a valid claim against the insurance.

We may cancel the insurance by giving fourteen days notice in writing to **You** at the address shown on the schedule, or alternative address provided by **You**. No refund of premium shall be made.

2. Claims

- a) **You** must notify claims as soon as reasonably possible once **You** become aware of the incident and within no more than 180 days of **You** becoming aware of the incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, **Our** position has been prejudiced. **You** can complete and submit **Your** claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively, **We** will send **You** a claim form which must be returned promptly with all relevant information.
- b) **We** may investigate the claim and take over and conduct the **Legal Action** in **Your** name. Subject to **Your** consent which shall not be unreasonably withheld, **We** may reach a settlement of the **Legal Action**.
- c) **You** must supply at **Your** own expense all of the information which **We** reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a **Conflict of Interest** arises, and **You** wish to nominate a legal representative to act for **You**, **You** may do so. Where **You** have elected to use a legal representative of **Your** own choice, **you** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**. The **Adviser** must:
 - i) represent **You** in accordance with **Our** standard conditions of appointment;
 - ii) confirm in writing that he will enable **You** to comply with **Your** obligations under this insurance;
 - iii) agree with **Us** the rate at which his costs will be calculated. If no agreement is reached, the Law Society will be asked to nominate another legal representative and this nomination shall be binding.
- d) The **Adviser** will:
 - i) provide a detailed view of **Your** prospects of success including the prospects of enforcing any judgment obtained;
 - ii) keep **Us** fully advised of all developments and provide such information as **We** may require;
 - iii) keep **Us** advised of **Advisers' Costs** incurred;
 - iv) advise **Us** of any offers to settle and payments in to court. If against **Our** advice such offers or payments are not accepted, there shall be no further cover for **Advisers' Costs** unless **We** agree in **Our** absolute discretion to allow the case to proceed;
 - v) submit bills for assessment or certification by the appropriate body if requested by **Us**;
 - vi) attempt recovery of costs from third parties.
- e) In the event of a dispute arising as to **Advisers' Costs**, **We** may require **You** to change **Adviser**.
- f) **Insurance Providers** shall only be liable for costs for work expressly authorised by **Us** in writing and undertaken while there are reasonable prospects of success.
- g) **You** shall supply all information requested by the **Adviser** and **Us**.
- h) **You** are responsible for any **Advisers' Costs** if **You** withdraw from the **Legal Action** without **Our** prior consent. Any costs already paid under this insurance will be reimbursed by **You**.
- i) **You** must instruct the **Adviser** to provide **Us** with all information that **We** ask for and report to **Us** as **We** direct at their own cost.

Section five: Legal expenses (continued)

Conditions

3. Disputes

Subject to **Your** right to refer a complaint to the Financial Ombudsman Service (see 'How to make a claim'), any dispute between **You** and **Us** may, where **We** both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator, the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

4. Reasonable prospects

At any time, **We** may form the view that **You** do not have a reasonable chance of winning the case and achieving a reasonable outcome. If so, **We** may decline support or any further support. In forming this view, **We** may consider:

- a) the amount of money at stake;
- b) whether a reasonable person without legal expenses insurance would wish to pursue or defend the matter;
- c) the prospects of being able to enforce a judgment;
- d) whether **your** interests could be better achieved in another way.

5. English law

This contract is governed by English law.

6. Language

The language for contractual terms and communication will be English.

Section five: Legal expenses (continued)

Customer service information

How to make a claim

As soon as **You** have a legal problem that **You** may require assistance with under this insurance, **You** should telephone the Legal Helpline.

In general terms, **You** are required to immediately notify **Us** of any potential claim or circumstances which may give rise to a claim. If **You** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the Legal Helpline.

Data Protection Act

Your details and details of **Your** insurance cover and claims will be held by **Us** and or the **Insurance Providers** for underwriting, processing, claims handling and fraud prevention subject to the provisions of the Data Protection Act 1998.

Customer service

Our aim is to get it right, first time, every time. If **We** make a mistake, **We** will try to put it right straightaway. If **You** are unhappy with the service that has been provided, **You** should contact **Us** at the address below. **We** will always confirm to **You**, within five working days, that **We** have received **Your** complaint. Within four weeks, **You** will receive either a final response or an explanation of why the complaint has not been resolved yet plus an indication of when **You** will receive a final response. Within eight weeks, **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when **You** will receive a final response. After eight weeks, if **You** are unhappy with the delay, **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** can also refer to the Financial Ombudsman Service if **You** cannot settle **Your** complaint with **Us**.

Our contact details are:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel: 0844 770 9000
Email: claims@arclegal.co.uk

The Financial Ombudsman Service contact details are:

Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London, E14 9SR.

Tel: 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)

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

(These procedures do not affect **your** right to take legal action if necessary).

Compensation

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance cannot meet their obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

Section five: Legal expenses (continued)

Customer services information

Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. **Our** Firm Reference Number is 305958. **Our** permitted business is arranging with a view to transactions in non-investment insurance contracts, arranging (bringing about) non-investment insurance contracts, advising on non-investment insurance contracts, dealing as an agent in non-investment insurance contracts and assisting in the administration and performance of non-investment insurance contracts. **You** can check this on the Financial Services Register by visiting the website www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234.

Inter Partner Assistance (IPA) is a branch of Inter Partner Assistance SA (IPA SA) based in Belgium. IPA SA is authorised by the l'Autorité des Services et Marchés Financiers in Belgium (their regulatory arm) and regulated by the Financial Conduct Authority here in the UK. Their Firm Reference Number is 202664. Their regulative activities are miscellaneous financial loss, legal expenses and assistance.

IPA is a member of the Association of British Insurers.

IPA address details are:

Inter Partner Assistance
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR
Registered Branch Number: FC008998

General exclusions

The following exclusions apply to the whole of your insurance.

This insurance does not cover:

- direct or indirect loss or damage to any property;
- any legal liability;
- costs and expenses; or
- death or injury to any person;

caused by, contributed to or arising from the following:

1 Radioactive contamination

Radioactive contamination from:

- ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

2 War

War, invasion, civil war, revolution, acts of foreign enemy, hostilities (whether war declared or not), rebellion, insurrection, military or usurped power.

3 Loss of value

Loss of market value after repair or replacement is paid for under this policy.

4 Sonic bangs

Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

5 Pollution or contamination

Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

We will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems.

6 Computer viruses and computers failing to recognise the date

Computer viruses or electronic data being erased or corrupted. The failure of any equipment to correctly recognise the date or a change of date. In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.

7 Wear and tear

Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, vermin, insects, moth, parasites, any cause that happens gradually, or mechanical or electrical breakdown.

8 Indirect loss

Indirect loss of any kind.

General exclusions (continued)

9 Terrorism

Biological or chemical contamination due to or arising from:

- terrorism; or
- steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm;
 - putting the public or any section of the public in fear
- if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

10 Deliberate acts

Any accident, injury, loss or damage caused deliberately, maliciously or wilfully by **you, your family**, guests, tenants, employees or any person lawfully in the **home**.

11 Business use

Any property used or held for business, profession or trade purposes other than as provided by **business equipment**.

12 Deception

Any loss or damage caused by deception (when someone persuades **you** to give or sell them **your** belongings by misleading **you**) unless the only deception is getting into the **home**.

13 Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General conditions

The following conditions apply to the whole of your insurance.

1 Reasonable care

You must keep **your** property in a good condition and state of repair, and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

All security devices at the **home** must be maintained in good order throughout the **period of insurance** and be put into full and effective use at all times when the property is left unattended.

2 Telling us about a change

You must tell **us** as soon as possible about any changes in the information **you** have provided to **us** which happens before or during any period of insurance. **We** will tell **you** if such change affects **your** insurance and if so, whether the change will result in revised terms and/or premium being applied to **your** policy. If **you** do not inform **us** about a change it may affect any claim **you** make or could result in **your** insurance being invalid.

You must tell **us** about the following if **you**:

- **you** plan to carry out building works at the **home**;
- **you** buy new furniture or other household goods as the amount insured for **contents** may need to be increased;
- **you** change **your** address;
- **you** plan to leave or make the **home unfurnished** or **unoccupied** (either temporarily or permanently);
- **you** change how the **home** is used (for example, start a business) or take in lodgers, tenants or paying guests;
- **you** are in the process of being or have been declared bankrupt, or have received a police caution for or been convicted of or charged with an offence other than motoring offences;
- the **home** is used for **your** business, trade or profession;
- the **home** is not in good condition or repair.

3 Claims

When there is a claim or possible claim, **you** must tell **us** as soon as possible.

For loss or damage claims, **you** must:

- give **us** (at **your** own expense) any documents, information and evidence **we** need;
- tell the Police immediately if **you** have suffered a theft, attempted theft or malicious damage or vandalism, and obtain an incident number;
- take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage.

For liability claims, **you** must send **us** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

4 Disclosure and retrospective action

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this insurance and setting its terms and premium **we** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- charge **you** more for **your** insurance or reduce the amount **we** pay on a claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** policy in accordance with the cancellation condition on page 10.

If **we** establish that **you** deliberately or recklessly provided **us** with false information **we** will treat this insurance as if it never existed, decline all claims and retain the premium.

We or **your** insurance advisor will write to **you** if **we**:

- intend to treat this insurance as if never existed; or
- need to amend the terms of **your** policy; or
- require **you** to pay more for **your** insurance.

5 Our rights after a claim

We may enter any building where loss or damage has happened, take possession of the insured damaged property and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this insurance, **we** may take over, defend or settle any claim in **your** name.

We can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

6 Fraudulent claims

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under the policy, knowing the claim is false or exaggerated in any way;
- makes a statement to support a claim, knowing the statement is false;
- submits a document in support of a claim knowing the document to be forged or false in any way;
- makes a claim for any loss or damage which **you** knew about or deliberately caused

we:

- will not pay the claim and all cover under this policy will cease;
- will not pay any other claim which has been or will be made under the policy;
- may at **our** option declare the policy void;
- will be entitled to recover from **you**, the amount of any claim **we** have already paid under the policy since the last renewal date;
- will not return any premiums **you** have paid; and
- may inform the Police.

7 Disagreement over the amount of the claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

General conditions (continued)

8 Cancellation

You right to change **your** mind.

You may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

Cancellation after the withdrawal period

You may cancel this insurance after the withdrawal period by giving **us** notice in writing. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**, (as long as **you** have not made a claim within the **period of insurance**). **We** will make a charge equal to the period of cover **you** have had, but this charge will be at least £25 plus the Insurance Premium Tax (IPT).

We may cancel the insurance by sending **you** 14 days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** (as long as **you** have not made a claim).

Where the premium is paid via direct debit installment scheme and **we** have been unable to collect a payment, **we** will contact **you** in writing requesting payment by a specific date. If **we** do not receive payment by this date, **we** will write to **you** again notifying **you** that payment has not been received and giving **you** seven days' notice of a final date for payment. This letter will also notify **you** that if payment is not received by this date, **your** policy will be cancelled. If payment is not received by that date, **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place. If **we** have accepted a claim for loss or damage under this insurance, **we** may take any premium instalments **you** owe from the claim payment.

9 Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

10 More than one home

Each **home** covered by this insurance will be insured as though a separate document applies to each.

Making a claim

The following guidelines are to help you if you have a loss under Sections one to four.

If **you** need to make a claim:

- Check **your** policy booklet and **your** schedule to see if **you** are covered.
- Give immediate notice to the Police in respect of any theft, attempted theft, malicious damage or vandalism and obtain an incident number.
- Contact **your** insurance adviser as soon as reasonably possible, quoting **your** policy number. They will register **your** claim and tell **you** what to do next.
- Do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you**.
- Let **us** know if **you** receive any information or communication about the event or cause.
- Make no admission of liability or offer, promise or payment without **our** written consent.

If you need to make a claim for Section five: Legal expenses

If **your** schedule shows **you** are covered for legal expenses, see 'making a claim' under Section five: Legal expenses.

How to complain

We aim to offer a first class service. However, if **you** need to complain:

- Contact **your** insurance adviser who will be pleased to help **you**.
- If **your** complaint is about a claim under Sections one to four, please contact **your** claims handler whose details will be shown in **your** claims documents.
- If **your** complaint is about **your** Legal expenses cover or claim, see Section 5: Family legal expenses.
- In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to The Compliance Department, Novae Syndicates Limited, 21 Lombard Street, London, EC3V 9AH, e-mail – complaints@novae.com, or to the Complaints team at Lloyd's.

Their address is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

- If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

These procedures do not affect **your** right to take legal action.

Helpful hints

We recommend that you take simple precautions for your own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

Fire prevention

Do

- Check your electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits. Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if you are in doubt.
- Always unplug non-essential appliances before you go to bed, especially electric blankets.
- Be careful with cigarette ends, ashtrays and hot irons.
- Install a suitable fire extinguisher. You should put one in the kitchen.
- Make sure that all open fires are properly guarded – even if they appear to be out – especially at night.
- Have your chimney swept and flues regularly checked, at least once a year (if you use open fires).

Don't

- Smoke in bed.
- Move or fill oil heaters when they are alight.
- Let children play with matches or fire.
- Leave a pan of fat unattended on the cooker.

Water damage

- Insulate exposed water pipes and tanks in the roof area.
- Turn off the water supply and drain out the system if you leave the property empty in the winter months. Or leave the central heating on throughout the home to maintain a minimum temperature of 15°C and consider leaving the loft access open so that warm air can move into the roof space. This will reduce the possibility of the pipes and tank freezing.
- If, despite your precautions, your pipes freeze, thaw them out slowly using hot water bottles or hairdryers. Never use a blowlamp or warm air paint stripper gun.

Security

- Make sure you have good quality locks fitted to all of your outside doors and all accessible windows.
- Use the door and window protections when you leave the home unattended and remove the keys from the locks (including the garage).
- Do not leave keys under the mat or inside the letter box, or anywhere else they can be found easily.
- Leave a light on, on a timer, in a room other than the hall when you are out in the evening or overnight.
- Do not leave large amounts of money in the home.
- Do not leave valuable property in unattended vehicles.
- Photograph your valuables and keep copies of valuations and receipts. These are extremely helpful in case they are lost or stolen, not only to us but also to the Police.

When you go away on holiday

- Tell your local Neighbourhood Watch about your holiday.
- Stop newspaper and milk deliveries. Do not advertise your absence.
- Place any valuables which are not being carried or worn with a bank or other suitable deposit.
- Make certain that all doors and windows are closed and locked. If you have an alarm, make sure this is switched on.
- Leave your key with a trusted neighbour and ask them to look in and inspect the home occasionally.