















































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 Where am I covered? This insurance covers properties located in England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands as named on the schedule. Sections two, three and four provide cover on a worldwide basis while temporarily away from your home.																																																											
 What are my obligations? You must notify your broker: <ul style="list-style-type: none"> as soon as reasonably possible if you become aware that information you have given us is inaccurate; within 14 days of you becoming aware of any changes in the information you have provided to us which happen before or during the period of insurance; at least 30 days before you start any work to extend, renovate, build or demolish any part of the buildings, or any work involving the use of heat, where the contract value is more than £75,000; if you make any changes that will downgrade the security or fire protections at your home; if you stop using your home as your permanent home; if you regularly leave your home unoccupied or regularly leave the home unattended at night; or the claims handler within 30 days, giving full details of anything relating to a claim. It is your responsibility to ensure that the amount of insurance cover you buy represents the full value of your property. You must inform the police as soon as reasonably possible following malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or loss of property. If a claim for liability is made against you, you must as soon as reasonably possible forward to your broker or the claims handler any letter, claim, writ, summons or other legal document you receive. You must not admit liability or offer or agree to settle any claim without our written permission.																																																											
 When and how do I pay? For full details of when and how to pay, you should contact your broker.																																																											
 When does the cover start and end? This insurance is issued for a twelve month period. Cover start and end dates will be shown on your schedule.																																																											
 How do I cancel the contract? You can cancel this insurance at any time by contacting your broker. During the 14 day cooling off period, we will provide a full refund of the premium paid unless you have made a claim on this insurance. After the 14 day cooling off period, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered unless you have made a claim on this insurance.																																																											