



# TENANTS CONTENTS INSURANCE SCHEME

## POLICY BOOKLET



**THIS INSURANCE DOES NOT COVER YOUR PROPERTY  
AGAINST EVERYTHING THAT CAN HAPPEN**

**PLEASE READ THE POLICY AND QUERY  
ANYTHING YOU DO NOT UNDERSTAND**



# HOME CONTENTS INSURANCE

## INTRODUCTION

This is YOUR Tenants Contents Insurance Policy. It explains YOUR insurance protection in detail.

Please read it carefully and keep it in a safe place.

Please check YOUR policy SCHEDULE enclosed with YOUR policy to ensure the details WE hold are correct.

If after reading YOUR policy YOU have any questions please contact YOUR insurer, AVIVA or the ADMINISTRATOR (see back cover for contact details).

It will help US to deal with YOUR enquiry if YOU give the name of the scheme YOU belong to.

## Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on YOUR network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

## VERY IMPORTANT – PLEASE READ

No insurance policy protects against everything. Only the causes listed in the section named “Policy Cover” are insured under this Policy (subject to Policy Conditions and **EXCLUSIONS**).

Any loss or damage not listed in the Policy Cover Section is NOT covered.

Please ensure that YOU read the full policy booklet and query anything YOU do not understand.

**Your cancellation rights** - YOU have a statutory right to cancel YOUR policy within 14 days either from the day of purchase of the policy or the day on which YOU receive YOUR policy documentation, whichever is the later - for full details please refer to the Cancellation Rights condition shown on page 26.

## Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If YOU require any of these formats please contact the ADMINISTRATOR.

## Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

## THE CONTRACT OF INSURANCE

The contract of insurance between you and us consists of the following elements

- YOUR policy booklet;
- information contained on YOUR application form;
- YOUR SCHEDULE (including any clauses shown on it);
- changes to your policy in notices we give you at renewal
- information under the heading 'Important Information' which we give you when you take out or renew your policy.

Please read them and keep them safe. It is the policyholder's responsibility to ensure that all persons insured are aware of the terms of the policy.

**In return for YOU paying your premium and complying with the policy terms and conditions, we will insure you for anything shown in YOUR policy booklet which YOUR SCHEDULE shows is covered during the PERIOD OF INSURANCE.**

## IMPORTANT NOTICE – INFORMATION AND CHANGES WE NEED TO KNOW ABOUT

YOU must always take reasonable care to give full and correct answers to the questions the insurer asks when you take out, make changes to and renew your policy. Please tell your ADMINISTRATOR to let us know immediately if anything on YOUR SCHEDULE or 'Information Provided By You' changes. YOU also need to tell YOUR INSURANCE ADMINISTRATOR to let us know immediately if:

YOU plan to:

- alter or renovate the buildings (though not minor cosmetic changes like re-decorating
- let YOUR HOME or use it for business.
- leave YOUR HOME unoccupied for more than the agreed number of days.
- the people to be insured change
- anyone insured on this policy is charged or convicted of a non-motor criminal offence.

When YOU tell us about a change WE will tell YOU if this affects YOUR policy, for example if WE can no longer offer cover or if we need to change the premium.

If any information on this document is not complete and accurate:

- WE may cancel YOUR policy and refuse to pay all or part of a claim
- WE may change the premium, EXCESS or cover.
- allow YOUR cover to continue but may need to change the premium;

If YOU are in any doubt, please contact YOUR ADMINISTRATOR.

**IMPORTANT** - This is the information that YOU have provided to us when applying for your policy. YOU have confirmed YOU have answered the questions to the best of YOUR knowledge and belief. It is very important that YOU check that it is complete and accurate. If it isn't please contact YOUR ADMINISTRATOR and they will correct and reissue it.

**MAKING A CLAIM** - Should YOU need to make a claim under this policy, please refer to page 24 of this booklet.

The policy documents describes the property insured and sets out all the circumstances when YOU can make a claim. It tells YOU how WE settle claims and the maximum amount WE will pay.

Insurance policies do not cover YOU against every loss. For example, YOU cannot claim if the only damage is wear and tear caused by normal everyday use. The policy document also explains the EXCLUSIONS – the things YOU are not covered for.

There are also certain conditions which YOU must meet. For example, YOU must make sure that YOUR property is in a good state of repair and YOU must take all reasonable steps to prevent injury, loss or damage.

YOU must also make sure that the amount YOU insure for will always give YOU enough cover.

YOU should keep a written record (including copies of letters) of any information YOU give US or the ADMINISTRATOR.



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# DEFINITIONS

Each time WE use one of the words or phrases below, it will have the same meaning wherever it appears in CAPITALS in YOUR policy.

## **ACCIDENTAL DAMAGE**

Damage caused suddenly and unexpectedly by an outside force.

## **ADMINISTRATOR**

YOUR Council, Housing Association or WIMS Ltd t/a Wessex Group.

## **AMOUNT INSURED**

The AMOUNT INSURED is shown on the SCHEDULE. It is the maximum amount WE will pay (depending on any special conditions shown in the policy booklet) for all claims which happen because of any one incident. The maximum amount is not reduced if WE pay any claim.

The AMOUNT INSURED must be enough to replace the insured items as new.

An adjustment for wear and tear will be taken from the cost of replacing clothing and household linen.

## **SPECIAL NOTE: RELIGIOUS FESTIVALS COVER**

WE will automatically increase the AMOUNT INSURED by £5,000 during any month in which YOU celebrate a religious festival.

## **AUTHORITIES**

Police, Fire, Ambulance or Social Services

## **BUILDINGS/HOME**

YOUR HOUSE and the FIXTURES AND FITTINGS, outbuildings, garages, sheds, greenhouses and cellars which are all designed and only used for domestic purposes, and are all within the same site at the address shown on the SCHEDULE.

YOUR BUILDINGS also include terraces, patios, driveways, footpaths, walls, gates, hedges and fences all within the same site at the address shown on the SCHEDULE.

## **CONTENTS (Please see separate definition of HIGH RISK ITEMS)**

All goods (including clothing) which belong to YOUR HOUSEHOLD or for which any member of YOUR HOUSEHOLD is legally responsible. This includes PERSONAL MONEY and HOMEWORKING EQUIPMENT.

## **THIS DOES NOT INCLUDE THE FOLLOWING:**

- 1) MOTORISED VEHICLES, caravans, trailers, boats, canoes, surfboards, sailboards, hovercraft, aircraft, gliders and any accessory which is designed to be used with any of these.
- 2) Living creatures.
- 3) Trees, bushes or plants of any kind (but not houseplants which YOU usually keep in YOUR HOUSE.)
- 4) Interior decorations (however, see Tenants' Liability on page 14).
- 5) Plans, drawings, securities, certificates or documents of any kind except those defined as MONEY.
- 6) Any domestic appliance which is part of a fitted unit. For example:-  
A fitted oven/hob (however see Tenants' home improvements on page 9).
- 7) Property owned or used totally or partly for business purposes or connected with any employment, other than HOMEWORKING EQUIPMENT.



- 8) Property more specifically insured by this or any other policy.
- 9) Guns and Firearms.
- 10) Data, information or computer programs which have been created by or specifically for members of YOUR HOUSEHOLD.

### **CREDIT CARDS**

Credit, cheque, bankers and cash debit cards which belong to YOU.

(This does not include store loyalty cards or cards held for any business purposes)

### **EUROPEAN AREA**

Europe, Jordan, Madeira, The Canary & Mediterranean Islands and those parts of countries bordering the Mediterranean.

### **EXCESSES**

The amount YOU will have to pay towards a claim.

Please refer to the front cover of the policy wording for any excess that applies

### **EXCLUSIONS**

Something YOUR policy does not cover YOU for.

### **FIXTURES AND FITTINGS**

Built in furniture, oven, hobs and fish tanks. Fixed glass and sanitary ware. Pipes, ducts, tanks, wires, cables, switches, fires, boilers and storage heaters, all of which are permanently fixed. Fixed wall, floor (other than carpets) or ceiling coverings.

### **HIGH RISK ITEMS**

Personal Items (but not clothing) including:

Pictures Works of art Jewellery Watches

Articles of gold, silver or other precious metals. Stamp, coin and medal collections

Photographic equipment

Furs

### **HOMEWORKING EQUIPMENT**

Office furniture and office equipment, including computers, printers, typewriters, fax machines, photocopiers and answerphones all used for business or professional purposes.

### **HOUSE**

The HOUSE or self contained flat at the insured address shown on the SCHEDULE. This does not include FIXTURES AND FITTINGS, outbuildings, garages, sheds, greenhouses, cellars, terraces, patios, driveways, footpaths, walls, gates, hedges and fences or any other part of YOUR HOME.

### **MONEY**

MONEY YOU have for personal reasons in the following forms.

- 1) Current coins or banknotes, cheques and travellers cheques.
- 2) Postal or money orders and current postage stamps.
- 3) National Savings stamps or certificates and Premium Bonds.
- 4) Luncheon vouchers, current travel tickets or other tickets with a fixed value.
- 5) Trading stamps or decremental cards.
- 6) Stamps for paying YOUR T.V. licence, gas, electricity or other bills.

## **MOTORISED VEHICLES**

Any electrically or mechanically powered vehicle, other than:

- 1) Vehicles used only as domestic gardening equipment within the boundaries of the land belonging to YOUR HOME;
- 2) Vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- 3) Golf carts and trolleys;
- 4) Toys and models remotely controlled by a pedestrian;
- 5) Electrically assisted pedal cycles that are not legally required to pay Vehicle Excise Duty for road use (see [www.gov.uk/electric-bike-rules](http://www.gov.uk/electric-bike-rules) for more information).

## **PERIOD OF INSURANCE**

Any length of time shown on YOUR SCHEDULE for which YOU have paid the premium.

## **PERSONAL BELONGINGS**

Luggage, clothing, jewellery, watches, furs, binoculars, sports, musical and photographic equipment and other items which YOU normally wear, or carry with YOU. All items must belong to YOU or be YOUR legal responsibility.

## **SCHEDULE**

The SCHEDULE is part of this policy. Whenever there is a change in the terms of YOUR insurance contract, YOU will be given a fresh SCHEDULE. The SCHEDULE gives details of the POLICYHOLDER, the PERIOD OF INSURANCE, the property insured, the AMOUNTS INSURED, and the insured address.

## **UNFURNISHED**

Not lived in by you or anyone who has your permission or does not contain enough furniture for normal living purposes.

It must be in this condition for more than 60 days in a row.

## **UNITED KINGDOM**

Great Britain (England, Scotland, Wales, the Isle of Man, the Channel Islands) and Northern Ireland.

## **UNOCCUPIED**

This is when the HOUSE is not lived in by YOU or any member of YOUR HOUSEHOLD for more than 60 days in a row.

## **WE/US/AVIVA**

Aviva Insurance Limited

## **YOU/YOUR/YOUR HOUSEHOLD**

The person (or people) named in the SCHEDULE, their domestic partner and members of their family (or families) who are permanently living with them.

# POLICY COVER

## PART A

### INSURANCE FOR CONTENTS

YOU are covered by the insurance provided under Part A during the PERIOD OF INSURANCE. However, this depends on the limits and SPECIAL EXCLUSIONS (shown in Part A), General Conditions (see pages 25 to 28) and GENERAL EXCLUSIONS (see pages 21 and 22).

### BASIS OF CLAIMS SETTLEMENT

If YOUR CONTENTS are lost or damaged in any of the circumstances explained in the appropriate section of YOUR policy, WE can choose to:-

- 1) pay the cost of repairs; or
- 2) arrange for repairs; or
- 3) pay YOU cash based on the cost of repairs; or
- 4) give YOU an equivalent replacement; or
- 5) pay the cost of an equivalent replacement; or
- 6) pay YOU cash based on the cost of any equivalent replacement, with an amount taken off for wear and tear in respect of clothing and linen OR if YOU are claiming for any items which are not replaced.

WE will not pay for the cost of altering or replacing any items or parts of items which are not lost or damaged and which form part of a set, suite or other article of the same type, colour or design.

## SECTION 1

### INSURANCE FOR CONTENTS

WE will settle YOUR claim as explained in the Claims Settlement Section described on Page 4 if YOUR CONTENTS are lost or damaged while in YOUR HOUSE, domestic outbuildings, garages, sheds, greenhouses and cellars. YOU are insured if this loss or damage is caused by any of the following:-

- 1) Fire, Explosion
- 2) Lightning, Earthquake
- 3) Riot, civil unrest, strikes and labour, political disturbances, vandalism and acts of malicious people.
- 4) Water escaping from any fixed water or heating installation, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank
- 5) Oil leaking from any fixed heating installation, pipes or equipment
- 6) Theft or attempted theft

### SPECIAL EXCLUSIONS

(See also General Exclusions on pages 21 and 22)

- a) NO SPECIAL EXCLUSIONS
- a) NO SPECIAL EXCLUSIONS
- a) Loss or damage if YOUR HOME is UNOCCUPIED or UNFURNISHED
- b) Malicious damage caused by YOU or paying guests or tenants.
- c) Loss or damage to the contents of freezers or fridges caused by a power cut due to a deliberate act, or to strikes by the company (or it's employees) supplying YOUR power.
- a) Loss or damage if YOUR HOME is UNOCCUPIED or UNFURNISHED
- b) Loss or damage to the equipment itself.
- a) Loss or damage if YOUR HOME is UNOCCUPIED or UNFURNISHED
- a) Loss or damage if YOUR HOME is UNOCCUPIED or UNFURNISHED
- b) Loss or damage which happens while YOUR HOUSE or any part of it, is let or sub-let. However YOU are covered if there is forcible and violent entry into YOUR HOUSE

## **SPECIAL EXCLUSIONS (Continued)**

(See also General Exclusions on pages 21 and 22)

- c) Loss or damage caused by deception, unless deception has been used solely to gain access to YOUR HOME.
  - d) Loss of MONEY. However YOU are covered if there is forcible and violent entry into YOUR HOUSE (see also section 21 of this policy booklet).
  - e) Loss or damage caused by YOU, members of YOUR HOUSEHOLD, paying guests or tenants.
  - f) Loss or damage if YOU live in a self contained flat and the theft is from any part of the building that other people have access to or; if YOU live in a non self contained flat unless someone has broken into or out of the building by using force and violence or has got into the building by deception.
  - g) Loss or damage to or from any outbuilding, garages, sheds, greenhouses or cellars unless accompanied by forcible and violent entry.
- 
- 7) Storm or Flood
  - 8) Falling Lampposts, Telegraph poles, Trees or Branches
  - 9) Aircraft and other aerial devices or articles dropped from them
  - 10) Breakage or collapse of television, radio and satellite dish aerials, aerial fittings and masts
  - 11) Subsidence, Heave or Landslip

– a) NO SPECIAL EXCLUSIONS

– a) NO SPECIAL EXCLUSIONS

– a) NO SPECIAL EXCLUSIONS

– a) NO SPECIAL EXCLUSIONS

– a) Loss or damage caused from the coast wearing away.

### **SPECIAL EXCLUSIONS (Continued)**

(See also General Exclusions on pages 21 and 22)

- 12) Impact by any vehicle, train or animal

- a) Being hit by:
  - a. aircraft or other flying objects or anything falling from them;
  - b. vehicles or animals.

**(PLEASE NOTE** - For details of the standard ACCIDENTAL DAMAGE cover please refer to page 8 section 2 & page 9 section 5. For details of the optional ACCIDENTAL DAMAGE section refer to page 17.)

### **THE MOST WE WILL PAY UNDER SECTION 1 FOR ANY ONE CLAIM:**

- 1) For CONTENTS - WE will pay up to the AMOUNT INSURED as shown on YOUR latest SCHEDULE, depending on the specific limits explained below.
- 2) For HIGH RISK ITEMS for the total of such items, not per item - WE will pay up to one third of the CONTENTS AMOUNT INSURED or £5,000 whichever is the greater, unless your CONTENTS AMOUNT INSURED is less than £5,000.
- 3) For any single HIGH RISK ITEM - WE will pay up to £2,000
- 4) WE will pay up to £3,000 (subject to limits 1-3 above & 5-7 below) for CONTENTS kept in outbuildings, garages, sheds, greenhouses and cellars.
- 5) For MONEY - WE will pay up to £750
- 6) For CREDIT CARDS – WE will pay up to £500 per card
- 7) HOMEWORKING EQUIPMENT – WE will pay up to £500

### **REMEMBER:**

The AMOUNT INSURED is shown on the SCHEDULE. It is the maximum amount WE will pay (depending on any special conditions shown in the policy booklet) for all claims which happen because of any one incident. This maximum amount is not reduced if WE pay any claim.

The AMOUNT INSURED must be enough to replace the insured items as new. An adjustment for wear and tear will be taken from the cost of replacing clothing and household linen.

## SECTION 2

### **ACCIDENTAL DAMAGE TO AUDIO, VIDEO AND COMPUTER EQUIPMENT.**

WE will settle YOUR claim, as explained in the claims settlement section on page 4, for ACCIDENTAL DAMAGE to YOUR.

- (a) radios, televisions, video players and recorders, home computers, recording and audio equipment in YOUR HOME;
- (b) receiving aerials, dishes and CCTV (closed circuit television) cameras fixed to YOUR HOME
- (c) HOMEWORKING EQUIPMENT in YOUR HOME.

### **SPECIAL EXCLUSIONS TO SECTION 2**

**(See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Electrical or mechanical breakdown.
- 2) Video cameras, mobile phones, pagers, computer software, games, recording tapes, discs or records.
- 3) Loss in value.
- 4) Damage caused by:
  - chewing, scratching, tearing or fouling by domestic animals;
  - wear and tear;
  - the process of cleaning, washing, repairing or restoring any item;
  - failure to use in line with the manufacturer's instructions;
  - anything that happens gradually.

### **THE MOST WE WILL PAY UNDER SECTION 2**

- (a) WE will pay up to the AMOUNT INSURED subject to the limits shown in SECTION 1
- (b) WE will pay up to the AMOUNT INSURED subject to the limits shown in SECTION 1
- (c) WE will pay up to £500.

## SECTION 3

### **INSURANCE FOR LOCKS AND KEYS**

WE will pay the cost of replacing keys and locks for outside doors and windows and alarms of YOUR HOME if the keys of these locks have been lost or stolen anywhere in the WORLD.

### **NO SPECIAL EXCLUSIONS TO SECTION 3**

**(But see also GENERAL EXCLUSIONS on pages 21 and 22)**

### **THE MOST WE WILL PAY UNDER SECTION 3**

WE will pay up to the AMOUNT INSURED.

## SECTION 4

### **INSURANCE FOR FREEZER AND REFRIGERATOR CONTENTS**

WE will settle YOUR claim as explained in the Claims Settlement Section described on Page 4 if the contents of YOUR FREEZER or REFRIGERATOR are spoiled by:

- 1) Accidental failure of the freezing unit
- 2) Fumes from YOUR freezer or refrigerator
- 3) Accidental failure of the electricity or gas supply not caused by the deliberate act of the supply authority.
- 4) Blowing of domestic fuses.

## **SPECIAL EXCLUSIONS TO SECTION 4**

**(But see also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Loss or damage caused by:
  - a) any process of cleaning or repair or alteration
- 2) Loss or damage to:
  - a) the contents of freezers or refrigerators not in a building forming part of YOUR HOME.
  - b) any item held totally or partly for business purposes or in connection with any employment.

## **THE MOST WE WILL PAY UNDER SECTION 4**

WE will pay up to the AMOUNT INSURED.

## **SECTION 5**

### **INSURANCE FOR ACCIDENTAL DAMAGE TO MIRRORS AND GLASS**

WE will settle YOUR claim as explained in the Claims settlement section described on Page 4 if YOUR mirrors, glass tops and fixed glass in furniture, cookers or ceramic hobs in the HOME are accidentally broken.

## **NO SPECIAL EXCLUSIONS TO SECTION 5**

**(But see also GENERAL EXCLUSIONS on pages 21 and 22)**

## **THE MOST WE WILL PAY UNDER SECTION 5**

WE will pay up to the AMOUNT INSURED as shown on YOUR latest SCHEDULE.

## **SECTION 6**

### **FATAL INJURY BENEFIT**

WE will pay £10,000 if YOU die as a direct result of:

- (a) An accident, assault or fire in YOUR HOME.
- (b) An accident while travelling as a fare-paying passenger by train, bus or licensed taxi.
- (c) An assault in the street.

For US to pay a claim, YOUR death must happen within 3 months of the incident.

## **SPECIAL EXCLUSIONS TO SECTION 6**

**(See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Any incident happening outside the UNITED KINGDOM.

## **SECTION 7**

### **TENANTS' HOME IMPROVEMENTS**

WE will settle YOUR claim as explained in the Claims Settlement Section described on Page 4 if improvements to the property, made by YOU as a tenant, are lost or damaged. The loss or damage must be caused by any of the circumstances listed under Section 1 of the policy.

## **SPECIAL EXCLUSIONS TO SECTION 7**

**(See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Storm or flood damage to fences, gates or hedges
- 2) ALL SPECIAL EXCLUSIONS which apply to Section 1



## **THE MOST WE WILL PAY UNDER SECTION 7**

WE will pay up to 20% of the AMOUNT INSURED as shown on YOUR latest SCHEDULE, or £2,000 whichever is the greater.

## **SECTION 8**

### **INSURANCE FOR ALTERNATIVE ACCOMMODATION OR LOSS OF RENT**

If YOUR HOUSE cannot be lived in as a result of loss or damage insured by any of the circumstances shown under Section 1, pages 5 - 7 of this policy, WE will pay the following:

- 1) The cost of reasonable accommodation if this is necessary. (including putting pets in kennels)
- 2) Rent which should be paid to YOU or by YOU.

**NO SPECIAL EXCLUSIONS (See GENERAL EXCLUSIONS on pages 21 and 22)**

## **THE MOST WE WILL PAY UNDER SECTION 8**

WE will pay up to 20% of the AMOUNT INSURED as shown on YOUR latest SCHEDULE.

When WE refer to the cost of reasonable accommodation in this section this means that WE will pay for alternative accommodation for YOU and YOUR domestic pets taking all of the circumstances of YOUR claim into account, including factors such as YOUR own needs, the alternative (and comparable costs of) accommodation available in the area and the length of time for which it is required. WE will be happy to discuss this with YOU and may also be able to offer assistance in finding accommodation in difficult circumstances.

## **SECTION 9**

### **INSURANCE FOR PERSONAL LIABILITY**

WE will insure YOU for all sums which YOU become personally legally liable to pay for accidents which result in:

- a) bodily injury or illness of any person (but not any member of YOUR HOUSEHOLD or YOUR employees other than domestic employees).
- or
- b) loss of or damage to property.

### **UNRECOVERED COURT AWARDS**

WE will pay for all sums which YOU have been awarded but which have not been paid within three months of the date of the award for:

- accidental bodily injury or sickness
- accidental loss of or damage to material property provided that:
  - Section 9 of this policy would have operated had the award been made against YOU; and
  - the award was made by a court in the UNITED KINGDOM; and
  - judgement is not subject to a pending appeal.

## **SPECIAL EXCLUSIONS TO SECTION 9**

**(See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Loss of or damage to property which belongs to or is in the care of:
  - (a) YOUR HOUSEHOLD;
  - (b) any other person who permanently lives with YOU

- (c) any person employed by members of YOUR HOUSEHOLD.
- 2) Liability which results from YOU owning or occupying any land or building other than the BUILDING referred to in YOUR latest SCHEDULE.
- 3) Liability which results from YOUR trade, profession or employment.
- 4) Liability which results from owning, possessing or using the following:
  - (a) Animals - however, YOU are insured for domestic dogs, except those named in Section 1 (1) of the Dangerous Dogs Act 1991 (or any amending legislation), domestic cats.
  - (b) MOTORIZED VEHICLES
  - (c) Mechanically propelled aircraft. However, YOU are insured for toys or models.
  - (d) Caravans
  - (e) Boats, boards and craft designed to be used in or on water, other than;
    - those only propelled by oars or paddles; or
    - pedestrian controlled toys or models.
- 5) Liability if YOU pass on any disease or virus.
- 6) Liability as a result of any agreement or contract unless YOU were liable before YOU made the agreement or contract.
- 7) Bodily injury or illness to YOU
- 8) Liability which results from any deliberate or malicious acts.

### **THE MOST WE WILL PAY UNDER SECTION 9**

For claims under INSURANCE FOR PERSONAL LIABILITY, the most we will pay is £5,000,000 unless the claim involves a domestic employee working for YOU at the time of the incident. In this case WE will pay up to £10,000,000. This is for all claims made against YOU as a result of any one incident. WE will also pay any extra costs and expenses made against YOU or incurred by YOU with our written permission.

For claims under UNRECOVERED COURT AWARDS, the most we will pay is £2,000,000.

## **SECTION 10**

### **INSURANCE FOR METERED WATER**

WE will settle YOUR claim as explained in the Claims Settlement Section described on page 4 for loss of metered water for which YOU are responsible caused by any of the circumstances listed under Section 1, pages 5 - 7 of this policy.

### **SPECIAL EXCLUSIONS TO SECTION 10**

**(But see also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Loss or damage if YOUR HOUSE is UNOCCUPIED or UNFURNISHED
- 2) Any SPECIAL EXCLUSION applying to SECTION 1

### **THE MOST WE WILL PAY UNDER SECTION 10**

WE will pay up to £2,000.

## SECTION 11

### INSURANCE FOR DOCUMENTS

WE will settle YOUR claim as explained in the Claim Settlement Section described on page 4 for loss or damage of documents (other than MONEY) whilst deposited for safe custody in any bank safe deposit, bank or solicitors strongroom in the EUROPEAN AREA. The loss or damage must be caused by any of the circumstances listed under Section 1, pages 5 - 7 of this policy.

### SPECIAL EXCLUSIONS TO SECTION 11

(See also GENERAL EXCLUSIONS on pages 21 and 22)

### THE MOST WE WILL PAY UNDER SECTION 11

WE will pay up to £1,000.

## SECTION 12

### CONTENTS TEMPORARILY REMOVED

WE will settle YOUR claim as explained in the Claims Settlement Section described on page 4 caused by any of the circumstances set out in the basic cover shown on Section 1, pages 5 - 7 of this policy while YOUR contents are temporarily removed from the HOME to:

- a) any bank or safe deposit, or any private home or building where YOU are living, employed or working in the UNITED KINGDOM; or
- b) anywhere else in the UNITED KINGDOM

### SPECIAL EXCLUSIONS TO SECTION 12a) (See also GENERAL EXCLUSIONS on pages 21 and 22)

- 1) loss or damage to MONEY, unless someone has broken into or out of a building by using force and violence

### SPECIAL EXCLUSIONS TO Section 12b) (See also GENERAL EXCLUSIONS on pages 21 and 22)

- 1) Loss or damage caused by storm, flood or malicious damage
- 2) Loss or damage caused by theft or attempted theft, unless someone has broken into or out of a building which involves forcible and violent entry or exit
- 3) Loss or damage caused while in a furniture store, salesroom or exhibition

### THE MOST WE WILL PAY UNDER SECTION 12

WE will pay up to the AMOUNT INSURED subject to the limits shown in Section 1 page 7.

## SECTION 13

### CONTENTS AT UNIVERSITY, COLLEGE OR BOARDING SCHOOL

WE will settle YOUR claim, as explained in the Claims Settlement Section described on Page 4, for loss or damage to CONTENTS temporarily taken from YOUR HOME to a college, university, or boarding school in the UNITED KINGDOM caused by any of the circumstances set out in the basic cover (Section 1 – pages 5 - 7),

## **SPECIAL EXCLUSIONS TO SECTION 13 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

1) Any SPECIAL EXCLUSION listed under Section 1.

### **THE MOST WE WILL PAY UNDER SECTION 13**

WE will pay up to £5000 or the CONTENTS AMOUNT INSURED, whichever is lower. Subject to the limits shown in Section 1 page 7.

## **SECTION 14**

### **HOUSEHOLD REMOVALS**

We will cover contents accidentally damaged or stolen during professional removal from the HOME to your new permanent HOME, (including while in temporary storage for up to seven days) within the British Isles.

## **SPECIAL EXCLUSIONS TO SECTION 14 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

Loss or damage:

- 1) to china, glass, pottery or other items which are brittle unless they have been packed by professional packers
- 2) while YOUR CONTENTS are in storage or being moved to or from storage
- 3) PERSONAL MONEY, JEWELLRY, WATCHES, items of GOLD or PLATINUM, STAMPS and COINS.

### **THE MOST WE WILL PAY UNDER SECTION 14**

WE will pay up to the AMOUNT INSURED subject to the limits shown in Section 1 page 7.

## **SECTION 15**

### **WEDDING GIFTS**

WE will settle YOUR claim, as explained in the Claims Settlement Section described on Page 4, for loss or damage to wedding gifts caused by the circumstances set out in the basic cover (Section 1 – pages 5 - 7), for 30 days before and 30 days after YOU or a member of YOUR HOUSEHOLD is married.

Cover applies while the gifts are:

- in YOUR HOME
- in the building where the reception is held
- in the married couples HOME
- being carried between any of the places set out above

### **THE MOST WE WILL PAY UNDER SECTION 15**

WE will pay up to £5,000 unless your CONTENTS AMOUNT INSURED is less than £5,000 subject to the limits shown in Section 1 page 7.

## **SECTION 16**

### **INSURANCE FOR DOMESTIC FUEL OIL**

WE will pay for the loss of domestic fuel oil as a result of damage caused by any of the incidents listed under Section 1, pages 5 - 7 of this policy. The domestic fuel must be stored within the boundaries of YOUR HOME.

## **SPECIAL EXCLUSIONS TO SECTION 16 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) All SPECIAL EXCLUSIONS which apply to Section 1.

### **THE MOST WE WILL PAY UNDER SECTION 16**

WE will pay up to £2,000

## **SECTION 17**

### **INSURANCE FOR CONTENTS IN THE OPEN WITHIN THE BOUNDARIES OF THE HOME**

WE will settle YOUR claim as explained in the Claims Settlement Section described on Page 4 for CONTENTS lost or damaged while in the open but still within the boundaries of the HOME. The loss or damage must be caused by any of the circumstances listed under Section 1, pages 5 - 7 of this policy.

## **SPECIAL EXCLUSIONS TO SECTION 17**

**(See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Loss of or damage to pedal cycles unless secured to an object that cannot be moved
- 2) Loss or damage if YOUR HOME is UNOCCUPIED or UNFURNISHED
- 3) Any SPECIAL EXCLUSION listed under Section 1.

### **THE MOST WE WILL PAY UNDER SECTION 17**

WE will pay up to £1,000

## **SECTION 18**

### **TENANTS' LIABILITY**

Unless otherwise insured, WE will provide cover if YOU are legally responsible as a tenant for;

- a) damage to YOUR landlord's FIXTURES AND FITTINGS and internal decorations caused by any of the circumstances set out in the basic cover (section 1 pages 5 - 7)
- b) ACCIDENTAL DAMAGE to fixed glass in windows and doors, fanlights, skylights, splashbacks, fixed sanitary ware and underground services to YOUR HOME.

## **SPECIAL EXCLUSIONS TO SECTION 18 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Any SPECIAL EXCLUSIONS listed under Section 1 – pages 5 - 7.
- 2) The cost of maintenance and normal redecoration
- 3) Any loss or damage if YOUR HOUSE is UNOCCUPIED or UNFURNISHED
- 4) Damage to underground pipes due to a fault or limit of design, manufacture, construction or installation.

### **THE MOST WE WILL PAY UNDER SECTION 18 (a)**

WE will pay up to 20% of the AMOUNT INSURED as shown on YOUR latest SCHEDULE

### **THE MOST WE WILL PAY UNDER SECTION 18 (b)**

WE will pay up to the AMOUNT INSURED

## SECTION 19

### VISITORS CONTENTS

WE will pay for the loss or damage to the CONTENTS of any visitors to YOUR HOME for the duration of the visit caused by any of the insured events covered under Section 1, pages 5 - 7 of this policy.

**SPECIAL EXCLUSIONS TO SECTION 19 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) All SPECIAL EXCLUSIONS which apply to Section 1
- 2) Loss or damage if the CONTENTS are otherwise insured.
- 3) CONTENTS belonging to a paying guest or lodger.

### THE MOST WE WILL PAY UNDER SECTION 19

WE will pay up to £1,000 in total.

## SECTION 20

### EMERGENCY ACCESS

WE will pay for damage to YOUR HOME that YOU are legally responsible for caused by forced entry to YOUR HOME by AUTHORITIES in the event of a medical emergency.

**SPECIAL EXCLUSIONS TO SECTION 20 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

### THE MOST WE WILL PAY UNDER SECTION 20

WE will pay up to £750

## SECTION 21

### BOGUS OFFICIALS

WE will pay for the theft of MONEY following illegal entry into YOUR HOME by a person/ persons falsely claiming to be an official.

**SPECIAL EXCLUSIONS TO SECTION 21 (But see also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Any theft that has not been reported to the police within 24 hours (YOU must obtain a crime reference number)

### THE MOST WE WILL PAY UNDER SECTION 21

WE will pay up to £500

## SECTION 22

### INSURANCE FOR THEFT OF BELONGINGS FOLLOWING A HOLD-UP (Mugging)

WE will pay for the theft of YOUR CONTENTS if the theft was as a result of a hold-up or mugging whilst the property is being carried or worn by YOU anywhere in the UNITED KINGDOM.

**SPECIAL EXCLUSIONS TO SECTION 22 (But see also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) Any theft that has not been reported to the police within 24 hours (YOU must obtain a crime reference number)

## **THE MOST WE WILL PAY UNDER SECTION 22**

WE will pay up to £300

## **SECTION 23**

### **INSURANCE FOR YOUR GARDEN**

WE will pay for the cost of relandscaping YOUR garden if it is damaged by:

- a. fire, explosion, lightning, malicious acts or riot, theft or attempted theft; or
- b. being hit by vehicles, animals or aircraft or anything falling from them.

### **SPECIAL EXCLUSIONS TO SECTION 23 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

Loss or damage caused by:

- birds, insects or domestic pets
- frost or drought
- food to lawns
- bonfires
- natural ageing, vermin, rot, mildew, fungus or poisoning

## **THE MOST WE WILL PAY UNDER SECTION 23**

WE will pay the cost of relandscaping up to £500 but not more than £250 for any one tree, shrub or plant.

## **SECTION 24**

### **INSURANCE FOR DOWNLOADED ITEMS**

WE will pay to replace legally downloaded audio/visual files lost or damaged by any of the circumstances shown under Section 1 of this policy.

### **NO SPECIAL EXCLUSIONS TO SECTION 24 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

## **THE MOST WE WILL PAY UNDER SECTION 24**

WE will pay up to £2,000 for any one incident.

## **SECTION 25**

### **TRACING AND ACCESSING LEAKS**

If YOUR tenants' home improvements are damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the HOME, WE will pay the reasonable cost of removing and replacing any other part of the tenants' home improvement necessary to find and repair the source of the leak and making good.

### **NO SPECIAL EXCLUSIONS TO SECTION 25 (See also GENERAL EXCLUSIONS on pages 21 and 22)**

## **THE MOST WE WILL PAY UNDER SECTION 25**

WE will pay up to £500 for any one incident.

Where WE refer to the term 'reasonable' in this section this means that WE will pay costs for goods and services which are competitive in the relevant marketplace.

# ACCIDENTAL DAMAGE EXTENSION COVER

**THIS COVER DOES NOT APPLY UNLESS THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID AND YOUR SCHEDULE STATES THAT ACCIDENTAL DAMAGE COVER IS INCLUDED.**

**PLEASE CHECK WITH YOUR POLICY ADMINISTRATOR IF THIS COVER IS AVAILABLE.**

## **ACCIDENTAL DAMAGE**

WE will provide cover for ACCIDENTAL DAMAGE to YOUR CONTENTS while they are in YOUR HOME. Claims will be settled as explained in the Claims Settlement Section on page 4.

## **SPECIAL EXCLUSIONS (See also GENERAL EXCLUSIONS on pages 21 and 22)**

- 1) The cost of replacing or repairing electrical or mechanical equipment that has broken down or been misused.
- 2) Damage caused by:
  - (i) wear and tear
  - (ii) vermin, insects, moth, mildew, wet and dry rot or fungus
  - (iii) damage caused by chewing, scratching, tearing or fouling by domestic animals
  - (iv) any process of cleaning, repair, restoring, dismantling or alteration
  - (v) damp and rust
  - (vi) light and weather conditions and anything that happens gradually
  - (vii) paying guests or tenants
- 3) Damage while YOUR HOUSE or any part of it is lent, let or sub-let.
- 4) Damage if YOUR HOUSE is UNOCCUPIED
- 5) Damage to :
  - (i) any item which does not belong to YOUR HOUSEHOLD and which YOUR HOUSEHOLD is not legally responsible for.
  - (ii) any item owned or used either totally or partly for business purposes or connected with any employment.
  - (iii) food or drink and food in freezers
  - (iv) clothing
  - (v) contact and corneal lenses
- 6) Data, information or computer programs which have been created by or specifically for members of YOUR HOUSEHOLD

## **THE MOST WE WILL PAY UNDER THIS EXTENSION**

WE will pay up to the AMOUNT INSURED for any one claim, subject to the limits shown in Section 1 page 7.



# WHEELCHAIR / MOBILITY SCOOTER EXTENSION

**THIS COVER DOES NOT APPLY UNLESS THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID AND YOUR SCHEDULE STATES THAT THE WHEELCHAIR / MOBILITY SCOOTER COVER IS INCLUDED.**

**PLEASE CHECK WITH YOUR POLICY ADMINISTRATOR IF THIS COVER IS AVAILABLE.**

This cover is for loss or damage to YOUR wheelchair / mobility scooter shown on YOUR SCHEDULE in and away from the HOME anywhere in the world.

Under the WHEELCHAIR / MOBILITY SCOOTER SECTION WE will not cover

- theft from an unattended vehicle (other than from a locked and concealed boot or concealed luggage compartment of a securely locked vehicle which has been broken into by using force and violence).
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- mobility scooters registered for road use;
- electrical or mechanical breakdown;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by paying guests, tenants, leaseholders or YOU;
- theft by deception, unless deception is used only as a way to get into the HOME;

**SPECIAL EXCLUSIONS (See also GENERAL EXCLUSIONS on pages 21 and 22)**

## **THE MOST WE WILL PAY UNDER THIS EXTENSION**

The most WE will pay for loss or damage arising out of one incident is the amount shown on YOUR SCHEDULE under the heading WHEELCHAIR / MOBILITY SCOOTERS AMOUNT INSURED.

# HEARING AIDS EXTENSION

**THIS COVER DOES NOT APPLY UNLESS THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID AND YOUR SCHEDULE STATES THAT HEARING AIDS COVER IS INCLUDED.**

**PLEASE CHECK WITH YOUR POLICY ADMINISTRATOR IF THIS COVER IS AVAILABLE.**

WE will provide cover for loss of or damage to YOUR hearing aid anywhere in the world up to the limit shown on YOUR SCHEDULE.

Under the HEARING AIDS SECTION WE will not cover

- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence).
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by paying guests, tenants, leaseholders or YOU;
- theft by deception, unless deception is used only as a way to get into the HOME

**SPECIAL EXCLUSIONS (See also GENERAL EXCLUSIONS on pages 21 and 22)**

## **THE MOST WE WILL PAY UNDER THIS EXTENSION**

The most WE will pay for loss or damage arising out of one incident is the amount shown on YOUR SCHEDULE under the heading HEARING AIDS AMOUNT INSURED.

# PERSONAL BELONGINGS EXTENSION

**THIS COVER DOES NOT APPLY UNLESS THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID AND YOUR SCHEDULE STATES THAT PERSONAL BELONGINGS COVER IS INCLUDED.**

**PLEASE CHECK WITH YOUR POLICY ADMINISTRATOR IF THIS COVER IS AVAILABLE.**

This cover is for loss or damage to YOUR PERSONAL BELONGINGS shown on YOUR SCHEDULE in and away from the HOME anywhere in the world.

Under the PERSONAL BELONGINGS SECTION WE will not cover

- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence). WE will not pay more than £2,000 for any one incident;
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss or damage to sports racquets, sticks, bats and clubs while in use;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- business or professional use of musical instruments, photographic and sporting equipment and accessories;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by paying guests, tenants, leaseholders or YOU;
- theft by deception, unless deception is used only as a way to get into the HOME;
- business goods and equipment;
- furniture, furnishings, household goods and equipment, food and drink;
- bonds, stocks, shares and documents of any kind;
- MOTORISED VEHICLES, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these;
- any living creature.

Unless the following items are specifically shown on YOUR SCHEDULE, WE will not cover:

- snowboards, skis (including sticks and bindings), water skis, sub-aqua equipment and riding tack;
- contact, corneal cap or micro lenses and hearing aids;
- PERSONAL MONEY, credit and debit cards

**SPECIAL EXCLUSIONS (See also GENERAL EXCLUSIONS on pages 21 and 22)**

## **THE MOST WE WILL PAY UNDER THIS EXTENSION**

The most WE will pay for loss or damage arising out of one incident is the amount shown on YOUR SCHEDULE under the heading PERSONAL BELONGINGS AMOUNT INSURED. WE will not pay any more than £2,000 for any single item.

# GENERAL EXCLUSIONS

The following EXCLUSIONS apply to YOUR policy

## 1) WAR AND TERRORISM

### THIS POLICY DOES NOT COVER:-

#### A) WAR

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

#### B) TERRORISM

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

### Terrorism is defined as any act or acts including, but not limited to:

- a) the use or threat of force and/or violence and/or
- b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

#### C) OTHER ACTIONS

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

any action taken in controlling, preventing, suppressing or in any way relating to

- 1) War or
- 2) Terrorism above.

## 2) SONIC BANGS

### THIS POLICY DOES NOT INSURE

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

## 3) RADIOACTIVITY

### THIS POLICY DOES NOT INSURE

Loss, damage or liability which involves;

- a) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or

b) the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

**4) RIOT OR CIVIL COMMOTION**

**THIS POLICY DOES NOT INSURE**

loss or damage caused by, or contributed to by, or that arises from riot or civil commotion outside the UNITED KINGDOM.

**5) SEIZURE OR CONFISCATION**

**THIS POLICY DOES NOT INSURE**

loss of or damage to any property caused during either seizure of or confiscation or attempts at either of these by Customs or other AUTHORITIES.

**6) LOSS IN VALUE AND INDIRECT LOSS**

**THIS POLICY DOES NOT INSURE**

(a) Loss in value

(b) Any loss that is not the direct result of the insured incident itself.

**7) COMPUTER SOFTWARE DATA**

**THIS POLICY DOES NOT INSURE**

Unauthorised and/or Malicious Access to Computer or Electrical Equipment

Any loss, damage or liability caused directly or indirectly, or in any way connected to unauthorised, and/or malicious access by any person to:

- the power network, leading to a power failure or power surge; and/or
- computer or electronic components and systems (including smart devices), resulting in:
  - any reprogramming of software,
  - loss of data,
  - introduction of malware, codes or viruses with the intention or effect to cause such systems or connected devices to stop, fail or function otherwise than is intended by the manufacturer.

**8) OTHER EXCLUSIONS**

**THIS POLICY DOES NOT INSURE**

(a) Wear and tear or loss of value over time.

(b) Faulty workmanship, design or materials.

(c) Reduced value after an item has been repaired or replaced.

(d) Any gradually operating cause

(e) Any wilful act by YOUR HOUSEHOLD.

(f) The failure or inability of any equipment or any computer program to recognise or correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date. This shall not exclude any resulting loss or damage otherwise insured by this policy.

(g) Property owned or used wholly or partly for business purposes or connected with any employment.

**9) POLLUTION OR CONTAMINATION**

**THIS POLICY DOES NOT INSURE**

loss, damage or liability arising from pollution or contamination unless caused by:

(a) a sudden and unexpected accident which can be identified; or

(b) oil leaking from a domestic oil installation at the HOME.

# CLAIMS EMERGENCY OUT-OF-HOURS HELPLINE

This service is operated by Sedgwicks, Loss Adjusters and will provide you with assistance for home emergencies. It is available 24 hours a day.

Your helpline telephone number is **0345 604 8901**.

**REMEMBER** any repair charges will be indicated to YOU before YOU accept the contractor's help and payment of bill will be YOUR responsibility. However, if the damage is covered by YOUR policy, WE will reimburse YOU for the bill. Claims should be submitted after following the claims procedure (see page 24).

**For non-emergency claims please contact the ADMINISTRATOR.**

## LEGAL AND TAX ASSISTANCE

### Free advice on 0800 051 1701\*

You can benefit from the following expert advice through our free 24 hour legal and tax helpline:

#### Legal advice helpline

This service gives you access to our legal helpline for expert advice on personal legal problems. It could be a dispute over consumer rights, property, terms of employment, even a dispute with YOUR neighbour or many other legal issues.

#### Tax advice helpline

**Need advice on tax relief and allowances? Inheritance tax? Capital gains tax?** The helpline can also help you with all these and many other personal tax problems. Advice is limited to the law and practice of England and Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

\*For our joint protection telephone calls may be recorded and/or monitored

# MAKING A CLAIM

**Telephone contact points – Should YOU need to make a claim under this policy, please contact the Loss Adjusters (see back cover for details).**

The following conditions apply to YOUR policy;

- (a) YOU must tell the police immediately about any property which has been lost, stolen or damaged by riot or civil unrest or has been maliciously damaged, and get a crime reference number.
- (b) Contact your Loss Adjuster without delay. Contact details can be found on the back page of the policy wording.

Claims not submitted within 60 days of the incident may be disallowed. See General Condition 8 on page 26.

- (c) Supply at YOUR own expense all reports, certificates, plans, specifications, information and assistance reasonably required.
- (d) Send to the Loss Adjuster immediately, at the address shown on the back of this policy, every letter or document about a claim. YOU, or any other person insured under this policy, or anyone acting on YOUR or their behalf, must not negotiate any claim or admit or deny liability without our written permission.
- (e) Ensure that no damaged item is disposed of without being seen by the Loss Adjuster who is appointed to act independently of the POLICYHOLDER and the Insurers in settling claims.
- (f) WE can defend or settle any legal action in YOUR name, or in the name of any other person insured by this policy. WE can recover any payment WE make under the policy to anyone else at our own expense and for our own benefit and WE can do it in YOUR name or in the name of any other person insured by this policy. WE can ask YOU and any other person insured by this policy for all the information and help WE need.

# GENERAL CONDITIONS

The following conditions apply to YOUR policy: -

## 1) REINSTATEMENT

Following a claim, the AMOUNT INSURED will be automatically reinstated to that shown on the current SCHEDULE.

## 2) NON-RECEIPT OF SCHEDULE

Should YOU not receive a SCHEDULE on joining the scheme or after YOU have notified the ADMINISTRATOR of a change to YOUR policy details, YOU should contact the ADMINISTRATOR as a matter of urgency.

## 3) CONTINUOUS COVER

Unlike other insurance policies, YOUR policy, under the scheme, does not have an annual renewal date.

### **Changes we can make to premium, policy cover and/or terms and conditions**

We can, at any time and after taking a fair and reasonable view, make changes to YOUR premium, policy cover and/or terms and conditions of insurance to reflect changes in :

- our expectation of the future cost of providing cover
- our expectation of the future costs of administering YOUR policy
- the law, regulation or taxation that affects us or YOUR policy.

Changes will be notified to YOU in writing at least 21 days before they become effective. Premiums and/or policy cover may go up or down but we will not recoup past losses.

In no circumstances will YOUR policy lapse but it may be cancelled in accordance with General Conditions 9, 10 and 11.

## 4) YOUR DUTY OF CARE

YOU must make sure that YOUR property is in a good state of repair and YOU must take all reasonable steps to prevent injury, loss or damage.

## 5) SALVAGE

We can enter any building where there has been a loss or damage and deal with any salvage in a reasonable manner. However, YOU cannot just abandon property for US to deal with.

## 6) OTHER INSURANCE

If there is any other insurance covering the same claim, or would have covered the claim but for the existence of this policy, WE will not make any payment under Section 9 – Insurance for Personal Liability until all cover under that other insurance is exhausted.

For all other claims WE will not pay more than our share even if the other insurer refuses the claim.

**Important note** - this condition will not have the effect of leaving YOU without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply.



## **7) IMPORTANT NOTICE – INFORMATION WE NEED TO KNOW ABOUT**

YOU must take reasonable care to provide complete and accurate answers to the questions WE ask. If any of the information provided by YOU changes after YOU purchase YOUR policy and during the period of YOUR policy please provide details to US.

If any information on this document is not complete and accurate:

- We may cancel YOUR policy and refuse to pay all or part of a claim
- We may change the premium, EXCESS or cover.

## **8) TELLING US ABOUT A CLAIM**

Any claim which YOU do not send to the LOSS ADJUSTER within 60 days from the date YOU were aware of an event or cause which may lead to a claim under this policy may be disallowed.

## **9) DISHONEST CLAIMS**

If YOUR claim is in any way dishonest or exaggerated we will not pay any benefit under this policy or return any premium to YOU and we may cancel YOUR policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against YOU.

## **10) YOUR CANCELLATION RIGHTS**

YOU have a statutory right to cancel YOUR policy within 14 days from the day of purchase of the contract or the day on which YOU receive YOUR policy documentation, whichever is the later.

If YOU wish to cancel and the insurance cover has not yet commenced, YOU will be entitled to a full refund of the premium paid.

Alternatively, if YOU wish to cancel and the insurance cover has already commenced, YOU will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

YOU can only cancel YOUR policy via the ADMINISTRATOR.

To cancel, please contact the ADMINISTRATOR at the address shown on the back of this policy booklet.

If YOU do not exercise YOUR right to cancel YOUR policy, it will continue in force and YOU will be required to pay the premium.

For YOUR cancellation rights outside the statutory cooling off period, please refer to General Condition 11.

## **11) CANCELLING THIS POLICY**

### **Your right to cancel**

Following the expiry of YOUR 14 day statutory cooling off period, YOU continue to have the right to cancel YOUR policy and/or any additional cover options provided by Aviva at any time during its term. If YOU do so, YOU will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided such cover.

To cancel, please contact the ADMINISTRATOR at the address shown on the back of this policy booklet.

### **Our right to cancel**

WE (or any agent WE appoint and who acts with our specific authority) may cancel this policy and/or any additional cover options provided by Aviva where there is a valid reason for doing so, by sending at least 7 days written notice to YOUR last known postal and/or e-mail address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Non payment of premium. If premiums are not paid when due we will write to YOU requesting payment by a specific date. If we receive payment by the date set out in the letter we will take no further action. If WE do not receive payment by this date WE will cancel this policy and/or any additional cover options provided by Aviva from the cancellation date shown on the letter.
- Where we reasonably suspect fraud.
- Where YOU fail to co-operate with us or provide us with information or documentation we reasonably require and this affects our ability to process a claim or defend our interests. See the conditions in the "Making a Claim" section in this policy booklet.
- Where YOU have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the "Contract of Insurance" and "Information and Changes we need to know about" section in this policy booklet and the separate "Important Information" notices supplied.
- Where YOU have made 3 claims of the same type within the past 2 years.

If WE cancel the policy and/or any additional cover options provided by Aviva under this section, YOU will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided such cover, unless the reason for cancellation is fraud and/or we are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

**Important Note:** The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

Where our investigations provide evidence of fraud or a serious non-disclosure we may cancel the policy immediately and backdate the cancellation to the date of the fraud or when you provided us with incomplete or inaccurate information, which may result in YOUR policy being cancelled from the date you originally took it out.

**Important Note:** When WE refer to 'claims of the same type' an example of this would be 3 claims all being caused by accidental damage.

## **12) PAYMENT OF PREMIUMS**

For payment options please contact your policy administrator.

## **13) TENANTS RECEIVING HOUSING BENEFIT**

Housing Benefit does not apply to insurance premiums. Even if YOU are on full Housing Benefit, YOU are obliged to pay premiums.

**14) PREMIUMS PAID IN ADVANCE**

When YOU pay premiums in advance, account should be taken of any change in premiums.

**15) YOUR LIABILITY FOR PREMIUMS**

On being accepted into the scheme YOU will remain liable for premiums until YOU receive the ADMINISTRATOR'S acknowledgement stating the last date from which insurance cover will apply. The ADMINISTRATOR reserves the right to recover from YOU any arrears of premiums unpaid.

# COMPLAINTS PROCEDURE

## **Our promise of service**

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service YOU expect we welcome YOUR feedback. We will record and analyse YOUR comments to make sure we continually improve the service we offer.

## **What will happen if YOU complain**

- Your complaint will be acknowledged promptly
- A thorough and impartial investigation will be carried out
- YOU will be kept updated of the progress
- Everything will be done to resolve things as quickly as possible
- A written response will be sent to YOU within eight weeks of receiving your complaint, this will inform YOU of the results of the investigation or explain why this isn't possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact YOU with an update within 10 working days of receipt and give YOU an expected date of response.

## **What to do if YOU are unhappy**

If YOU are unhappy with any aspect of the handling of YOUR insurance we would encourage YOU, in the first instance, to seek resolution by contacting Aviva Tenants Contents Unit at the address shown on the back of this policy booklet.

Where YOUR concerns are unable to be resolved or have not been resolved within eight weeks, YOU may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision YOU are not. Contacting them will not affect your legal rights.

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone:

0800 023 4567 (free from landlines) or

0300 123 9123

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## **Choice of Law**

The Law of England and Wales will apply to this contract unless:

- 1) At the date of your contract you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law in that country will apply; or
- 2) YOU and the INSURER agree otherwise

## FINANCIAL SERVICES COMPENSATION SCHEME

Depending on the circumstances of YOUR claim YOU may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations.

**See [fscs.org.uk](https://www.fscs.org.uk)**

## NOTES



# Some useful addresses and telephone numbers

- |                             |   |   |
|-----------------------------|---|---|
| <b>1. The Administrator</b> | West Dunbartonshire Council<br>Council Offices<br>16 Church Street<br>Dumbarton<br>G82 1QL<br>Tel: 01389 737867 | For general insurance<br>enquiries please quote<br>rent reference No. |
| <b>2. The Loss Adjuster</b> | Sedgwick's<br>Sentinel<br>103 Waterloo St.<br>Glasgow<br>G2 7BW<br>Tel: 0345 604 8901                           |   |
| <b>3. The Insurer</b>       | Aviva Insurance Limited<br>Building 8<br>Maxim Business Park<br>Eurocentral<br>ML1 4WR<br>Tel: 0345 0308733     |   |
| <b>4. Scheme Broker</b>     | Aon Risk Solutions UK<br>2 Callaghan Square<br>Cardiff<br>CF10 5BT  |   |