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# Your Home Policy...

## 1stCentral.

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## Welcome

Thank **you** for choosing **us** to arrange your **home** insurance. **We** are 1st Central, the trading name of First Central Insurance Management Ltd, and **we** are delighted to welcome **you** as a valued customer.

**We** act as an intermediary by arranging this **home** insurance on **your** behalf (see below). There are more details about **our** role in the separate document **About Our Insurance Service (AOIS)**, which **you** should have received with your policy documents.

In the following pages, **you** will find two contracts, both of which are legally binding.

The first contract is **your home** insurance policy (the **insurance contract**). This is the main contract and contains the terms and conditions of **your** insurance cover. **Your home** insurer is First Central Underwriting Limited, registered in Gibraltar (number: 99263) at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA and authorised by the Gibraltar Financial Services Commission.

**You** pay **your** insurance premiums to **your insurer** through **us**. **We** will hold **your** payments on **your insurer's** behalf.

The second contract is the **intermediary contract** with **us**. Under the terms of this contract, **we** arrange **your home** insurance, administer the **insurance contract** and handle any claims **you** make under it. If any administration fees are due under the **intermediary contract**, such as cancellation fees, **you** must pay these to **us**.

**We** will not pay interest to **you** in any circumstances. However, this does not affect the rights **you** normally have by law.

Both the **insurance contract** and the **intermediary contract** are yearly contracts, which may automatically renew at the end of each year. If **you** do not want **your policy** to renew, **you** must contact **your insurer** before the renewal date to let them know. In this case, **your period of insurance** will come to an end and **your policy** will not be renewed unless **you** tell **your insurer** otherwise.

Please read this document in full with **your schedule, statement of fact and endorsements**, as together these documents form the contracts **you** have entered into.

To make a claim, call **0333 043 2034**.

Kind regards,



**Ben Tomasetti**, Managing Director

**First Central Insurance Management Ltd. ("1st Central")**, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY. Registered in England and Wales (number: 6489797). Authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).



## Definitions

Wherever the following words or phrases appear in this document in bold type, they have the meanings shown below.

### Accidental breakage

Sudden, unexpected and visible breakage which has not been caused deliberately.

### Accidental damage

Sudden, unexpected and visible loss or damage which has not been caused deliberately.

### About Our Insurance Service (AOIS)

The document **we** have sent **you** which contains more information about the **intermediary contract** and the service **we** provide, along with any fees that apply.

### Bikes

**Your bikes**, including electric bikes which do not need to be registered for road use, the tyres and any accessories such as lights, helmets, helmet-mounted cameras, cycling computers, tools, cycling GPS units, cycling clothing and guards. **Bikes** are not classed as sports equipment under this policy.

### Buildings

**Your home** and its permanent fixtures and fittings, including:

- central heating systems, fuel storage tanks, drains, permanently connected pipes and cables, service tanks, cesspits and septic tanks
- permanently installed wind turbines, solar panels, electric-vehicle charging points, ground-source heating pumps, fixed hot tubs and swimming pools, fountains and ornamental ponds
- carports and garages, drives, footpaths, decking, railings, gazebos, pergolas, fences, garden walls, gates, hard tennis courts, hedges, paths, patios, and terraces, and
- outbuildings (not including touring caravans, motorhomes, mobile homes, marquees or any other similar structure) used for domestic purposes only.

### Business purposes

Activities **you** carry out at **your home** in connection with **your** or **your** employer's business, trade, or profession, other than office work.

These activities include, but are not limited to:

- meeting business visitors
- providing a service
- selling or manufacturing products, and
- storing stock that is intended to be sold or used for manufacturing or providing a service.

### Contents

Household goods (including tenants' fixtures and fittings and decorations inside **your home**), **high-risk items** and personal belongings which **you** (or **your family**) own or are legally responsible for, including:

- **money** and credit cards
- **home office equipment**
- aerials and satellite dishes
- **bikes**
- domestic gardening equipment
- remote controlled toys and models, and
- **domestic motorised vehicles.**

**Contents** does not include:

- animals
- securities
- the landlord's fixtures and fittings
- oil (other than domestic heating oil)
- any part of the buildings
- **motorised vehicles**
- caravans or trailers, and
- drones, aircraft and watercraft

## Document

Everything contained in this bundle, including the cover letter, **intermediary contract**, and **insurance contract**.

## Domestic motorised vehicles

Ride-on lawnmowers used within the boundaries of the **home**, electric mobility scooters, electric wheelchairs (which are not registered for road use), and golf trolleys controlled by a person on foot.

## Domestic staff

A person **you** employ under an employment contract, to carry out domestic duties in **your home** but not in connection with **your** business, trade, profession or employment.

## Endorsement

A clause that alters **your** cover. Any **endorsement** that applies is shown on **your schedule**.

## Excess

The amount **you** must pay as the first part of each claim **you** make. **Your excess** is shown on **your schedule**. This will include any additional voluntary excess **you** choose to add when **you** set up **your** policy. If **you** need to make a claim, **you** are responsible for paying all **excesses** that apply.

## Family

**Your** husband, wife or partner, children, foster children, parents and any other relative who permanently lives with **you**.

## Flood

A substantial and abnormal build-up of water from an external source, including but not limited to:

- flooding from tidal waters
- an overflow from any watercourse or body of water including a river, stream, lake, reservoir or pond
- rainwater run-off from land inside or outside the boundary of **your home**
- a rise in the water table (the level below which the ground is saturated with water), or
- a leak or build-up of water from drains or sewers.

## Heave

The ground beneath the **buildings** moving upwards as a result of the soil expanding.

## High-risk items

The following personal belongings which **you** (or **your** family) own or are legally responsible for. This includes (but is not limited to) the following.

- Any collectible items which are rare or unusual
- Musical instruments, portable audio-visual equipment, photographic equipment, **bikes** or sporting equipment
- Computers, laptops, mobile phones, tablets and electronic notebooks
- Jewellery, watches, pearls, precious metals or precious stones
- Pictures, prints or works of art

- Stamp, coin or other collections.

### Home

The property which **you** live in permanently and which is used for private and domestic purposes only (including for office work done from home). It includes the main building which **you** live in and its garages, sheds, and outbuildings, all within the boundaries of the address shown in **your policy** documents.

### Home office equipment

Any office equipment which **you** (or **your family**) own or are legally responsible for that is used mainly for **your** (or **your family's**) profession, business, trade or employment, while it is in **your home**. **Home office equipment** includes computers, printers, photocopiers, monitors and office furniture. It does not include any business stock.

### Insurer

For all parts of this **document**, **your insurer** is First Central Underwriting Limited, registered in Gibraltar (number: 99263) at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA and authorised by the Gibraltar Financial Services Commission.

### Insurance contract

The contract between **you** and **your insurer** for the provision of home insurance. The **insurance contract** is made up of the home policy wording, the **schedule**, the **statement of fact** and the **endorsements**.

### Intermediary contract

The contract between **you** and **us** to provide intermediary services. The **intermediary contract** is set out in the 'Intermediary contract' section of this **document**.

### Landslip

Sloping ground collapsing or sliding downwards.

### Money

Current legal tender (banknotes and coins currently accepted as payment), cheques, postal or money orders, postage stamps, savings stamps, savings certificates or bonds, travel tickets, lunch vouchers, phone cards, mobile phone vouchers, reward vouchers and tokens, or gift cards and tokens, held for personal or charitable purposes.

### Motorised vehicle

Any vehicle that is electrically or mechanically powered or assisted, and its keys, parts or accessories. This includes (but is not limited to) the following.

- Quad bikes and electric scooters, whether or not they are licensed to be used on the road
- Electric wheelchairs, electric bikes and mobility scooters that must be licensed to be used on the road
- Aircraft and watercraft

### Period of insurance

The length of time **your insurer** has agreed to provide cover for under the **insurance contract**. This is usually one-year from either the start of **your insurance policy** or the date of the latest renewal.

### Personal possessions

Includes portable items which belong to **you** or **your family** and are designed to be worn or carried, golf trolleys controlled by a person on foot, wheelchairs or mobility scooters that do not need to be licensed to be used on the road, **money**, credit cards and **bikes** and their accessories up to £350 in value.

### Policy

The **insurance contract** which includes the **schedule**, **statement of fact** and **endorsements**.

**Schedule**

The document that confirms details of **you**, **your home** and the insurance provided by **your insurer** to **you** or anyone covered by this **policy**.

**Secure place**

A locked room or other security facility, such as a safe or a secure room.

**Settlement**

The ground moving downwards as a result of the soil being compressed by the weight of the **buildings** within 10 years of them being built.

**Specified item**

An item or bike which is worth more than the relevant single article limit and which **you** have chosen to insure. These items are listed on **your schedule**.

**Statement of fact**

The document containing the statements **you** made and the information **you** provided and which **you** told **us** was correct when **you** applied for, renewed or changed **your** cover.

**Storm**

Wind with gusts of at least 48 knots (55mph), heavy rainfall at a rate of at least 25mm an hour, snow to a depth of at least 30cm in 24 hours, or hail that causes damage to hard surfaces or breaks glass.

**Subsidence**

The ground beneath the **buildings** moving downwards, other than by **settlement**.

**Sum insured**

The amount of cover **you** have.

**Terms**

All terms, exceptions, conditions and limits which apply to the **insurance contract** or **intermediary contract**.

**Territorial limits**

Great Britain, (not including Northern Ireland, the Isle of Man and the Channel Islands).

**Unfurnished**

When **your home** does not contain enough furniture or furnishings for someone to live in normally for more than 60 days in a row.

**Unoccupied**

When **your home** is not being lived in or stayed in overnight by **you** or any member of **your family** for more than 60 days in a row.

**Unpaid premium**

Any part of **your** premium that **you** have not paid including any unpaid instalments.

**We (our, us)**

**First Central Insurance Management Ltd** (trading <sup>as</sup> 1st Central), unless **we** tell **you** otherwise.

**You, (your)**

The person named as the policyholder or joint policyholder on the **schedule**.



## Home insurance policy wording

### Your Insurance Contract

This section is part of **your insurance contract** and includes the **terms** of **your home** insurance. Please read it with **your schedule, statement of fact** and **endorsements**, as together these documents form the **insurance contract** between **you** and **your insurer**.

This contract is based on the information **you** provided when **you** applied for this insurance. This information is shown on the **statement of fact** and **you** have confirmed that it is correct.

**Please take time to check the information shown. If any of the information is not correct, please call the Customer Service team immediately on 0333 043 2001. You can also call this number if you have any questions about your policy.**

In this **document** **you** will find information about:

- the cover **your** insurance provides
- any changes which may affect **your policy** and which **you** must tell your **insurer** about straight away, and
- how to make a claim.

If **your policy** does not meet **your** needs, please let **your insurer** know within 14 days. As long as **you** have not made a claim and have not been involved in an incident that might give rise to a claim under the **policy**, **your insurer** will refund any premium **you** have paid.

The **policy** wording is part of the **insurance contract** between **you** and your **insurer**, and **you** and they must keep to it by law. **Your insurer** has agreed to provide cover for **you** in the **territorial limits** (under the **terms** and exclusions in this **document**) against any liability, loss or damage that arises in connection with **you** and **your home** during any **period of insurance**.

Nothing in this contract will give any rights to anyone else under the Contracts (Rights of Third Parties) Act 1999 and no change to this contract, or any extra agreement, will create these rights unless **we** tell **you** it will in the **policy**. This does not affect any right anyone else may have apart from under this act. If there is more than one **insurer** providing this insurance, they are each acting alone and not jointly. If one of the **insurers** does not, for any reason, meet all or part of their responsibilities under the policy, the other **insurers** will have no responsibility for those obligations.

So that this **document** can be signed and issued as evidence of the **insurance contract**, **your insurer** has entered into an agreement with **us** to allow **us** to sign this contract.

**Ben Tomasetti**, Managing Director

**First Central Insurance Management Ltd. (1st Central)**, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY. Registered in England and Wales (number: 6489797). Authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).

The **insurance contract** will be governed by English law unless **you** have agreed otherwise. The contract is written in English and any communications about it will be in English.

Any dispute between **you** and **us** relating to this contract will be dealt with in the courts of England, unless **you** and **we** agree otherwise.



## How to make a claim

### What to do if you have a claim

**Your insurer's** expert claims team are here for **you** 24 hours a day, seven days a week. If **you** need to make a claim, call the claims team as soon as possible and they will start working on getting things back to normal for **you**.

**Your insurer** knows it can be a difficult time, so their dedicated claim handlers will manage everything on **your** behalf and keep **you** updated until the claim is settled.

**You** can reach the expert claims team using the contact details below.



**Call the 24-hour claims helpline number on 0333 043 2034 from the UK or +44 333 043 2034 from overseas.**



**Use Your Account and make a claim online.**

**Your insurer's** claims team will help **you** to work out what action is needed and, if necessary, arrange for any work to be carried out quickly and efficiently through their extensive network of approved repairers.

### When you contact the insurer to make a claim

When **you** contact **your insurer**, please make sure **you** have the following information to hand.

- **Your** personal details, including **your policy** number to confirm **your** identity (**your** policy number is on **your schedule**)
- The date, time and details of the incident that caused the loss or damage
- Details of the loss or damage, including the value (if **you** know this)
- Details of any person responsible for the incident and anyone who was injured during the incident, and contact details for any witnesses
- The crime reference number (if **you** reported the incident to the Police).

Calls, emails, text messages or other communications may be monitored or recorded in line with UK law (for example, for business purposes such as quality control and training).

As long as they are named on the **policy**, **your insurer** or anyone acting for them will deal with **your** husband, wife or partner if they call on **your** behalf. If **you** would like someone else to regularly deal with **your policy** on **your** behalf, please call **0333 043 2001** to arrange this. In some exceptional cases **your insurer** may agree to deal with other people who call on **your** behalf, as long as they have **your** permission. If at any time **you** would prefer **your insurer** to deal with **you** only, please call **0333 043 2001** to let them know.

### What to do if you need to make a claim

If **you** (or **your family**) are involved in any type of claim or loss, **you** must:

- tell the police as soon as reasonably possible if **you** suspect the incident involves theft, malicious damage or riot
- tell **your insurer** about the incident as soon as reasonably possible

- give **your insurer** all the information they reasonably need about the claim, including a crime reference number or loss report number (if appropriate)
- tell **your insurer** at once if **you** receive any notice of prosecution, inquest, or fatal accident inquiry
- send **your insurer** any writ, summons or letters **you** receive in connection with any claim, accident or loss as soon as **you** receive them
- co-operate with **your insurer's** investigation, and
- help **your insurer** take, or defend, any legal action if they ask **you** to.

**Please remember:** Always make sure everyone at **home** is safe and not at risk and take all reasonable steps to prevent further damage or loss (for example, by switching off the gas, electricity and water supplies if necessary and it is safe to do so).

### What you must not do if you need to make a claim

If **you** (or **your family**) are involved in any type of claim or loss, **you** must not:

- attempt to negotiate the settlement of the claim unless **your insurer** has given **you** permission in writing to do this
- admit responsibility or make any agreement with those holding **you** (or **your family**) responsible for damage to their property or injury to them
- agree to or run up any costs without **your insurer's** agreement
- dispose of or destroy any items that are damaged, until **your insurer** has agreed that **you** can, or
- abandon **your** property to **your insurer**.

### What your insurer is entitled to do if you make a claim

When handling **your** claim, **your insurer** is entitled to:

- defend or settle any claim on **your** behalf
- enter **your home**, if necessary, to recover anything they can and to make sure no further damage happens
- take legal action over any claim in **your** name or the name of any person insured on the **policy**
- accept the blame for any incident or claim on **your** behalf
- share information with others involved with the claim
- take from the claim settlement any amount **you** owe under the related credit agreement (if this applies)
- appoint loss adjusters or other experts to inspect any damage and arrange for repairs or replacements, and
- ask **you** to get estimates for repairing or replacing damaged items.

### Settling your claim

#### Settling claims (except for liability claims)

For **buildings**, **your insurer** can choose to settle **your** claim by repairing, rebuilding, or replacing any damaged part of the **buildings** covered under this **policy**.

If **your insurer** can repair, rebuild, or replace any damaged part of any **buildings** but agrees to settle with cash or a voucher, they will only pay **you** what it would have cost them to repair, rebuild or replace the damaged part of the **buildings**.

For **contents**, **your insurer** can choose to settle **your** claim by repairing the damaged item, replacing it as new or making a payment to cover the cost of repairing or replacing it. In the case of a mobile phone, this also includes giving **you** a refurbished phone. If **your insurer** provides **you** with a refurbished mobile phone, they

will aim to make sure **you** can keep **your** existing number. If, for reasons beyond their control, this isn't possible, **your** replacement phone will have a new number.

### Repair guarantees

As long as **you** use the repairer recommended by **your insurer's** claims team, the repairs are guaranteed for 24 months from the date they are completed.

### What your insurer will pay

For **buildings**, the most **your insurer** will pay in total for each insured event is the **buildings sum insured** (unless **we** tell you otherwise).

For **contents**, the most **your insurer** will pay is the **sum insured** and limits shown on **your schedule** for each insured event within the **period of insurance**. They won't reduce the **sum insured** by the amount of any claim they pay **you**, but if **you** claim for loss or theft of a **specified item** and **you** don't replace it, **you** should remove it from **your policy** to avoid paying for it unnecessarily when **your policy** is renewed.

### How your insurer deals with claims for storm damage

When dealing with claims for **storm** damage, **your insurer** will not just look at wind speed but take other factors into account, such as where **your home** is.

They will check what the weather was like when the damage happened and may ask **you** for photos of the damage or ask an expert to look at the damage to confirm that it was caused by a **storm** and that a lack of maintenance didn't cause the damage or make it worse.

### If your property isn't in good condition

**Your insurer** will not pay for any loss, damage, liability, cost or expense caused by gradual deterioration, lack of maintenance, wear and tear, loss in value over time, the effects of light or the atmosphere, mould, dry or wet rot or fungus, or costs that arise from the normal use, maintenance and upkeep of **your buildings** and **contents**.

### How your insurer deals with pairs, sets and suites

When settling **your** claim under any section of this **policy**, **your insurer** will treat any individual items of a matching set or suite as a single item. This means they will pay to repair or replace individual damaged items but not for undamaged pieces.

However, if the damaged items cannot be repaired or replaced, **your insurer** will pay up to 50% towards the cost of replacing the undamaged pieces or parts.

For **buildings** insurance this will, for example, apply to sanitary fixtures (toilets, baths, sinks, showers and other bathroom fittings). Also, if a floor covering is damaged beyond repair, **your insurer** will pay to have it replaced but will not pay for undamaged floor covering in adjoining rooms.

For **contents** insurance this will, for example, apply to furniture (sofas, armchairs and so on), dinner sets and jewellery.

## Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove the loss. To help with **your** claim, **your insurer** recommends **you** keep receipts, valuations, photos, instruction booklets and guarantee cards.

## Settling liability claims

For any incident (or several incidents arising from the same original cause) involving legal liability covered under the **buildings** or **contents** sections, **your insurer** will try to negotiate with the person claiming against **you** (or their legal representative) to settle **your** claim for the lowest amount. The most **your insurer** will pay is the limit shown on **your schedule**, including any costs and expenses they have agreed to pay.

## Fraud

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

- knowingly provide information to **your insurer** as part of **your** application for insurance that is not true and complete (as far as **you** know and believe)
- knowingly make a fraudulent or exaggerated claim under **your policy**
- knowingly make a false statement or provide a false or forged document to support a claim
- make a claim for any loss or damage **you** caused deliberately or which was caused with **your** knowledge or agreement, or
- buy a **policy** with **your insurer** using an unauthorised intermediary or insurance broker.

If **you** (or anyone acting for **you**) do any of the above, **your insurer**:

- will not pay any fraudulent claims
- may make the **policy** void (treat it as if it never existed) from the date of the fraudulent act
- will be entitled to recover from **you** their costs, including the amount of any fraudulent claim they have already paid under **your policy** since the start date
- may not return any premium **you** have paid for the **policy**, and
- may take legal action against you and inform the appropriate authorities

## Other insurance

If **you** claim under this **policy** for something which is also covered by another insurance policy, **you** must give **your insurer** full details of the other insurance policy. **Your insurer** will only pay their share of any insured event.

If **you** are making a claim for loss, damage or liability that is covered under more than one part of this **policy**, **your insurer** will decide which section (or sections) to settle **your** claim under, based on the overall nature of **your** claim.

## Home legal protection and home emergency cover

If **you** have selected home legal protection cover or home emergency cover, the policy wordings for these products are in separate documents which **you** should read and keep in a safe place.



## Customer information

### Demands and needs

**We** meet the demands and needs of those who want to make sure their insurance covers loss of or damage to their **buildings** or **contents** (or both) caused by fire, smoke, explosion, lightning, earthquake, **flood**, **storm**, escaped water, theft, collision damage, **subsidence** and falling objects during the **period of insurance**. Please see **your schedule** for details of the cover provided.

### Automatic renewal

**Your insurer** may automatically renew **your insurance contract** at the end of **your 12-month period of insurance** by using the personal and payment details **you** originally provided or have since updated. **Your insurer** will contact **you** before **your** renewal date and give **you** information about the **insurance contract** so that **you** can decide if **you** want to renew **your policy**. Whether or not **you** receive a reminder to renew **your policy**, it is still **your** responsibility to make sure **your** insurance is valid and in force. If **you** pay by instalments and have received a default notice during the term of **your policy**, **you** may not be able to use the monthly payment option when **you** are due to renew. If **your** first monthly payment cannot be collected when **your policy** has renewed, your **insurer** will assume that **you** would prefer not to continue **your** insurance and will cancel **your policy** from **your** renewal date.

If **you** do not want **your policy** to renew, or **you** want to opt out of automatic renewal, **you** must contact **your insurer** before **your** renewal date to let them know. In this case, **your period of insurance** will come to an end and **your policy** will not be renewed unless **you** tell **your insurer** otherwise.

**You** can opt in to (or opt out of) automatic renewal, free of charge, by contacting **your insurer** through your online account or by phone at any point during the **period of insurance**.

### Electronic documents

**Your policy** documents and **schedule of insurance** are available online, and we will only contact you by post in limited circumstances. Because of this, **you** must provide valid email address. If **you** find it difficult to communicate in this way and would like **us** to send **you** documents by post, **you** can ask **us** to do this by calling **0333 043 2001**.

### Providing all the facts

If **you** do not provide all relevant facts when asked, **your** insurance may not be valid and may not protect **you** if **you** need to make a claim. In particular, **you** should tell **your insurer** about any previous incidents (whether they were **your** fault or not, and whether **you** claimed or not). **Your insurer** may charge the correct premium, cancel **your policy**, or make **your policy** void (treat it as if it had never existed) from its start date if **you** misrepresent, or deliberately fail to provide, facts that would affect either the **terms** of this **policy** or their decision to provide insurance. In this case, **your insurer** may try to recover from **you** any costs **they** have had to pay and may not return any premium **you** have paid. **We** may also charge **you** cancellation fees under the **intermediary contract**.

### Increasing your policy cover



**0333 043 2001**

Your **insurer** offers a range of options which allow **you** to extend **your** cover. Please contact **us** if **you** would like details of the cover available.



## Keeping your policy up to date

### Changes which may affect your cover

**You** should tell **your insurer** immediately about any change to the details **you** gave on **your statement of fact**, as some changes could affect **your** cover. Examples include the following.

- if **you** change the address where **you** normally live
- if any work is done to **your home** other than routine maintenance or decorating
- if **you** are prosecuted for or convicted of any offence (not including motoring offences)
- if **you** let **your home** out to tenants or a lodger moves in
- if **your home** is used for **business purposes** or as a holiday **home**
- if **your home** will be **unoccupied** for more than 60 days in a row
- if the number of bedrooms or bathrooms in **your home** changes
- if the property is no longer **your home** address
- if the condition of **your home** deteriorates to the point where the risk of loss or damage is increased
- if the value of **your contents, specified items, personal possessions** or **bikes** becomes higher than the limits shown on **your schedule**
- if the value of **your high-risk items** increases above the 'Total high-risk items limit' shown on **your schedule**
- if **you** need to add, remove or change any joint policyholder
- if **you** stop using **your** intruder alarm (if **your policy documents** show that **you** have one)
- if **you** change **your** email address.

There are also some changes you should tell **your insurer** about when **you** renew **your** insurance. Examples include the following.

- if there are any other changes to the details in **your policy documents**
- if **you** or anyone living with **you** has been declared bankrupt or, in Scotland, sequestrated
- if **you** or anyone living with **you** has entered into an individual voluntary agreement (IVA) or trust deed to pay off debts from a credit agreement.

If **your insurer** accepts a change to **your policy**, **you** may have to pay **us** an administration fee under the **intermediary contract** and pay an extra premium to **your insurer**. Or **your insurer** may refund **your** premium. For more details, see the 'Fees' section in the **intermediary contract** at the back of this **document**. To make any changes to this **policy**, all payments must be up to date and **you** must not owe **us** or **your insurer** any money under any contract.

## Adequate protection

### Buildings

At the start of this **policy**, and on each renewal date, **you** must make sure that the **sum insured** for **buildings** is enough to cover the 'rebuilding cost' of **your buildings**. **You** must tell **your insurer** about any changes that might affect this **sum insured**.

The rebuilding cost should be enough to cover demolition and clearance costs, professional fees (including those required under government or local authority regulations) and the cost of rebuilding **your home**.

### Contents

At the start of this **policy**, and on each renewal date, **you** must make sure that the **sum insured** for **contents** is enough to cover the total cost of replacing all **your contents** as new. **You** must tell **your insurer** about any changes that may affect **your** cover.

If the **sum insured** isn't enough to cover the cost of replacing all the **contents** of **your home** as new, **your insurer** will reduce any payment in line with the shortfall in the **sum insured**.

For example, if **your sum insured** is 75% of what it would need to be to replace all the **contents** of **your home** as new, **your insurer** will pay no more than 75% of **your** claim.



## Section 1 – Buildings

This part of the **policy** sets out the cover **your insurer** provides for **your buildings** (up to the **sum insured** or limit shown on **your schedule**) unless **your schedule** states 'not included'.

### Section 1.1 Standard cover

Causes 1 to 13 in the table below (the buildings insured risks) are included as standard.

Section 1.1 Standard cover	
What is covered	What is not covered
Damage to <b>your buildings</b> caused by the following.	
1. Fire, explosion, lightning, or earthquake.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Damage caused by cigarette or tobacco burns, scorching, melting, warping or other forms of heat damage which do not involve flames.</li> </ul>
2. Smoke.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Damage that happens gradually.</li> </ul>
3. Storm or flood.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Damage to gates, fences or hedges</li> <li>• Damage to ongoing alterations and extensions</li> </ul>
<b>4. Subsidence, heave, and landslip.</b>  Damage to <b>your home</b> caused by the ground moving is covered whether this movement is downwards ( <b>subsidence</b> ), upwards ( <b>heave</b> ), or sideways ( <b>landslip</b> ).	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Damage to solid floor slabs or damage caused by solid floor slabs moving, unless the foundations of <b>your home</b> are also damaged.</li> <li>• Damage to decking, railings, gazebos and pergolas.</li> <li>• Damage to swimming pools, ornamental ponds and fountains, hard tennis courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the home unless <b>your insurer</b> also accepts a claim for damage to the <b>home</b> caused by <b>subsidence, heave or landslip</b>.</li> <li>• Damage if <b>you</b> knew when this <b>policy</b> started that any part of the <b>buildings</b> had already been damaged by <b>subsidence, heave or landslip</b>, unless <b>you</b> told <b>your insurer</b> about this and they agreed to provide cover.</li> <li>• Damage caused by:               <ul style="list-style-type: none"> <li>- <b>settlement</b> or parts of the <b>buildings</b> shrinking or expanding</li> <li>- chemicals affecting any materials that form part of the <b>buildings</b></li> <li>- coastal or river erosion, or</li> <li>- demolition of or structural changes or repairs to <b>your home</b>.</li> </ul> </li> </ul>

**Important:** Please check **your policy documents** for the **excess** for **subsidence**.

What is covered	What is not covered
5. Falling trees and branches.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Damage to hedges, gates or fences.</li> <li>• Damage caused during tree maintenance.</li> <li>• The cost of removing fallen trees or branches that have not caused damage to the <b>buildings</b>.</li> <li>• The cost of removing any part of a tree that is still below ground, or restoring the site.</li> </ul>
6. Falling aerals (including satellite dishes) and their fittings and masts.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Damage to hedges, gates, or fences.</li> <li>• Damage to the aerals, fittings, satellite dishes and masts themselves (these items may be covered under Section 2 – <b>Contents</b>).</li> </ul>
7. Riot, civil commotion, labour disputes and political disturbance.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> </ul>
8. Collision involving any: <ul style="list-style-type: none"> <li>• vehicle</li> <li>• aircraft (including flying objects) and anything falling from them, or</li> <li>• animal.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Damage caused by pets.</li> <li>• Damage caused by a drone while it is being flown by <b>you</b> or <b>your family</b>.</li> </ul>
9. Theft and attempted theft.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage that was not reported to the police as soon as reasonably possible after <b>you</b> became aware of it.</li> <li>• Loss or damage caused by <b>you</b> or <b>your family</b>, <b>domestic staff</b>, lodgers, paying guests, tenants, or any other person <b>you</b> (or a member of <b>your family</b>) have allowed to be in <b>your home</b>, including through a home-sharing website, unless they used force and violence to enter or leave <b>your home</b>.</li> <li>• Loss or damage while <b>your home</b> is: <ul style="list-style-type: none"> <li>- being let or lent to anyone, unless force and violence was used to enter or leave <b>your home</b>, or</li> <li>- <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul> </li> </ul>
10. Vandalism and malicious acts.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage that was not reported to the police as soon as reasonably possible after <b>you</b> became aware of it.</li> <li>• Loss or damage caused by <b>you</b> or <b>your family</b>, <b>domestic staff</b>, lodgers, paying guests, tenants, or any other person <b>you</b> (or a member of <b>your family</b>) have allowed to be in <b>your home</b>, including through a dedicated home-sharing website, unless they have used force and violence to enter or leave <b>your home</b>.</li> <li>• Loss or damage while <b>your home</b> is: <ul style="list-style-type: none"> <li>- being let or lent to anyone, unless force and violence was used to enter or leave <b>your home</b>, or</li> <li>- <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul> </li> </ul>

What is covered	What is not covered
<p><b>11. A. Water escaping from any:</b></p> <ul style="list-style-type: none"> <li>• fixed water tank</li> <li>• water pipe</li> <li>• fixed central-heating system, or</li> <li>• domestic appliance.</li> </ul> <p>B. Water freezing in fixed water or fixed heating systems.</p> <p><b>Important:</b> Please check <b>your policy documents</b> for the <b>excess</b> for escaped water.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss of or damage to the fixed domestic water or central-heating system, or the domestic appliance itself, or to any drains and pipes unless the damage is caused by the pipes freezing.</li> <li>• Loss or damage caused while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>• Loss or damage caused by: <ul style="list-style-type: none"> <li>- water overflowing as a result of any taps being left on (this may be covered under 'Buildings full accidental damage')</li> <li>- not using enough grout or sealant, or the grout or sealant not working properly</li> <li>- water escaping from external pipes that are above ground, or</li> <li>- water escaping from pipes or plumbing that is not properly insulated.</li> </ul> </li> <li>• Loss or damage caused to solid floors by infill materials settling, swelling, or shrinking due to escaped water.</li> <li>• Loss or damage caused by <b>subsidence, heave or landslip</b> resulting from escaped water.</li> </ul>
<p><b>12. Accidental damage</b> to underground drains, pipes, cables, and tanks.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• The cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself.</li> </ul>
<p><b>13. Oil escaping from any:</b></p> <ul style="list-style-type: none"> <li>• fixed central-heating oil tank, or</li> <li>• domestic heating appliance.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage caused by oil escaping from an oil tank that is no longer in use.</li> <li>• Loss or damage caused as a result of necessary repairs or maintenance work to the oil tank and associated pipes not being carried out.</li> <li>• The cost of replacing any lost oil.</li> <li>• Loss or damage caused: <ul style="list-style-type: none"> <li>- to a fixed central-heating oil tank or a heating appliance</li> <li>- by oil escaping from external pipes that are above ground, or pipes that have not been properly insulated, or</li> <li>- while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul> </li> </ul>

## Section 1.2 Additional cover included as standard

The following table sets out the additional cover that is included as standard (up to the **sum insured** or limit shown on **your schedule**).

Section 1.2 Additional cover included with buildings insurance, (up to the limits on your schedule)	
What is covered	What is not covered
<p><b>14. Locks and keys</b></p> <p>If the keys to the locks of:</p> <ul style="list-style-type: none"> <li>the external doors of <b>your home</b>, or</li> <li>safes in <b>your home</b></li> </ul> <p>are lost or stolen, <b>your insurer</b> will pay the cost of replacing the locks or lock mechanism.</p> <p>This cover is included under both Section 1 - Buildings and Section 2 - Contents. If both sections are in force, <b>your insurer</b> will only pay under one section.</p>	<ul style="list-style-type: none"> <li>Claims that are covered by a separate <b>policy</b> which covers theft or loss of keys.</li> </ul>
<p><b>15. Clearing the site and building fees</b></p> <p>If <b>you</b> have a valid claim for loss or damage caused by an event insured under section 1 of <b>your policy</b>, <b>your insurer</b> will also pay:</p> <ul style="list-style-type: none"> <li>architects', surveyors' and consulting engineers' fees</li> <li>legal fees</li> <li>the cost of removing debris from the site</li> <li>the cost of demolishing or supporting the <b>buildings</b>, and</li> <li>the cost of keeping to government or local authority requirements.</li> </ul>	<ul style="list-style-type: none"> <li>Any fees for preparing <b>your</b> claim.</li> <li>Any costs you agree without <b>your insurer's</b> permission.</li> </ul>
<p><b>16. Alternative accommodation</b></p> <p>If <b>your home</b> is not safe to be lived in due to loss or damage caused by an event that is insured under section 1 of <b>your policy</b>, <b>your insurer</b> will pay up to the amount shown on <b>your schedule</b> to cover:</p> <ul style="list-style-type: none"> <li>the reasonable cost of temporary accommodation for <b>you</b>, <b>your family</b> and <b>your</b> pets, while repairs are being carried out, and</li> <li>any ground rent <b>you</b> still have to pay.</li> </ul> <p><b>Important:</b> By 'reasonable cost' <b>your insurer</b> means that the amount they pay will take account of all the circumstances of the claim, including <b>your</b> needs, how long the temporary accommodation is needed for, and the cost of other suitable accommodation available locally.</p>	<ul style="list-style-type: none"> <li>Any costs <b>you</b> agree without <b>your insurer's</b> permission.</li> <li>Any costs <b>you</b> have to pay once <b>your home</b> is safe to live in again.</li> <li>The cost of alternative accommodation for anyone who is not a member of <b>your family</b>.</li> <li>Any costs associated with keeping livestock.</li> </ul>

What is covered	What is not covered
<b>17. Emergency access</b> <b>Your insurer</b> will pay for damage caused to <b>your buildings</b> or garden as a result of emergency services having to force entry into <b>your</b> property due to a medical emergency or to prevent damage to <b>your home</b> .	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> </ul>
<b>18. Frost damage to plumbing</b> <b>Your insurer</b> will pay for damage to any part of the pipes and plumbing inside <b>your home</b> as a result of freezing.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss of or damage to:             <ul style="list-style-type: none"> <li>- plumbing that is outside or in a garage or outbuilding, or</li> <li>- the fixed domestic water or central-heating system as a result of something other than freezing.</li> </ul> </li> <li>• Loss or damage while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
<b>19. Trace and access</b> The cost of removing and replacing any part of the <b>buildings</b> to find the source of a water or oil leak from any tank, pipe or fixed water or heating system if the <b>buildings</b> are damaged by something that is insured under Section 1 - Buildings, or by frost damage to <b>your</b> plumbing.	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Damage to <b>your</b> tanks, pipes, fixed water or central-heating systems.</li> </ul>
<b>20. Sale of your home</b> If <b>you</b> sell <b>your home</b> and, between the date <b>you</b> exchange contracts and the date <b>you</b> complete the sale, the <b>buildings</b> are damaged due to something which is insured under section 1 of <b>your policy</b> , <b>your insurer</b> will provide cover for the person buying <b>your home</b> .	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage that happens more than 90 days before the sale completes.</li> <li>• This cover does not apply if other insurance for the <b>buildings</b> has been arranged by or for the buyer.</li> </ul>
<b>21. Accidental breakage of glass and sanitary fixtures</b> The <b>accidental breakage</b> of: <ul style="list-style-type: none"> <li>• fitted glass in windows, doors, fanlights, skylights and solar panels</li> <li>• sanitary fixtures (washbasins, sinks, toilets, shower trays, shower screens, baths and bidets), and</li> <li>• ceramic hobs which form part of a fitted kitchen.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss of or damage to window frames, solar panel frames, door frames or casements.</li> <li>• Damage caused:             <ul style="list-style-type: none"> <li>- as a result of alterations or extensions to the <b>buildings</b></li> <li>- by demolition</li> <li>- by any paying guest or tenant</li> <li>- by pets (for example, through chewing, scratching, tearing, fouling or vomiting)</li> <li>- while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b></li> <li>- by insects, pests or vermin, or</li> <li>- by a drone while it is being flown by <b>you</b> or <b>your family</b>.</li> </ul> </li> </ul>

### Section 1.3 Additional optional cover

The following table shows the optional cover **you** can choose to buy with **your building's** insurance.

Section 1.3 Additional cover you can choose to buy. (If you have this cover, it will be shown in your schedule as 'Buildings Full Accidental Damage'.)	
What is covered	What is not covered
<b>22. Buildings full accidental damage</b> <b>Accidental damage to your buildings.</b>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage caused by:               <ul style="list-style-type: none"> <li>- water entering <b>your home</b> (this may be covered under causes 3 and 11 in Section 1 – Buildings)</li> <li>- electrical breakdown or failure</li> <li>- <b>subsidence, heave, landslip</b>, thermal movement (the expansion and contraction of the materials used in the <b>buildings</b> due to hot and cold weather), <b>settlement</b> or shrinkage, or</li> <li>- chemicals affecting any materials that form part of the <b>buildings</b>.</li> </ul> </li> <li>• Loss or damage listed under 'What is not covered' in Sections 1.1 and 1.2.</li> <li>• The cost of maintenance and normal decorating.</li> <li>• Damage caused:               <ul style="list-style-type: none"> <li>- as a result of alterations or extensions to the <b>buildings</b></li> <li>- by demolition</li> <li>- by any paying guest or tenant</li> <li>- by pets (for example, through chewing, scratching, tearing, fouling or vomiting)</li> <li>- while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b></li> <li>- by insects, pests or vermin, or</li> <li>- by a drone while it is being flown by <b>you</b> or <b>your family</b>.</li> </ul> </li> </ul>



## Section 2 – Contents

This part of the **policy** sets out the cover **your insurer** provides for the **contents** in **your home**. Please check **your schedule** for details of **your** level of cover, the cover limits and the **excess** that will apply to each claim.

### Section 2.1 Standard cover

Causes 1 to 12 in the table below (the contents insured risks) are included as standard.

Section 2.1 Standard cover	
What is covered	What is not covered
<b>Your insurer</b> will provide cover for loss of or damage to the <b>contents</b> within the boundaries of <b>your home</b> caused by the following:	
1. Fire, explosion, lightning, or earthquake.	<b>•Your excess.</b> <b>•Damage</b> caused by cigarette or tobacco burns, scorching, melting, warping or other forms of heat damage which do not involve flames.
2. Smoke.	<b>•Your excess.</b> <b>•Loss or damage</b> that happens gradually.
3. Storm or flood.	<b>•Your excess.</b> <b>•Loss or damage</b> that happens gradually.
4. Subsidence, heave and landslip  <div style="border: 1px solid orange; padding: 5px; margin-top: 10px;"> <b>Important:</b> Please check <b>your policy schedule</b> for the <b>excess</b> for <b>subsidence</b>.           </div>	<b>•Your excess.</b> <b>•Loss or damage</b> caused by solid floor slabs moving unless the foundations of <b>your home</b> are also damaged. <b>•Loss or damage</b> caused by: <ul style="list-style-type: none"> <li>- <b>settlement</b> or parts of the <b>buildings</b> shrinking or expanding</li> <li>- chemicals affecting materials that form part of the <b>buildings</b></li> <li>- coastal or river erosion</li> <li>- demolition of or structural changes or repairs to <b>your home</b>, or</li> <li>- poor or faulty design, workmanship, or materials.</li> </ul>
5. Falling trees and branches.	<b>•Your excess.</b> <b>•Loss of or damage</b> to the trees and branches.
6. Falling television and radio aerials (including satellite dishes) and their fittings and masts.	<b>•Your excess.</b>
7. Riot, civil commotion, labour disputes and political disturbance.	<b>•Your excess.</b>

What is covered	What is not covered
<p><b>8. Collision involving any:</b></p> <ul style="list-style-type: none"> <li>- vehicle</li> <li>- aircraft (including flying objects) and anything falling from them, or</li> <li>- animal.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage caused by pets, insects, pests, or vermin.</li> <li>• Loss or damage caused by a drone while it is being flown by <b>you</b> or <b>your family</b>.</li> </ul>
<p><b>9. Theft and attempted theft.</b></p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage that was not reported to the police as soon as reasonably possible after <b>you</b> became aware of it.</li> <li>• Loss or damage caused by <b>you</b> or <b>your family</b>, <b>domestic staff</b>, lodgers, paying guests, tenants, or any other person <b>you</b> (or a member of <b>your family</b>) have allowed to be in <b>your home</b>, including through a home-sharing website, unless they have used force and violence to enter or leave <b>your home</b>.</li> <li>• Loss or damage while <b>your home</b> is: <ul style="list-style-type: none"> <li>- being let out or lent to anyone, unless force and violence was used to enter or leave <b>your home</b>, or</li> <li>- <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul> </li> <li>• Theft of or damage to <b>bikes</b> if only the <b>bikes</b> wheels/tyres or accessories are stolen or damaged.</li> <li>• Theft of <b>bikes</b> when they are left unattended, unless they are: <ul style="list-style-type: none"> <li>- attached by a <b>bike</b> lock between the <b>bike</b> frame and the back wheel to a permanently fixed structure when left outside or kept in a shared area.</li> </ul> </li> </ul>
<p><b>10. Vandalism and malicious acts.</b></p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage that was not reported to the police as soon as reasonably possible after <b>you</b> became aware of it.</li> <li>• Loss or damage caused by <b>you</b> or <b>your family</b>, <b>domestic staff</b>, lodgers, paying guests, tenants or any other person <b>you</b> (or a member of <b>your family</b>) have allowed to be in <b>your home</b>, including through a home-sharing website, unless they used force and violence to enter or leave <b>your home</b>.</li> <li>• Loss or damage while <b>your home</b> is: <ul style="list-style-type: none"> <li>- being let out or lent to anyone, unless force and violence is used to enter or leave <b>your home</b>, or</li> <li>- <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul> </li> </ul>

What is covered	What is not covered
<p><b>11. Water escaping from any:</b></p> <ul style="list-style-type: none"> <li>• fixed water tank</li> <li>• water pipe</li> <li>• fixed central-heating system, or</li> <li>• domestic appliance.</li> </ul> <p><b>Important:</b> Please check <b>your policy documents</b> for the <b>excess</b> for escaped water.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss of or damage to the fixed domestic water or central-heating system, the domestic appliance itself or to any drains and pipes.</li> <li>• Loss or damage caused by: <ul style="list-style-type: none"> <li>- water overflowing as a result of any taps being left on (this may be covered under 'Contents full accidental damage', in section 2.3 if you selected that option)</li> <li>- not using enough grout or sealant, or the grout or sealant not working properly</li> <li>- water escaping from external pipes that are above ground, or</li> <li>- water escaping from pipes or plumbing that is not properly insulated.</li> </ul> </li> <li>• Loss or damage caused while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
<p><b>12. Oil escaping from any:</b></p> <ul style="list-style-type: none"> <li>• fixed central-heating oil tank, or</li> <li>• domestic heating appliance.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage caused by oil escaping from an oil tank that is no longer in use.</li> <li>• Loss or damage caused as a result of necessary repairs or maintenance work to the oil tank and associated pipes not being carried out.</li> <li>• Loss or damage caused: <ul style="list-style-type: none"> <li>- to the fixed central-heating oil tank or a heating appliance</li> <li>- by oil escaping from external pipes that are above ground or pipes that have not been properly insulated, or</li> <li>- while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul> </li> </ul>

## Section 2.2 Additional cover included as standard

The following table sets out the additional cover that is included as standard with **contents** insurance (up to the **sum insured** or limit shown on **your schedule**).

Section 2.2 Additional cover included with contents insurance	
What is covered	What is not covered
<b>13. Locks and keys</b> If the keys to the locks of: <ul style="list-style-type: none"> <li>the external doors of <b>your home</b>, or</li> <li>safes in <b>your home</b></li> </ul> are lost or stolen, <b>your insurer</b> will pay the cost of replacing the locks or lock mechanism. This cover is included under both Section 1 - Buildings and Section 2 - Contents. If both sections are in force, <b>your insurer</b> will only pay under one section.	<ul style="list-style-type: none"> <li>Claims that are covered by a separate <b>policy</b> which covers theft or loss of keys.</li> </ul>
<b>14. Loss of metered water and oil</b> In the case of <b>accidental damage</b> to pipes and equipment which provide services to <b>your home</b> , <b>your insurer</b> will cover the cost of lost metered water or domestic heating oil up to the amount shown on <b>your schedule</b> .	<ul style="list-style-type: none"> <li><b>Your excess.</b></li> <li>Loss or damage while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
<b>15. Money</b> Loss of or damage to <b>money</b> in <b>your home</b> .	<ul style="list-style-type: none"> <li><b>Your excess.</b></li> <li>Theft, unless force and violence was used to enter or leave <b>your home</b>.</li> <li>Loss of, damage to or theft of <b>money</b> from <b>your</b> garage, shed, garden or outbuildings.</li> </ul>
<b>16. Credit cards</b> Money <b>you</b> lose and can't recover as a result of somebody misusing <b>your</b> debit card or credit card after it has been stolen from <b>your home</b> . <b>Your insurer</b> will also cover any costs they have agreed to in writing from before the card company has received notice of the loss, as long as <b>you</b> keep to the terms of <b>your</b> card agreement.	<ul style="list-style-type: none"> <li>Unauthorised use of the card by:               <ul style="list-style-type: none"> <li><b>you</b>, <b>your family</b>, or any other person who is lawfully in <b>your home</b>, or</li> <li>anyone else unless force and violence was used to enter or leave <b>your home</b>.</li> </ul> </li> <li>Money <b>you</b> have lost and cannot recover because <b>you</b> haven't reported the missing card to the card company within the time stated in <b>your</b> card agreement.</li> <li>Loss of, damage to or theft of <b>money</b> as a result of somebody using your debit card or credit card if it was stolen from <b>your</b> garage, shed, garden or outbuildings.</li> </ul>

What is covered	What is not covered
<p><b>17. Alternative accommodation</b></p> <p>If <b>your home</b> is not safe to be lived in due to loss of or damage to <b>contents</b> caused by something which is insured under section 2 of <b>your policy</b>, <b>your insurer</b> will pay up to the amount shown on <b>your schedule</b> to cover:</p> <ul style="list-style-type: none"> <li>the reasonable cost of temporary accommodation for <b>you, your family</b>, and <b>your pets</b>, while repairs are being carried out, and</li> <li>the cost of temporary storage of <b>your contents</b> if they are at risk.</li> </ul> <p><b>Important:</b> By 'reasonable cost' <b>your insurer</b> means that the amount they pay will take account of all the circumstances of the claim, including <b>your</b> needs, how long the temporary accommodation is needed for, and the cost of other suitable accommodation available locally.</p>	<ul style="list-style-type: none"> <li>Any costs <b>you</b> agree without <b>your insurer's</b> permission.</li> <li>Any costs <b>you</b> have to pay once <b>your home</b> is safe to live in again.</li> <li>The cost of alternative accommodation for anyone who is not a member of <b>your family</b>.</li> <li>Any costs associated with keeping livestock.</li> </ul>
<p><b>18. Frozen food</b></p> <p><b>Your insurer</b> will pay up to the amount shown on <b>your schedule</b> to replace food in a fridge or freezer in <b>your home</b> that is lost or damaged by:</p> <ul style="list-style-type: none"> <li>a sudden rise or fall in temperature, or</li> <li>contamination from refrigerant or refrigerant fumes.</li> </ul>	<ul style="list-style-type: none"> <li><b>Your excess.</b></li> <li>Loss or damage: <ul style="list-style-type: none"> <li>due to the appliance being accidentally unplugged or switched off, or</li> <li>following any planned interruption to <b>your</b> electricity supply by <b>your</b> electricity provider.</li> </ul> </li> <li>Loss or damage if the refrigeration unit of the appliance is over 10 years old.</li> <li>Loss or damage while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
<p><b>19. Home office equipment</b></p> <p><b>Your insurer</b> will provide cover for loss of or damage to <b>home office equipment</b> caused by an event which is insured under section 2.1 of <b>your policy</b>.</p>	<ul style="list-style-type: none"> <li><b>Your excess.</b></li> <li>Loss of or damage to: <ul style="list-style-type: none"> <li>any items belonging to <b>your</b> employer;</li> <li>any stock, tools or materials belonging to the business or used for <b>business purposes</b></li> <li>money or credit cards belonging to the business or used for <b>business purposes</b>, or</li> <li>any property that is more specifically insured under any other insurance.</li> </ul> </li> </ul>
<p><b>20. Digital downloads</b></p> <p>The cost of replacing legally downloaded content that <b>you</b> have bought and stored on <b>your home</b> entertainment equipment if it is lost or damaged by any cause listed in section 2.1.</p>	<ul style="list-style-type: none"> <li><b>Your excess.</b></li> <li>The cost of remaking a film, tape, or disc.</li> <li>Rewriting the information on <b>your</b> home entertainment equipment.</li> <li>Files that can be retrieved from elsewhere.</li> <li>Claims where <b>you</b> cannot provide proof of purchase and confirmation from the download provider that they cannot restore <b>your</b> lost files.</li> <li>Loss of or damage to the entertainment equipment itself, unless this is covered under another section of this <b>policy</b>.</li> </ul>

What is covered	What is not covered
<b>21. Deeds and documents</b> <p>The cost of preparing new title deeds to <b>your home</b>, if they are lost or damaged by any of the causes listed under section 2.1.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Deeds and documents held for any professional, business, trade or employment purposes.</li> <li>• Securities (financial certificates such as shares and bonds).</li> <li>• Any loss or damage arising outside the <b>territorial limits</b>.</li> </ul>
<b>22. Visitors' belongings</b> <p>Covers the loss of or damage to <b>contents</b> belonging to visitors while they are in <b>your home</b> if the loss or damage is caused by an event listed in section 2.1.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss of or damage to <b>money</b>.</li> </ul>
<b>23. Mirrors or glass</b> <p><b>Your insurer</b> will cover the <b>accidental breakage</b> of mirrors, fixed glass in furniture, pictures and ornaments, plate-glass tops to furniture and ceramic hobs in <b>your home</b>.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss of or damage to fixtures and fittings. These may be covered under Section 1 – Buildings.</li> <li>• Loss or damage: <ul style="list-style-type: none"> <li>- due to electronic or electrical breakdown</li> <li>- that happens outside <b>your home</b></li> <li>- caused by a paying guest or tenant in <b>your home</b></li> <li>- caused by pets (for example, through chewing, scratching, tearing, fouling or vomiting)</li> <li>- caused while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b></li> <li>- caused by pests, insects, or vermin, or</li> <li>- caused by a drone while it is being flown by <b>you</b> or <b>your family</b>.</li> </ul> </li> </ul>
<b>24. Contents in garages and outbuildings</b> <p>For any one claim, <b>your insurer</b> will pay for loss of or damage to <b>contents</b> while they are in a garage or another outbuilding of <b>your home</b> if the loss or damage is due to a cause listed under section 2.1.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss of or damage to <b>money</b>, credit-cards, and <b>high-risk items</b>.</li> <li>• Any amount above the single article limit for any item not specified in <b>your schedule</b>.</li> <li>• Loss of or damage to your <b>bike's</b> tyres or accessories unless the <b>bike</b> is stolen or damaged at the same time.</li> <li>• Theft of <b>bikes</b> when they are left unattended, unless they are: <ul style="list-style-type: none"> <li>- attached by a <b>bike</b> lock between the <b>bike</b> frame and the back wheel to a permanently fixed structure when left outside or kept in a shared area, or</li> <li>- kept in a locked and secure building.</li> </ul> </li> <li>• Loss or damage while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>

<p><b>25. Garden Contents</b></p> <p>Loss of or damage to <b>your contents</b> while they are kept in the open on the land <b>your home</b> stands on.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage caused by <b>you, your family</b>, or any other person who is lawfully in <b>your home</b>.</li> <li>• Theft of <b>bikes</b> when they are left unattended, unless they are: <ul style="list-style-type: none"> <li>- attached by a <b>bike</b> lock between the <b>bike</b> frame and the back wheel to a permanently fixed structure when left outside or kept in a shared area.</li> </ul> </li> <li>• Loss or damage that happens when <b>your home</b> is unoccupied.</li> <li>• Loss or damage due to storm or flood.</li> </ul>
<p><b>26. Household removals</b></p> <p>Accidental damage to <b>your contents</b> while they are being moved from <b>your home</b>, by a professional removals company, to <b>your</b> new home within <b>territorial limits</b>.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• <b>Money, high-risk items</b>, deeds and documents.</li> <li>• Fragile items unless they were packed by professional packers.</li> <li>• <b>Contents</b> while they are in a furniture-storage facility, saleroom or exhibition.</li> </ul>
<p><b>27. Contents temporarily removed away from your home</b></p> <p>Loss of or damage to <b>contents</b>, due to any of the events listed under section 2, while they are temporarily removed from <b>your home</b> to the home of a member of family or to a bank or safety deposit box all within <b>territorial limits</b>. <b>Your insurer</b> will provide this cover for up to 60 days in a row.</p>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage that happens while the <b>contents</b> are being moved, worn or carried.</li> <li>• Loss or damage that happens while the <b>contents</b> are stored in a caravan or temporary structure.</li> <li>• Loss or damage caused by theft or attempted theft unless violence and force is used to enter or leave the property.</li> <li>• Loss of or damage to any item that has not been kept in <b>your home</b> before.</li> </ul>
<p><b>28. Special events</b></p> <p><b>Your</b> insurer will automatically increase the <b>sum insured</b> shown in <b>your schedule</b> for <b>contents</b> in <b>your home</b> by up to 10% for 14 days before and 14 days after for weddings, civil partnerships, religious festivals, births, adoptions, anniversaries or birthdays to cover gifts and food bought or received for the event.</p>	

## Section 2.3 Additional optional cover

The following table shows the optional cover **you** can choose to buy with your **contents** insurance.

Section 2.3 Additional cover you can choose to buy. (If you have this cover, it will be shown on your schedule as 'Contents Full Accidental Damage'.)	
What is covered	What is not covered
<p><b>Accidental damage to your contents</b> while they are in <b>your home</b>. This includes, but is not limited to, <b>accidental damage</b> caused by:</p> <ul style="list-style-type: none"> <li>• cigarette burns</li> <li>• paint spilt on your carpet, or</li> <li>• water overflowing from sinks, washbasins, bidets, showers and baths as a result of taps being left on in <b>your home</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Loss or damage: <ul style="list-style-type: none"> <li>- due to electronic or electrical breakdown</li> <li>- that happens outside <b>your home</b></li> <li>- caused by a paying guest or tenant in <b>your home</b></li> <li>- caused by pets (for example, through chewing, scratching, tearing, fouling or vomiting)</li> <li>- caused while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>,</li> <li>- caused by pests, insects, or vermin, or</li> <li>- caused by a drone while it is being flown by <b>you</b> or <b>your family</b>.</li> </ul> </li> <li>• Loss or damage listed under 'What is not covered' in sections 2.1 and 2.2.</li> </ul>

## Section 2.4 Specified items

**Specified items:** This part of the **policy** explains what cover **your insurer** provides for any **high-risk item** or **personal possession** that is worth more than the specific single article limit and so must be listed on **your schedule**. Please let **your insurer** know if any **specified item** needs to be added to **your** insurance.

**Your schedule** will show the level and the limits of the cover **you** have.

Section 2.4 Specified items	
What is covered	What is not covered
<p>Loss of or damage to <b>your specified items</b> caused by an event listed under section 2.1 while they are in <b>your home</b>. If <b>your</b> schedule states that <b>your specified items</b> are also covered away from <b>home</b>, <b>your insurer</b> will cover loss or damage to these items:</p> <ul style="list-style-type: none"> <li>- anywhere in the UK, and</li> <li>- anywhere in the world for up to 60 days in a row during any <b>period of insurance</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Your excess.</b></li> <li>• Any amount above the single article limit for any item not specified on <b>your schedule</b>.</li> <li>• Any amount above the value shown for each item in the specified item table on <b>your schedule</b>.</li> <li>• Cover away from your <b>home</b> unless this is shown on <b>your schedule</b> next to the specified item.</li> <li>• Loss of or damage to <b>your bike</b> tyres or accessories unless the <b>bike</b> is stolen or damaged at the same time.</li> <li>• Loss or damage while a <b>bike</b> is being used for racing, pace making, or speed or time trials.</li> <li>• Theft of <b>bikes</b> when they are left unattended, unless they are:</li> </ul>

	<ul style="list-style-type: none"> <li>- attached by a <b>bike</b> lock between the <b>bike</b> frame and the back wheel to a permanently fixed structure when left outside or kept in a shared area</li> <li>- kept in a locked and secure building, or</li> <li>- kept inside a locked vehicle, or securely locked to a locked vehicle using a <b>bike</b> rack.</li> </ul>
<p><b>Important</b></p> <p><b>Collections</b></p> <p>If <b>you</b> want to insure a collection (for example, a stamp or coin collection) that is worth more than £1,500 in total, it must be shown as a <b>specified item</b> on <b>your schedule</b>.</p> <p><b>Specified item limit</b></p> <p>All <b>high-risk items</b> with a value above £1,500 must be shown on <b>your</b> latest <b>schedule</b>. If they are not, <b>your insurer</b> will not pay more than the unspecified item limit for each of them.</p> <p><b>Total high-risk items limit</b></p> <p><b>Your insurer</b> will not pay more than the total <b>high-risk items</b> limit shown on <b>your schedule</b> for all <b>your high-risk items</b>.</p> <p><b>Personal possessions limit</b></p> <p>Please see Section 3 – Personal possessions on <b>your schedule</b>.</p>	



## Section 3 – Personal possessions

This section sets out the optional cover **your insurer** provides for **your personal possessions** outside **your home** and only applies if **you** have chosen to buy this cover and it is shown on **your schedule**. This optional cover is available if **you** have bought **contents** cover.

**Your schedule** will show the level and limits of the cover **you** have.

Section 3 Personal possessions cover	
What is covered	What is not covered
<p><b>Your insurer</b> covers loss or damage to <b>your personal possessions</b> when they are away from <b>your home</b>:</p> <ul style="list-style-type: none"> <li>- anywhere in the UK, and</li> <li>- anywhere in the world for up to 60 days in a row during any <b>period of insurance</b>.</li> </ul>	<p>The exclusions below apply to all of this section.</p> <ul style="list-style-type: none"> <li>• <b>Your excess</b> (except for claims for credit cards, where the <b>excess</b> will not apply).</li> <li>• Loss of or damage to: <ul style="list-style-type: none"> <li>- any <b>personal possessions</b> that are lost or damaged in or within the boundaries of <b>your home</b>.</li> <li>- <b>personal possessions</b> worth more than the single article limit unless listed in the specified items table on <b>your schedule</b> as being covered away from <b>home</b>.</li> </ul> </li> <li>• Loss of or damage to property which has been outside the <b>territorial limits</b> for more than 60 days in a row during any <b>period of insurance</b>.</li> <li>• Loss of or damage to: <ul style="list-style-type: none"> <li>- corneal or contact lenses</li> <li>- lottery or raffle tickets, securities, or documents, or</li> <li>- remote-controlled models and sporting equipment while they are being used.</li> </ul> </li> <li>• Loss or damage caused by any living creature, including pets.</li> <li>• Loss or damage that happens at a storage facility or when <b>you</b> are moving <b>home</b>.</li> <li>• Loss or damage caused by theft or attempted theft from an unattended <b>vehicle</b> unless all windows are closed, the boot and all the doors are locked, and the items are hidden from view in: <ul style="list-style-type: none"> <li>- the boot</li> <li>- a closed glove compartment, or</li> <li>- a luggage compartment that cannot be seen from outside the vehicle.</li> </ul> </li> <li>• Loss or damage to <b>bike</b> tyres or accessories unless the <b>bike</b> is stolen or damaged at the same time.</li> <li>• Loss or damage while a <b>bike</b> is being used for racing, pacemaking, or speed or time trials.</li> <li>• Theft of <b>bikes</b> when they are left unattended, unless they are: <ul style="list-style-type: none"> <li>- attached by a <b>bike</b> lock between the <b>bike</b> frame and the back wheel to a permanently fixed structure when left outside or kept in a shared area, or</li> <li>- kept in a locked and secure building, or</li> <li>- kept inside a locked vehicle, or securely locked to a locked vehicle using a <b>bike</b> rack.</li> </ul> </li> </ul>



## Section 4 – Liability cover

This section sets out the liability cover that is included as standard with **buildings, contents or buildings** and **contents** insurance (up to the **sum insured** or limit shown on **your schedule**).

Section 4 Liability cover	
What is covered	What is not covered
<p><b>Property owner's liability</b></p> <p><b>Your insurer</b> will cover the amounts <b>you</b> (or <b>your family</b>) legally have to pay as owner of <b>your home</b> (but not as occupier), for causing:</p> <ul style="list-style-type: none"> <li>• accidental death, injury, or illness, or</li> <li>• accidental loss of or damage to property which happens during the <b>period of insurance</b> within the <b>territorial limits</b>.</li> </ul> <p><b>Your insurer</b> will also cover the amounts <b>you</b> (or <b>your family</b>) legally have to pay as the previous owner of any private property owned and insured under this policy, under Section 3 of the Defective Premises Act 1972, for causing:</p> <ul style="list-style-type: none"> <li>• accidental death, injury, or illness, or</li> <li>• accidental loss of or damage to property which happens during the <b>period of insurance</b> or up to seven years afterwards, as long as this is not covered by any other insurance.</li> </ul> <p>The most <b>your insurer</b> will pay is shown on <b>your schedule</b> (this will include any associated defence costs and expenses they have agreed to pay).</p>	<ul style="list-style-type: none"> <li>• Death of or injury to <b>you, your family</b> or anyone else who permanently lives with <b>you</b>, including <b>your domestic staff</b>.</li> <li>• Damage to property which belongs to or is being looked after by <b>you, your family</b> or anyone else who permanently lives with <b>you</b>, including <b>your domestic staff</b>.</li> <li>• Any liability which results directly or indirectly from <b>you</b> or <b>your family</b> being treated for or passing on any disease or virus.</li> <li>• Liability arising from any profession, business, trade or employment.</li> <li>• Liability due to <b>you</b> owning or using a lift or any <b>motorised vehicle</b>.</li> <li>• Liability if <b>you</b> own and live in <b>your home</b> (that is, <b>you</b> are the owner-occupier) and have claimed for the same liability under occupier's liability cover.</li> <li>• Liability as a result of any agreement or contract, unless <b>you</b> or <b>your family</b> would have been liable anyway, even if the agreement or contract did not exist.</li> </ul>
<p><b>Important:</b> If <b>you</b> are the owner-occupier of <b>your home</b>, <b>you</b> need occupier's liability cover to make sure you have enough cover. If <b>you</b> have contents cover, occupier's liability will be shown in <b>your policy documents</b>.</p>	

## Section 4 Liability cover

What is covered	What is not covered
<p><b>Occupiers and personal liability</b></p> <p><b>Your</b> legal liability as occupier (not as owner) of <b>your home</b>, including the land belonging to it.</p> <p><b>You and your family's</b> personal legal liability (not as owner or occupier of any building or land). This includes accidents due to <b>your</b> leisure activities such as cycling or golfing.</p> <p><b>Your insurer</b> will cover the amounts <b>you or your family</b> legally have to pay for causing:</p> <ul style="list-style-type: none"> <li>- accidental death, injury, or illness, or</li> <li>- accidental loss of or damage to property</li> </ul> <p>which happens during the <b>period of insurance</b> within the <b>territorial limits</b>.</p> <p>The most <b>your insurer</b> will pay is shown on your schedule (this will include any associated defence costs and expenses they have agreed to pay).</p>	<ul style="list-style-type: none"> <li>• Liability relating to death of or injury to <b>you, your family</b> or anyone else who permanently lives with <b>you</b>, including <b>your domestic staff</b>, unless this is covered under employer's liability.</li> <li>• Liability relating to damage to property which belongs to or is being looked after by <b>you, your family</b> or anyone else who permanently lives with <b>you</b>, including <b>your domestic staff</b>.</li> <li>• Liability if <b>you</b> are the owner-occupier of <b>your home</b> and have claimed for the same liability under property owner's liability cover.</li> <li>• Liability which results from <b>you or your family</b> owning or occupying any land or building other than <b>your home</b>.</li> <li>• Liability which results from <b>you or your family</b> owning or using: <ul style="list-style-type: none"> <li>- a <b>motorised vehicle</b></li> <li>- a caravan or trailer that is being towed</li> <li>- a hovercraft, watercraft or aircraft, or</li> <li>- a drone.</li> </ul> </li> <li>• Liability which arises from <b>your</b> or a member of <b>your family's</b> profession, business, trade or employment.</li> <li>• Liability which results directly or indirectly from <b>you, or your family</b> being treated for or passing on any disease or virus.</li> <li>• Liability which results from any living creature other than cats and dogs <b>you or your family</b> own or are legally responsible for.</li> <li>• Liability relating to any dog which is defined as dangerous or is dangerously out of control under the Dangerous Dogs Act 1991, or any later law.</li> <li>• Liability for damages, legal costs or other costs awarded by any court, tribunal, or other body with no jurisdiction (authority) in the <b>territorial limits</b>.</li> <li>• Liability arising from the Party Wall etc Act 1996.</li> <li>• Liability for fines, penalties, liquidated damages (an estimate of unknown or hard-to-define losses), aggravated damages (damages to provide compensation for mental distress or hurt feelings), punitive or exemplary damages (damages to punish or make an example of the person), or any damages resulting from multiplying compensation.</li> <li>• Liability as a result of: <ul style="list-style-type: none"> <li>- a direct or indirect consequence of an assault or alleged assault, or</li> <li>- any deliberate or malicious act.</li> </ul> </li> <li>• Liability as a result of any agreement or contract, unless <b>you or your family</b> would have been liable anyway, even if the agreement or contract did not exist.</li> </ul>
<p><b>Employer's liability</b></p> <p>Covers the amounts <b>you or your family</b> legally have to pay to <b>your domestic staff</b> for accidental death, injury or illness which happens during the <b>period of insurance</b> within the <b>territorial limits</b>.</p>	

## Section 4 Liability cover

What is covered	What is not covered
<p><b>Tenant's Liability</b> If you rent <b>your home</b>, <b>your insurer</b> will cover the legal liability <b>you</b> have as a tenant:</p> <p>a) loss of or damage to <b>your home</b> and fixtures and fittings, and any <b>contents</b> that belong to the landlord while these are in <b>your home</b> if the loss or damage was caused by anything listed in paragraphs 1 to 9, 11 and 12 of the <b>Contents</b> section, and</p> <p>b) <b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>- fixed glass which form part of the <b>buildings</b> and any sanitary fittings installed in <b>your home</b> and</li> <li>- cables, pipes, septic tanks and drain inspection covers which serve <b>your home</b>.</li> </ul> <p>The most <b>your insurer</b> will pay is £10,000 (this will include any associated defence costs and expenses they have agreed to pay).</p>	<ul style="list-style-type: none"> <li>• <b>Your</b> liability for any loss or damage while <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>



## General exceptions

These exceptions apply to all Sections of the **policy**. **Your insurer** will not cover **you** for or be liable for any of the following:

### a. Events before the cover start date

Any loss, damage or legal liability arising from something that happened before **your** cover started.

### b. Damage which happens gradually

- Wear and tear (natural and predictable damage which happens over time or due to normal use or ageing), including gradual weathering, the effect of light, deterioration, or depreciation (loss of value over time).
- Any other damage which happens gradually (except **subsidence**, **heave** and **landslip**).

### c. Radioactivity or ionising radiation

Any loss, damage, or legal liability caused directly or indirectly by:

- radioactive, toxic, explosive or other dangerous properties of any nuclear material or equipment (or any part of it), or
- ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel.

### d. War and terrorism

Any loss, damage, cost, expense, or liability directly or indirectly caused as a result of:

- war, invasion or events similar to war (whether or not war is declared), revolution, rebellion, uprising or overthrowing of power, or
- any death, injury or damage to property caused by or during an act of terrorism.

An 'act of terrorism' means using, or threatening to use, biological, chemical, radioactive or nuclear material, pollution or contamination for political, religious, ideological or similar purposes, including to:

- influence any government, or
- scare or intimidate the public or any section of the public.

### e. Riot

Any loss, damage or liability caused by riot or civil commotion outside the **territorial limits** of this **policy**.

### f. Faulty design

Any loss or damage caused by faulty design, inadequate or inaccurate plans or specifications, faulty or unsuitable materials or poor workmanship.

### g. Pollution

Any loss, damage or liability caused by pollution or contamination unless this was caused by a sudden, identifiable event which was unexpected, not deliberate and happened at a specific time and place.

### h. Pressure waves

Any loss or damage caused by pressure waves from aircraft or other flying objects.

**i. Loss in value or indirect loss**

Loss in value, including any loss that is not a direct result of the insured incident (for example, if the value of an item or the market value of **your home** reduces as a result of being repaired).

**j. Deliberate act**

Any liability that arose from, or any loss or damage caused or contributed to by, a deliberate, malicious, illegal or unlawful act, or any criminal act, by **you**, any member of **your family**, a paying guest or tenant, or anyone lawfully in **your home**.

**k. Electronic data and computer virus**

Any loss, damage or liability caused directly or indirectly by computer viruses or other similar attacks (such as hacking), electronic equipment not working properly or the fault of the user.

**l. Confiscation**

Any loss, damage or liability that is due to **your** property being confiscated by an authority.

**m. Commercial use**

Any loss, damage or liability arising from using **your** property for **business purposes**, unless **your insurer** has agreed to cover this use beforehand.

**n. Other insurance**

If any loss, damage, or liability covered by this **policy** is also covered by any other insurance, **your insurer** will not pay more than their share of an insured event. **You** must give **your insurer** full details of the other **policy**.

**o. Sanctions**

Any loss, damage or liability if providing cover, paying a claim or providing any benefit would break the terms of any sanction, prohibition or restriction that applies by law or under any regulation.

**p. Building work**

Any loss, damage or liability caused by building works being carried out at **your home** unless the work is routine maintenance or is purely cosmetic, such as painting and decorating.



## Your duties

### Your duty

**Your insurer** will only provide **you** with the cover set out in this **policy** if:

- **you** and anyone else claiming cover under this **policy** have kept to all the **terms** of the **policy**, and
- the information **you** gave on **your statement of fact** or claims report is true and complete.

If **your insurer** discovers that **you** or someone acting for **you** had knowingly provided false information, the **insurer** will make the **policy** void (treat it as though it had never existed) and not refund any premium or pay **your** claim. If **you** were not aware that the information **you** had provided was false, depending on the nature of the information, **your insurer** may cancel **your policy**, ask **you** to pay an extra premium, or make a proportionate reduction to the amount of **your** claim. **You** may also be charged a cancellation or amendment fee under the **intermediary contract**.

**You** must co-operate with **your insurer**, respond to reasonable requests for information or documents, and, where necessary, be available to speak to them or anyone acting on their behalf. This applies even if **you** are using someone else to represent **your** interests, whether or not **you** have made a claim on the **policy**.

If **you** do not meet the requirements above, **your insurer** may cancel **your policy** and may not pay **your** claim.

### Providing all information

**Your** premium is based on the information **you** provided when **you** started, made changes to or renewed **your** insurance. If **you** did not give accurate information, **your** claim may be refused, **you** may have to pay costs, or the insurance may not be valid.

**You** must also tell **your insurer** immediately about any changes to the information **you** provided when **you** started, made changes to or renewed **your** insurance. Some examples of the changes **you** should tell **your insurer** about are set out in the 'Keeping your policy up to date' section of this **policy**.

### Taking care of your property

**You** or any other person covered by this insurance must maintain **your** property in a good state of repair and take care to prevent any accidents, loss, damage or injury. If loss or damage does happen, **you** must take action to prevent further loss or damage, if it is safe to do so.



## Cancelling your policy

If **your insurance contract** is cancelled, any additional cover **you** have under the **policy** (as shown on **your schedule**) will also be cancelled automatically at the same time.

### If you cancel your policy

**You** have the right to cancel **your policy** at any time, by contacting **your insurer** or calling the number below.



**0333 043 2001**

### Your rights if you cancel within 14 days

If **you** cancel this **policy** within 14 days of receiving the **policy documents** or the start date, whichever is later, **your insurer** will cancel the **policy** from the start date and return any premium **you** have paid (as long as no claims have been made).

If **you** chose to pay **your** premium in instalments, **you** will not be refunded any credit finance charges.

### Your rights if you cancel after 14 days

If **you** cancel the **policy** after 14 days, **your insurer** will cancel the **policy** from the date **you** contact them, or from any later date **you** ask. **You** cannot cancel the **policy** from an earlier date.

In this case, **your insurer** will return any premium **you** have paid for this **policy**, (including the deposit), less:

- a charge for the number of days **your insurer** has provided cover for
- any fees that apply under the **intermediary contract**
- any credit finance charges, and
- any amount **you** may owe **us** or **your insurer** under any other contract.

If any of the following apply, **you** may not receive any refund and **you** may still have to pay the balance of the full yearly premium.

- **You** have made a claim in the **policy** year.
- An incident has happened which might give rise to a claim under the **policy**.
- **Your** instalment payments are not up to date. **You** may be charged a proportionate amount to bring **your** payments up to date, together with any fee that applies.
- Fraud has been committed (see the fraud section of **your policy** wording).

#### Please note:

- If **you** have bought any extra cover to run with **your policy**, **you** should see the **policy** wording for any refund **you** may be due if **you** cancel **your policy**.
- Any refund or payment due to **you** will be credited to the last card **you** used to make a payment or may be paid towards another card if **you** ask for this and **your insurer** agrees.
- Cancelling any direct debit instruction with **your** bank does not cancel **your policy**, unless it is **your** first payment due for **your** renewal. **You** must tell **your insurer** if **you** want to cancel.

### If your insurer cancels your policy

If they have a valid reason, **your insurer** can authorise **us** at any time to cancel **your policy** by sending **you** seven days' written notice to the last postal or e-mail address **we** have for **you**.

Examples of valid reasons include (but are not limited to) if **you**:

- fail to keep payments on any instalment plan up to date
- fail to respond to reasonable requests for information from **your insurer** or an agent acting on behalf of the **insurer**
- fail to keep to the **policy terms**
- make a change which means **your insurer** can no longer provide insurance cover
- have threatened or been abusive to **your insurer** or their representatives, or
- fail to pay the premium.

**Your insurer** may also cancel the **policy** for fraud or misrepresentation as set out in the fraud section of this **policy** wording.

If **your insurer** cancels your policy, they will return the premium **you** have paid less the amount for the period the **policy** has been in force and any fees which might be due under the **intermediary contract**, except under the following circumstances when no refund will be given.

- **You** have made a claim in the **policy** year.
- An incident has happened which might give rise to a claim under the **policy**.
- The instalment payments are not up to date. **You** may be charged a proportionate amount to bring **your** payments up to date, plus any fees that apply.
- Fraud has been committed (see the fraud section of **your policy** wording).



## Paying your premium

### If you do not pay the premium

If **you** have not paid **your** whole premium, **your insurer** may take off any **unpaid premiums** from any claim settlement they pay **you**. If **you** are paying by instalments and do not keep up to date with **your** payments, **your insurer** may not pay **your** claim and may cancel **your policy**.

If there is a change to the **policy**, **you** miss an instalment, owe anything after cancelling the **policy**, or have to pay any fees or charges, **you** give **us**, (or have the cardholder's permission to give **us**) permission to continue to charge the card **you** originally used, or the last card **we** have on record, to process any related payments. (This is known as 'continuous authority'.) If **you** are paying by instalments, **you** grant **us** the right to change **your** remaining payment plan to reflect any changes. If **you** have no remaining premium, **you** grant **us** the right to charge the card **you** originally used, or the last card **we** have on record, to process any fees or charges that apply.

**You** are responsible for keeping up the payments, and **your policy** may be at risk if **you** fail to do so. If **your insurer** needs to appoint a debt-recovery agent to collect any outstanding premiums, or **we** need to appoint a debt-recovery agent to collect any fees or charges, **you** will be legally responsible for paying all collection fees and commission.



## Extra conditions – endorsements

**Your insurer** may decide to apply extra conditions (endorsements) to **your policy**. **Endorsements** change the normal **terms** of **your policy**, reducing or extending **your** cover and possibly changing the **excess**. If **endorsements** apply to **your policy**, **your insurer** will tell **you** about them before they take effect, and will include the details on **your schedule**.

An example of an **endorsement** is if **your insurer** sets a minimum standard of security for **your home**.

If an **endorsement** means there is an extra **excess** to pay, **your insurer** will confirm this before it takes effect, and it will be shown in **your schedule** under 'Extra Conditions (**Endorsements**)'.

If **you** do not keep to an **endorsement**, **your insurer** may reduce **your** cover or refuse to pay **your** claim.

**Important** Please check **your schedule** to see if any **endorsements** apply to **your policy**.



## Intermediary contract

### Your intermediary contract

This is your **intermediary contract** with **us**, First Central Insurance Management Limited trading as 1st Central. It is a legally binding contract. It contains the **terms** and conditions of the intermediary service, what **we** will do for **you**, and any fees that apply. This information is also set out in the **About Our Insurance Services** document.

When instructed by **you**, **we** act as an intermediary for **you** by arranging **your home** insurance and any related benefits on **your** behalf with **your insurer**. When **you** buy **your** insurance policy through **us**, **you** enter into this **intermediary contract** with **us** as well as entering into a separate contract with **your insurer**.

Under this contract, **we** set up **your** insurance with **your insurer** and provide **you** with administrative services relating to **your insurance contract**, such as making changes to **your** information if you ask **us** to. **You** must pay any administration fees and cancellation fees due under this contract to **us**.

This contract is based on the information **you** provided when **you** applied for this insurance.

**If you believe any of the information you gave is incorrect, please call the Customer Service team immediately on 0333 043 2001.**

### The intermediary service

**You** will not receive advice or a recommendation from **us** for **home** insurance and optional extras. **We** ask **you** some to make sure an insurance product is suitable for **you**. **You** will then need to make **your** own decision about whether to go ahead.

The intermediary services **we** provide to **you** under this **intermediary contract** include arranging **your** insurance cover on **your** behalf. **We** will also help **you** with any changes **you** have to make to **your** information when necessary, or any changes **you** want to make to **your** level of cover. **We** will also arrange any optional additional cover. If **you** ask **us** to, **we** will cancel **your policy** or tell **you** if **your insurer** wants to cancel (or has cancelled) **your policy**.

**We** will arrange for **your policy** to be renewed. **We** will contact **you** before **your** renewal date to give **you** information about the renewal so that **you** can make an informed decision about **your policy** and let **us** know if **you** do not want to renew. **We** will tell **you** when **your policy** is due to be automatically renewed, or if **your insurer** decides not to renew **your policy**. **We** may provide other intermediary services if **you** or **your insurer** asks **us** to.

**You** must give **us** a valid email address. **We** will only contact **you** by post in limited circumstances.

### Fees

The table below is here to help **you** understand what fees **we** charge if **you** take out a home insurance product with **us**, and when they are charged. **You** pay these fees to **us**, and not to the **insurer**. In certain limited circumstances **we** may pass the fees on to the **insurer** (if the **insurer** is First Central Underwriting Limited). **We** may also receive commission from the **insurer** for selling their insurance to **you**. **We** will keep any commission we receive.

Cancellation fees	
Cancelling your policy before it starts, or within 14 days of its start date	£0
After 14 days of the policy start date	£35
If we have to cancel your policy – see ‘Cancelling this policy’ for more information	£35
Fees for making a change	
If we have to make a change because you gave us incorrect information	£25
If you make a change online	£0
If you make a change on the phone or through webchat	£25

## General

All the information that **you** provide must be true and complete.

The **intermediary contract** is a yearly contract, which will automatically renew at the end of each year.

Nothing in this contract will create any rights for anyone else under the Contracts (Rights of Third Parties) Act 1999 and no change to this contract, or any extra agreement, will create these rights unless **we** say so in this contract. This does not affect any right anyone else may have apart from under this act.

## Cancellation

If **you** cancel the **intermediary contract**, **your insurance contract** and all other sections of the **policy** that apply, as set out on **your schedule**, will be cancelled automatically at the same time. However, the **intermediary contract** may continue to run after the **insurance contract** has ended, until **you** have met all the **terms** of the contract (for example, by paying any premium that is outstanding).

**You** have 14 days to change **your** mind, beginning from the start of **your policy**. If **you** choose to cancel the **policy** within the 14 days, **we** will not charge a cancellation fee.

If **you** fail to keep to any conditions or fail to pay any instalments when they are due, **we** may cancel this contract.

## Complaints

If **you** want to make a complaint, please contact us:

Email: [Customer.Relations@1stcentral.co.uk](mailto:Customer.Relations@1stcentral.co.uk)

Write to: First Central Insurance Management Ltd, Capital House, 1-5 Perrymount Road,  
Haywards Heath, West Sussex, RH16 3SY

Phone: 0333 043 2077

If **we** cannot settle **your** complaint, **you** may be able to refer it to the Financial Ombudsman Service.

This **intermediary contract** is signed and issued as evidence that **we** have entered into the contract with **you**.



**Ben Tomasetti**, Managing Director

**First Central Insurance Management Ltd. ("1st Central")**, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex, RH16 3SY. Registered in England and Wales (number: 6489797). Authorised and regulated by the Financial Conduct Authority (firm reference number: 483296).

The **intermediary contract** is governed by English law unless **you** have agreed otherwise. The contract is written in English and any associated communications will be in English.

Any dispute between **you** and **us** relating to this contract should be brought in the courts of England, unless **you** and **we** agree otherwise.



## What to do if you need to complain about your policy

**We** and **your insurer** are committed to providing **you** with the best possible service. However, there may be times when **we** do not meet **your** expectations. Please let **us** or **your insurer** know immediately if **you** are unhappy with the service **you** have received. **We** will always do **our** best to sort out any complaint fairly.

If you have a complaint about your policy, please contact us using the following details:

### Head of Customer Relations

First Central Insurance Management Ltd

Capital House

1-5 Perrymount Road

Haywards Heath

West Sussex

RH16 3SY



Phone: 0333 043 2077



Email: [Customer.Relations@1stcentral.co.uk](mailto:Customer.Relations@1stcentral.co.uk)



## What to do if you need to complain about your claim

Claims made under this policy are managed by Davies Group Ltd on our behalf.

If you have a complaint about your claim, please contact Davies Group Ltd using the following details. 

Phone: 0333 043 2077 (select the relevant option for complaints about your claim)



Email: [1stcentral.customer.relations@davies-group.com](mailto:1stcentral.customer.relations@davies-group.com)

### What if you are still not satisfied?

If **we** have given **you** a final response to your complaint and **you** are still unhappy, or more than eight weeks have passed since **we** received **your** original complaint, **you** can refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR



Phone: 0800 023 4567



Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You** must contact the Financial Ombudsman Service within six months of the final response to **your** complaint. **We** will remind **you** of this time limit in **our** final response.

Using this complaints procedure will not affect **your** rights as a customer to take legal action. However, the Financial Ombudsman Service will not be able to decide on any cases where legal action has begun. Visit the What to expect section at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk) for more information.



## Looking after your personal information

When **you** take out a **policy** through **us**, **we** will need to record and store personal information about **you**. **We** will always keep this information secure, in line with industry and accredited practices. **We** won't share **your** personal information unless **we** have a good reason.

**We** and **your insurer** act as independent data controllers. (This means that **we** are responsible for processing the personal information **we** collect, and **your insurer** is responsible for the information they collect.) However, there is some personal information that **we** process together. If **you** would like to read **our** full privacy notice, please visit **our** website at [www.1stcentralinsurance.com](http://www.1stcentralinsurance.com), or **you** can access it through **your** online account.

**We** are registered for **our** use of personal information with the UK Information Commissioner's Office and **your insurer** is registered with the Gibraltar Regulatory Authority for their use.

This statement, and the way **we** handle **your** personal information, may change from time to time. **We** will write to **you** if the change is something **you** might not expect. If **we** (or **your insurer**) don't hear back from **you** within 60 days, **you** are agreeing to the change.

If **you** opted in to marketing and would like to opt out, **you** can manage your preferences by emailing **us** at [marketing@1stcentral.co.uk](mailto:marketing@1stcentral.co.uk), or by calling **us** on 0333 043 2066.

To ask for a copy of the information **we** hold about **you** or to find out more, email the Data Protection Officer at [DPO@1stcentral.co.uk](mailto:DPO@1stcentral.co.uk). Please include **your** name, address, and policy number.



## Regulatory information

### Who are First Central Insurance Management Limited?

**We** (First Central Insurance Management Ltd) are an intermediary and offer products and services from various insurers. **We** are registered in England and Wales (company number 6489797), and **our** registered office is at Capital House, 1-5 Perry Mount Road, Haywards Heath, West Sussex, RH16 3SY. **We** are authorised and regulated by the Financial Conduct Authority (firm reference number 483296). **You** can ask **us** about how **we** are regulated by the Financial Conduct Authority.

**You** can also ask for regulatory information about **your insurer** by writing to the Head of Compliance at the address above.

Regulatory information is available on the relevant regulatory registers on the Financial Conduct Authority website at <http://www.fca.org.uk/register> or you can call the FCA on 0845 606 1234.

### Who we are owned by


**We** (First Central Insurance Management Ltd) and First Central Underwriting Limited are owned by First Central Group Ltd, which is registered in Guernsey (company number 48743).

## The Financial Services Compensation Scheme

Although **we** are not covered by the FSCS, all the insurers whose products **we** offer are covered by the FSCS. **You** may be entitled to compensation from the scheme if **your insurer** cannot pay what they owe. Insurance business is covered for 90% of the insured event, without any upper limit. **You** can get more information about compensation scheme arrangements from the FSCS by visiting <http://www.fscs.org.uk>.



## Important contact details

-  Changes to **your policy**  
**0333 043 2001**
-  Need help with a home insurance claim  
**0333 043 2034**
-  Need help with a home insurance claim and calling from abroad  
**+44 (0) 333 043 2034**
-  Renewals  
**0333 043 2001**