



Home Insurance For Thatched Properties

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INFORMATION YOU HAVE GIVEN US

In deciding to accept this policy and in setting the terms including premium **we** have relied on the information which **you** have provided to **us**. **You** must take care when answering any questions **we** ask by ensuring that any information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with untrue or misleading information **we** will have the right to:

- (a) treat this policy as if it never existed;
- (b) decline all claims; and
- (c) retain the premium.

If **we** establish that **you** carelessly provided **us** with untrue or misleading information **we** will have the right to:

- (i) treat this policy as if it never existed, refuse to pay any claim and return the premium **you** have paid, if **we** would not have provided **you** with cover;
- (ii) treat this policy as if it had been entered into on different terms from those agreed, if **we** would have provided **you** with cover on different terms;
- (iii) reduce the amount **we** pay on any claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**, if **we** would have charged **you** more.

We will notify **you** in writing if (i), (ii) and/or (iii) apply.

If there are no outstanding claims and (ii) and/or (iii) apply, **we** will have the right to:

- (1) give **you** thirty (30) days' notice that **we** are terminating this policy; or
- (2) give **you** notice that **we** will treat this policy and any future claim in accordance with (ii) and/or (iii), in which case **you** may then give **us** thirty (30) days' notice that **you** are terminating this policy.
- (3) If this policy is terminated in accordance with (1) or (2), **we** will refund any premium due to **you** in respect of the balance of the **Period of Insurance**.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **your broker** as soon as possible.

The insurance under this policy relates ONLY to those sections of the policy which are shown in the schedule as being included.

The written authority (which number is shown in the **schedule**) allows **County Insurance Services Limited** to sign and issue this policy on behalf of **Scor Managing Agency Ltd**.

INTRODUCTION

County Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (FCA) (FRN: 597267). Registered in England No. 08411634. Registered Office: County House, Glyme Court, Langford Lane, Kidlington, Oxon OX5 1LQ.

Claims – Please review the claims conditions set out in this policy of insurance. If **you** believe that **you** have a claim, **you** should notify **our** claims team:

Telephone: 01865 290922

E-mail: householdclaims@county-insurance.co.uk

This policy of insurance, **schedule** and any **endorsement** applying to **your** policy forms **your** Home Insurance document. This document sets out the conditions of the contract of insurance between **you** and **us**. **You** should keep it in a safe place. **PLEASE READ THE WHOLE DOCUMENT CAREFULLY**. It is arranged in different sections. It is important that;

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

Please contact **your broker** as soon as reasonably practicable if this document is not correct or if **you** would like to ask any questions.

Cooling off period

During the cooling off period of fourteen (14) days

You may cancel this insurance contract provided **you** have not made a claim under such insurance contract and **your broker** receives written confirmation of cancellation by post, fax or email within 14 days of the policy start date or the date you receive full policy documentation.

If **you** do cancel within such 14 day period, provided **you** have not made a claim, **Your broker** will refund any premiums paid subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis.

After the cooling off period

You can also cancel this insurance contract at any time by writing to **your broker**. Any return premium due to **you** will depend on how long this insurance contract has been in force and whether **you** have made a claim. Providing that **you** have not made a claim the return premium will be calculated on a proportionate basis which will be subject to a minimum time on risk charge as stated in the **schedule**.

Our Cancellation Rights

We can cancel this insurance contract by giving **you** 30 days' notice in writing. Any return premium due to **you** will depend on how long this insurance contract has been in force and whether **you** have made a claim. Providing that **you** have not made a claim the return premium will be calculated on a proportionate basis.

Examples of why **your** insurance contract may be cancelled are as follows:

- If **you** change your address;
- Where **we** have been unable to collect a premium payment following non-payment correspondence issued to you or your **broker**.
- A change in the information **you** have previously given **us** where **we** are able to demonstrate that **we** would not normally offer insurance.
- Unacceptable behaviour by **you** such as abusive behaviour or language, intimidation or bullying of **our** staff or suppliers.
- **You** have deliberately misrepresented any information given to **us**.
- **Your** failure to cooperate with **us** in accordance with our claims conditions where it affects our ability to process **your** claim.
- If **you** have acted fraudulently in any way.
- **You** have deliberately or falsely overstated information given to **us**.

Data Privacy Notice

County Insurance Services Limited are the data controller of any personal information **you** provide to us or personal information that has been provided to us by a third party. We collect and process information about **you** in order to arrange insurance policies and to process claims. **Your** information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing **your** information with third parties including insurers; brokers, insurance intermediaries such as managing general agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisers, our regulators, police and government agencies or fraud prevention agencies

We may record telephone calls to help us monitor and improve the service we provide. For further information on how **your** information is used and **your** rights in relation to **your** information please see our privacy notice at www.county-insurance.co.uk/downloads/privacynotice If **you** are providing personal data of another individual to us, **you** must tell them **you** are providing their information to us and show them a copy of this notice.

Your Personal Information Notice

For the purposes of the following statement only “We/us/Our” refers to SCOR Managing Agency Limited.

The basics

We collect and use relevant information about **you** to provide **you** with **your** insurance cover or the insurance cover that benefits **you** and to meet **our** legal obligations. This information includes details such as **your** name, address and contact details and any other information that **we** collect about **you** in connection with the insurance cover from which **you** benefit. This information may include more sensitive details such as information about **your** health and any criminal convictions **you** may have.

In certain circumstances, we may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health and any criminal convictions **you** may have). Where we need **your** consent, we will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

The way insurance works means that **your** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **your** personal information in connection with the insurance cover that **we** provide and to the extent required or permitted by law.

Other people's details you provide to us

Where **you** provide **us** or **your** agent or broker with details about other people, **you** must provide this notice to them.

Want more details?

For more information about how **we** use **your** personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

Please see <https://www.scor.com/en/cookies-privacy>

NOTICE TO THE INSURED

LAW AND LANGUAGE APPLICABLE TO CONTRACT

This insurance will be governed by English Law, **you** and **we** agree to submit to the exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction). The language and all communication with **you** will be in English.

Renewal

We will email **your broker** at least 21 days before **your** policy is due to renew. **Your** renewal invitation will include **your** quote to insure **your** premises for the year ahead.

This policy will not automatically renew therefore **you** will need to give **your broker** instructions if you wish to renew the policy.

If **we** are not able to insure **your** premises because **you** no longer meet **our** eligibility criteria, **we** will send notification to **your** broker before the policy expires.

Non-payment of premiums

We reserve the right to cancel this policy immediately on written notice in the event of non-payment of the premium or payment default if **you** are paying by instalments.

Any return premium due to **you** will depend on how long this insurance has been in force and whether or not any claims have been made.

The Consumer Insurance (Disclosure And Representations) Act 2012

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid. The Act also places a duty on the Insurer to ensure that the questions they ask the policyholder are clear, specific and not misleading.

Contracts (Rights Of Third Parties) Act 1999 Clarification Clause

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

ENQUIRIES

POLICY ADMINISTRATION ENQUIRIES

If you have any questions or concerns about your policy administration and documents, you should contact

County Insurance Services Limited, County House, Langford Lane, Kidlington, OX5 1LQ

Telephone: 01865 844980

Email: schemes@county-insurance.co.uk

CLAIMS ADMINISTRATION ENQUIRIES

If you have any questions or concerns about a claim or its administration, you should contact

Kelly Adjusters Limited, Little Seabrooks House, Braintree Road, Felsted, Essex, CM6 3JZ

Telephone: 01371 829276

Email: newclaims@kellyadjusters.co.uk

HOW TO COMPLAIN

Our aim is to provide all our customers with a first class standard of service. However, there may be occasions when you feel this objective has not been achieved. If you have a complaint about your policy or the handling of a claim, the details below set out some of the key steps that you can take to address your concerns.

Where do I start?

POLICY ADMINISTRATION ISSUES

If your complaint is about the way in which the policy was sold to you or whether it meets your requirements, you should contact

County Insurance Services Limited, County House, Langford Lane, Kidlington, OX5 1LQ

Telephone: 01865 844980

E-mail: schemes@county-insurance.co.uk

Please quote your policy number in all correspondence so that your concerns may be dealt with speedily.

CLAIMS ADMINISTRATION ISSUES

If your complaint is about a claim, you should refer the matter to

Kelly Adjusters Limited, Little Seabrooks House, Braintree Road, Felsted, Essex, CM6 3JZ

Telephone: 01371 829276

Email: newclaims@kellyadjusters.co.uk

Alternatively you can ask **County Insurance Services Limited, County House, Langford Lane, Kidlington, OX5 1LQ**

Telephone: 01865 844980

E-mail: schemes@county-insurance.co.uk

to refer the matter on for you.

Please quote your claim reference and policy number in all correspondence so that your concerns may be dealt with speedily.

What happens next?

If County Insurance Services Limited or Kelly Adjusters Limited are not able to resolve your complaint satisfactorily by close of business the 3rd working day following receipt of your complaint, they will refer your complaint to the Head of Compliance at The Channel Managing Agency Ltd., who will send you an acknowledgement letter. If you don't receive any acknowledgement letter, or at any time if you wish to do so, you may contact the Head of Compliance yourself by writing to:

The Scor Managing Agency Ltd.
10 Lime Street
London
EC3M 7AA

Telephone: 0203 817 5070
E-mail: SYND-Complaints@scor.com

We will investigate your complaint and will provide you with a written response within two weeks of your initial complaint. This will either be a final response or a letter informing you that we need more time for our investigation.

In the event that you remain dissatisfied with us then you may refer the matter to the Complaints team at Lloyd's:

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
Fidentia House,
Walter Burke Way,
Chatham Maritime
Kent ME4 4RN

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

If you remain unhappy

If you remain dissatisfied after Lloyd's has considered your complaint, or, in any event, after a period of eight weeks from making your complaint, you may be able to refer your complaint to the Financial Ombudsman Service (contact details below).

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However, the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0300 123 9 123 or 0800 0234 567

Further information is available from them and you may refer a complaint to them online at www.financial-ombudsman.org.uk

Policy Definitions

Wherever the following words appear in this insurance they will have the meanings shown below in respect of sections 1,2,3 and 4

ACCIDENTAL DAMAGE

Sudden, and unintended visible damage caused by a single and one-off event resulting from a sudden and external means.

BODILY INJURY

Bodily injury Accidental, physical injury, death or illness (including mental anguish or shock).

BUILDINGS

- The **home** and its decorations
- fixtures and fittings attached to the **home**
- permanently installed swimming pools, hot tubs, tennis courts, greenhouses, drives, paths, patios, terraces, walls, gates, fences and fixed fuel tanks **you** own or for which **you** are legally liable within the **premises** named in the **schedule**.
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**

Which **you** own or for which **you** are legally liable within the premises named in schedule.

CONTENTS

Household goods and **personal possessions** within the **home**, which are **your** property or which **you** are legally liable for.

Contents includes:

- tenant's fixtures and fittings
- carpets, but not permanently fitted flooring
- property in the open but within the **premises** up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**)
- **money** and **credit cards** up to £300 in total
- deeds and registered bonds and other personal documents up to £1,500 in total
- stamps or coins forming part of a collection up to £1,250 in total
- jewellery, watches, precious stones or articles made of gold, silver or other precious metals, furs, antiques, curios, pictures, works of art, objects d'art, guns, stamp and coin collections up to £5,000 or 20% of the sum insured for **contents** whichever is the lesser, within the private dwelling
- domestic oil in fixed fuel oil tanks up to £1,000

Contents does NOT include:

- Motor vehicles (other than garden machinery), caravans, aircraft, trains, boats, hovercraft, wet-bikes, trailers and parts or their accessories
- any living creature
- any part of the **buildings**
- any property held or used for business purposes (other than clerical)
- any property insured under any other insurance.

COST OF REBUILDING

The full cost of reconstruction of the **buildings** in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs.

COUNTY INSURANCE SERVICES LIMITED

The company that has been authorised to sign and issue this policy on behalf of **Scor Managing Agency Ltd.**

CREDIT CARDS

Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards.

DOMESTIC STAFF

Any person who carries out paid domestic duties for you within your home and/or its gardens, other than in connection with your business

ENDORSEMENT

A change in the terms and conditions of this insurance.

FURNISHED

A property **furnished** enough to be normally lived in must have sufficient furniture and furnishings for normal living purposes. The minimum should include but is not limited to carpets, curtains, beds, tables, chairs, wardrobes, cooking and washing facilities.

HEAVE

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

HOME

The private dwelling and the garages and outbuildings used for domestic purposes at the **premises** shown in the **schedule**.

LANDSLIP

Downward movement of sloping ground.

MONEY

- current legal tender, cheques, postal and **money** orders
- postage stamps not forming part of a stamp collection
- savings stamps and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers and gift tokens all held for private or domestic purposes.

OCCUPANT

A person or persons authorised by **you** to stay in the **home** overnight.

PERIOD OF INSURANCE

The length of time for which this insurance is in force, as shown in the **schedule** and for which **you** have paid and **we** have accepted a premium.

PERSONAL POSSESSIONS

Clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to **you**

Personal possessions does NOT include:

- **money** and **credit cards**
- pedal cycles
- mobile phones

PREMISES

The address which is named in the **schedule**.

SANITARY WARE

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

SCHEDULE

The **schedule** is part of this insurance and contains details of **you**, the **premises**, the sums insured, the **period of insurance** and the sections of this insurance which apply.

SETTLEMENT

Downwards movement as a result of the soil being compressed by the weight of the **buildings** within ten years of construction.

SPECIFIED ITEMS

Items which have been individually identified to **us** and are shown in **your** policy **schedule**.

STOVE

An enclosed woodburner or multi fuel **stove** used for the purpose (in all or in part) of heating or cooking.

SUBSIDENCE

Downward movement of the ground beneath the **buildings** other than by **settlement**.

UNITED KINGDOM

The '**United Kingdom**' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

UNOCCUPIED

The property is left without an occupant for more than 30 consecutive days.

VALUABLES

Jewellery, watches, precious stones or articles made of gold, silver or other precious metals, furs, antiques, curios, works of art, objects d'art, guns, stamp, coin and medal collections.

VERMIN

Badgers, foxes, squirrels, rodents and other wild animals and birds.

WE / US / OUR

Scor Managing Agency Ltd

YOU / YOUR / INSURED

The person or persons named in the **schedule** and all members of their family who permanently live in the **home**.

YOUR BROKER

The insurance broker/agent who placed this insurance on **your** behalf.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

These are the conditions of the insurance **you** will need to meet to have the full protection of **your** policy. If **you** do not, a claim may be rejected, or a payment could be reduced. In some circumstances **your** policy may become invalid.

IMPORTANT PLEASE READ CAREFULLY

Your duties;

- 1) **You** must take steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
- 2) **You** must tell **your broker** as soon as reasonably practicable if **you**;
 - stop using the **home** as **your** permanent private residence
 - start to use any part of your home for any trade, professional or business purposes
 - leave the **home** without an **occupant** for more 30 consecutive days
 - start to use a **stove** which has previously been confirmed to **us** as unused or dormant
 - purchase or acquire a **stove** during the **period of insurance**
 - start any conversions, extensions, renovations or structural work to the **buildings**

When **we** receive notice of the above **we** have the option to either change the terms and conditions or issue notice of cancellation of this insurance. Failure to notify **us** of the above may prejudice **you** in the event of a claim, which will result in **your** claim not being paid in part or in full.

THATCH CONDITIONS

Failure to comply with any of the thatch conditions listed below may prejudice you in the event of a claim, which may result in your claim not being paid in part or in full.

1) CHIMNEYS

- All chimneys must be kept in a good state of repair throughout the **period of insurance**.
- All chimneys and flues to solid fuel stoves, boilers or wood burners must be professionally installed and lined. Evidence of such installations must be kept and will be requested in the event of a claim.
- Open fires must have their chimney and flues professionally cleaned along the entire length including the spark arrester (if fitted) during the **period of insurance** and specifically:
 - i) At least once between 1st July and 31st October prior to winter use; and

Evidence of all chimney sweeps must be kept and will be requested in the event of a claim.

- Solid fuel stoves, boilers or wood-burners must have their chimney and flues professionally cleaned along the entire length including the spark arrester (if fitted) during the **period of insurance** and specifically:
 - i) At least once between 1st July and 31st October prior to winter use; and
 - ii) At least once between 1st January and 31st March

Evidence of all chimney sweeps must be kept and will be requested in the event of a claim.

- Copies of the chimney sweeping and inspection report/certificate are to be lodged with **your broker**
- Any solid fuel stove, boiler or wood burner which has been notified to **us** as being unused or dormant will not be used for any purpose.

2) **THATCHBURN**

- All old thatch must be disposed of away from the **home**.

3) **BONFIRES**

- **You** must not allow any bonfires/incinerators within **your** control to be lit within 100 metres of the **home** and fire-pits or chiminea's not to be lit within 5 metres of the **home**

4) **BARBECUES**

- Barbecues must be lit and used at least 5 metres away from the **home**.

5) **NAKED FLAMES**

- No naked flames or tools producing naked flames are to be used by **you** or anyone acting on **your** behalf within the attic or loft space at any time.

6) **ELECTRICAL WIRING**

- At the commencement of this insurance **you** must have a valid Electrical Inspection Certificate, which has been signed off by a member of the NICEIC (National Inspection Council for Electrical Installation Contracting).
- The electrical supply system must be inspected and tested by a member of the NICEIC at least once every 10 years.
- Any work specified on the inspection certificate must be completed within 60 days of the inspection.
- A copy of the electrical certificate must be lodged with **your broker** after each inspection.

7) **FIRE PRECAUTIONS**

- **You** must have at least a minimum of two fire extinguishers stored within the **home**, one fire blanket situated within the kitchen and one working smoke detector which is fitted and maintained in accordance with manufacturer's instructions.

8) **ROOF INSPECTION**

- The thatch roof must be inspected by a qualified Thatcher at least once every 10 years and any discrepancies found must be remedied as soon as reasonably practicable. Evidence of such inspections must be kept and will be requested in the event of a claim.

CLAIMS CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

These are the claims conditions that apply to the whole of this policy. **You** must comply with these conditions, if **you** do not, it may prejudice **you** in the event of a claim, which may result in **your** claim not being paid and by notice to **you we** may treat this insurance as having been terminated with effect from the date of the failure to comply.

Your duties

In the event of a claim or possible claim under this insurance;

- 1) **You** must notify **us** as soon as possible giving full details of what has happened.
- 2) **You** must provide **us** with written details of what has happened within 30 days and provide any other information **we** may require.
- 3) **You** must forward to **us** within 3 days notice of the claim, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive.
- 4) **You** must inform the Police following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property by **you** within 24 hours of the incident to obtain a crime reference number.
- 5) **You** must not admit liability or offer or agree to settle any claim without **our** written permission.
- 6) **You** must take care to limit any loss, damage or injury.
- 7) **You** must provide **us** with evidence of value or age (or both) for all items involved in a claim. It is **your** responsibility to prove any loss therefore **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.
- 8) **You** must not dispose of any damaged items before **we** have had the opportunity to inspect them unless **you** have been advised by **us** to dispose of them.
- 9) **We** or **our** representative will be entitled to enter **your** property or any building where any loss or damage has occurred and deal with the claim, **we** will also be entitled to defend or settle any legal action and take proceedings to recover compensation from any third party in respect of anything that is covered by this policy, **we** may do this in **your** name and for **our** benefit but at **our** expense.

Contact details for all claims:

Telephone: 01865 290922

E-mail: householdclaims@county-insurance.co.uk

How we deal with your claim

1) Defence of claims

We may take full responsibility for conducting, defending or settling any claim in **your** name.

We may also take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

2) Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does not apply to fatal injury Section Two – Contents H

3) Fraudulent claims

If the Insured makes a fraudulent claim under this insurance contract, the Insurer:

Is not liable to pay the claim; and May recover from the Insured any sums paid by the Insurer to the Insured in respect of the claim; and May by notice to the Insured treat the contract as having been terminated with effect from the time of the fraudulent act.

If the Insurer exercises its right under clause 1) c) above:

The Insurer shall not be liable to the Insured in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Insurer's liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and The Insurer need not return any of the premiums paid.

GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

The policy exclusions set out what is not covered under this policy and apply to the entire policy. Where additional exclusions apply to a specific section they are stated in that Section.

What is not insured by this policy;

- 1) **We** will not pay for loss or damage to any property, or any legal liability, directly or indirectly caused by or contributed to or arising from:

Ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly; This exclusion does not apply to Accidents to Domestic Staff.

War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This exclusion does not apply to Accidents to Domestic Staff section 2(S); Pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

Loss, damage, cost or expense of whatever nature arising directly or indirectly from an act of Terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purposes of this exclusion an act of Terrorism means the use of biological, chemical and/or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

- 2) **We** will not pay for loss or damage:
- occurring before cover starts or arising from an event before cover starts
 - caused deliberately by **you** or any member of **your home**
- 3) **We** will not pay for
- a) (a) **Cyber** loss, damage, liability, cost or expense caused deliberately or accidentally by:
- i. the use of or inability to use any application, software, or programme;
 - ii. any computer virus;
 - iii. any computer related hoax relating to i and/or ii above.
- (b) Electronic Data
loss of or damage to any electronic data (for example files or images) wherever it is stored.

EXCEPT

Where the loss or damage would fall to be dealt with by virtue of the operation of causes 1 to 11 inclusive under Section One – Buildings and 1 to 10 inclusive under Section Two – Contents of this policy.

- 4) A person who is not party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

5) **We** will not pay for loss or destruction of, or damage to, any property, or death of or **bodily injury** to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **period of insurance**.

6) **Micro-organism**

We will not pay for any loss, damage, claim cost, expenses or other sum directly or indirectly arising out of or relating to:

Mold, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual threat to human health.

This general exclusion applies regardless whether there is:

- Any physical loss or damage to the **property**
- Any insured peril or cause, whether or not contributing concurrently or in any sequence
- Any one loss, occupancy or functionality
- Any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation or steps taken to address medical or legal concerns.

7) **Faulty Workmanship**

We will not pay for:

Any loss or damage arising from faulty design, specification, workmanship or materials.

8) **Infectious or Contagious Disease**

We will not pay for any loss, damage, liability, cost or expense, in any way caused by or resulting from:

1. Infectious or contagious disease
2. Any fear or threat of 1. above, or
3. Any action taken to minimise or prevent the impact of 1. above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person or species by any means.

9) **Sanctions Exclusion**

You agree that any cover, the payment of any claim and any benefit provided under **your Policy** will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:

- a. United Nations' resolution(s); or
- b. trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

10) **We** will not pay for loss or damage due to wear and tear (natural and predictable damage which happens over time or due to normal use or ageing) this includes gradual weathering, the effect of light, deterioration, depreciation or any other gradually occurring damage.

11) **We** will not pay for any reduction in value of the property insured following repair or replacement paid under this insurance.

12) **We** will not pay for any loss, damage or liability arising out of the activities of contractors, or to contractors. For the purposes of this exclusion a contractor is defined as any person, company or organisation working at or on the **premises**, including where **you** are working in **your** capacity as a professional tradesman.

SECTION ONE - BUILDINGS

WHAT IS COVERED

This insurance covers the **buildings** for loss or damage directly caused by

1) fire, smoke, lightning, explosion or earthquake

2) aircraft and other flying devices or items dropped from them

3.) storm, flood or weight of snow

4) escape of water from and frost damage to fixed water tanks, apparatus or pipes

5) escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation

6) theft or attempted theft

7) collision by any vehicle or animal

WHAT IS NOT COVERED

We will not pay

a) for loss or damage caused by smoke damage due to any gradually occurring damage
b) the first £100 of every claim

a) the first £100 of every claim

a) for loss or damage caused by **subsidence, heave or landslip** other than as covered under number 9 of Section One **Buildings**
b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, paths, patios, terraces, gates and fences
c) the first £100 of every claim

a) for loss or damage caused by **subsidence, heave or landslip** other than as covered under number 9 of Section One **Buildings**
b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools
c) the first £500 of every claim
d) for loss or damage while the **buildings** are **unoccupied** or not **furnished** enough to be normally lived in
e) for loss or damage caused by any person lawfully on the **premises**
f) for loss or damage caused by the failure or lack of grout and/or sealant

a) the first £100 of every claim
b) for loss or damage while the **buildings** are **unoccupied** or not **furnished** enough to be normally lived in

a) for loss or damage while the **home** is **unoccupied** or not **furnished** enough to be normally lived in
b) for loss or damage while the **home** is lent, let or sublet unless the loss or damage involves violent and forcible entry or exit
c) the first £100 of every claim

a) the first £100 of every claim

8) any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	<ul style="list-style-type: none"> a) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in b) for loss or damage caused by persons lawfully on the premises c) the first £100 of every claim
9. subsidence or heave of the site upon which the buildings stand or landslip	<ul style="list-style-type: none"> a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, hot tubs, tennis courts, drives, paths, patios ,terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event c) or damage provided by this section of the policy where compensation is available from any contract, guarantee or law d) the first £1,000 of every claim e) for loss or damage caused by coastal or river erosion f) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions
10) breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	<ul style="list-style-type: none"> a) the first £100 of every claim
11) falling trees, telegraph poles or lamp-posts	<ul style="list-style-type: none"> a) for loss or damage caused by trees being cut down or cut back within the premises b) for loss or damage to gates and fences c) the first £100 of every claim

SECTION ONE – BUILDINGS CONTINUED

WHAT IS COVERED

This insurance covers the buildings for loss or damage directly caused by

- A) the cost of repairing **accidental damage** to
- fixed glass and double glazing (including the cost of replacing frames)
 - solar panels
 - **sanitary ware**
 - ceramic hobs

all forming part of the **buildings**

- B) the cost of repairing **accidental damage** to
- domestic oil pipes
 - underground water-supply pipes
 - underground sewers, drains and septic tanks
 - underground gas pipes
 - underground cables which

you are legally liable for

- C) If **you** have to move out of **your home** because of any loss or damage covered under Section One Buildings, **we** will pay **you** for one of the following expenses or losses that we have agreed to;

loss of rent contractually due to **you** which **you** are unable to recover

OR

the increased additional costs of alternative accommodation, substantially the same as **your** existing accommodation, which **you** have to pay for

We will only pay under this Section for the period **your home** cannot be lived in.

WHAT IS NOT COVERED

We will not pay

- a) for damage while the **buildings** are **unoccupied** or not **furnished** enough to be normally lived in
- b) the first £100 of every claim
-

- a) the first £100 of every claim

- a) any amount over 20% of the sums insured for the **buildings** damaged or destroyed

-
- D) expenses **you** have to pay and which **we** have agreed in writing for
- architects', surveyors', consulting engineers' and legal fees
 - the cost of removing debris and making safe the building
 - costs **you** have to pay in order to comply with any Government or local authority requirements
- a) any expenses for preparing a claim or an estimate of loss or damage
- b) any costs if Government or local authority requirements have been served on **you** before the loss or damage
- c) any amount over 20% of the sum insured for the **buildings** damaged or destroyed

following loss or damage to the **buildings** which is covered under section one

- E) increased domestic metered water charges **you** have to pay following an escape of water which gives rise to an admitted claim under Section One **Buildings**
- a) more than £1,000 in any **period of insurance**. If **you** claim for such loss under sections one and two, **we** will not pay more than £1,000 in total
-

- F) anyone buying the **home** who will have the benefit of Section One - **Buildings** until the sale is completed or the insurance ends, whichever is sooner
- a) if the **buildings** are insured under any other insurance
-

- G) loss or damage caused by forced access by emergency services, to deal with a medical emergency or to prevent damage to the **home**
-

- H) expenses **you** have to pay and which **we** have agreed in writing for the cost of removal, repairing, replacing or reinstating any part of the **buildings**, which is necessary to establish the source of a water leak from any fixed water appliance, pipe or tank, which has given rise to a claim under section one
- a) more than £1,000 in any **period of insurance**
-

- I) loss or damage to **your** trees, shrubs, plants, hedges and lawns at the **premises of your home** caused by:
- Fire, lightning, explosion, earthquake, riot, civil commotion, malicious acts, vandalism, theft, attempted theft or impact involving vehicles or aircraft
- a) the first £100 of every claim
- b) more than £1,500 in any **period of insurance**
- c) loss or damage while **your home** is **unoccupied**, lent, let or sublet to anyone other than **your family**
-

- J) damage to **your home** or garden items caused by the emergency services while they're getting into **your home** to deal with an emergency. By garden items, **we** mean flowerbeds, hedges, lawns, potted plants, shrubs, trees outside **your buildings** but within the boundaries of **your home**
- a) more than £1,000 in any one **period of insurance**.
-

-
- K) cost of replacing and installing locks on outside doors if **your** keys are stolen or lost outside **your home**. **We** will also pay for the cost of replacing and repairing locks on the outside doors, if **your** keys are damaged inside the **home** by an event covered elsewhere under section one.
- a) more than £1,000 in any one period of insurance. If **you** claim for such loss under Section One – **Buildings** and Section Two – **Contents**, **we** will not pay more than £1,000 in total.
-

SECTION ONE – ACCIDENTAL DAMAGE TO THE BUILDINGS

The following applies only if the **schedule** shows that **Accidental Damage** to the **buildings** is included

WHAT IS COVERED

This extension covers

Accidental damage to the buildings

WHAT IS NOT COVERED

We will not pay

- a) for damage or any proportion of damage which **we** specifically exclude elsewhere under section one
 - b) for the **buildings** moving, settling, shrinking, collapsing or cracking
 - c) for damage while the **home** is being altered, repaired, cleaned, maintained or extended
 - d) for damage while the **home** is lent, let or sublet
 - e) for the cost of general maintenance
 - f) for damage caused by infestation, vermin, birds or domestic pets
 - h) for damage from mechanical or electrical faults or breakdown
 - i) for damage caused by dryness, dampness, extremes of temperature or exposure to light
 - j) for damage to swimming pools, hot tubs, tennis courts, drives, paths, patios, terraces, walls, gates and fences and fuel tanks
 - k) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination
 - l) the first £100 of every claim
-

Settling Claims

Conditions that apply to section one (**buildings**) only

HOW WE DEAL WITH YOUR CLAIM

- 1) If **your** claim for loss or damage is covered under Section One – **Buildings**, we will pay the full cost of repair as long as:
 - the **buildings** were in a good state of repair immediately prior to the loss or damage and
 - the sum insured is enough to pay for full **cost of rebuilding** the **buildings** in their present form and
 - the damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear or betterment from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in good repair.

- 2) **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

YOUR SUM INSURED

- 1) **We** will not reduce the sum insured under section one after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
- 2) If **you** are under insured, which means the **cost of rebuilding** the **buildings** including at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the **cost of rebuilding**, **we** will only pay one half of the cost of repair or replacement.

INDEX LINKING

The sums insured in Section One – **Buildings** will be index linked at each renewal of **your** policy in line with the House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors. At renewal, the premium will be charged on the adjusted sum insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

LIMIT OF INSURANCE

We will not pay more than the sum insured for each **premises** shown in the **schedule**, including any payments for loss of rent, alternative accommodation and expenses **you** have to pay and which **we** have agreed in writing for architects, surveyors, consulting engineers, compliance with government or local authority requirements and legal fees.

SECTION TWO – CONTENTS

WHAT IS COVERED

This insurance covers the **contents** for loss or damage directly caused by

WHAT IS NOT COVERED

We will not pay

1) fire, lightning, explosion or earthquake	a) for loss or damage caused by smoke damage due to any gradually occurring damage b) the first £100 of every claim
2) aircraft and other flying devices or items dropped from them	a) the first £100 of every claim
3) storm, flood or weight of snow	a) for property in the open b) the first £100 of every claim
4) escape of water from fixed water tanks, apparatus or pipes	a) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in b) the first £500 of every claim c) for loss or damage to the buildings caused by wet or dry rot d) for loss or damage caused by the failure or lack of grout and/or sealant
5) escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) the first £100 of every claim
6) theft or attempted theft	a) for loss or damage whilst the home is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry or exit b) any amount over £500 or 3% of the sum insured for contents whichever is greater, within detached domestic outbuildings and garages c) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in d) the first £100 of every claim
7) collision by any vehicle or animal	a) the first £100 of every claim
8) any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	a) for loss or damage while the buildings are unoccupied or not furnished enough to be normally lived in b) for loss or damage caused by persons lawfully on the premises c) the first £100 of every claim

9) subsidence or heave of the site upon which the buildings stand or landslip	<ul style="list-style-type: none"> a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event b) for any loss or damage provided by this section of the policy where compensation is available from any contract, guarantee or law c) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions d) for loss or damage by coastal or river erosion e) the first £1,000 of every claim
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10) falling trees, telegraph poles or lamp-posts	<ul style="list-style-type: none"> a) for loss or damage caused by trees being cut down or cut back within the premises b) the first £100 of every claim
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SECTION TWO – CONTENTS CONTINUED

WHAT IS COVERED

This section of the insurance also covers

- A) **accidental damage** to
- televisions, satellite decoders
 - audio and video equipment
 - radios
 - home computers, dvd players

all situated within the **home**

- B) accidental breakage of
- fixed glass and double glazing
 - **sanitary ware**

forming part of the **buildings** which **you** are legally liable for as a tenant and do not have other insurance for

- mirrors
- glass tops and fixed glass in furniture
- ceramic hobs

- C) the **contents**, if these are not already insured, whilst they are temporarily out of the **home** against loss or damage directly caused by: any of the events insured under numbers 1-10 in Section Two - **Contents** while the **contents** are:
- in any occupied private dwelling
 - in any **buildings** where **you** are living or working
 - in any **building** for valuation, cleaning or repair
 - in any furniture store or self storage unit
 - in any bank or safe deposit

- D) up to twelve months rent **you** contractually have to pay as occupier if the **home** cannot be lived in following loss or damage which is covered under Section Two - **Contents**

WHAT IS NOT COVERED

We will not pay

- a) for damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling
- b) for damage to tapes, records, cassettes, discs or computer software
- c) for mechanical or electrical faults or breakdown
- d) for loss or damage whilst the **home** is lent, let or sublet.
- e) for loss or damage while the **buildings** are **unoccupied** or not **furnished** enough to be normally lived in
- f) the first £100 of every claim

- a) for loss or damage whilst the **home** is lent, let or sublet
- b) for loss or damage while the **buildings** are **unoccupied** or not **furnished** enough to be normally lived in
- c) the first £100 of every claim
- d) for the cost of repairing, removing or replacing frames

- a) for **contents** outside the **United Kingdom**
- b) for **money** or **credit cards**
- c) any amount over 20% of the sum insured under Section Two - **Contents** for **contents** in a furniture store

- a) any amount over 20% of the sum insured under Section Two - **Contents** for the **contents** of the **buildings** damaged or destroyed

-
- E) the increased costs of using other accommodation, substantially the same as **your** existing accommodation, which **you** have to pay for if the **home** cannot be lived in following loss or damage which is covered under Section Two – **Contents**
- a) any amount over 20% of the sum insured under Section Two - **Contents** for the **contents** of the **buildings** damaged or destroyed
-

- F) the cost of repairing **accidental damage** to
- domestic oil pipes
 - underground water-supply pipes
 - underground sewers, drains and septic tanks
 - underground gas pipes
 - underground cables
- a) the first £100 of every claim
-

which **you** are legally liable for as tenant only

- G) **your** legal responsibility as a tenant for loss or damage to the **buildings** caused by loss or damage which is covered under Section Two - **Contents**
- a) any amount over 10% of the sum insured under Section Two - **Contents** for the **contents** of the **buildings** damaged or destroyed
- b) for loss or damage caused by fire, lightning or explosion to the **buildings** other than to the landlord's fixtures or fittings
- c) for loss or damage arising from **subsidence, heave or landslip**
- d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- e) for loss or damage while the **buildings** are not **furnished** enough to be normally lived in
- f) the first £100 of every claim
-

- H) fatal injury to **you**, happening at the **premises** shown in the **schedule**, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts:
- £10,000 for each **insured** person over the age of majority within the **United Kingdom**,
 - £5,000 for each **insured** person under the age of majority within the **United Kingdom** at the time of the incident.
-

- I) costs **you** have to pay for replacing locks to safes, alarms and outside doors in the **home** following theft or loss of **your** keys
- a) any amount over £1,000 in total
-

J) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under Section Two Contents	a) more than £1,000 in any period of insurance . If you claim for such loss under Section One – Buildings and Section Two - Contents , we will not pay more than £1,000 in total
K) loss or damage to contents whilst being moved to your new permanent home in the British Isles by professional removers.	a) damage to china, glass and similar brittle items, unless they have been packed by professional packers. b) the first £100 of every claim c) loss or damage that is not reported within 7 days of your contents being delivered to your new home
L) loss or damage to visitors personal possessions by any event insured under A-J of Section Two Contents whilst contained within your home	a) any amount over £250 in total
M) an additional amount of 15% or £5,000 of the sum insured for contents whichever is the greater during: <ul style="list-style-type: none"> • the months of December and January • a period of 60 days either side of the day of your wedding <p>to provide additional cover within the home in respect of presents, gifts, new purchases or acquisitions</p>	
N) loss or damage to contents and personal possessions at a residential care home attended by you or your parents	a) any amount over £2,500 in total b) any amount over £250 for any one single item, pair, set or collection c) theft cover unless following forcible and violent entry or exit d) the first £100 of every claim
O) loss or damage to contents temporarily at a boarding school or university halls of residence whilst you are attending further education	a) any amount over £2,000 in total b) any amount over £250 for any one single item, pair, set or collection c) any amount over £250 in total any one period of insurance in respect of computer games, videos, DVD's, CD's and similar media d) theft cover unless following forcible and violent entry or exit e) pedal cycles, computer equipment, musical instruments or sports equipment
P) the cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	a) for loss or damage caused by any electricity or gas company cutting off or restricting your supply b) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action c) any amount over £1,000 in total d) the first £100 of every claim

Q)	the cost of cleaning, repairing or restoration of any gravestone or surround being that of your immediate family resulting from malicious damage or graffiti	a)	any amount over £500 in total
		b)	the first £100 of every claim

R)	the cost of advertising in the event of your pet going missing as a result of any insured peril in pursuance of their return	a)	any amount over £150 in total
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S)	<p>we will cover you for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule</p>	<p>we will not cover you for bodily injury arising directly or indirectly</p>	<p>a) from any motorised vehicle other than:</p> <ul style="list-style-type: none"> – motorcycles and go-karts less than 51cc, motorised quad bikes, toys and domestic gardening equipment used within the boundaries of the land belonging to the home – vehicles designed to assist disabled persons which are not registered for road use – golf carts or buggies <p>b) where insurance or security is required under any road traffic legislation</p> <p>c) from any communicable disease or condition</p> <p>d) in Canada or the United States of America after the total period of stay has exceeded 30 days in the period of insurance</p>
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we will not pay more than **£5,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

SECTION TWO – ACCIDENTAL DAMAGE TO CONTENTS

The following applies only if the **schedule** shows that **Accidental Damage** to **contents** is included.

WHAT IS COVERED

This extension covers

WHAT IS NOT COVERED

We will not pay

Accidental damage to the **contents** within the **home**

- a) for damage or any proportion of damage which **we** specifically exclude elsewhere under Section Two - **Contents**
 - b) for damage to **contents** within garages and outbuildings
 - c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon
 - d) for damage caused by chewing, tearing, scratching or fouling by animals
 - e) any amount over £1,000 in total for porcelain, china, glass and other brittle articles unless specified in the **schedule**
 - f) for **money, credit cards**, documents or stamps
 - g) for damage to contact, corneal or micro corneal lenses
 - h) for damage while the **home** is lent, let or sublet
 - i) for damage caused by insects, vermin, birds or domestic pets
 - j) for damage from mechanical or electrical faults or breakdown
 - k) for damage caused by dryness, dampness, extremes of temperature and exposure to light
 - l) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination
 - m) for the first £100 of every claim
 - n) for loss or damage arising from demolition, structural alteration or structural repair of the **buildings**
-

Settling Claims

Conditions that apply to Section Two - Contents only

HOW WE DEAL WITH YOUR CLAIM

- 1) If **you** claim for loss or damage to the **contents we** will at **our** option repair, replace or pay for any article covered under section two. For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:
 - the new article is as close as possible to but not an improvement on the original article when it was new; and
 - **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to clothes or pedal cycles where **we** will take off an amount for wear and tear and depreciation.

- 2) **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

YOUR SUM INSURED

- 1) **We** will not reduce the sum insured under Section Two - **Contents** after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
- 2) If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

INDEX LINKING

The sums insured in Section Two - **Contents** will be index linked at each renewal of **your** policy in line with The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**. At renewal, the premium will be charged on the adjusted sum insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

LIMIT OF INSURANCE

We will not pay more than the sum insured for the Contents of each premises shown in the schedule, including any payments for loss of rent and alternative accommodation.

SECTION THREE – VALUABLES AND PERSONAL POSSESSIONS

WHAT IS COVERED

This insurance covers

Valuables and **personal possessions** listed in the **schedule** (or specification(s) attached) against physical loss or damage within **United Kingdom**, Europe and up to 60 days worldwide.

WHAT IS NOT COVERED

We will not pay

- a) for damage caused by insects, vermin, birds or domestic pets
 - b) for damage from electrical or mechanical faults or breakdown
 - c) any amount over £2,500 for any one item including articles forming part of a pair or set unless stated otherwise in the **schedule** or the specification(s) attached to the **schedule**
 - d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon
 - e) for damage to guns caused by rusting or bursting of barrels
 - f) for breakage of any sports equipment whilst in use
 - g) for any loss of or damage to contact, corneal or micro corneal lenses, hearing aids or dental appliances
 - h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under **your** personal supervision
 - i) the first £50 of every claim in respect of unspecified items
 - j) Computer equipment unless otherwise stated and declared in the specification(s) attached to the **schedule**
 - k) any amount over £500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised **occupant**
 - l) any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during **your** absence from such rooms
-

Money and credit cards – This section of insurance extends to cover the following

- theft or accidental loss of **money**
- any amounts which **you** become legally liable to pay as a result of unauthorised use following loss or theft of **your credit card(s)**

within the geographical limits shown in the **schedule**, provided that;

- within 24 hours of **you** discovering any such loss or theft, **you** have notified the police and, in the case of **credit card(s)**, the card issuing company; and
- **you** have complied with all other conditions under which **your credit card(s)** were issued to **you**

- a) to make up any shortages due to error or omission
- b) for loss of value
- c) the first £50 of every claim
- d) more than the amount shown in the **schedule**

Pedal Cycles – This section of insurance extends to cover the cost of repairing or replacing **your** pedal cycles following:

- theft or attempted theft
- **accidental damage**

anywhere in the **United Kingdom**

- a) for loss or damage to:
 - tyres,
 - lamps,
 - accessories,unless the cycle is stolen or damaged at the same time
- b) for damage from mechanical or electrical faults or breakdown
- c) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes
- d) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft
- e) more than £500 per cycle unless specified in the **schedule**

Mobile Phone

Mobile Phones – this section of insurance extends to cover the cost of repairing or replacing **your** mobile phone following;

- theft or attempted theft
- **accidental damage**

anywhere in the **United Kingdom**

Any **mobile phone** over £101 needs to be specified on the **schedule**.

- a) the first £50 of every claim
- b) for damage from mechanical or electrical faults or breakdown
- c) any amount over £100 unless specified in the **schedule**
- d) if the **mobile phone** and sim card are not registered to **you**.
- e) any loss if the mobile phone was not purchased within 3 years of the date of the loss/claim

The model name, model number and serial number must be noted in full on the **schedule**.

Settling Claims

Conditions that apply to Section Three - **Valuables and Personal Possessions** only

HOW WE DEAL WITH YOUR CLAIM

- 1) **We** will at **our** option repair, replace or pay for any article lost or damaged.
- 2) If any insured item which is part of a pair or set and has an insured value of £1,000 or over:
 - **we** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
 - **we** will not pay more than the proportion that the lost or damaged item bears to the insured value of such pair or set.

YOUR SUM INSURED

If the total value of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim. For example if **your** sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement. However, if **personal possessions** are lost or damaged away from the **home we** will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.

INDEX LINKING

The sums insured in Section Three - **Valuables** and **Personal Possessions** will be index linked at each renewal of **your** policy in line with The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**. At renewal, the premium will be charged on the adjusted sum insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

LIMIT OF INSURANCE

We will not pay more than the Valuables and Personal Possessions sums insured shown in the schedule.

SECTION 4 – LEGAL LIABILITY TO THE PUBLIC

This section applies only if the **schedule** shows that either the **buildings** are insured under Section One - **Buildings** or the **contents** are insured under Section Two - **Contents** of this insurance.

PART A

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered under Part A (i) below.
- if the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered under Part A (i) and Part A (ii) below.
- if the **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A (i) and Part A (ii) below.

WHAT IS COVERED

We will indemnify **you**

- (i) as owner or occupier for any amounts **you** become legally liable to pay as damages for
- **bodily injury**
 - damage to property
- caused by an accident happening at the **premises** during the **period of insurance**,
- OR
- (ii) as a private individual for any amounts **you** become legally liable to pay as damages for
- **bodily injury**
 - damage to property
- caused by an accident happening anywhere in the world during the **period of insurance**

WHAT IS NOT COVERED

We will not indemnify **you** for any liability

- a) for **bodily injury** to
- **you**
 - any other permanent member of the **home**
 - any person who at the time of sustaining such injury is engaged in **your** service
- b) for **bodily injury** arising directly or indirectly from any communicable disease or condition arising out of any criminal or violent act to another person
- c) for damage to property owned by or in the charge or control of
- **you**
 - any other permanent member of the **home**
 - any person engaged in **your** service in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the **period of insurance**
- e) arising directly or indirectly out of any profession, occupation, business or employment
-

-
- g) which **you** have assumed under contract and which would not otherwise have attached
- h) arising out of **your** ownership, possession or use of:
- i) any motorised or horsedrawn vehicle other than:
 - domestic gardening equipment used within the **premises** and
 - pedestrian controlled gardening equipment used elsewhere
 - ii) any power-operated lift
 - iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes
 - iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991
- i) in respect of any kind of pollution and/or contamination other than:
- caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **premises** named in the **schedule**; and
 - reported to us not later than 30 days from the end of the **period of insurance**;
- in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident
- j) arising out of **your** ownership, occupation, possession or use of any land or **building** that is not within the **premises**
- k) if **you** are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted
-

SECTION 4 – LEGAL LIABILITY TO THE PUBLIC CONTINUED

This section applies only if the **schedule** shows that either the **buildings** are insured under Section One - **Buildings** or the **contents** are insured under Section Two - **Contents** of this insurance.

PART B

WHAT IS COVERED

We will pay for

sums which **you** have been awarded by a court in the **United Kingdom** and which still remain outstanding three months after the award has been made provided that:

- Part A(ii) of this section would have indemnified **you** had the award been made against **you** rather than to **you**
 - there is no appeal pending
 - **you** agree to allow **us** to enforce any right which **we** shall become entitled to upon making payment
-

WHAT IS NOT COVERED

We will not indemnify **you**

for any amount in excess of £100,000

PART C

WHAT IS COVERED

We will indemnify **you** for

any amount **you** become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any **home** previously owned and occupied by **you**

WHAT IS NOT COVERED

We will not indemnify **you**

- for any liability if **you** are entitled to indemnity under any other insurance
 - for the cost of repairing any fault or alleged fault
-

LIMIT OF INSURANCE

We will not pay

- in respect of pollution and/or contamination:- more than **£2,000,000** in total
- in respect of other liability covered under section four:- more than **£2,000,000** in total for Part A and C, and £100,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

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