



# Home Insurance

**Policy booklet**



# Useful telephone numbers

## Who do I call if...

**I want to make a claim**

Call Innovation Group

**0345 218 0429**

**I want to make an enquiry about my policy**

Call Police Mutual during office hours

**0151 242 7640**

**I want to make a claim under Home Emergency cover**

Call ARAG Insurance

**0333 000 7965**

**I want to make a claim under Family Legal Protection (if selected)**

Call ARAG Insurance

**0117 917 1698**

**I want Free Legal Advice**

Call ARAG Insurance

**0333 000 7966**

**I want Free Tax Advice**

Call ARAG Insurance

**0333 000 7966**

For your protection calls are recorded and may be monitored.

# Welcome to your Home Insurance Policy

Thank you for choosing Police Mutual Home Insurance, provided by Bspoke Underwriting Limited and underwritten by SiriusPoint International Insurance Corporation.

Police Mutual Home Insurance is arranged and administered by PMGI Ltd, trading as Police Mutual, acting on behalf of Bspoke Underwriting. PMGI Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 114942. Registered in England & Wales No.1073408. Registered office: Brookfield Court, Selby Road, Leeds, LS25 1NB.

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## General information

### Don't forget to tell us of any changes in your circumstances

There are conditions of the insurance that you and your family will need to meet as your part of this contract on pages 39-42. The conditions set out the changes in circumstances that could affect your cover and when we would cancel your policy. Please take the opportunity to read the policy conditions.

## Helpful and important information about your insurance

- Insurance does not cover your property against everything that can happen so please read your policy carefully to make sure you understand what it covers and the limits which apply.
- It is your responsibility to look after and regularly maintain your property.

Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time and through natural use, for example window frames rotting, carpets or furniture fading, or cracks in a flat roof

Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and boundary walls, and these should all be checked on a regular basis.

The amount we pay in the event of a claim could also be reduced if the item showed signs of wear and tear before the event that resulted in the claim i.e a fire or flood.

- Your policy describes certain things which you are required to do to make sure that you are protected and that your policy cover operates fully. For example, you must:
  - tell us about changes which could affect your policy (see policy conditions on pages 39-42)
  - make sure that your sums insured are high enough to cover the property to be insured (see pages 7, 20, 32 & 36)
  - take reasonable care of your property (see page 39).
- 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.

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 10-12 'Definitions'. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

# Complaints procedure

## How to make a complaint

We endeavour to provide the best possible service, however if you do have any cause for complaint about this insurance or the handling of any claim, you can make your complaint by telephone, or in writing. Please follow the complaints procedure below:

- If you have a complaint regarding the sale or service of your policy, please contact Police Mutual:

**Post:** Police Mutual, 5th Floor, 20 Chapel Street, Liverpool L3 9AG

**Email:** [info@policemutual.co.uk](mailto:info@policemutual.co.uk)

**Telephone:** 0151 242 7640

- If you have a complaint about the handling of a claim, please contact:

**Post:** Innovation Group, Kingsway House, Burnley, BB11 1BJ

**Email:** [propertyclaims@innovation.group](mailto:propertyclaims@innovation.group)

**Telephone:** 0343 2277 275

In all correspondence, please tell us you are a Police Mutual Home Insurance customer and provide the reference number 20571A along with the unique policy number from your policy schedule. This will help us to confirm your policy details and deal with your complaint as quickly as possible. Following our complaints procedure does not affect your legal rights as a consumer. For further information, you can contact the Citizens Advice Bureau or Trading Standards.

# Complaints procedure

## Financial Ombudsman

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint, or if you are unhappy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter. For more information regarding the scope of the Financial Ombudsman Service please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4567

Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Please note that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

# The right level of cover

## How much to insure for

It is **your** responsibility to make sure that the amount **you** insure for represents the full value of the property concerned.

For **buildings**, this means the full cost of rebuilding **your** property including any outbuildings, plus an amount for any extra charges that could be involved in rebuilding such as demolition costs, architects' and surveyors' fees and meeting the requirements of local authorities.

For **contents** this means the full cost of replacing all the property at today's prices (apart from clothing and household linen, where **you** may make a deduction for wear and tear and loss in value).

It's important that **you** insure for the full amount as the 'sums insured' are the maximum that **we** will pay in the event of a claim.

# Home Insurance

## Introduction to the policy wording

Please read this policy booklet together with **your schedule**. These set out the cover **you** have chosen, plus any limits that apply. **You** should return the schedule to Police Mutual as soon as possible if any details are incorrect or if it does not provide the cover **you** need.

## Your cancellation rights

**You** have a statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract or the day on which **you** receive **your** policy or renewal documentation, whichever is later.

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

Alternatively, if **you** wish to cancel and **your** insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered. This will be calculated in proportion to the period **you** have received cover.

To exercise **your** right to cancel **your** policy please contact Police Mutual, 5th Floor, 20 Chapel St, Liverpool L3 9AG. Telephone: 0151 242 7640.

If **you** do not exercise **your** right to cancel **your** policy it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling-off period, please refer to the General Conditions section of this booklet on pages 39-42.

## How to claim

### Claims Helpline:

If **you** wish to notify a buildings, content and personal possession claim please call **us** on 0345 218 0429.

If **you** wish to notify a claim made against you please call **us** on 0345 218 0348.

For Home Emergency Cover claims call: 0333 000 7965. Assistance is provided by ARAG Insurance plc.

Please refer to the Home Emergency Cover policy document for full details.

Directions for claim notification are included under general conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Please refer to General Conditions and policy exclusions on pages 39-44.

## Customers with disabilities

This policy is also available in Large Print, Audio and Braille. If **you** require any of these formats, in the first instance, please contact Police Mutual, 5th Floor, 20 Chapel St, Liverpool L3 9AG or Telephone: 0151 242 7640.



# Home Insurance

## The law that applies to the contract

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

## Use of language

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

# The contract of insurance and changes we need to know about

## The contract of insurance

This policy is a contract of insurance between **you** and us. The following elements form the contract of insurance between **you** and us, please read them and keep them safe:

- **your** household insurance policy booklet and optional covers booklet where applicable;
- information contained on **your** application and/or 'Statement of Insurance' document issued by Police Mutual;
- **your schedule**;
- any clauses endorsed on **your schedule**;
- any changes to **your home** insurance policy contained in notices issued by Police Mutual at renewal.

The contract is based on the information **you** gave Police Mutual when **you** applied for the insurance. In return for **your** premium, **we** will provide the cover shown on **your schedule** on the terms and conditions of this policy booklet during the **period of insurance**.

Our provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

# Definitions

Wherever the following words appear in this policy, they will be shown in **bold** and have the following meanings.

## Accidental damage

Visible damage caused suddenly and unexpectedly by an outside force, which has not been caused deliberately.

## British Isles

The United Kingdom, Republic of Ireland, Channel Islands and Isle of Man.

## Buildings

- a) The **home**, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges and fixed tanks providing fuel to the **home** and garages on nearby sites.
- b) Fixtures, fittings and decorations
- c) Stairlifts which can carry only one person.

These must all be at the address shown in **your schedule**

## Contents

Household items and personal belongings:

- that **you** own
- that **you** are legally responsible for; or
- that belong to domestic employees who live with **you**.

This includes **personal money** up to £500, visitors' personal belongings up to £1,000 and **homeworking equipment** up to £5,000 (no one item can be worth more than £1,500).

The definition of **contents** does not include:

- property insured by any other insurance policy
- **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, gliders, handgliders, caravans and trailers, and the parts, spares and accessories of any of these
- fixtures, fittings and decorations
- items used for business or professional purposes other than **homeworking equipment**; or
- any living creature.

## Excess

The amount **you** will have to pay towards each separate claim.

## Heave

Upward and/or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

# Definitions

## Home

The house or flat and its outbuildings, used only for domestic purposes.

## Homeworking equipment

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

## Landslip

Downward movement of sloping ground.

## Motorised vehicle

Any electrically or mechanically powered vehicle other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to **your** home
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use)
- golf carts and trolleys; and
- pedestrian-controlled toys and models.

## Period of insurance

The period of time covered by this policy, as shown on **your schedule**, or until cancelled. Each renewal represents the start of a new **period of insurance**.

## Personal money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, traveller's cheques and phone cards, all held for social, domestic or charitable purposes.

## Road Traffic Acts

Any Acts, Laws or Regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

## Schedule

The document which gives details of the cover and **sum insured** limits **you** have.

## Subsidence

Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

# Definitions

## Sum insured

The amount shown on **your schedule** as the most **we** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any clause.

## Unfurnished

Does not contain enough furniture for normal living purposes.

## Unoccupied

Not lived in by **you** or by anyone who has **your** permission for more than 60 days in a row. Lived in means slept in frequently.

## Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur.

## We, our, us

Bspoke Underwriting on behalf of SiriusPoint Insurance Corporation.

## You, your

The person (or people) named on **your schedule**, their domestic partner and members of their family (or families) who are permanently living with them and their foster children who live with them.

## Buildings section

**Your** policy does not cover wear and tear. Please refer to page 4 'Helpful and important information about **your** insurance' for more information.

This section applies only if it is shown on **your schedule**.

**Exclusions** applying to the **Buildings** section:

See also the General Exclusions on page 43-44.

The **excess** in respect of **subsidence, heave** and **landslip** as shown on **your schedule**.

The following applies to all sections, except section G.

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from: rot, unless caused directly by an escape of water incident that is specifically covered by this policy.

### Cover

#### Section A – the buildings

Loss of or damage to the **buildings** caused by any of the following:

1. a. fire, explosion, lightning or earthquake  
b. smoke

**Exclusion:**

The **excess** shown on **your schedule**.

**Exclusion applying to b:**

Loss or damage that happens gradually

2. Storm or flood

**Exclusions:**

The **excess** shown on **your schedule**.

Loss or damage by frost.

Loss of or damage to fences, gates and hedges.

3. a. riot, civil unrest, strikes, and labour or political disturbances  
b. malicious acts

**Exclusion:**

The **excess** shown on **your schedule**.

**Exclusion applying to b:**

Loss or damage that happens after the **home** has been left **unoccupied** or **unfurnished** for more than 60 days in a row.

Loss or damage caused by:

- **you**; or
- paying guests or tenants.

## Buildings section

4. Being hit by:

- a) aircraft or other flying objects, or anything falling from them; or
- b) vehicles or animals.

### Exclusions:

The **excess** shown on **your schedule**.

Damage by pets.

- 5. a. water escaping from water tanks, pipes, equipment or fixed heating systems.
- b. internal stress to water tanks, equipment or pipes due to freezing, overheating or water pressure which is too high.

### Exclusions:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** or **unfurnished** for more than 60 days in a row.

Loss or damage to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the **home**.

**Subsidence, heave** or **landslip** caused by water escaping from the **home**.

### Exclusions applying to b:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** or **unfurnished** for more than 60 days.

Loss or damage if the pipe of tank is in an outbuilding or not in a **building**. Loss or damage caused by rust, corrosion or wear and tear.

- 6. Oil leaking from a fixed heating system.

### Exclusions:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** or **unfurnished** for more than 60 days in a row.

- 7. Theft or attempted theft.

### Exclusions:

The **excess** shown on **your schedule**. Loss or damage caused by:

- **you**; or
- paying guests or tenants.

Loss or damage that happens after the **home** has been left **unoccupied** or **unfurnished** for more than 60 days in a row.

- 8. Falling radio and television aerials and dishes, and their fittings and masts.

### Exclusion:

The **excess** shown on **your schedule**.

## Buildings section

9. **Subsidence** or **heave** of the land that the **buildings** stand on, or **landslip**.

### Exclusions:

The **subsidence, heave** or **landslip excess**.

Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the **home**, unless **we** also accept a claim for **subsidence, heave** or **landslip** damage to the **home**.

Damage if **you** knew when this policy started that any part of the **buildings** had already been damaged by **subsidence, heave** or **landslip**, unless **you** told **us** about this and **we** accepted it.

Damage resulting from the coast or riverbank wearing away.

Damage to solid floors caused by infill materials settling, swelling or shrinking. Damage caused by structures bedding down or settlement of newly made up ground.

10. Falling trees or branches

**We** will pay for damage to **buildings** by falling trees, and **we** will also pay costs **you** have to pay for removing from the site:

- a) the fallen part of the tree; or
- b) the tree if it has been totally or partly uprooted.

### Exclusions:

The **excess** shown on **your schedule**. Costs **you** have to pay for:

- removing the part of the tree that is still below ground; or
- restoring the site.

Damage to fences, hedges or gates.

## Other expenses

**We** will also pay for the following.

- a) Architects' and surveyors' fees necessary for restoring the **buildings**. The amounts **we** pay for these fees must not be higher than that authorised by the relevant professional institute (such as RIBA or RICS)
- b) The necessary cost of removing debris and demolishing or supporting the damaged parts of the **buildings**, which **we** have agreed to pay.
- c) The cost of meeting **building** regulations or municipal or local-authority bye-laws.

### Exclusion:

The **excess** shown on **your schedule**.

### Exclusion applying to a:

Fees incurred in the preparation of any claim.

### Exclusion applying to c:

Any cost **you** are legally responsible for paying because of a notice served on **you** before the date of the loss or damage.

## Buildings section

### Section B – loss of rent and the cost of alternative accommodation

If the **home** is damaged by any cause listed under section A and, as a result, it cannot be lived in, **we** will pay

- a) any ground rent **you** still have to pay, for up to two years; or
- b) any additional cost of similar short-term accommodation expenses; until the **home** is ready to be lived in.

**We** will not pay more than 10% of the **buildings sum insured** for any one incident.

#### Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Buildings** section.

### Section C – damage to services

**Accidental damage** to:

- a) cables and underground pipes which provide services to or from the **buildings**; and
- b) septic tanks and drain inspection covers **you** are legally responsible for.

#### Exclusions:

The **excess** shown on **your schedule**.

Damage due to a fault or limit of design, manufacture, construction or installation. Damage which is specifically excluded by any of the causes listed elsewhere under the **Buildings** section.

### Section D – fixed glass and sanitary fittings

The accidental breaking of fixed glass and sanitary fittings, which form part of the **buildings** (including glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns).

#### Exclusions:

The **excess** shown on **your schedule**.

Breakage that happens after the **home** has been left **unoccupied** or **unfurnished** for more than 60 days in a row.

### Section E – emergency access

Damage to the **home** caused by forced access to deal with a medical emergency or to prevent damage to the **home**.

#### Exclusion:

The **excess** shown on **your schedule**.



## Buildings section

### Section F – tracing and accessing leaks

If the **buildings** are damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the **home**, **we** will pay the cost of removing and replacing any other part of the **buildings** necessary to find and repair the source of the leak. **We** will not pay more than £5,000 for any one incident.

#### Exclusion:

The **excess** shown on **your schedule**.

### Section G – your liability to the public

(see the important note on page 18)

**Your** legal liability as owner of the **buildings** to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to physical property happening during the **period of insurance** and arising:
  - a) from **you** owning the **buildings**; or
  - b) for any **home you** previously owned and occupied or leased and occupied.

This covers any Liability **you** face under Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975, as long as **you** do not have this cover under any other policy.

If the **Buildings** section of this policy is cancelled or ends, this Defective Premises Act cover will continue for seven years for any **home** insured by this section before the policy was cancelled or ended.

**We** will not pay more than £2,000,000 for any one incident. **We** will also pay all **your** costs and expenses that **we** have already agreed to in writing.

#### Exclusions:

Liability

- as occupier of the **buildings**
- for accidental bodily injury or illness to any person **you** employ if the injury or illness happens as a result of or in the course of their employment by **you**;
- for loss of or damage to property which belongs to **you** or is in **your** care
- in connection with any **motorised vehicle**
- under any agreement, unless **you** would have been liable without the agreement
- in connection with **your** trade, business or profession; or
- under b, if it is covered by other insurance.

# Buildings section

## Important note

If you are the owner and occupier of the home insured by this policy.

Accidents that happen in the buildings or on land are nearly always the legal responsibility of the occupier (the person who lives in the building or on the land) rather than the owner.

If you are the owner and the occupier of the buildings, please remember that this buildings insurance does not cover your legal liability as the occupier of the home or its land.

To protect yourself, you will need to arrange contents insurance which provides Occupier's Liability cover.

## Defective Premises Act 1972

The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of premises.

Section 3 of the Defective Premises Act 1972 (or in Northern Ireland Section 5 Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of. For further guidance please see the Office of Public Sector Information website ([opsi.gov.uk](http://opsi.gov.uk)) or contact the Citizens Advice Bureau.

## Section H – selling your home

If **you** enter into a contract to sell any **building** insured by this policy, and the **building** is destroyed or damaged before the sale has been completed, the buyers will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This does not apply if other insurance has been arranged by or for the buyer.

### Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Buildings** section.

## Section I – accidental damage

This extension to cover applies only if it is shown on **your schedule**. All other **accidental damage** to the buildings.

### Exclusions:

The **excess** shown on **your schedule**.

Maintenance and normal redecoration costs.

Damage excluded in other parts of the **buildings** section.

Damage caused by:

- wear and tear, settlement, shrinkage, vermin, insects, fungus, weather conditions or anything that happens gradually
- faulty materials, design or workmanship
- chewing, scratching, tearing or fouling by domestic animals
- building demolition, renovations, alterations, extensions or repairs
- paying guests or tenants.

# Buildings section

## Section J – replacement door and window locks

If keys to the locks of:

- a) external doors and/or windows of the **home**; or
- b) alarm systems or domestic safes fitted in the **home** are accidentally lost or stolen, **we** will pay the cost of replacing the locks or lock mechanisms.

### Exclusions:

The **excess** shown on **your schedule**.

## Sum insured condition

At all times, the **sum insured** must be adequate to cover the full cost of rebuilding the **buildings** to the same specification, including an amount for demolition costs and architects' and surveyors' fees.

If at the time of a loss **your sum insured** is too low, **we** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

## How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to claim' section (page 8). **You** should also read the policy conditions and exclusions on pages 39-44.

## Settling buildings claims

### Basis of claims settlement

1. **We** will pay for the cost of work carried out in repairing or replacing the damaged parts of **your buildings** and agreed fees and related costs.

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- the cost of the work had it been completed by **our** nominated contractor or
- the cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- the decrease in market value of **your buildings** due to the damage
- the cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay
- the cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

All **building** repairs carried out by our preferred suppliers and insured under the **Buildings** section of this policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

2. Where an **excess** applies, this will be taken off the amount of **your** claim.

## Buildings section

3. If **your buildings** have not been kept in a good state of repair or if the **sum insured** at the time of the loss or damage is less than the cost of rebuilding all **your buildings** in the same way, size, style and appearance as when they were new, including fees and related costs, **we** will pay the cost of repairing or replacing the damaged parts of **your buildings** and **we** will, where appropriate, take off an amount for wear and tear.
4. The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, but not more than the **sum insured** or any limits shown on **your schedule**.

### What we will pay

The most **we** will pay for loss or damage arising out of one incident is the **buildings sum insured** shown in **your schedule**.

**We** will not pay for any reduction in the market value of the **home** after the damaged parts of the **home** have been replaced, reinstated or repaired.

**We** will not reduce the sum (or sums) insured by the amount paid under any claim.

### Pairs, sets and suites

**We** will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair)
- a suite; or
- any other item of a uniform nature, design or colour
- when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

# Contents section

## Cover

### Section A – contents in the home

Loss of or damage to the **contents** in the **home** caused by any of the following:

1. a. Fire, explosion, lightning or earthquake
  - b. Smoke

#### Exclusions:

Loss or damage that happens gradually. The **excess** shown on **your schedule**.

2. Storm or flood

#### Exclusions:

The **excess** shown on **your schedule**.

3. a. Riot, civil unrest, strikes and labour or political disturbances
  - b. Malicious acts

#### Exclusion applying to a:

Loss of or damage to the **contents** of freezers or fridges caused by a power cut due to a deliberate act, or to strikes by the company (or its employees) supplying **your** power.

The **excess** shown on **your schedule**.

#### Exclusions applying to b:

The **excess** shown on **your schedule**. Malicious damage caused by:

- **you**; or
- paying guests or tenants.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

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

#### Exclusion:

The **excess** shown on **your schedule**.

#### Exclusion applying to b:

Loss or damage caused by domestic animals.

5. Water escaping from water tanks, pipes, equipment or fixed-heating systems.

#### Exclusions applying:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** or **unfurnished** for more than 60 days in a row.

## Contents section

6. Oil leaking from a fixed heating system.

### Exclusions:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

7. Theft or attempted theft.

### Exclusions:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Theft by deception, unless deception is used only to get into the **home**.

Theft of **personal money**, unless someone has broken into or out of the **home** by using force and violence or has got into the **building** by deception unless:

- **you** live in a self-contained flat and the theft is from any part of the building that other people have access to; or
- **you** live in a non-self-contained flat,

Theft from communal garages or outbuildings, unless someone has broken into or out of the communal garage or outbuilding by using force and violence.

Loss or damage caused by:

- **you**; or
- paying guests or tenants.

**We** will not pay more than £5,000 for any one incident of theft from outbuildings (other than garages).

8. Falling radio or television aerials and dishes, and their fittings and masts.

### Exclusions:

The **excess** shown on **your schedule**.

9. Subsidence or heave of the land that the **home** stands on, or landslip.

### Exclusions:

The **excess** shown on **your schedule**.

Loss or damage resulting from the coast or riverbank wearing away.

Loss or damage caused by structures bedding down or settlement of newly made up ground.

10. Falling trees or branches.

Exclusion applying

The **excess** shown on **your schedule**.

## Contents section

### Section B – contents temporarily removed from the home

Loss of or damage to **contents** by any of the causes listed under section A while temporarily removed from the **home** to:

- a) any bank or safe deposit, or any private **home** or **building** where **you** are living (including while attending full-time education), employed or working in the **British Isles**; or
- b) anywhere else in the **British Isles**.

**We** will not pay more than £5,000 for any one incident.

#### Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

#### Exclusions applying to a:

**We** will not pay more than £5,000 for property in outbuildings.

Theft of **personal money**, unless someone has broken into or out of a **building** by using force and violence.

#### Exclusions applying to b:

**We** will not pay more than £5,000 for property in outbuildings.

Loss or damage to property that is not in a **building**, caused by storm or flood.

Loss or damage by theft, unless someone has broken into or out of a **building** by using force and violence.

Loss or damage if **contents** have been removed for sale or exhibition, or placed in a furniture depository.

### Section C – accidental damage to audio, video and computer equipment

**Accidental damage** to:

- a) audios, televisions, video players and recorders, satellite TV and broadband boxes, **home** computers, broadband and WiFi routers, recording and audio equipment in the **home**
- b) receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to the **home**
- c) **homeworking equipment** in the house or flat.

#### Exclusions:

The **excess** shown on **your schedule**. Electrical or mechanical breakdown.

Computers or computer equipment designed to be portable.

Video cameras, mobile phones, pagers, computer software, games, recording tapes, discs or records.

Loss in value. Damage caused by:

- chewing, scratching, tearing or fouling by domestic animals
- wear and tear
- the process of cleaning, washing, repairing or restoring any item
- failure to use in line with the manufacturer's instructions; or
- anything that happens gradually.

Loss or damage caused by paying guests or tenants.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section.

## Contents section

### Section D – glass and mirrors

**Accidental damage** to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the **home**.

**Exclusions;**

The **excess** shown on **your schedule**.

### Section E – contents in the open

Loss or damage to **contents** by any of the causes listed under section A happening in the open on land belonging to the **home**.

**We** will not pay more than £5,000 for any one incident.

**Exclusions:**

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.

Loss of or damage to pedal cycles.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section.

### Section F – replacement door and window locks

If keys to the locks of:

- a) external doors and/or windows of the **home**; or
- b) alarm systems or domestic safes fitted in the **home** are accidentally lost or stolen, **we** will pay the cost of replacing the locks or lock mechanisms.

**Exclusion:**

The **excess** shown on **your schedule**.

### Section G – food in freezers

Loss of or damage to food stored in any domestic freezer in the **home** caused by:

- a) an accidental rise or fall in temperature; or
- b) contamination by freezing agents. **We** will not pay more than £2,500 for any one incident.

**Exclusions:**

The **excess** shown on **your schedule**.

Loss or damage caused by a deliberate act of the company (or its employees) supplying **your** power.



## Contents section

### Section H – fuel and metered water

Accidental loss of:

- a) domestic heating fuel or
- b) metered water up to £5,000.

#### Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section.

### Section I – alternative accommodation

If the **home** is damaged by any cause listed under section A and, as a result, it cannot be lived in, **we** will pay any additional cost of similar short-term accommodation expenses until the **home** is ready to be lived in.

**We** will not pay more than £20,000 for any one incident.

#### Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section.

### Section J – household removals

Loss or damage to **contents** while being moved by professional furniture removers from the **home** to **your** new permanent **home** (including temporary storage in a furniture depository for up to seven days in a row) in the **British Isles**.

#### Exclusions:

The **excess** shown on **your schedule**.

**Personal money**, coins, jewellery, furs, items of gold or platinum, precious stones, securities (bonds and share certificates), stamps, deeds or documents of any kind.

### Section K – wedding gifts

The sum insured under the **Contents** section is automatically increased by £7,500 during the 30 days before and 30 days after **your** wedding day to cover wedding gifts.

#### Exclusion:

The **excess** shown on **your schedule**.

## Contents section

### Section L – occupier’s, personal and employer’s liability (see important note below)

**Your** legal liability to pay damages and claimants’ costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to physical property happening during the **period of insurance** in:
  - the **British Isles**; or
  - the rest of the world, for up to 60 days. and arising:
    - as occupier (not as owner) of the **home** and its land; or
    - in a personal capacity (not as occupier or owner of any building or land); or
    - as employer of a domestic employee.

**We** will not pay more than £2,000,000 for any one incident, unless a claim is made against **you** by any person **you** employ where the injury or illness happens as a result of or in the course of their employment by **you** (in which case the most **we** will pay for any one incident is £10,000,000).

**We** will also pay all **your** costs and expenses which **we** have already agreed to in writing.

If **you** employ someone under a contract of service, **you** may need more specific Employers’ Liability Cover by law under the Employers’ Liability (Compulsory Insurance) Act 1969.

#### Exclusions:

Liability in connection with the following:

- a) **you** (or anyone on **your** behalf) owning, possessing or using any motorised vehicle,
- b) aircraft other than pedestrian controlled toys or models,
- c) gliders, hand-gliders, caravans or trailers.
- d) Boats, boards and craft designed to be used on or in water, other than:
  - those only propelled by oars or paddles; or
  - pedestrian-controlled toys or models.
- e) You living in or occupying land or **buildings** other than **your home** or its grounds.
- f) You owning land, **buildings** or other fixed property.
- g) Deliberate or malicious acts.
- h) HIV and HIV-related illnesses, including AIDS
- i) Dangerous dogs as defined in section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991 (or any later legislation).
- j) Any agreement, unless **you** would have been liable without the agreement
- k) Any trade, business or profession, except where **you** have paying guests and have included the Paying Guests Liability Section.
- l) Loss of or damage to property which belongs to **you** or is in **your** care or control.
- m) Bodily injury or illness to **you**.

## Contents section

For claims involving liability for bodily injury or illness of an employee working for **you**:

- exclusions (b-i) and (k) will not apply; and
- exclusion (a) will not apply unless cover or security is needed under any of the **road traffic acts**.

### Important Note

(If you are the owner but not the occupier of the home insured by this policy). Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner. If you are the owner but not the occupier of the building please remember that Occupier's, personal and employer's liability does not cover your legal liability as the owner of the home and its land. To protect yourself, you will need to arrange buildings insurance which provides your liability to the public cover.

### Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control.

For further guidance please see the Office of Public Sector Information website ([opsi.gov.uk](http://opsi.gov.uk)) or contact the Citizens Advice Bureau.

## Section M – tenant's liability

**We** will provide cover up to £20,000 if **you** are legally responsible as a tenant for the following:

- loss of or damage to the **home** and landlord's fixtures and fittings by any of the causes listed under section A.
- accidental breakage of:
  - fixed glass (including glass in solar- panel units); or
  - fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns which form part of the home.
- Accidental damage to cables or underground pipes which provide services to or from the **buildings** and septic tanks and drain inspection covers.
- Loss or damage caused by internal stress to water tanks, equipment or pipes due to freezing, overheating or water pressure which is too high.

### Exclusions:

The **excess** shown on **your schedule**.

Loss or damage excluded in **Contents** section A and **Buildings** section A.

Loss or damage that happens while the **home** has been left **unfurnished** or **unoccupied** for more than 60 days in a row.

### Exclusion applying to c:

Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

## Contents section

### Section N – title deeds and documents

**We** will pay the cost of preparing

- new title deeds to the **home** up to £2,500,
- new documents which **you** own, while they are in the **home** or in a safe deposit, bank or solicitors strong-room up to £250

if they are lost or damaged by any of the causes listed under Section A.

#### Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section.

### Section O – emergency access

Damage to **contents** following necessary access to the **home** to deal with a medical emergency or to prevent damage to the **home**.

#### Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section.

### Section P – other accidental damage

This section applies only if shown on **your schedule**.

Other **accidental damage** to the **contents** while in the **home**.

#### Exclusions:

The **excess** shown on **your schedule**.

Food in freezers, clothing, contact lenses, stamps and pedal cycles.

Loss in value.

Any loss that is not the direct result of the insured incident itself. Damage caused by:

- wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything that happens gradually;
- chewing, scratching, tearing or fouling by domestic animals;
- the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown; or
- paying guests or tenants.

Damage excluded in other parts of the **Contents** section.

Loss or damage happening while the **home** or any part of it is lent, let or sublet. Anything set out in the General Exclusions on pages 43-44.

## Contents section

### Section Q – religious festivals

**We** will increase the **sum insured** under the **Contents** section by £5,000 during any month in which **you** celebrate a religious festival to cover gifts and food bought for the occasion.

**Exclusion:**

The **excess** shown on **your schedule**.

### Section R – downloaded audio/visual files

**We** will pay to replace legally downloaded audio/visual files lost or damaged by any of the causes listed under Section A.

**We** will not pay more than £1,000 for any one incident. Exclusion:

The **excess** shown on **your schedule**.

### Section S – shopping

Loss or damage to food and other goods while **you** are transporting them from the shop where **you** bought them to the **home**.

**We** will not pay more than £500 for any one incident

**Exclusions:**

The **excess** shown on **your schedule**.

Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence).

Loss or damage to food caused by defrosting. Loss or damage **you** cannot provide receipts for.

### Section T – transporting your wheelchair

**We** will pay the costs of transporting **you** and **your** wheelchair (including powered chairs) to the **home** if the chair is:

- accidentally damaged and is unsafe or cannot be used; or
- lost or stolen.

**We** will not pay more than £500 for any one incident. Exclusion:

The **excess** shown on **your schedule**.

## Contents section

### Section U – re-landscaping your garden

If **your** garden is damaged by:

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

**We** will pay the cost of re-landscaping up to £2,500 but not more than £250 for any one tree, shrub or plant.

#### Exclusions:

The **excess** shown on **your schedule**.

(see also General Exclusions on pages 43-44) Loss or damage by:

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

### Basis of claims settlement

**We** will pay the cost of repair or where lost or damaged beyond repair the cost of replacement as new.

**We** will not pay the cost of replacing any undamaged item or part solely because it forms part of a set, suite or one of a number of items of a similar nature, species, arrangements, colour or design.

**We** may replace plants, trees, and shrubs by the nearest equivalent varieties but no guarantee of the availability of equivalent maturity, height, colour or shape can be provided.

Repair to damaged lawns will necessitate an element of mismatch due to the difference in grasses and degree of maturity of the lawn.

## Contents section

### Section V – trauma cover

**We** will pay:

- a) Following a violent crime committed against **you** by a third party at the **home** not related to **your** profession:
  - up to £500 for professional private counselling which is recommended by a qualified medical practitioner,
  - up to £500 for temporary accommodation for up to 7 days after the event or to carry out agreed improvements to physical security at the home.
- b) £5,000 if within 12 months, **you** die as a direct result of injury caused in the **home** by fire, lightning, explosion or intruders.
- c) Up to £500 as a reward for information which leads to the arrest and conviction of the person(s) criminally responsible for theft, attempted theft or violence against the person at the **home**.
- d) Up to £15,000 for necessary alterations to the **home** if **you** are permanently disabled as a result of an accident in the **home** during the **period of insurance**.

#### Exclusion:

The **excess** shown on **your schedule**.

### Section W – jury service

**We** will pay up to £20 per day for any financial loss resulting from **you** being called for jury service.

#### Exclusions:

The **excess** shown on **your schedule**.

Expenses that can be recovered from any other source.

**We** will not pay more than £400 for any one incident.

### Section X – registered disability equipment

**We** will provide cover for loss of or damage to equipment that **you** own or are legally responsible for and use in connection with a registered disability (including stair lifts not covered by **your buildings** policy), by any of the causes listed under section A.

#### Exclusions:

The **excess** shown on **your schedule**. Loss or damage excluded in section A.

### Sum insured

At all times, the **sum insured** must be adequate to cover the full cost of replacing **your contents** 'as new' (apart from clothing and household linen, where **you** may make a deduction for wear and tear and loss in value). If at the time of a loss **your sum insured** is too low, **we** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

## Contents section

### How we settle claims

If **you** wish to claim under this section of **your** policy please follow the 'How to claim' section (page 8). **You** should also read the policy conditions and exclusions on pages 39-44.

### Settling Contents claims

#### Basis of Claims Settlement

1. a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

**We** will not pay for loss of value to any item which **we** have repaired or replaced.

A deduction for wear and tear will apply for:

- clothing and household linen; and
- property that doesn't belong to **you**, unless **you** are legally responsible for the cost of replacement as new under the terms of an agreement.

### What we will pay

The most **we** will pay for loss or damage arising out of one incident is the **Contents sum insured** shown in **your schedule**.

Where an **excess** applies, this will be taken off the amount of **your** claim.

For **valuables**:

- a) the most **we** will pay for unspecified items is the **valuables** single article limit shown in **your schedule**, unless it is insured as a specified **valuable**; and
- b) the total value of all **valuables** must not be more than the limit shown in **your schedule**.

**We** will not reduce the sum (or sums) insured by the amount paid under any claim.

### Pairs, sets and suites

**We** will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour, including carpets

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

**Note: This wording does not apply if Contents Pairs, sets and suites cover is selected.**



## Contents pairs, sets and suites section

This section applies only if shown on **your schedule**.

### Cover

**We** will pay for the cost of any undamaged items of **contents** forming part of a pair, set, suite or other item of a uniform nature or design or colour, including carpets when:

- insured damage happens to a specific part or within a clearly identifiable area
- replacements cannot be matched; and
- repair cannot be carried out satisfactorily;
  - a) the most **we** will pay for **contents** (other than **valuables**) is the **sum insured** shown on **your schedule**,
  - b) the most **we** will pay for **valuables** is the single article limit shown on **your schedule** (except for **valuables** specified under the **Contents** section, where the most **we** will pay is the **sum insured** shown against each item).

If **we** ask, **you** must give **us** any undamaged parts of the pair, set, suite or other item.

### How we settle claims

If **you** wish to claim under this section of **your policy** please follow the 'How to claim' section (page 8). **You** should also read the **policy** conditions and exclusions on pages 39-44.

### Settling contents claims

#### Basis of Claims Settlement

1. a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

**We** will not pay for loss of value to any item which **we** have repaired or replaced.

Where an **excess** applies, this will be taken off the amount of **your** claim.

A deduction for wear and tear will apply for:

- property that doesn't belong to **you**, unless **you** are legally responsible for the cost of replacement as new under the terms of an agreement.

## Personal belongings section

This section applies only if shown on **your schedule**.

### Cover

Loss of or damage to **your** property (shown on **your schedule**) anywhere in the world.

**Exclusions** applying to the Personal Belongings section:

See also the General Exclusions on pages 43-44. The **excess** shown on **your schedule**.

Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence). **We** will not pay more than £2,500 for any one incident.

Loss or damage caused by wear and tear, the process of cleaning, washing, repairing or restoring any item, light, weather conditions, moth, vermin or anything that happens gradually. Loss in value.

Damage to sports racquets, sticks, bats and clubs while in play. Confiscation or detention by Customs or other officials.

Electrical or mechanical breakdown.

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

Business or professional use of musical instruments, photographic and sporting equipment and accessories.

Loss or damage which can be claimed under other insurance. Theft, attempted theft or malicious damage caused by:

- **you**; or
- paying guests or tenants.

Theft by deception, unless deception is used only as a way to get into the **home**.

**Description of property and special terms applying to clothing and personal belongings, personal money, credit and debit cards and pedal cycles.**

### Section A – clothing and personal belongings

Personal belongings (including clothing, jewellery, watches, furs, binoculars, and musical, photographic and sports equipment). **You** do not have to tell **us** about changes to property insured under this heading (even if **you** buy or sell anything), unless the **sum insured** is no longer adequate or any individual item is worth more than the single article limit shown in **your schedule**.

**Exclusions** applying to clothing and personal belongings only:

**Personal money** and credit and debit cards.

Skis (including sticks and bindings), snowboards, water skis and riding tack.

Contact and corneal cap or micro lenses.

Securities (stocks and shares).

Furniture, furnishings, household goods and equipment, and food and drink.

Business goods and equipment.

**Motorised vehicles**, aircraft, boats, boards and craft that are designed to be used on or in water, gilders, hang-gilders caravans, trailers and cycles, and the parts, spares and accessories of any of these.

Any living creature.

## Personal belongings section

### Section B – personal money and credit and debit cards

**Personal money** and credit, debit, cheque guarantee and cash cards, all held for social, domestic or charitable purposes.

Credit, debit, cheque guarantee and cash cards are insured only against any loss as a result of misuse by any unauthorised person (or people) following the loss or theft of any card (together with all costs and expenses **we** have agreed to pay), arising before the card- issuing company has been told about the loss, as long as **you** keep to the terms of the card.

**Exclusions** applying to **personal money** and credit and debit cards only:

The **excess** shown on **your schedule**.

Shortages due to error or omission.

Losses not reported to the police.

Losses of credit, debit, cheque guarantee and cash cards not reported to the card-issuing company within 24-hours of discovering the loss.

### Section C – pedal cycles

Loss of or damage to **your** pedal cycles.

**Exclusions** applying to pedal cycles only:

The **excess** shown on **your schedule**.

Loss or damage while being used for track racing or business purposes.

Theft while away from the **home**, unless in a building or securely locked to an object that cannot be moved.

Loss of or damage to accessories, unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.

### Sum insured

At all times, the **sum insured** must be adequate to cover the full cost of replacing **your** personal belongings 'as new' (apart from clothing, where **you** may make a deduction for wear and tear and loss in value).

If at the time of a loss **your sum insured** is too low, **we** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

### How we settle claims

If **you** wish to claim under this section of **your** policy please follow the 'How to claim' section (page 8). **You** should also read the policy conditions and exclusions on pages 39-44.

# Personal belongings section

## Settling personal belongings claims

### Basis of claims settlement

1. a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

**We** will not pay for loss of value to any item which **we** have repaired or replaced. A deduction for wear and tear will apply for:

- clothing and household linen; and
- property that doesn't belong to **you**, unless **you** are legally responsible for the cost of replacement as new under the terms of an agreement.

### What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown against each item in **your schedule**.

**We** will not reduce the **sum insured** by the amount under any claim, unless

the claim relates to the total loss of any item (or items) specified in **your schedule**. Where an **excess** applies, this will be taken off the amount of **your** claim.

### Pairs, sets and suites

**We** will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

## Garden section

This section applies only if it is shown on **your schedule**.

### Cover

**We** will pay:

1. Up to £1,000 each claim for:
  - a) damage to the garden as a result of fire, explosion, lightning, storm, flood, smoke, wilful or malicious acts, impact or **accidental damage**
  - b) damage to the garden as a result of theft or attempted theft
  - c) loss or damage to gates, fences and railings at the **home** caused by storm or flood
  - d) damage to the garden caused by falling:
    - trees or branches
    - walls, gates, fences, railings or lampposts
    - items normally fixed to the **home**.
11. Up to £250 each claim for the cost of the removal of fallen trees or branches for which **you** are responsible.

Exclusions: (see also General Exclusions) The **excess** shown on **your schedule**.

Loss or damage by:

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

### How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to claim' section (page 8). **You** should also read the policy conditions and exclusions on pages 39-44.

### Basis of claims settlement

2. a. Where the damage can be economically repaired **we** will pay the cost of repair
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

## Garden section

**We** will not pay for loss of value to any item which **we** have repaired or replaced.

**We** will not pay the cost of replacing any undamaged item or part solely because it forms part of a set, suite or one of a number of items of a similar nature, species, arrangements, colour or design.

**We** may replace plants, trees and shrubs by the nearest equivalent varieties but no guarantee of the availability of equivalent maturity, height, colour or shape can be provided.

Repair to damaged lawns will necessitate an element of mismatch due to the difference in grasses and degree of maturity of the lawn.

### How we settle claims

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to claim' section (page 8). **You** should also read the policy conditions and exclusions on pages 39-44.

## Buildings pairs, sets and suites section

This section applies only if shown on **your schedule**.

### Cover

In the event of loss or damage to parts of the **buildings** which form part of a set of common design, **we** will pay for the replacement or repair of the lost or damaged item only, unless part of a pair.

However **we** will pay for undamaged parts of a bathroom suite or fitted kitchen and their tiles where replacement of the damaged parts cannot be matched.

**We** will not pay more than £10,000 for any one incident.

### Settling claims

Please refer to the **buildings** claims settlement section on pages 19-20.

## General Conditions

These conditions apply to all sections of the policy, except family legal protection. These are the conditions of the insurance that **you** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

### 1. Changes in your circumstances

**You** must tell Police Mutual, 5th Floor, 20 Chapel St, Liverpool L3 9AG (telephone 0151 242 7640) within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move **home** permanently;
- someone other than **your** family is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday **home**;
- **your home** is going to be unoccupied. For the purposes of this condition unoccupied means **your home** is going to be left without any occupants for more than a total of 60 days in any **period of insurance**;
- work is to be done on **your home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to **your home**;
- the number of bedrooms in **your home** has changed;
- **you** have received a conviction for any offence except for driving;
- any increase in the value of **your contents** or the rebuilding cost of **your buildings**;
- any part of **your home** is going to be used for any trade, professional or business purposes.  
There is no need to tell us about trade, professional or business use if:
  - the trade, professional or business use is only clerical; and
  - you do not have staff employed to work from your home; and
  - you do not have any visitors to your home in connection with your trade, profession or business; and
  - you do not keep any business money or stock in your home.

**We** may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances.

If **you** do not tell Police Mutual about changes or give them incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In certain circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

### 2. Your duty to prevent loss or damage

- a) **you** and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage,
- b) all property insured by this policy must be maintained in good condition.

# General Conditions

## 3. Your policy

**Your** policy includes:

- **your schedule**
- the relevant sections of this booklet
- any extra policy sections shown in **your schedule**; and
- any clauses which apply to **your** cover.

## 4. Claims

### What you must do

If **you** or **your family** are the victims of theft, riot, a malicious act or vandalism, or if **you** or **your family** lose something away from **your home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** as soon as **you** can, or in case of riot tell **us** immediately.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your family** must be sent to **us** straightaway without being answered.

For all other claims, tell **us** as soon as **you** can.

**You** should do all **we** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them.

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.



# General Conditions

## Rights and responsibilities

**We** may need to get into a **building** that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to us.

**You** must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without our written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back from anyone else any payments that have already been made.

**You** must provide **us** with any information and assistance **we** may require about any claim. **You** must help us to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us we** will advise **you** of our requirements, which will be either:

- ask **you** to get estimates for building repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** Claims Advisors or an independent loss adjuster or other expert – their aim is to help us agree a fair settlement with **you**; or
- arrange for the repair or a replacement as quickly as possible.'

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

## 5. Fraud

If **your** claim is in any way dishonest or exaggerated **we** will not pay any benefit under this policy or return any premium to **you**. **We** may also tell the police.

## 6. Other insurance

If there is any other insurance covering the same claim, **we** will only pay our share of the claim, even if the other insurer refuses the claim.

## 7. Cancelling this policy

If **you** wish to cancel **your** policy please write to Police Mutual at the address or call the number shown on **your schedule**. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **period of insurance**.

### Cancellation by you within the first 14 days

If **you** cancel the policy within 14 days of the date **you** receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **period of insurance**.

### Cancellation by you after the first 14 days

If **you** cancel the policy after 14 days of the date **you** receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

## General Conditions

Where **we** cancel **your** policy

Please also refer to the Fraud condition on page 41 of this policy and to the Changes in Circumstances condition on page 39 of this policy.

**We** may also cancel the policy where **we** have identified serious grounds, including but not limited to;

- failure to provide us with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

**We** will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between us, **we** may cancel the policy by giving **you** 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If we cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

Where **we** have agreed to **you** paying **your** premium by monthly instalments, then in the event that there is a default in the instalments due under the schedule of payments, **we** reserve the right to cancel **your** policy by giving **you** 14 days' notice at **your** last known address and **you** will no longer be insured by us.

### 8. Your duty to keep to the conditions of this policy.

To be covered by this insurance, **you** must keep to the terms and conditions of this policy.

### 9. Arbitration

If **we** have accepted **your** claim but disagree with the amount **we** should pay, an arbitrator will decide the matter. **You** and **we** must agree on an arbitrator in line with the law at the time. **You** must wait for the arbitrator's decision before **you** can take any legal action against **us**.

### 10. Financial Sanctions

**We** shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address.

## General exclusions

These exclusions apply to all the sections of **your** policy. This policy does not cover:

### 1. War

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly as a result of any of the following, or anything connected with any of the following;

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

### 2. Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), 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(s) or put any section of the public in fear.

### 3. Radioactivity

Loss, damage or liability which involves:

- a) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- b) the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

### 4. Sonic bangs

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

### 5. Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any period of insurance.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

### 6. Deliberate Acts

Any loss or damage deliberately caused by **you**, or **your** family, or by any other person lawfully in the **home**.

## General exclusions

### 7. Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.

Legal expenses, legal benefits and/or liability arising directly or indirectly from:

- equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- computer viruses;

but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

Equipment includes computers and anything else insured by this policy which has a microchip in it.

Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.

Microchips include integrated circuits and microcontrollers.

Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

# Policy endorsements

## Paying guests liability extension

The occupier's personal and employer's liability cover under the **Contents** section of this policy will cover **your** legal liability for accidents to paying guests as long as there are no more than six paying guests at any one time.

Our liability for claims in connection with loss or damage to the effects and luggage of paying guests shall not exceed £50 for any one paying guest.

## Security condition

**We** will not be liable for loss or damage by theft or attempted theft from the private dwelling unless:

1. the following security devices are fitted and put into operation whenever the private dwelling is left unattended
  - a) either
    - a lock approved to BS3621 or
    - a mortice deadlock of at least 5 levers or
    - a rim automatic deadlatch with a key-locking handle on the inside or
    - a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins
    - to the main entrance door
  - b) key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
  - c) a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
  - d) key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
2. all keys are removed from locks and placed out of sight when the private dwelling is left unattended
3. external windows as described in paragraph 1(d) and all external doors are secured as above when **your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless **we** have given our written agreement.

# Privacy Notice

## Bspoke Underwriting Ltd

**We** are Bspoke Underwriting Ltd, Our data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

This information is relevant to anyone who uses Our services, including policyholders, prospective policyholders, and any other individuals Insured under a Policy.

**We** are dedicated to being transparent about what **We** do with the information that **We** collect about **You** and **We** process **Your** personal data in accordance with the relevant data protection legislation.

### Why do we process your data?

The provision of **Your** personal data is necessary for Us to administer **Your** insurance Policy and meet Our contractual requirements under the Policy. **You** do not have to provide Us with **Your** personal data, but **We** may not be able to proceed appropriately or handle any claims if **You** decide not to do so.

### What information do we collect about you?

Where **You** have purchased an insurance Policy through one of Our agents, **You** will be aware of the information that **You** gave to them when taking out the insurance. The agent will pass **Your** information to Us so that **We** can administer **Your** insurance Policy and fulfil Our contract of insurance.

For specific types of insurance policies, for example when offering **You** a travel insurance Policy, **We** may process some special categories of **Your** personal data, such as information about **Your** health.

**We** collect this data as **We** are required to use this information as part of **Your** insurance quotation or insurance Policy with Us. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

**We** also process special categories of **Your** personal data as it is in the substantial public interest and it is necessary: i) for administering **Your** insurance Policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

### Privacy Notice

**You** can get more information about this by viewing Our full Privacy Notice online [here](#) or request a copy by emailing Us at [dataprotection@bspokeunderwriting.co.uk](mailto:dataprotection@bspokeunderwriting.co.uk). Alternatively, **You** can write to Us at: Data Protection, Bspoke Underwriting Ltd, Brookfield Court, Selby Road, Garforth, Leeds LS25 1NB.



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