What is insured?

You must check your policy schedule to see what cover you have selected along with any corresponding amounts insured.

**Buildings Cover**
- Buildings sum insured shown on your schedule
- Locks and keys
- Trace and access
- Alternative Accommodation
- Public Liability

**Contents Cover**
- Contents in the home
- Valuables in the home
- Money in the home up to £1,000
- Business equipment
- Alternative accommodation
- Frozen food – £250 John Lewis & Partners eGiftcard
- Liability
- Cover for your gadgets in your home e.g. mobile phones, laptops (see policy wordings)
- Individual gadget limit of £2,500 and a total limit for all gadgets of £10,000.

**Optional Cover**

- Accidental damage for buildings
- Cover for accidental damage to your buildings
- Accidental damage for contents
- Cover for accidental damage to your contents
- Personal Possessions Cover
- Cover for your personal possessions outside of your home. See your policy schedule for the limits that apply
- Bicycle Cover
- Cover for your bicycles anywhere in the world. See your policy schedule for the limits that apply
- Student Cover
- Cover for your contents while they are temporarily moved to student accommodation

What is not insured?

Please refer to your Policy Wording for further information and a full list of exclusions.

**For the whole policy**

- Loss or damage while your home is unoccupied for more than 60 consecutive days
- Wear and tear, mechanical breakdown, or gradual deterioration.
- Faulty workmanship, defective design or use of defective materials
- Motorised vehicles, aircraft, boats, caravans or trailers

**Buildings Cover**

- Damage to gates and fences caused by storm, flood, falling trees or branches

**Contents Cover**

- Valuables over £3,000 unless specified on your schedule
- Damage caused by pets

**Liability Cover**

- Liability arising from any trade, profession, business or employment
- Liability for any bodily injury to you or your family or any persons employed by you

**Accidental damage for buildings and/or contents**

- Any damage caused whilst your home is lent, let or sub-let to anyone other than your family

**Personal Possessions Cover**

- Loss, damage or theft whilst outside of your arms-length unless locked away, out of sight and there is evidence of violent and forcible entry to the premises or vehicle
- Loss, damage or theft whilst in possession of someone outside of your family

**Bicycle Cover**

- Loss or damage to any bicycle left unattended in a public place unless it is locked to an object that cannot be moved

- Bicycles over £500 unless specified on your schedule

- Any mechanically or electronically propelled bicycles. ePeds, iPeds or cycles of similar moped-like appearance.
Gadget Cover Out of Your Home
Cover for your gadgets outside of your home e.g. mobile phones, laptops (see policy wordings) Individual gadget limit of £2,500 and a total limit for all gadgets of £10,000.

Home Emergency and Home Emergency
with Boiler Servicing
Up to £1,000 of cover for Home Emergency or up to £1,500 of cover for Home Emergency with Boiler Servicing (including VAT, for labour and materials) for the cost of temporary repairs in or preventing an emergency situation.

Home Emergency with Boiler Servicing also includes an annual boiler service.

Student Cover
Any claims over £5,000

Gadget Cover
Loss, damage or theft whilst outside of your arms-length reach unless locked away, out of sight and there is evidence of violent and forcible entry to the premises or vehicle

Gadgets over £200 unless specified

Home Emergency and Home Emergency
with Boiler Servicing
Claims over £1,000 for Home Emergency
Claims over £1,500 for Home Emergency with Boiler Servicing
Boilers with an output of more than 60kw per hour

Are there any restrictions on cover?

Buildings and/or Contents
Exclusions apply (see your policy wording for full examples) if:
- Your home is unoccupied for more than 60 days in a row
- Your home is occupied by anyone other than your family

Contents Cover
- If you make a claim for any specified valuable worth more than £3,000 we will require proof of ownership and valuables worth more than £5,000 will also require a valuation certificate.
- If you do not provide the proof required for any specified valuables we will only be able to insure the item up to the unspecified limit of £3,000.

Bicycle Cover
- We will only pay claims for theft if the appropriate lock has been used for the bicycle. (See policy wordings.)
- If it is, we’ll provide cover for individual bicycles worth up to £5,000, with a total combined limit of £15,000 for multiple bicycles.
- Bicycles worth over £500 need to be specified.

Gadget Cover Out of Your Home
- Please note you have 14 days, starting from the effective date of your policy, to provide the IMEI number for any specified mobile phone(s) or tablet(s) that you wish to insure under your Gadget Cover. If we don’t receive it within 14 days, the mobile phone(s) or tablet(s) will no longer be insured and we’ll send you a refund for the appropriate premium.

Where am I covered?
You are covered in Great Britain, Northern Ireland, Isle of Man and the Channel Islands, apart from Personal Possessions Cover, Bicycle Cover and Gadget cover, where you are covered worldwide.

What are my obligations?
- It is important that you provide accurate information before purchasing a policy, after purchasing a policy, and when making a claim.
- You must always let us know if the information provided changes.
- You must take reasonable care to keep your property in a good condition to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss. You must keep up with the payment of premiums due under your policy.
- You must tell us if you are undertaking any renovation or building works.
- You must tell us if your home is going to be unoccupied for more than 60 days.

When and how do I pay?
You can choose to pay your insurance premiums in full or by monthly instalments using a credit or debit card.
No charges or fees will be applied by us.
When does the cover start and end?
The policy starts on date and time that’s shown on the schedule and lasts 12 months.

How do I cancel the contract?
Effect of cancellation by you within the first 14 days
Your cooling-off period is 14 days from the day you bought or renewed your policy.
If you received your documents later than that, it will be 14 days from when you received them.

If you decide to cancel in this 14 day period, you will receive a full refund of all premiums paid unless you have made a claim. In this case, no premium will be refunded.

Effect of cancellation by you after the first 14 days
You can cancel this policy with immediate effect, at any time after the 14-day cooling off period.
We will refund premiums for the remaining length of the policy, unless you have made a claim. In this case no premium will be refunded.

Exceptions to this are:
• You will not receive a refund for Home Emergency if you have made a claim or had a boiler service take place.

You can call us on 0345 608 9001 to cancel your policy.