WELCOME TO YOUR JOHN LEWIS HOME INSURANCE
Thank you for choosing John Lewis Home Insurance, underwritten by Great Lakes Insurance SE (UK branch) and HSB Engineering Insurance Limited (HSB).

We've made your Policy Wording easy to understand and refer to. Please take a little time to read through everything carefully, and make sure your policy's details are clear to you. It's a legal obligation that we ask this, but we actively want to make it all simple to understand.

If you have any thoughts or ideas you'd like to share with us to improve this information – or any other questions, problems, complaints or suggestions – we really want to hear from you. We'd welcome your feedback now, during or after your policy. You can reach us by one of the following methods:

Email: enquiries@service.home-insurance.johnlewisfinance.com

Telephone: 0345 608 9001
IMPORTANT TO KNOW

Definitions
To help make your policy simple and consistent, certain terms have specific definitions that we've gathered in one place for easy reference. We've also put these terms in bold so they're easier to spot.

Claims
Hopefully you won’t need to make a claim, but if you do, our claims specialists will help you at every step – making it all as quick and easy as possible. This Policy Wording sets out what you can (and can’t) claim for.

Changes in your circumstances
It’s important that you tell us about any changes in your circumstances while your policy is running, as failing to do so could affect your cover – or even invalidate it. Please refer to the General Conditions for full details of how your cover could be affected.

Printed and accessible documentation
Your Policy Wording is primarily designed to be read easily on a screen. However, if you’d rather receive it in print or large print, braille, audio tape or CD, we’d be happy to do so. Just let us know by emailing us at enquiries@service.home-insurance.johnlewisfinance.com or calling us on 0345 608 9001.

Who regulates us?
John Lewis Home Insurance is a trading name of John Lewis PLC, with registered office at 171 Victoria Street, London SW1E 5NN. John Lewis plc is registered in England with company number 233462.

John Lewis PLC is an appointed representative under firm reference number 416011 of Munich Re Digital Partners Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 804106 to carry on insurance distribution activities.

John Lewis Home Insurance contact centre and administration is provided by Hood Group Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 616402 to carry on insurance-distribution activities.

You may view our regulatory status on the Financial Services Register by visiting register.fca.org.uk or by contacting 0800 1116 768.

HSB is registered in England and Wales under company number 02396114. Registered Office: New London House, 6 London Street, London, EC3R 7LP, Tel: +44 (0)20 7264 7000. HSB is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK (FCA registration number 202738).

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

The law applicable to the policy
You and we can choose the law which applies to this policy. Unless we agree otherwise the law of England and Wales will apply to this policy.
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<th>Page 3</th>
</tr>
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</tr>
</tbody>
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This section explains our Buildings Cover, so you can be sure of what is and isn’t covered. Your Policy Schedule will confirm whether your policy includes Buildings Cover, together with the level of cover you chose when buying your policy.

Note that certain terms have specific definitions under your policy – we’ve put these in bold so they’re easier to spot. You’ll find them all explained within the Definitions section.
Here’s what counts as ‘buildings’... | ...and here’s what doesn’t
---|---
‘Buildings’ refers to the main structure of your home, and any of the following where they form part of your property. | Aerials or satellite receiving equipment attached to your home.
The buildings of the part of the home in which you live (e.g. a flat, or a semi-detached house). It also includes any detached annexes, outbuildings, car ports, garages. | Any home used for trade, professional or business purposes, except for clerical business use.
Drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wired fixed alarm systems, fences and gates, statues, pergolas, gazebos, garden ponds, swimming pools, that are permanently fixed into the ground belonging to your home. | Mobile homes or any motorised vehicles.
External lighting, permanently fixed hot tubs or jacuzzis, surveillance equipment, fixed solar heating systems, fixed wind turbines, air- and ground-source heat pumps, electric vehicle charging points, permanently fixed recreational toys and brick-built barbecues. | Any amount exceeding your level of Buildings Cover or the limits set out in your Policy Schedule.
Wooden-effect, vinyl or laminated floor covering that could not reasonably be removed and re-used. | Carpeting.
Cesspits, septic tanks, and oil and gas tanks. | 

Now that we’ve explained what counts as buildings, here’s exactly what is and isn’t included within our Buildings Cover.

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Buildings</strong> Cover insures your buildings, as defined in the definitions and described above, against physical damage caused by the following.</td>
<td>You’ll still need to pay the excess when making any claim. The amount is shown on your Policy Schedule. Anything listed in the general exclusions of your policy is not covered.</td>
</tr>
</tbody>
</table>

1. Fire, lightning, explosion, earthquake or smoke

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re insured against loss or damage caused by fire, lightning, explosion, earthquake or smoke.</td>
<td>This protection doesn’t cover damage caused by air pollution.</td>
</tr>
</tbody>
</table>

2. Storm or flood

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re insured against loss or damage caused by storm or flood.</td>
<td>This doesn’t cover damage caused by frost, nor any damage to fences or gates.</td>
</tr>
</tbody>
</table>
### 3. Escape of water

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| You’re covered against loss or damage that results from water escaping from – or freezing in – washing machines, dishwashers, fridges, freezers, fixed water plumbing systems or fixed heating systems. | This protection doesn’t cover loss or damage to the following:  
• The appliance or system from which the water escapes, unless the damage is caused by freezing  
• Any part of your buildings due to subsidence, caused by escaping water  
• Your home while it is unoccupied  
Additionally, the cost of removing, repairing or replacing part of your home in order to locate the source of the water escape is not covered. |

### 4. Escape of oil

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| You’re covered against loss or damage caused by oil escaping from, or freezing in, a fixed heating system. | This protection doesn’t cover loss or damage to the following:  
• The appliance or system from which the oil escapes, unless the damage is caused by freezing  
• Any part of your buildings due to subsidence, caused by escaping water  
• Your home while it is unoccupied  
Additionally, the cost of removing, repairing or replacing part of your home in order to locate the source of the oil escape is not covered. |

### 5. Subsidence, heave or landslip

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| You’re covered against subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip.  
• Subsidence – Sudden and/or unexpected downward movement of the ground beneath the buildings other than by settlement  
• Heave – Sudden and/or unexpected upward movement of the ground beneath the buildings as a result of the soil expanding or swelling  
• Landslip – Sudden and/or unexpected downward movement of sloping ground | This doesn’t cover loss or damage to the following as a result of subsidence, heave or landslip:  
• Drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wired fixed alarm systems, fences and gates, statues, pergolas, gazebos, garden ponds, swimming pools, fixed hot tubs/jacuzzis and fountains that are permanently fixed into the ground and belong to the home in which you live – unless your home is also damaged by the same cause, at the same time  
• Solid floors (including damage caused by movement) – unless the foundations of the outside walls of your home are damaged by the same cause, at the same time  
It also doesn’t cover damage caused by any of the following:  
• Structures bedding down or settlement of newly made-up ground  
• Coast or riverbank being worn away  
• From demolition, alteration or repair to your home  
• From poor or faulty design, workmanship or materials  
• Sulphate reacting with any materials from which any part of your buildings are constructed |
### 6. Theft or attempted theft

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered against loss or damage caused by theft or attempted theft.</td>
<td>This doesn’t include loss or damage sustained:</td>
</tr>
<tr>
<td></td>
<td>• While your home is unoccupied</td>
</tr>
<tr>
<td></td>
<td>• When your home is lent, let or sub-let to anyone other than your family – unless fraudulent behaviour, force or violence has been used to get into or out of your home</td>
</tr>
</tbody>
</table>

### 7. Fixed radio and television aerials, fixed solar heating systems, fixed satellite dishes

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered against any loss or damage caused by the falling of fixed radio and television aerials, fixed solar heating systems, fixed satellite dishes and their fittings and masts.</td>
<td>This doesn’t cover damage to the falling article itself.</td>
</tr>
</tbody>
</table>

### 8. Impact

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered for any loss or damage to your building due to impact from motorised vehicles, aircraft (including anything dropped from them) or animals.</td>
<td>This doesn’t cover damage by pets.</td>
</tr>
</tbody>
</table>

### 9. Trees or branches

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered against loss or damage caused by falling trees or branches.</td>
<td>This doesn’t include damage to fences or gates.</td>
</tr>
<tr>
<td></td>
<td>It also doesn’t cover the cost of removing fallen trees or branches that have not caused damage to your buildings.</td>
</tr>
</tbody>
</table>

### 10. Malicious acts or vandalism

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered against loss or damage caused by malicious acts or vandalism.</td>
<td>This doesn’t cover loss or damage caused by malicious acts or vandalism in the following circumstances:</td>
</tr>
<tr>
<td></td>
<td>• While your home is unoccupied</td>
</tr>
<tr>
<td></td>
<td>• When your home is lent, let or sub-let to anyone other than your family – unless fraudulent behaviour, force or violence has been used to get into or out of your home</td>
</tr>
<tr>
<td></td>
<td>• Caused by you, your family, your domestic staff, lodgers, paying guests or tenants, and any person that you or your family has allowed into the home</td>
</tr>
</tbody>
</table>
### 11. Riot, civil commotion

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered against loss or damage caused by any person involved in riot, violent disorder, strike, labour disturbance, civil commotion or malicious act.</td>
<td>Loss or damage caused by you, your family, your domestic staff, lodgers, paying guests or tenants, and any person that you or your family has allowed into the home.</td>
</tr>
</tbody>
</table>

### 12. Fees and related costs

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| Once we’ve agreed in writing, you’re covered for the following expenses if they’re necessary, following loss or damage that’s covered under the buildings section.  
- Fees for architects, surveyors, consulting engineers and legal services  
- 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 | This doesn’t cover fees and costs you incur while preparing or furthering any claim.  
It also doesn’t cover fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions, or if these or any other fees or related costs apply to undamaged parts of your buildings.  
It also doesn’t cover any fees or costs you incur without us having agreed to them beforehand in writing. |

### 13. Locks and keys

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| You’re covered against accidental damage to the locks of the outside doors and windows of your home, to safes and alarms inside it, and the loss of the keys to any of these. In the event of any claim, we’ll pay for the replacement of the lock mechanism or change the locks. | This doesn’t cover loss or damage due to any process of repair or restoration.  
It also doesn’t cover damage to locks caused by mechanical, electrical or electronic fault or breakdown. |

### 14. Alternative accommodation

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| We’ll pay reasonable costs for alternative accommodation for your family if your home is made uninhabitable as a result of damage to the buildings caused by any of the covers under the Buildings section.  
This includes:  
- The additional cost of similar accommodation, including that required for any pets living with you, or  
- Rent you would otherwise have received but have lost as a result of the damage, including ground rent | This doesn’t cover any costs that you:  
- Have to pay once the home becomes habitable again  
- Agree to pay without our prior permission  
Also not covered:  
- The cost of alternative accommodation for anyone who’s not a member of your family  
- Any costs resulting from damage that’s specifically excluded elsewhere within the Buildings section of your policy |
<table>
<thead>
<tr>
<th>15. Emergency services</th>
<th>16. Selling the home</th>
<th>17. Trace and access</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
<td><strong>What’s covered</strong></td>
<td><strong>What’s covered</strong></td>
</tr>
<tr>
<td>You’re covered against loss or damage caused by the emergency services to your buildings or garden while gaining access to deal with an emergency.</td>
<td>When you’re selling the buildings covered by this policy, the buyer of your home will be covered for any loss or damage caused by anything covered under the Buildings section between the date of exchange of contracts and completion of the sale.</td>
<td>You’re covered for reasonable costs for removing and replacing any part of the buildings necessary to find and repair the source of any:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Escape of water from water tanks, pipes, and apparatus or fixed heating systems of the buildings</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Escape of heating fuel</td>
</tr>
<tr>
<td><strong>...and what’s not</strong></td>
<td><strong>...and what’s not</strong></td>
<td><strong>...and what’s not</strong></td>
</tr>
<tr>
<td>This doesn’t cover you against damage that’s specifically excluded elsewhere within the Buildings section of your policy.</td>
<td>It doesn’t cover damage caused by any category listed elsewhere in the Buildings section of your policy, where that damage is specifically excluded under that cover.</td>
<td>The excess.</td>
</tr>
</tbody>
</table>
Read on for all the details on our Accidental Damage Cover for Buildings.

This cover is optional. Your Policy Schedule will confirm whether it’s included within your cover, together with the level of protection you chose when buying your policy.
### 1. Buildings

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| You’re covered for **accidental damage** to buildings. | This doesn’t include damage:  
- When your home is lent, let or sublet to anyone other than your family  
- While your home is unoccupied  
  
  **Caused by:**  
  - Water entering your home other than by storm or flood  
  - Mechanical, electrical or electronic fault or breakdown  
  - Coast or riverbank being worn away  
  - Sulphate reacting with any materials from which your home is built |

### 2. Drains and pipes

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| You’re covered for **accidental damage** to drains, pipes, cables and underground tanks which are used to provide services to or from your home, for which your family is legally responsible.  
If normal methods of releasing a blockage between the main sewer and your home are unsuccessful, we’ll pay the cost of breaking into and repairing the pipe. | This protection doesn’t cover loss or damage to the following:  
- While your home is unoccupied  
- Arising from gradual deterioration, which has caused an installation to reach the end of its serviceable life  
- That’s specifically excluded elsewhere within the buildings Cover of your buildings policy  
- Caused by coast or riverbank being worn away  
- Caused by or from demolition, alteration or repair to your home  
- Caused by or from poor or faulty design, workmanship or materials  
- Caused by sulphate reacting with any materials from which any part of the buildings is constructed. |

### 3. Glass, ceramic hobs or sanitary ware

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| **Accidental damage** of glass, ceramic hobs or sanitary ware that’s fixed to and forms part of your home. | Loss or damage while your home is unoccupied.  
The replacement cost of any part of the item other than the broken glass or ceramic surface. |
This section explains our cover for Contents. Please read it carefully to ensure you understand what’s covered (and what’s not). Your Policy Schedule will confirm whether your policy includes Contents Cover, together with the level of cover you chose when buying your policy.

Note that certain terms have specific definitions under your policy – we’ve put these in bold so they’re easier to spot. You’ll find them all explained within the Definitions section.
Here’s what counts as ‘contents’...

<table>
<thead>
<tr>
<th>Household goods</th>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>This includes Your or your family’s furnishings, lamps, linen, pots and pans, plates, cutlery, crockery, furniture, televisions and freestanding white goods. Where applicable, this includes tenants’ fixtures, fittings and interior decorations.</td>
<td>The following are not covered as contents:</td>
</tr>
<tr>
<td></td>
<td>The following items are included as contents when they’re in your home, or temporarily removed from it.</td>
<td>• Motorised vehicles, whether licensed for road use or not,</td>
</tr>
<tr>
<td></td>
<td>Where specifically stated, certain items also benefit from Worldwide Cover. These items are included within your Contents Cover while they’re outside your home, for up to 60 days. In any one trip.</td>
<td>• Mechanically propelled or assisted vehicles other than pedestrian-controlled vehicles</td>
</tr>
<tr>
<td></td>
<td>We don’t cover contents where the overall cost of the claim is below your excess, or where it exceeds the limits shown on your Policy Schedule. Finally, living creatures are not covered as contents.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Where specifically stated, certain items also benefit from Worldwide Cover. These items are included within your Contents Cover while they’re outside your home, for up to 60 days. In any one trip.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Valuables</th>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your or your family’s jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</td>
<td>The following items are not covered:</td>
<td></td>
</tr>
<tr>
<td>In addition to bank notes and coins in current circulation, we cover stamps, cheques, electronic pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller’s cheques, premium bonds, parking, luncheon and retail vouchers and season or travel tickets that are owned by you or your family.</td>
<td>• Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratch cards, raffle tickets and stamps which are part of a stamp collection</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Money used or held for any trade, professional or business purposes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Money in the home</th>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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## Credit, debit, charge or cash-dispenser cards

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
</table>
| **We cover** credit, debit, charge or cash-dispenser cards owned by **you** or **your family**.  
This cover includes charges resulting from unauthorised transactions arising from the use of a lost or stolen credit, debit, charge or cash-dispenser card. This applies up to a maximum of £50 for each claim for every card. **You** must inform the police and your bank or credit card provider as soon as possible in the event of a loss.  
This also includes worldwide cover for up to 60 days away from **your home**. | **This cover does not include** store loyalty cards or credit cards used or held for any trade, professional or business purposes.  
**It doesn’t cover** any loss:  
• Where **you** or **your family** haven’t complied with the terms and conditions of the issuing authority  
• Due to errors or omissions in receipts, payments or accountancy  
**Also not covered:**  
• Any liability that **you** or **your family** incur while living away from the home when studying at university, college or school  
• Use of credit, debit, charge or cash-dispenser cards by any of **your family** without the permission of any authorised cardholder. |

## Business computing equipment

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We cover</strong> computers and ancillary equipment (excluding data) used for a business, trade or profession. This excludes money.</td>
<td></td>
</tr>
</tbody>
</table>

## Documents

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
</table>
| **Documents** refer to deeds, bonds or securities (excluding money). **You’re** covered for loss or damage to such documents while they are:  
• Within the main building of your home  
• Deposited for safe custody in any bank safe deposit or solicitor’s strongroom, anywhere in the world | **Documents** mainly used for business, trade, professional or employment purposes are not covered. |

## Garden cover

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We cover</strong> trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment), garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues.</td>
<td></td>
</tr>
</tbody>
</table>
### Gadgets in your home

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual gadgets worth up to £2,500, with a total combined limit of £10,000</td>
<td>• The excess, as shown on your Policy Schedule</td>
</tr>
<tr>
<td>The most we will pay for any one claim will be the replacement value of your</td>
<td>• Any gadget insured on another insurance policy</td>
</tr>
<tr>
<td>gadget.</td>
<td>• Anything listed in the general exclusions</td>
</tr>
<tr>
<td>Any claim we approve for unauthorised calls shall not exceed our maximum</td>
<td>• Any claim or loss where the circumstances cannot be clearly identified, (i.e.</td>
</tr>
<tr>
<td>liability as shown in your Policy Schedule.</td>
<td>where you are unable to confirm the time and place of the loss or damage)</td>
</tr>
<tr>
<td></td>
<td>• Cosmetic damage</td>
</tr>
<tr>
<td></td>
<td>• Modifications</td>
</tr>
<tr>
<td></td>
<td>• Reconnection costs or subscription fees of any kind</td>
</tr>
<tr>
<td></td>
<td>• The cost of replacing any personalised ringtones or graphics, downloaded material</td>
</tr>
<tr>
<td></td>
<td>or software</td>
</tr>
<tr>
<td></td>
<td>• Any expense incurred as a result of not being able to use the gadget, or any</td>
</tr>
<tr>
<td></td>
<td>loss other than the repair or replacement costs of the gadget</td>
</tr>
</tbody>
</table>

### Personal possessions

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal possessions</strong> and money, as long as they belong to you (or you’re</td>
<td>• Anything used solely for trade, professional or business purposes</td>
</tr>
<tr>
<td>legally responsible for them) and they’re used for private purposes.</td>
<td>• <strong>Motorised vehicles</strong> (whether licensed for road use or not), mechanically</td>
</tr>
<tr>
<td></td>
<td>propelled or assisted vehicles (other than pedestrian-controlled vehicles),</td>
</tr>
<tr>
<td></td>
<td>motorised bicycles, aircraft, trains and boats (other than models), gliders,</td>
</tr>
<tr>
<td></td>
<td>hang-gliders, wetskis, hovercraft and any other mechanically propelled or</td>
</tr>
<tr>
<td></td>
<td>assisted watercraft, caravans, trailers or parts or <strong>accessories</strong> for any of</td>
</tr>
<tr>
<td></td>
<td>them, whether attached or detached</td>
</tr>
<tr>
<td></td>
<td>• China, glass, pottery and any other similar items of a fragile nature</td>
</tr>
<tr>
<td></td>
<td>• Trailer tents</td>
</tr>
<tr>
<td></td>
<td>• Any living creature</td>
</tr>
<tr>
<td><strong>Personal possessions</strong></td>
<td></td>
</tr>
<tr>
<td>Binoculars, camping equipment, children’s motorcycles, clothing, go karts,</td>
<td></td>
</tr>
</tbody>
</table>
| golf buggy, guns, hearing aids, jewellery, portable musical instruments, prams &
| pushchairs, sports equipment, watches, wheelchair/mobility scooter.             |                                                                                 |
|                                                                                 |                                                                                 |
| The following items don’t count as money:                                       |                                                                                 |
| • Promotional vouchers, air miles vouchers, credit notes, store or loyalty     |                                                                                 |
| points, lottery tickets, scratchcards, raffle tickets and stamps which are part |
| of a stamp collection                                                           |                                                                                 |
| • Money used or held for any trade, professional or business purposes           |                                                                                 |
| • Store loyalty cards or credit cards used or held for any trade, professional  |                                                                                 |
| or business purposes                                                            |                                                                                 |
| • **Gadgets**                                                                   |                                                                                 |
Now that **we’ve** explained what counts as **contents**, here’s exactly what is and isn’t included within **our Contents Cover**.

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Contents Cover insures the contents in <strong>your home</strong>, as described above, against loss or damage caused by the following:</td>
<td>You’ll still need to pay the excess when making any claim. The amount is shown on your <strong>Policy Schedule</strong>. Anything listed in the general exclusions of your policy is not covered.</td>
</tr>
</tbody>
</table>

**1. Fire, lightning, explosion, earthquake or smoke**

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered against loss or damage caused by fire, lightning, explosion, earthquake or smoke.</td>
<td>This protection doesn’t cover damage caused by air pollution.</td>
</tr>
</tbody>
</table>

**2. Storm or flood**

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered against loss or damage caused by storm or flood.</td>
<td>This doesn’t cover loss or damage caused by frost.</td>
</tr>
</tbody>
</table>

**3. Theft or attempted theft using force and violence to get into or out of your home**

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| You’re covered against theft or attempted theft using force and violence to get into or out of **your home**. | This doesn’t include loss or damage sustained while **your home** is:  
  • Lent, let or sub-let to anyone other than your family, unless force or violence has been used to get into or out of **your home**  
  • Unoccupied  
  • Used to receive any visitors or paying guests in connection with any trade, profession or business |

**4. Theft or attempted theft not using force and violence to get into or out of your home**

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| You’re covered against theft or attempted theft where force and violence has not been used to get into or out of **your home**. | This cover doesn’t include loss or damage sustained while your home is:  
  • Lent, let or sub-let to anyone other than your family, unless fraudulent behaviour has been used to get into or out of your home  
  • Unoccupied  
  • Used to receive any visitors or paying guests in connection with any trade, profession or business  
  It also doesn’t cover loss or damage:  
  • Arising by deception, unless the only deception was someone tricking their way into your home  
  • Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason  
  • Of or to money |
### 5. Escape of water

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
</table>
| You’re covered against loss or damage that results from water escaping from – or freezing in – washing machines, dishwashers, fridges, freezers, fixed water plumbing systems or fixed heating systems. | This protection doesn’t cover loss or damage:  
• To the appliance or system from which the water escapes, unless the damage is caused by freezing  
• That occurs while your home is unoccupied |
| You’re also covered for accidental loss of metered water at your home.         |                                                                                 |

### 6. Escape of oil

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
</table>
| Your contents are covered against loss or damage from oil escaping from a fixed heating system. | This protection doesn’t cover loss or damage:  
• To the appliance or system which the oil escapes from unless freezing causes the damage.  
• That occurs while your home is unoccupied |
| You’re also covered for the accidental loss of metered liquid petroleum gas or oil at your home. |                                                                                 |

### 7. Malicious acts or vandalism

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
</table>
| You’re covered against loss or damage caused by malicious acts, or vandalism. | This doesn’t cover loss or damage caused by malicious acts or vandalism in the following circumstances:  
• While your home is unoccupied  
• When your home is lent, let or sublet to anyone other than your family – unless force or violence has been used to get into or out of your home  
• Caused by you, your family, your domestic staff, lodgers, paying guests or tenants, and any person that you or your family has allowed into the home |

### 8. Riot, civil commotion

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered against loss or damage caused by any person involved in riot, violent disorder, strike, labour disturbance, or civil commotion.</td>
<td></td>
</tr>
<tr>
<td>What’s covered</td>
<td>...and what’s not</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>9. Subsidence, heave or landslip</strong></td>
<td>This doesn’t cover loss or damage caused by:</td>
</tr>
<tr>
<td>• Subsidence — Sudden and/or unexpected downward movement of the ground beneath the buildings other than by settlement</td>
<td>• Solid floors moving, unless the foundations of the outside walls of the home are damaged by the same cause and at the same time</td>
</tr>
<tr>
<td>• Heave — Sudden and/or unexpected upward movement of the ground beneath the buildings as a result of the soil expanding or swelling</td>
<td>• Structures bedding down or settlement of newly made-up ground</td>
</tr>
<tr>
<td>• Landslip — Sudden and/or unexpected downward movement of sloping ground</td>
<td>• Coast or riverbank being worn away</td>
</tr>
<tr>
<td></td>
<td>• Demolition, alteration or repair to your home</td>
</tr>
<tr>
<td></td>
<td>• Sulphate reacting with any materials from which any part of your home are constructed</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>10. Impact</strong></td>
<td>This doesn’t cover loss or damage caused by pets.</td>
</tr>
<tr>
<td>You’re covered for any damage to your contents due to impact from motorised vehicles, aircraft (including anything dropped from them) or animals.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>11. Falling trees or branches</strong></td>
<td>This doesn’t cover the cost of removing fallen trees or branches that have not caused loss or damage to your contents.</td>
</tr>
<tr>
<td>You’re covered against loss or damage caused by falling trees or branches.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>12. Falling of fixed radio and television aerials, fixed satellite dishes, fixed solar heating systems and their fittings and masts</strong></td>
<td>This doesn’t cover damage to the falling article itself.</td>
</tr>
<tr>
<td>You’re covered against damage to the contents of your home caused by the falling of fixed radio and television aerials, fixed solar heating systems, fixed satellite dishes and their fittings and masts.</td>
<td>This doesn’t cover damage to the falling article itself.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>13. Locks and keys</strong></td>
<td>This doesn’t cover loss or damage due to any process of repair or restoration.</td>
</tr>
<tr>
<td>You’re covered against accidental damage to the locks of the outside doors and windows of your home, to safes and alarms inside it, and the loss of the keys to any of these.</td>
<td>It also doesn’t cover damage to locks caused by mechanical, electrical or electronic fault or breakdown.</td>
</tr>
</tbody>
</table>
### 14. Alternative accommodation

**What’s covered**

We’ll pay reasonable costs for alternative accommodation for your family if we agree your home is made uninhabitable as a result of damage that’s covered under the Contents section.

This includes cost for:
- Similar short-term accommodation, including that required for any pets living with you
- Temporary storage of your home’s contents, where necessary

If you’re a tenant, we’ll provide this cover as long as no other insurance covers the same loss.

**...and what’s not**

This doesn’t cover any costs that you or your family:
- Have to pay once the home becomes habitable again
- Agree to pay without our written permission

Also not covered:
- The cost of alternative accommodation for anyone who’s not a member of your family
- Any costs resulting from loss or damage that’s specifically excluded elsewhere within the Contents section of your policy

### 15. Visitors’ personal effects

**What’s covered**

You’re covered for the loss of, or damage to, visitors’ personal effects while they are contained within your home.

**...and what’s not**

This doesn’t cover any loss or damage which is specifically excluded elsewhere within your Contents cover.

### 16. Domestic staff’s personal effects

**What’s covered**

You’re covered for the loss of, or damage to, the personal effects of domestic staff while they’re contained within your home.

**...and what’s not**

This doesn’t cover any loss or damage which is specifically excluded elsewhere within your contents cover.

### 17. Freezer food

**What’s covered**

We will reimburse you with a £250 John Lewis & Partners e-gift card if you suffer the loss of, or damage to, food stored in a freezer in your home due to a change in temperature or contamination by freezing agents.

**...and what’s not**

This does not cover loss or damage caused by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.

Frozen food used solely for business, trade, professional or employment purposes is not covered.

There’s a limit of two claims against this cover in any single policy year.

### 18. Tenant’s liability

**What’s covered**

If you are legally liable under the terms of your tenancy agreement for damage to your home (and you are the tenant, not the owner, leaseholder or landlord) we will provide covers under the Buildings Section.

**...and what’s not**

This does not include damage that’s specifically excluded under any other cover listed within the Buildings Section.

There’s a limit of two claims against this cover in any single policy year.
<table>
<thead>
<tr>
<th><strong>19. Tenant’s improvements</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
<td><strong>...and what’s not</strong></td>
</tr>
<tr>
<td>You’re covered against damage listed under the <strong>Buildings</strong> Section to fixed improvements and fixed internal decorations which <em>you</em> have added as a tenant of your home.</td>
<td>This does not include damage that’s specifically excluded under any other cover listed within the <strong>Buildings</strong> Section.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>20. Unrecovered damages</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
<td><strong>...and what’s not</strong></td>
</tr>
<tr>
<td>We’ll pay the amount of any award of damages made in your or your family’s favour which: 1. Is in respect of death, bodily injury, illness or damage to property of such nature that <em>you</em> or your family would have been entitled to a claims payment under liability to the public had <em>you</em> or your family been responsible for the injury or damage, and 2. Is made by a court within the United Kingdom, Isle of Man or Channel Islands, and 3. Is still outstanding 6 months after the date on which it is made, and 4. Is not the subject of an appeal</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>21. Emergency services</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
<td><strong>...and what’s not</strong></td>
</tr>
<tr>
<td>You’re covered against loss or damage to your home’s contents caused by the emergency services, while gaining access to your home to deal with an emergency.</td>
<td>This doesn’t include damage caused by any category listed elsewhere in the <strong>Contents</strong> section of your policy, where that damage is specifically excluded.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>22. Shopping in transit</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
<td><strong>...and what’s not</strong></td>
</tr>
<tr>
<td>You’re covered against the loss of or damage to food and domestic purchases while they’re being transported from the place of purchase to your home.</td>
<td>This doesn’t include theft from an unattended road vehicle, unless it occurs from a locked luggage boot, concealed luggage compartment or glove compartment, following forcible and violent entry to a securely locked vehicle.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>23. Dependent relative</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
<td><strong>...and what’s not</strong></td>
</tr>
<tr>
<td>Your policy covers <strong>contents</strong> belonging to your dependent relative, which they have with them while living in a nursing home.</td>
<td>This doesn’t include loss or damage by theft, unless it involves forcible and violent entry to or exit from a building.</td>
</tr>
</tbody>
</table>
24. Music, film or electronic downloads

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>We’ll</strong> pay the cost of replacing non-recoverable music, film or电子数据, downloaded by <strong>your family</strong>, from a legitimate website following loss or damage to <strong>your contents</strong>.</td>
<td>This doesn’t cover:</td>
</tr>
<tr>
<td></td>
<td>• The cost of remaking or recreating any non-recoverable music, film or electronic data</td>
</tr>
<tr>
<td></td>
<td>• Any data that is commercially unavailable at the time of loss</td>
</tr>
</tbody>
</table>

25. Gadgets in your home - theft, damage and loss

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If your gadget</strong> is lost, stolen or damaged due to points 1-12 of the <strong>Contents</strong> section, <strong>we’ll</strong> replace it.</td>
<td><strong>The following circumstances are excluded from this cover:</strong></td>
</tr>
<tr>
<td>Where only part (or parts) of <strong>your gadget(s)</strong> have been lost, stolen or damaged due to points 1-12 of the <strong>Contents</strong> section, <strong>we will only replace that part (or parts).</strong></td>
<td>• Any theft or loss not reported to the appropriate local police authorities within 24 hours of discovering the incident, and accompanied by a Police Crime Reference number</td>
</tr>
<tr>
<td></td>
<td>• Any claim involving theft or loss unless reported to your network provider (if applicable) within 24 hours of discovering the incident, or when next possible, and a blacklist placed on the IMEI of the <strong>gadget(s)</strong></td>
</tr>
<tr>
<td></td>
<td>• Theft of gadgets from the person unless force or threat, violence or pickpocket is used</td>
</tr>
<tr>
<td></td>
<td>• Loss, theft of or accidental damage to the <strong>gadget</strong> while in the possession of a third party other than <strong>your family</strong></td>
</tr>
<tr>
<td></td>
<td>• Loss, theft of or accidental damage to anything inside the <strong>gadget</strong> at the time of the loss, theft or damage, other than SIM or PCIMA cards</td>
</tr>
<tr>
<td></td>
<td>• Damage that is also covered by a warranty</td>
</tr>
<tr>
<td><strong>Loss of data:</strong></td>
<td><strong>Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet; or</strong></td>
</tr>
<tr>
<td></td>
<td>• Loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event</td>
</tr>
</tbody>
</table>

26. Gadgets in your home - Unauthorised usage

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If your gadget</strong> is lost or stolen and the loss or theft is covered by <strong>your policy</strong>, <strong>we</strong> will refund the cost of unauthorised calls, messages and downloads made from it after the time of loss or theft.</td>
<td><strong>This cover does not apply in the following circumstances:</strong></td>
</tr>
<tr>
<td>Itemised bills must be provided to support <strong>your claim.</strong></td>
<td>• Where unauthorised usage has occurred more than 24 hours after the theft or loss of <strong>your gadget</strong></td>
</tr>
<tr>
<td></td>
<td>• Where <strong>you</strong> have protection for <strong>your gadget</strong> from <strong>your network provider</strong></td>
</tr>
<tr>
<td></td>
<td>• Any claim where proof of usage cannot be provided or evidenced</td>
</tr>
</tbody>
</table>
### 27. Credit, debit, charge or cash-dispenser cards

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>…and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re covered for charges by your card provider resulting from unauthorised transactions arising from the use of your lost or stolen credit, debit, charge or cash-dispenser card. There’s a limit of £50 for each credit, debit, charge or cash-dispenser card per claim.</td>
<td>Any loss or claim that doesn’t meet the following criteria is excluded:</td>
</tr>
<tr>
<td>To qualify for this cover, in the event of any loss you must inform the police and your bank or credit card provider as soon as possible.</td>
<td>• Where you haven’t complied with the terms and conditions of the issuing authority</td>
</tr>
<tr>
<td></td>
<td>• Due to errors or omissions in receipts, payments or accountancy</td>
</tr>
<tr>
<td></td>
<td>• Use of credit, debit, charge or cash-dispenser cards by any of your family without the permission of the authorised cardholder</td>
</tr>
<tr>
<td></td>
<td>• Where there’s no excess payable for credit, debit, charge or cash-dispenser cards</td>
</tr>
<tr>
<td></td>
<td>Please note that in most cases, you’ll only be liable for the first £50 loss per credit, debit, charge or cash-dispenser card.</td>
</tr>
</tbody>
</table>
This section details the cover *we* provide for *Contents - Accidental Damage*.

This cover is optional, so please check *your Policy Schedule* to confirm whether it’s included in *your policy*. If it is, you’ll also see confirmation of the level of protection *you* chose when buying *your policy*. 
### 1. Accidental damage or loss to contents while in your home

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>This covers <strong>accidental damage</strong> or loss to <strong>contents</strong> while in <strong>your home</strong>.</td>
<td>This doesn’t include loss or damage that occurs:</td>
</tr>
<tr>
<td></td>
<td>• While <strong>your home</strong> is <strong>unoccupied</strong></td>
</tr>
<tr>
<td></td>
<td>• When the <strong>home</strong> is lent, let or sub-let to anyone other than <strong>your family</strong></td>
</tr>
<tr>
<td></td>
<td>It doesn’t cover damage that arises from:</td>
</tr>
<tr>
<td></td>
<td>• Water entering the <strong>home</strong>, other than by <strong>storm</strong> or <strong>flood</strong></td>
</tr>
<tr>
<td></td>
<td>• Mechanical, electrical or electronic fault or breakdown</td>
</tr>
<tr>
<td></td>
<td>It doesn’t cover the deterioration of food.</td>
</tr>
<tr>
<td></td>
<td>Finally, it doesn’t apply to damage which is listed and specifically excluded elsewhere in the <strong>Contents</strong> Section.</td>
</tr>
</tbody>
</table>

### 2. Professional removal of contents

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You’re</strong> covered against accidental loss or damage when a professional removal firm is moving your <strong>contents</strong> from <strong>your home</strong> directly to your new permanent <strong>home</strong>, anywhere in the British Isles.</td>
<td>This doesn’t cover loss or damage:</td>
</tr>
<tr>
<td></td>
<td>• Due to mechanical, electrical or electronic fault or breakdown</td>
</tr>
<tr>
<td></td>
<td>• To china, glass, pottery or other fragile items, unless they were packed for moving by professional packers</td>
</tr>
<tr>
<td></td>
<td>• To <strong>contents</strong> that are in storage, or being moved to or from storage</td>
</tr>
<tr>
<td></td>
<td>This cover doesn’t insure against loss of money.</td>
</tr>
</tbody>
</table>

### 3. TV, satellite, video, audio entertainment equipment and computer equipment

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>This covers <strong>accidental damage</strong> to TV, satellite, video/audio entertainment equipment and computer equipment, while it’s within <strong>your home</strong>.</td>
<td>This doesn’t cover any loss or damage that occurs:</td>
</tr>
<tr>
<td></td>
<td>• When the <strong>home</strong> is lent, let or sub-let to anyone other than <strong>your family</strong></td>
</tr>
<tr>
<td></td>
<td>• By water entering <strong>your home</strong>, other than by <strong>storm</strong> or <strong>flood</strong></td>
</tr>
<tr>
<td></td>
<td>• By mechanical, electrical or electronic fault or breakdown</td>
</tr>
<tr>
<td></td>
<td>It also doesn’t cover the costs of remaking any film, disc or tape where data has been lost, nor the value of any information contained on a storage device.</td>
</tr>
</tbody>
</table>

### 4. Mirrors, ceramic hobs in freestanding cookers or glass

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You’re</strong> covered against the accidental breakage of mirrors, ceramic hobs in freestanding cookers, or glass which forms part of the furniture in <strong>your home</strong>.</td>
<td>This doesn’t cover the replacement cost of any part of the item other than the broken glass or ceramic.</td>
</tr>
<tr>
<td></td>
<td>It doesn’t cover loss or damage if <strong>your home</strong> is lent, let or sub-let to anyone other than <strong>your family</strong>.</td>
</tr>
</tbody>
</table>
Read on for an explanation of what qualifies as personal possessions, plus all the details of what’s covered.

This cover is an optional add-on, so please check your Policy Schedule to confirm whether it’s included in your policy.

Certain terms have specific definitions under your policy – we’ve put these in bold so they’re easier to spot. You’ll find them all explained within the Definitions section.
Here’s what counts as ‘personal possessions’

**Personal possessions**

Binoculars, camping equipment, children’s motorcycles, clothing, go karts, golf buggy, guns, hearing aids, jewellery, portable musical instruments, prams & pushchairs, sports equipment, watches, wheelchair/ mobility scooter.

1. **What’s covered**

Your cover insures you for accidental loss, theft or damage to your personal possessions and money anywhere in the world.

The excess amount that’s listed on your **Policy Schedule** isn’t covered; we’ll deduct this amount from the settlement we agree as part of any claim.

The following loss, damage or theft is excluded:

- Of **personal possessions** left outside of your arm’s-length reach, unless they were locked away and out of sight and there’s evidence of violent and forcible entry to the premises or vehicle where the item was located
- While in the possession of a third party, other than your family
- Caused by mechanical or electrical breakdown or failure
- Arising from the cost of remaking any film, disc or tape or the value of any information contained on it
- To **documents**
- Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable
- Where it is specifically covered elsewhere in this policy

2. **…and what’s not**

The following items are exceptions that don’t count as **personal possessions** under your policy:

- Anything used solely for trade, professional or business purposes
- **Motorised vehicles** (whether licensed for road use or not), mechanically propelled or assisted vehicles (other than pedestrian-controlled vehicles), motorised **bicycles**, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or **accessories** for any of them, whether attached or detached
- China, glass, pottery and any other similar items of a fragile nature
- **Trailer tents**
- **Any living creature**

The following items don’t count as money:

- Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection
- Money used or held for any trade, professional or business purposes
- Store loyalty cards or credit cards used or held for any trade, professional or business purposes
- **You** or your family’s contents while they’re away from the home in student accommodation (these are covered separately under our Student cover, where you’ve chosen to add it to your policy)
- **Gadgets**

The above describes what counts as ‘personal possessions’. Now, here’s exactly what is and isn’t included within our Personal Possessions Cover.
This section sets out our Home Emergency & Home Emergency with Boiler Servicing Cover, which are optional add-ons for your policy. Home Emergency provides assistance in the event of any of the emergencies outlined in the home emergency section below, if you opt to include boiler servicing as well, we’ll conduct an annual service for the main boiler in your home. As these are optional, please check your Policy Schedule to confirm what is included in your policy.

Also note that certain terms have specific definitions under your policy – we’ve put these in bold so they’re easier to spot. You’ll find them all explained within the Definitions section.
Here’s what counts as a home emergency:

A sudden and unforeseen incident occurring at your home which:

- Makes your home unsafe or insecure for you
- Causes damage to your home or its contents
- Results in your home losing its main source of heating, lighting or water

In the event of a home emergency, we’ll pay the following costs for work undertaken at your home:

- Temporary repair to resolve emergency situations
- Parts
- Call out charges

Please be aware that we’ll always ensure it’s safe for the relevant tradesperson to carry out necessary repairs. This may not be possible in some adverse weather conditions.

Work must be undertaken by a tradesperson who is approved and instructed by us, and is competent in providing domestic repair services appropriate to the situation. Where our contractor is used, we’ll pay them directly. If you appoint a contractor yourself (approved by us), you’ll need to pay them and we will reimburse you.
What’s covered:
We will pay the cost of a temporary repair that stops the emergency situation, including the parts and call-out charges, for the following circumstances:

<table>
<thead>
<tr>
<th>1. Plumbing and drainage systems</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
</tr>
<tr>
<td>The cost of temporary repairs to restore service or prevent further damage to your home as a result of a failure or damage to the plumbing or drainage system.</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>2. Heating systems</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
</tr>
<tr>
<td>The cost of temporary repair to loss of heating or hot water as a result of the complete failure or breakdown of your home’s primary heating system.</td>
</tr>
<tr>
<td>Where parts are ordered by our contractor and they will take 72 hours or more to arrive, we will pay a total of £50 including VAT for temporary heaters. These heater will be yours to keep.</td>
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</table>

<table>
<thead>
<tr>
<th>3. Electricity supply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What’s covered</strong></td>
</tr>
<tr>
<td>The cost to temporarily repair a complete failure of the electricity supply within your home.</td>
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<td></td>
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</table>
4. Vermin

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Removal of vermin where there is evidence that infestation has occurred inside your home.</td>
<td>This cover doesn’t include any damage outside of your home, which is not causing damage to the interior of the home or its contents.</td>
</tr>
</tbody>
</table>

Please note that we won’t pay for more than two incidents of this nature in any one insurance period.

5. Outside doors and windows

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Securing your home as a result of damage to or breakage to the frame or glazing of its outside doors or windows, leaving your home unsafe or insecure.</td>
<td>Damage that’s caused deliberately by your family is not covered.</td>
</tr>
</tbody>
</table>

6. Roofing

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any repairs that are necessary to make the roof of your home watertight, preventing further damage.</td>
<td>The repositioning of tiles, unless the only way to make the roof of your home watertight, preventing further damage.</td>
</tr>
</tbody>
</table>

7. Alternative Accommodation

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reasonable costs of alternative accommodation for you and your family, if your home is uninhabitable as a result of a home emergency situation which is covered under section 1-6 in Home Emergency with Boiler Servicing Cover</td>
<td>This excludes overnight accommodation costs for anyone who’s not a member of your family.</td>
</tr>
</tbody>
</table>

8. Beyond Economic Repair

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
</table>
| If our authorised contractor believes your boiler/hot water system is beyond economic repair, we will pay you:  
• £500 towards buying a replacement boiler or heating system if your boiler or heating system is up to 7 years old or;  
• £250 towards buying a replacement boiler or heating system if your boiler or heating system is older than 7 years  
This can be claimed on a reimbursement basis within 90 days of our attendance at your home. If we are unable to repair your boiler/hot water system and you choose to not replace it, cover under this section will no longer apply.  
Please note, this will not be covered unless you have selected the Home Emergency with Boiler Servicing Cover Option. Your Policy Schedule will show if you have selected this. |  
• Repair or replacement of boilers that have been declared as beyond economical repair by our authorised contractors  
• Any fault arising due to sludge/scale/rust/debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if you reside in a hard-water area (as per the Local Water Authority)  
• Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot-water cylinders  
• Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturer’s instructions  
• Repair or replacement of the flue due to wear and tear |
HOME EMERGENCY EXCLUSIONS

In addition to the specific exclusions above, please note that incidents arising in the following circumstances don't count for Home Emergency cover:

Incidents that occur as part of day-to-day living, such as:
• Tasks associated with normal household maintenance, such as descaling water pipes or fixing a dripping tap
• Any system, equipment or facility reaching the end of its expected working life

Any heating system or equipment:
• Not installed or repaired correctly by an authorised tradesman (approved by a regulatory body)
• Not operated and properly maintained in accordance to manufacturer’s instructions
• Which has been the subject of a manufacturer recall, unless the recall advice was followed, and any required changes subsequently implemented
• Where the emergency wasn’t reported to us immediately upon discovery

Repairs, where they are:
• Incurred without our agreement
• Made by anyone other than a tradesman we have authorised to carry out works
• Arising from circumstances known to you before you asked us to provide cover
• To damage or a system that we’ve already repaired

Also note that Home Emergency cover doesn’t provide general cover for domestic appliances.
Loss or damage:
• While your home is unoccupied
• While your home is lent, let or sublet to anyone other than your family
• That’s not directly caused by the event that led to your claim
• That concerns land belonging to your home, rather than your home itself
• To any home used for any trade, professional or business purposes except clerical business
• To garages (unless integral to your home), sheds, greenhouses and any other outbuilding which is not designed to be permanently lived in
• To any mains service which is the responsibility of a public service company

The following are also excluded:
• Gas leaks, aside from the cover we provide for alternative accommodation (where it’s necessary)
• The removal of asbestos, unless necessary to undertake insured repair
• Permanent replacement or removal of paths or driveways in order to deal with the emergency
• Home Emergency cover doesn’t include any amount exceeding the sum insured, as shown on your Policy Schedule

Boiler Servicing

If you have selected Home Emergency with Boiler Servicing Cover, as well as providing assistance in the event of any of the emergencies outlined above, we’ll conduct an annual service for the main boiler in your home.

Your Policy Schedule will confirm if you have this cover

The annual service that’s included within this cover includes:
• Visual inspection of the gas central heating system for leaks and corrosion
• Checks to ensure they are operating correctly and safely
• Flue test to make sure there are no unsafe emissions
• Gas pressure check to ensure the boiler has the correct gas pressure
An adult must be present for the approved contractor to service your boiler, controls and system. If this isn't the case, they won't be able to carry out the service and you'll need to make a new appointment. Please note that you'll need to pay for the new appointment in such cases. Please note, boiler servicing will not cover items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters, seals, gaskets etc.

Initial boiler check

When you take out your policy for the first time, we'll contact you to carry out an initial service of your boiler (as described above) and check to make sure your boiler and its controls can be covered by this insurance. We'll try to make sure these checks are carried out within 30 days of buying your policy. Please note that our checks are carried out Monday to Friday only, between 9.00am and 5.00pm.

If, as a result of either your initial boiler check or one that takes place after the first year, any pre-existing faults are found, or any maintenance work is required, you should be aware of the following:

- You'll need to have the remedial works carried out
- You will not be covered under this policy until the work is completed
- You should keep the record of the works and any guarantees. If you do not, we might not be able to pay claims relating to the issues identified

Boiler check after the first year

Your policy includes an annual gas boiler service, which will be completed in accordance with current Gas Safety Regulations and the manufacturer's instructions. Please make sure you have the manufacturer's instructions available when the contractor attends your property.

Your annual service will usually be carried out between 9.00am and 5.00pm, Monday to Friday. If this isn't convenient, it may be possible to arrange an alternative time, but please note that you may be charged extra to service your boiler, controls and system outside of standard working hours.
This section explains our optional add-on cover for gadgets. Please check your Policy Schedule to confirm whether Gadget Cover is included in your policy.

If it is, we’ll provide cover for individual gadgets worth up to £2,500, with a total combined limit of £10,000 for multiple gadgets. Gadgets worth over £200 need to be specified.

Important note
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.
All of the following items worldwide for up to 60 consecutive days.

- Camera lens, digital cameras, e-readers, head/earphones, laptops, mobile phones, portable audio equipment/speakers, portable games consoles, satellite navigation devices, smart watches, tablets, video cameras.

We only cover gadgets that are:

1. Purchased from a UK-registered company and supplied with full UK consumer rights and warranties, or;
2. Purchased worldwide directly from the manufacturer, a network provider, online or high-street retailer. This includes refurbished items which were supplied with a warranty at the time of purchase;
3. Purchased second hand along with the original proof of purchase (which corresponds to points 1 to 2 above) or a signed letter from the original owner confirming that you own the gadget(s). This letter must include the IMEI number (where applicable), serial number and the make and model of your gadget(s);
4. Gifted to you along with the original proof of purchase (which corresponds to points 1 to 2 above), or a signed letter from the original owner confirming that you own the gadget(s). This letter must include the IMEI number (where applicable), serial number (where possible), the make and model of your gadget(s), and the date the device was gifted to you.

Now that we’ve explained what counts as a gadget, here’s exactly what is and isn’t included within our gadget cover.

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>The most we will pay for any one claim will be the replacement value of your gadget.</td>
<td>The excess, as shown on your Policy Schedule</td>
</tr>
<tr>
<td>Any claim we approve for unauthorised calls shall not exceed our maximum liability as shown in your Policy Schedule.</td>
<td>Any gadget insured on another insurance policy</td>
</tr>
<tr>
<td></td>
<td>Anything listed in the general exclusions</td>
</tr>
<tr>
<td></td>
<td>Any claim or loss where the circumstances cannot be clearly identified, (i.e. where you are unable to confirm the time and place of the loss</td>
</tr>
<tr>
<td></td>
<td>or damage)</td>
</tr>
<tr>
<td></td>
<td>Cosmetic damage</td>
</tr>
<tr>
<td></td>
<td>Modifications</td>
</tr>
<tr>
<td></td>
<td>Reconnection costs or subscription fees of any kind</td>
</tr>
<tr>
<td></td>
<td>The cost of replacing any personalised ringtones or graphics, downloaded material or software</td>
</tr>
<tr>
<td></td>
<td>Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget</td>
</tr>
</tbody>
</table>

1. Theft, loss or damage

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your gadget is lost, stolen or damaged, we’ll replace it.</td>
<td>The following circumstances are excluded from this cover.</td>
</tr>
<tr>
<td>Where only part (or parts) of your gadget(s) have been lost, stolen or damaged, we will only replace that part (or parts).</td>
<td>Any theft or loss not reported to the appropriate local police authorities within 24 hours of discovering the incident, and accompanied by a Police Crime Reference number</td>
</tr>
</tbody>
</table>
• Any claim involving theft or loss unless reported to your network provider (if applicable) within 24 hours of discovering the incident, or when next possible, and a blacklist placed on the IMEI of the gadget(s)
• Theft of gadgets left outside of your arm’s-length reach, unless locked away and out of sight and there is evidence of violent and forcible entry to the premises or vehicle where the gadget was located
• Theft of gadgets from the person unless force or threat, violence or pickpocket is used
• Loss, theft of or accidental damage to the gadget while in the possession of a third party other than your family
• Loss, theft of or accidental damage to anything inside the gadget at the time of the loss, theft or damage, other than SIM or PCIMA cards
• Damage that is also covered by a warranty

Loss of data:
• Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet; or
• Loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss

Repair or other costs for:
• Routine servicing, inspection, maintenance or cleaning
• Loss caused by a manufacturer’s defect or recall of the gadget
• Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials
• Repairs carried out by anyone not authorised by us
• Wear and tear or gradual deterioration of performance
• Claims arising from abuse, misuse or neglect
• A gadget where the serial number has been tampered with in any way

2. Unauthorised usage

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your gadget is lost or stolen and the loss or theft is covered by your policy, we will refund the cost of unauthorised calls, messages and downloads made from it after the time of loss or theft. Itemised bills must be provided to support your claim.</td>
<td>This cover does not apply in the following circumstances:</td>
</tr>
<tr>
<td></td>
<td>• Where unauthorised usage has occurred more than 24 hours after the theft or loss of your gadget</td>
</tr>
<tr>
<td></td>
<td>• Where you have protection for your gadget from your network provider</td>
</tr>
<tr>
<td></td>
<td>• Any claim where proof of usage cannot be provided or evidenced</td>
</tr>
</tbody>
</table>

Making a claim

Where we accept your claim under your Gadget cover, we’ll repair or replace your gadget at our discretion.

Where we replace the item, we’ll endeavour to replace it with an identical fully refurbished item or a brand-new item if a refurbished one is not available. If this isn’t possible, we’ll replace it with a fully refurbished or new item of a comparable specification, or offer the market value via cash settlement.
This section explains our optional add-on cover for bicycles.

Please check your Policy Schedule to confirm whether Bicycle Cover is included in your policy.

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.
Any bicycle and its accessories, owned by you or your family or which is your or your family’s responsibility under contract.

The term bicycle includes any cycle including tricycles and tandems, trailer cycles, hand-pedal cycles or push scooters (other than ePeds, iPeds or cycles of similar moped-like appearance) powered by human pedalling which is not subject to the requirements of the Road Traffic Act.

Any mechanically or electronically propelled bicycles.

ePeds, iPeds or cycles of similar moped-like appearance.

Now that we’ve explained what counts as a bicycle, here’s exactly what is and isn’t included within our Bicycle Cover.

<table>
<thead>
<tr>
<th>Bicycle Cover</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>What’s covered</td>
<td></td>
</tr>
<tr>
<td>Loss of or damage to your bicycles anywhere in the world.</td>
<td>You’ll still need to pay the excess when making any claim. The amount is shown on your Policy Schedule, and we’ll deduct it from any settlement payment arising from a claim.</td>
</tr>
<tr>
<td></td>
<td>This doesn’t cover loss of or damage to:</td>
</tr>
<tr>
<td></td>
<td>• Any bicycle left unattended in a public place unless it’s locked to an object that cannot be moved</td>
</tr>
<tr>
<td></td>
<td>• Any bicycle while your home is unoccupied</td>
</tr>
<tr>
<td></td>
<td>• Any bicycle in the possession of any member of your family who is living away from the home while studying at university, college or school</td>
</tr>
</tbody>
</table>

A note on protecting your bicycle

Please note that to qualify for this cover, your bicycle must be appropriately secured. The table below summarises the level of protection you must be able to demonstrate when making a claim under this section of your policy:

<table>
<thead>
<tr>
<th>Please note that bicycles valued:</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Up to £1,200</td>
<td>Must be secured with an appropriate bicycle, motor scooter or motorcycle lock (D-lock or similar)</td>
</tr>
<tr>
<td>£1,200 - £2,000</td>
<td>Must be secured with a Bronze-, Silver- or Gold-rated Sold Secure lock or a Thatcham-approved motorcycle lock</td>
</tr>
<tr>
<td>Over £2,000</td>
<td>Must be secured with a Gold-rated Sold Secure lock or a Thatcham-approved motorcycle lock</td>
</tr>
</tbody>
</table>
This section describes our Student Cover, which is an optional add-on for your policy. Your Policy Schedule will confirm the exact cover that’s included with your policy.

Note that certain terms have specific definitions under your policy – we’ve put these in bold so they’re easier to spot. You’ll find them all explained within the Definitions section of your policy information.
## 1. Student Cover

### What’s covered

This covers your contents while they’re temporarily moved away from your home to student accommodation.

The most we will pay for any one claim under Student Cover is £5,000, and the maximum limit for any one item is £1,500 (unless stated otherwise below or in the schedule):

- Printers, electronic data downloads and film downloads – £1,500 limit (in total)
- **Business equipment** – £500 limit (in total)
- DVDs, CDs, records – £500 limit (in total)
- **Bicycle** – £500 limit
- Money – £200 limit
- Credit, debit, charge or cash-dispenser cards – £1,000 limit (although in most cases, you will only be liable for the first £50 per card)
- Sports equipment – £500 limit

### ...and what’s not

The following items are not covered:

- Any amount exceeding the limits shown on your **Policy Schedule**
- **Motorised vehicles** whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian-controlled vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or **accessories** for any of them, whether attached or detached
- Fixtures and fittings apart from tenants’ fixtures, fittings and interior decorations
- Any living creature
- **Drones**
- **Bicycle** does not include any motorised bicycles
- **Gadgets**

Money does not include:

- Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets
- and stamps which are part of a stamp collection
- Money used or held for any trade, professional or business purposes
- **Credit, debit, charge or cash-dispenser cards** does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes

You’ll still need to pay the excess when making any claim. The amount is shown on your **Policy Schedule**.

The following loss or damage is not covered:

- By mechanical, electrical or electronic fault or breakdown
- China, glass, pottery or fragile items of a similar nature, unless they’ve been packed by professional packers
- Damage to household goods, business equipment and documents while they’re in storage

This doesn’t cover loss or damage caused by air pollution.

This doesn’t cover loss or damage:

- To the appliance or system from which the water escapes, unless the damage is caused by freezing
- That occurs while your student accommodation is unoccupied

## 2. Household goods, business equipment and documents

### What’s covered

You’re covered for loss or damage to your household goods, business equipment and documents while they’re temporarily moved away from your home to student accommodation caused by any of the below covers:

- Loss or damage caused by fire, lightning, explosion, earthquake or smoke.
- Loss or damage caused by **storm** or **flood**.
- Loss or damage caused by water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.

### ...and what’s not

You’ll still need to pay the excess when making any claim. The amount is shown on your **Policy Schedule**.

The following loss or damage is not covered:

- By mechanical, electrical or electronic fault or breakdown
- China, glass, pottery or fragile items of a similar nature, unless they’ve been packed by professional packers
- Damage to household goods, business equipment and documents while they’re in storage

This doesn’t cover loss or damage caused by air pollution.

Loss of or damage to any household goods, business equipment and documents left out in the open.

This doesn’t cover loss or damage:

- To the appliance or system from which the water escapes, unless the damage is caused by freezing
- That occurs while your student accommodation is unoccupied
| Loss or damage caused by oil escaping from (or freezing in) a fixed heating system. | This doesn’t cover loss or damage:  
• To the appliance or system from which the oil escapes, unless the loss or damage is caused by freezing  
• That occurs while your **student accommodation** is unoccupied |
| Loss or damage caused by any person involved in riot, violent disorder, strike, labour disturbance or civil commotion. | Loss or damage caused by you or anyone you’re living with at the time. |
| Loss or damage caused by malicious acts or vandalism. | |
| Theft or attempted theft using force or violence to get into or out of **student accommodation**. | Loss or damage to any **household goods**, **business equipment** and **documents** if your **student accommodation** is unoccupied. |
| Falling trees or branches. | This doesn’t cover the cost of removing fallen trees or branches that have not caused loss or damage to any **household goods**, **business equipment** and **documents**. |
| Falling aerials or satellite receiving equipment, their fittings or masts. | Loss or damage to the falling article itself. |
| Impact involving vehicles, aircraft or anything dropped from them, or animals. | Loss or damage by pets. |

### 3. Bicycles

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss or damage to your <strong>bicycles</strong> anywhere in the world, while in the possession of your <strong>family</strong> when studying at university, college or school in the British Isles.</td>
<td>You’ll still need to pay the excess when making any claim. The amount is shown on your <strong>Policy Schedule</strong>.</td>
</tr>
</tbody>
</table>
| The following loss or damage is excluded:  
• To any **bicycle** left unattended in a public place, unless it is secured with a specially designed **bicycle**, motor scooter or motorcycle lock (D-lock or similar)  
• To any **bicycle**, while your **student accommodation** is unoccupied  
• To **bicycles** worth over £500  
• Occurring as a result of deception, unless the only deception was someone tricking their way into your **student accommodation** |
### 4. Personal possessions

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental loss, damage or theft of personal effects, <strong>valuables</strong> and money anywhere in the world, while in the possession of your family when studying at university, college or school in the British Isles.</td>
<td><strong>You'll</strong> still need to pay the excess when making any claim. The amount is shown on your Policy Schedule.</td>
</tr>
</tbody>
</table>

The following loss or damage is excluded:
- By mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies
- When it has occurred to an item left outside of your arm’s-length reach, unless it was locked away and out of sight and there's evidence of violent and forcible entry to the premises or vehicle where the item was located
- Occurring as a result of deception, unless the only deception was someone tricking their way into your student accommodation
- Loss of value or loss due to errors or omissions in receipts, payments or accountancy
- Loss of money not reported to the police within 24 hours of discovery
- To gadgets

### 5. Unauthorised transactions charges

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Losses due to charges from your card provider, arising from unauthorised transactions on a lost or stolen <strong>credit, debit, charge or cash-dispenser card</strong>. This covers a maximum of £50 for each transaction.</td>
<td>Claims where any of the following apply are excluded:</td>
</tr>
<tr>
<td></td>
<td>• Where your family has not complied with the terms and conditions of the issuing authority</td>
</tr>
<tr>
<td></td>
<td>• Due to errors or omissions in receipts, payments or accountancy</td>
</tr>
<tr>
<td></td>
<td>• Incurred by any member of your family who is not living away from home while studying at university, college or school</td>
</tr>
<tr>
<td></td>
<td>• Where your family has used credit, debit, charge or cash-dispenser cards without the permission of any authorised cardholder</td>
</tr>
<tr>
<td></td>
<td>• Where there is no excess payable for credit, debit, charge or cash-dispenser cards</td>
</tr>
</tbody>
</table>

To qualify for this cover, in the event of any loss you must inform the police and your bank or credit card provider as soon as possible.
This section explains our Legal Liability Cover. Your Policy Schedule will confirm the exact cover that’s included with your policy.

Note that certain terms have specific definitions under your policy – we’ve put these in bold so they’re easier to spot. You’ll find them all explained within the Definitions section of your policy information.
## 1. Defective premises liability

### What’s covered

You’re protected for legal liabilities which result from your ownership of any home you previously occupied and which was insured by us. This is covered up to the limit shown in your Policy Schedule.

This covers claims which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of The Defective Premises (Northern Ireland) Order 1975. The most we’ll pay is £2,000,000, plus defence costs agreed by us in writing.

### ...and what’s not

This doesn’t apply to:

- Any home in which you still hold legal title or have an interest
- Any incident which occurs more than 7 years after the last day of the last insurance period in respect of any home previously insured by us and owned and occupied by you
- Anything owned by or the legal responsibility of your family
- Injury, death, disease or illness to any of your family (other than domestic employees who normally live with you)

It doesn’t cover any liability:

- Arising from any employment, trade, profession or business of any of your family
- Accepted by any of your family under any agreement, unless the liability would exist without the agreement

## 2. Property owner’s liability

### What’s covered

This covers your family’s legal liability as owner of your home.

We’ll pay damages and costs to others arising from any single event that occurs during the insurance period, if it results in:

- Accidental death, disease, illness or accidental physical injury to anyone
- Accidental damage to physical property

We’ll pay up to the limit outlined on your Policy Schedule plus any defence costs that we agree in writing.

### ...and what’s not

This doesn’t apply to:

- Anything owned by or the legal responsibility of your family
- Injury, death, disease or illness to any of your family (other than domestic employees who normally live with you)
- Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991

It doesn’t cover any liability:

- Arising from any employment, trade, profession or business of any of your family
- Accepted by any of your family under any agreement, unless the liability would exist without the agreement

If you’ve chosen Contents insurance within your policy, you’re covered for the following liabilities:

## 1. Public and occupier’s liability

### What’s covered

This covers you and your family’s personal legal liability as individuals and as occupier of your home.

We’ll pay damages and costs to others arising from any single event which occurs during the insurance period, if it results in:

### ...and what’s not

This doesn’t apply to:

- Anything owned by or the legal responsibility of your family
- Injury, death, disease or illness to any of your family
### 2. Employer’s liability

<table>
<thead>
<tr>
<th>What’s covered</th>
<th>...and what’s not</th>
</tr>
</thead>
<tbody>
<tr>
<td>This covers you and your family’s personal legal liability as an employer to domestic staff.</td>
<td>• This doesn’t apply to injury, death, disease or illness to any of your family, other than domestic staff who normally live with you.</td>
</tr>
<tr>
<td>We’ll pay damages and costs to your domestic staff arising from any single event that occurs during the insurance period, if it results in accidental death, disease, illness or accidental physical injury to a domestic staff.</td>
<td>It doesn’t cover any liability arising from:</td>
</tr>
<tr>
<td>We’ll pay up to the limit outlined in your Policy Schedule plus any defence costs that we agree in writing.</td>
<td>• Any employment, trade, profession or business of any member of your family</td>
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<tr>
<td></td>
<td>• Any of your family passing on any disease or virus</td>
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<td></td>
<td>• The ownership or use of any motor vehicle, including children’s vehicles (other than garden machinery or wheelchairs or similar electric scooters specifically designed for the disabled or infirm), whether licensed for road use or not, nor any boat, drone, wetbike, sand yacht, hovercraft, aircraft or train (other than hand-propelled boats and models), glider, hang-glider, caravan or trailer</td>
</tr>
<tr>
<td></td>
<td>• Accepted by any of your family under any agreement, unless the liability would exist without the agreement</td>
</tr>
</tbody>
</table>
This section explains our Personal Cyber Cover, which is an optional add-on for your policy.

Your Policy Schedule will confirm the exact cover that's included with your policy.

Note that certain terms have specific definitions under your policy – we've put these in bold so they're easier to spot. You'll find them all explained within this Section and the Definitions section of your policy information.
DEFINITIONS THAT APPLY TO THE PERSONAL CYBER COVER SECTION ONLY

Condition precedent
This is an important term which sets out a step or action you must take to be covered under the policy and before we become legally responsible to pay any claim. This means that if you do not keep to or meet the requirements set out in a condition precedent you will not be able to bring a claim under the policy and we will not become legally responsible to pay that claim.

Computer virus
Any malware, program code or programming instruction designed to damage home systems.

Cyber events
• Malicious deletion, corruption, unauthorised access to, or theft of data; or
• Damage or disruption caused by computer virus, hacking or denial of service attack; affecting your home systems.

Damage
Total or partial loss, damage, destruction, or corruption.

Damages
• Financial compensation you have to pay, except for fines, penalties, liquidated damages (contractual penalties), punitive or exemplary damages (extra damages to punish you) or aggravated damages (more severe damages to reflect the seriousness of an offence); or
• Third parties’ costs and expenses you have to pay as a result of a claim being brought against you.

Data
Facts, concepts, information, ideas, text, recordings and images which are converted to a form which can be processed by home systems, but not including software and programs.

Defence costs
Costs and expenses we agree to in writing for investigating, settling or defending a claim against you.

Denial of service attack
Malicious and unauthorised attack which overloads any home systems.

Hacking
Unauthorised or malicious access to any home systems by electronic means.

Home systems
Any personal computing or electronic device that connects to the internet or to other electronic devices and any associated data, software and programs.

Personal data
Information which could identify you or allow your identity to be stolen or fraud to take place on you.

Sum insured
The amount shown in the schedule.
WHAT WE WILL PAY FOR

Section 1 – Cyber home systems damage
We will pay for the following arising as a result of a cyber event you discover during the insurance period:

a) Home systems restoration
The cost of investigating, reconfiguring and rectifying any damage to your home systems, and restoring data (but not the cost to recreate data if you cannot restore it from other sources).

This does not include the value of data to you, even if the data cannot be restored.

b) Computer virus removal
The cost of locating and removing a computer virus from your home systems; and

c) Professional assistance
The cost of hiring professional consultants to make recommendations on how to prevent your home systems from being infected by computer virus or to prevent hacking.

Section 2 – Cyber crime
We will pay for the following which you discover during the insurance period:

a) Fraud
Your financial loss as the result of a fraudulent communication or input, destruction or modification of data in your home systems which results in:
• Money being taken from any account;  
• Goods, services, property or financial benefit being transferred; or  
• Any credit arrangement being made; as long as you have not received any benefit in return.

We will also pay the cost of proving that transactions are fraudulent and that contracts or agreements were entered into fraudulently.

b) Telephone hacking
Your liability to make any payment to your telephone service provider as the result of hacking into your home systems.

c) Cyber ransom
The cost of responding, and with our written agreement the payment of a ransom demand, if anyone has or threatens to:
• Disrupt your home systems by introducing a computer virus, or to initiate a hacking attack or denial of service attack against you;  
• Release, publish, corrupt, delete or alter your data if this would cause you harm or damage your reputation; as long as you can demonstrate that you have reasonable grounds to believe that the threat is not a hoax, and you have reported it to the police.

Section 3 – Cyber online liability
We will pay damages and defence costs arising from a claim first made against you by a third party during the insurance period as the result of:

a) Data privacy
You failing to secure, or prevent unauthorised access to, publication of or use of data (including any inadvertent interference with any right to privacy or publicity or breach of confidence).

b) Computer virus transmission
You unintentionally transmitting, or failing to prevent or restrict the transmission of, a computer virus, hacking attack or denial of service attack from your home systems to a third party; or

c) Defamation and Disparagement
Loss of reputation (including that of a product) or intellectual property rights being breached as a result of your activities online.

How much we will pay
The most we will pay for all claims we accept under this policy in total for the insurance period is the sum insured, regardless of the number of claims.

If there is more than one person named in the schedule, the total amount we will pay following a claim will not exceed the amount we would be liable to pay to any one of you.

Defence costs
Any defence costs we pay will be included within, not in addition to, the sum insured.
The following conditions apply to Personal Cyber Cover. If you do not keep to these conditions and this reduces our legal or financial rights under the policy, we may refuse to pay part or all of your claim.

1. Reporting a claim

It is a condition precedent of your policy that as soon as you know about any incident or circumstance that may give rise to a claim that you tell the person who arranged your policy (or us), providing full details, as soon after the incident or circumstance as possible, but in any event within 30 days.

In addition you must also:
- Immediately send us every letter, writ, summons or other document you receive in connection with the claim or circumstance, and record all information relating to a claim against you covered under Personal Cyber Cover.
- Keep any damaged home systems and other evidence, and allow us to inspect it.

You can make a claim by calling: 0345 608 9005.

2. Protecting data

You must make sure that you take precautions for disposing of and destroying home systems in order to protect data.

3. Controlling defence

We can, but do not have to, take control of investigating, settling or defending any claim made against you. We would take this action in your name. If necessary, we will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. We may appoint your solicitor, but only on a fee basis similar to that of our own solicitor, and only for work done with our permission in writing. We will only defend claims if we think that there is a reasonable chance of being successful, and after taking the costs of the defence into account.

4. Other insurances

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

5. Reasonable care

You must:
- Make sure that your home systems are used and maintained as recommended by the manufacturer or supplier; and
- Take all reasonable steps and precautions to prevent or reduce damage or other loss covered by your policy.

6. Defence software

Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.

7. Reporting a claim

It is a condition precedent of your policy that as soon as you know about any incident or circumstance that may give rise to a claim that you tell the person who arranged your policy (or us), providing full details, as soon after the incident or circumstance as possible, but in any event within 30 days.

8. Claims cooperation

It is a condition precedent of your policy that as soon as you know about any incident or circumstance that may give rise to a claim you must also:
- Take all reasonable steps and precautions to prevent loss covered by your policy
- Immediately report the identity theft to the police and obtain a crime reference number; tell the person who arranged your policy (or us), providing full details, as soon after the incident or circumstance as possible
- Cooperate with us fully and provide all the information we need to investigate your claim or circumstance
- Give us details of any other insurances you may have which may cover loss covered by this policy

You must not admit responsibility or liability, or agree to pay any money or provide any services on our behalf, without our written permission.
9. Paying the premium
You must pay the premium on or before the start of the **insurance period**.

If you do not pay the premium on time, we may cancel the policy cover provided under this Personal Cyber Cover (see ‘Where we cancel your policy’ under General Conditions).

10. Contracts (Rights of Third Parties) Act 1999
Any person who is not named in the **policy schedule** has no right under the Contracts (Rights of Third Parties) Act 1999 (or any other law) to enforce any term of the policy.

**EXCLUSIONS**

In addition to the General Exclusions, we will not pay for any cost, damages, liability, loss or **defence costs** arising from the following:

1. Advance fee fraud
An advance fee fraud or other fraud where you provide money based on an expectation of receiving at some future time a larger amount of money or something with a greater value than the money provided.

2. Business activities
Any activities carried out by you for business or professional purposes.

3. Confiscation
Your property being confiscated or damaged by, or under the order of, any government, public or police authority.

4. External network failure
Failure or interruption of any electrical power supply network or telecommunication network not owned and operated by you. This exclusion shall not apply to any cost or loss caused by or resulting from physical damage, if otherwise insured by your policy, to the electrical power supply network, telecommunication network or other property.

Telecommunication networks include, but are not limited to, the internet, internet service providers, Domain Name System service providers, cable and wireless providers, internet exchange providers, search engine providers, internet protocol networks (and similar networks that may have different designations) and other providers of telecommunications or internet infrastructure.

5. Malicious defamation
Defamatory or disparaging statements or publications made maliciously and deliberately if it could be anticipated by a reasonable person that the statements could result in a claim against you.

6. Other insured parties
We will not pay for any claim resulting from or in connection with any dispute or claim between you.

7. Patent
Infringement of any patent.

8. Excess
The amount shown in the schedule as the first amount of any claim that we will not pay.

9. Circumstances before your policy incepted
We will not pay for any loss, damage, liability arising out of or in connection with:
• Circumstances which existed before any cover provided by your policy started, and which you knew about
• Claims or circumstances which you have already reported, or which you should have reported, to a previous insurer before the **insurance period**
This section explains our Identity Theft Cover, so you can be sure of what is and isn’t covered.

Note that certain terms have specific definitions under your policy – we’ve put these in bold so they’re easier to spot. You’ll find them all explained within this Section and the Definitions section of your policy information.
DEFINITIONS THAT APPLY TO THE IDENTITY THEFT SECTION ONLY

Case management services
As defined under the Section ‘What we will pay for’.

Condition precedent
An important legal term which sets out a step or action you must take. If you do not keep to or meet the requirements set out in a condition precedent you will not be able to bring a claim under the policy and we will not become legally responsible to pay that claim.

Expense reimbursement coverage
As defined under the Section ‘What we will pay for’.

Identity Recovery Case Manager
A person assigned by us to help you to recover control over your personal identity. This help may include contacting authorities, credit-reference agencies, creditors and businesses. Such contacts will take place with your permission and cooperation.

Identity theft
The fraudulent use of information or documents which could be used to identify you or allow your identity to be stolen or fraud to take place on you including:
- Fraudulently using your National Insurance number, NHS number, passport and/or driving licence,
- Fraudulently using your personal identity to establish credit accounts, secure loans, enter into contracts or commit crimes; and
- Fraudulent alteration of account profile information for bank accounts, credit cards or loans, such as the address to which statements are sent.

Territorial limits
The United Kingdom, the Channel Islands.

WHAT’S COVERED

We will pay for the following resulting from an identity theft that you discover during the insurance period:

1. Case management services
   a) Services of an identity recovery case manager as needed to respond to the identity theft for a maximum of twelve months from the date the identity recovery case manager is first appointed.

2. Expense reimbursement coverage
   a) Costs necessarily and reasonably incurred within the territorial limits for:
      i) Re-filing applications for credit cards, loans, grants or other forms of credit
      ii) Notarising witness statements, affidavits or other similar documents, long-distance telephone calls and postage
      iii) Obtaining a maximum of 12 credit reports from established credit bureaux during the 12 months following the discovery of the identity theft
   b) Costs and expenses necessarily and reasonably incurred within the territorial limits approved by us in writing for:
      i) The defence of any civil claim or legal proceedings brought against you by a creditor or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan
      ii) The removal of any civil judgment wrongfully entered against you
      iii) Legal assistance for you at an audit or hearing by a governmental agency
      iv) Legal assistance in challenging the accuracy of your consumer credit report
      v) The defence of any criminal charges brought against you arising from the actions of a third party using your personal identity

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c) Wages lost by you for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. Necessary time off does not include time off to do tasks that could reasonably have been done during non-working hours.

d) Actual costs for supervision of your children or your elderly or infirm relatives or dependants during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of yours.

e) Any other reasonable costs necessarily incurred you as a direct result of the identity theft including costs incurred by you to recover control over your personal identity and deductibles or service fees from financial institutions.

f) The cost of protective registration with CIFAS for a maximum of two years.

How much we will pay
The most we will pay for all claims we accept under this policy for expense reimbursement coverage in total for the insurance period is the sum insured, regardless of the number of claims.

If there is more than one person named in the schedule, the total amount we will pay following a claim will not exceed the amount we would be liable to pay to any one of you and the total amount we will pay during the insurance period is the sum insured, regardless of the number of persons named in the schedule.

Case management services
Any expenses we incur to provide case management services are in addition to the sum insured.

Paying out the sum insured
For any and all claims arising during the insurance period we may at our sole option and discretion pay the full sum insured that applies. In the event that we have paid the full sum insured, we will not pay any further amounts for any claim.

CONDITIONS THAT APPLY TO THE IDENTITY THEFT SECTION ONLY

In addition to the General Conditions, the following conditions apply to the Identity Theft Cover. If you do not keep to these conditions and this reduces our legal or financial rights under the policy, we may refuse to pay part or all of your claim.

1. Reporting a claim
It is a condition precedent of your policy that as soon as you know about any incident or circumstance that may give rise to a claim that you tell the person who arranged your policy (or us), providing full details, as soon after the incident or circumstance as possible, but in any event within 30 days.

2. Claims cooperation
It is a condition precedent of your policy that as soon as you know about any incident or circumstance that may give rise to a claim you must also:

   • Take all reasonable steps and precautions to prevent loss covered by your policy
   • Immediately report the identity theft to the police and obtain a crime reference number
   • Tell the person who arranged your policy (or us), providing full details, as soon after the incident or circumstances as possible

In addition, for any incident or circumstance that may give rise to a claim it is a condition precedent that you must:

   • Immediately send us every letter, writ, summons or other document you receive in connection with the claim or circumstance
   • Cooperate with us fully and provide all the information we need to investigate your claim or circumstance
   • Give us details of any other insurances you may have which may cover loss covered by this policy

You must not admit responsibility or liability, or agree to pay any money or provide any services on our behalf, without our written permission.
3. Controlling defence
We can, but do not have to, take control of investigating, settling or defending any claim made against you. We would take this action in your name. If necessary, we will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. We may appoint your solicitor, but only on a fee basis similar to that of our own solicitor, and only for work done with our permission in writing. We will only defend claims if we think that there is a reasonable chance of being successful, and after taking the costs of the defence into account.

4. Other insurances
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.

If you do not tell us about a change, a claim may be reduced or rejected and in some cases your policy might be treated as if it never existed and you may not be entitled to a refund of premium.

Your cover will not be affected by any change in circumstance which increases the risk covered by your policy and which you could not have known about.

5. Contracts (Rights of Third Parties) Act 1999
Any person who is not named in the Policy Schedule has no right under the Contracts (Rights of Third Parties) Act 1999 (or any other law) to enforce any term of the policy.

6. Paying the premium
You must pay the premium on or before the start of the insurance period.

If you do not pay the premium on time, we may cancel the policy cover provided under this Identity Theft Cover (see ‘Where we cancel your policy’ under General Conditions).

EXCLUSIONS THAT APPLY TO THE IDENTITY THEFT SECTION ONLY

In addition to the General Exclusions, the following exclusions apply to this section.

1. Business activities
We will not pay for any loss, damage, liability arising out of or in connection with any activities carried out by you for business or professional purposes.

2. Credit card, credit account or bank accounts
We will not pay for any unauthorised use of a valid credit card, credit account or bank account.

3. Money
We will not pay for any theft or loss of money.

4. Loss Prevention costs
We will not pay for any costs incurred to avoid prevent or detect identity theft or any other loss.

5. Circumstances before your policy incepted
We will not pay for any loss, damage, liability arising out of or in connection with:
• Circumstances which existed before any cover provided by your policy started, and which you knew about
• Claims or circumstances which you have already reported, or which you should have reported, to a previous insurer before the insurance period

6. Other insured parties
We will not pay for any claim resulting from or in connection with any dispute or claim between you.

7. Data breach
We will not pay for any loss, theft, accidental release or accidental publication of personally identifying information from or by you or anyone acting on your behalf.

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Certain terms we’ve used in this Policy Wording have specific meanings that you should be aware of.

You’ll find all these definitions listed in this section. For ease of reference, you’ll also see defined terms in bold text where they’re used within your Policy Wording.
Accidental damage
Damage or loss of function caused by a sudden, unforeseen and unintentional event.

Accessories
This term includes items such as (but not limited to) chargers, protective cases, headphones and hands-free devices that were supplied with your gadgets.

Beyond economic repair
During your annual service or during a home emergency call out, our authorised contractor discovers a fault which impacts your boiler/hot water system to the extent that we estimate that the cost of repairing your primary heating and/or hot-water system would be more than its current value, or, that we are unable to obtain spare parts to repair it.

Bicycle
Any cycle powered by human pedalling which is not subject to the requirements of the Road Traffic Act (including tricycle and tandem, trailer cycle, hand-pedal cycle or push scooter), other than ePeds, iPeds or cycles of similar moped-like appearance.

Buildings
The main structure of your home and any of the following if they form part of the property:

- The buildings of the part of the home in which you live including its detached annexes, outbuildings, car ports, garages, sheds and greenhouses
- The drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wired fixed alarm systems, fences and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools, permanently and fountains that are permanently fixed into the ground belonging to your home
- External lighting, surveillance equipment, fixed solar heating systems, fixed wind turbines, air- and ground-source heat pumps, electric vehicle charging points, permanently fixed recreational toys and brick-built barbecues. Permanently fixed hot tubs or jacuzzis
- Wooden effect, vinyl or laminated floor covering, that could not reasonably be removed and re-used (excluding carpet)
- Cesspits, septic tanks and oil and gas tanks

Business equipment
Computers and ancillary equipment (excluding data) used for a business, trade or profession, but excludes money, store loyalty cards or credit cards used or held for any trade, professional or business purposes.

Contents
Household goods, personal possessions, valuables, money in the home, credit, debit, charge or cash-dispenser cards, business equipment, documents, and garden equipment.

Cosmetic damage
Damage which has no effect on the functionality of the gadget e.g. marring, scratching and denting.

Credit, debit, charge or cash-dispenser card
Credit, debit, charge or cash-dispenser cards, which are owned by your family.

Documents
Deeds, bonds or securities (excluding money).

Domestic Staff
A person employed to carry out domestic duties associated with your home and not employed by you in connection with your business, employment or trade.

Family
Your spouse, domestic partner or civil partner, children, domestic staff and/or any other person permanently living with you and not paying for their accommodation.

Flood
Invasion of the property by a large volume of water, caused by a rapid build-up or sudden release from outside the buildings.
Garden Cover
Trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment), garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues.

Gadget
The following items count as gadgets:
Camera lens, digital cameras, e-readers, head/ear phones, laptops, mobile phones, portable audio equipment/speakers, portable games consoles, satellite navigation devices, smart watches, tablets, video cameras and all accessories for these items.

Heave
Sudden and/or unexpected upward movement of the ground beneath the buildings as a result of the soil expanding or swelling.

Home
The private residence shown in your Policy Schedule including its garages, outbuildings and garden if they form part of the property.

Home emergency
A sudden and unforeseen incident occurring at your home which:
• Makes your home unsafe or insecure for you
• Causes damage to your home or its contents
• Results in your home losing its main source of heating, lighting or water

Household goods
Furnishings, lamps, linen, pots and pans, plates, cutlery, crockery, furniture, televisions and freestanding white goods all count as contents.

Insurance Period
The period of time, as shown in the schedule between Policy start date and Policy end date, during which you are covered by this policy, unless it is cancelled.

Landslip
Sudden and unexpected downward movement of sloping ground.

Market value
Current retail price (including VAT) of the insured item, or the price of an equivalent product.

Modifications
Any changes from the original specifications of an item, e.g. adding gems, precious metals or unlocking a gadget from a network provider.

Money in the home
This includes current banknotes and coins, stamps, cheques, electronic pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller’s cheques, premium bonds, parking vouchers, retail vouchers, and season or travel tickets that are owned by your family or are your family’s responsibility under contract.

Motorised vehicle
Any electrically or mechanically powered vehicle, other than:
• Vehicles designed to help disabled people (as long as the vehicles are not registered for road use)
• Vehicles used only as domestic gardening equipment within the garden
• Golf buggies and trolleys
• Electrically assisted pedal cycles
• Toys and models remotely controlled by a pedestrian
• Go karts
• Children’s motor cycles

Outbuildings
Buildings which form part of the home but not the main building of the home and which are used for your domestic purposes
• Sheds
• Greenhouses
• Summer houses
• Other buildings (but not caravans, mobile homes or motor homes)
Personal possessions
Binoculars, camping equipment, children’s motorcycles, clothing, go karts, golf buggy, guns, hearing aids, jewellery, portable musical instruments, prams & pushchairs, sports equipment, watches, wheelchair/mobility scooter.

Securities
A security is any document or certificate which is proof of money owed to any of your family.

Storm
An unusual weather event with persistent high winds over 55mph, and often associated with rain, thunder, lightning or snow.

Student Accommodation
A building or residence within the British Isles where your family lives while studying at university, college or school.

Subsidence
Sudden and/or unexpected downward movement of the ground beneath the buildings other than by settlement.

Unoccupied
Not lived in and not occupied overnight by you or your family for more than 60 consecutive days.

Valuables
Articles containing gold, silver or other precious metals or stones, coin collections, furs, jewellery, watches medal collections, paintings and other works of art, stamp collections, home games consoles and Hi-Fi.

Vermin
Rats, mice, squirrels, foxes, wasps or hornets.

We/us/our
Great Lakes Insurance SE, UK Branch, John Lewis and where appropriate may include any third party used on our behalf.

In respect of Personal Cyber Cover and Identify Theft, HSB Engineering Insurance Limited (HSB).

You/your
The person or people named in your Policy Schedule as the policyholder(s), as well as any member of your immediate family normally living at your home.
In this section, you’ll find a list of general exclusions – in other words, those things that aren’t covered by our insurance. We want you to understand what is and isn’t covered, so we’ve made everything as clear as possible.

We can’t accept any claim where these exclusions apply, so we encourage you to familiarise yourself with them. They apply at all times, alongside the specific exclusions we’ve set out within your Policy Wording.
YOUR POLICY DOESN'T COVER:

Wear and tear
Loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from:

- Wear and tear, depreciation, repairs necessary in the normal course of maintenance, corrosion, rusting, damp, insects, vermin (except for the cover described under the Home Emergency section), fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Defective construction or design
Loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, specification, workmanship or materials.

Deliberate loss or damage
Loss, damage of any kind that is deliberately, wilfully, maliciously, illegally or unlawfully caused, or allowed to be caused by you or your family or anyone lawfully in your home.

Existing damage
Any loss, damage, liability, cost or expense of any kind occurring (or arising from an event occurring) before the insurance period starts.

Illegal activities
Any direct or indirect loss or damage caused as a result of the buildings being used for illegal activities.

Rot
Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Date change and computer viruses
(any does not apply to the Personal Cyber Cover Section)
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.
- By computer viruses.

Cover from other liability policies
Your insurance doesn’t cover any liability that’s covered under another you may have.

Pollution or contamination
Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by (or arising out of) pollution or contamination, unless caused by:
- A sudden and unexpected incident.
- Oil or water escaping from a fixed oil or fixed water installation, which was not the result of an intentional act.

Pollution or contamination arising from one incident will be deemed to have occurred at the time the incident took place.

Radioactive contamination
Any expense, legal liability or any loss or damage to property directly or indirectly caused by, or contributed to by:
- Ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel
- The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it

Sonic bangs
Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.
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.

War risks
Any loss, damage, liability, cost or expense of any kind caused by or happening through war, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution insurrection or military power.

Reduction in Market Value
Any reduction in the value of the insured property following repair or replacement paid for under this insurance.

Contractors
Any loss, damage or liability arising out of the activities of contractors. A contractor is defined as any person, company or organisation working at or in the property, including where you are working in your capacity as a professional tradesman.

Infectious or contagious viruses or disease
Any loss, damage, liability, cost or expense directly or indirectly caused by or resulting from:

a) Infectious or contagious virus or disease,

b) Any fear or threat of a) above; or

c) Any action taken to minimise or prevent the impact of a) above.

‘Infectious or contagious virus or disease’ means any virus or disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
These are the conditions that you will need to meet as your part of this contract of insurance. If you do not meet these conditions, we may reject or reduce a claim payment and in some circumstances your policy may not be valid.

Note that certain terms have specific definitions under your policy – we’ve put these in bold so they’re easier to spot. You’ll find them all explained within the Definitions section of your policy information.
Taking care of your home

Your family must take all reasonable precautions to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

Changes in your circumstances

You must make sure that you have answered all of the questions in your application honestly and to the best of your knowledge.

Failure to do so may result in your policy being cancelled, as is detailed in the Where we cancel your policy section. We may also refuse to deal with any relevant claims or reduce the amount of any related claim payment.

Using the address on the front of the Policy Schedule, you must tell us as soon as possible about any of the following changes:

- The cost of your contents increases
- You are going to move from your home permanently
- Someone other than your family is going to live in the home
- The home is going to be used for less than 6 days each week or as a holiday home
- The home is going to be unoccupied for more than a total of 60 days in any insurance period
- Any structural alteration or extension to the home
- The number of bedrooms and/or bathrooms in the home has changed
- You or any member of your family has received a conviction for any offence except for driving offences, or
- Any part of the home is going to be used for any trade, professional or business purposes
- For Personal Cyber Cover and Identity Theft, any change in circumstance which may affect the cover

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 the home, and
- You do not have any visitors to the home in connection with the trade, profession or business.

We may re-assess your cover and premiums when we are told about changes in your circumstances. In certain circumstances your policy might be invalid, the policy may be cancelled and you may not be entitled to a refund of premium.

Fraud

If dishonesty, exaggeration or false documentation is used by you or your family or anyone acting on behalf of you or your family to obtain or support:

- A claims payment under your policy,
- Cover for which you do not qualify, or
- Cover at a reduced premium,

all benefits under this policy will be lost, the policy may be invalid, you may not be entitled to a refund of premium and legal action may be taken against you.

Transferring your interest in the policy

You cannot transfer your interest in this policy to anyone else without our written permission.

How to cancel your policy

If you wish to cancel your policy please write to us at the address or call the number shown on your Policy Schedule.

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 will not receive a refund for Identity Theft and, if selected, Personal Cyber Cover.
Where we cancel your policy

We may also cancel the policy where we have identified serious grounds of bad behaviour, 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

In this case, 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 you and 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 under this condition we will refund premiums already paid for the remainder of the current insurance period, provided no claim has been made during the current insurance period.

Failed payments

If your scheduled monthly payment fails, we'll write to you to request the payment. If we don't hear from you, we'll try to collect the payment from your card again, 7 days after the payment was initially due.

If this collection attempt fails and your payment remains unpaid, we'll then issue a 7-day cancellation notice, requesting that you call us to pay your missed payment. If the payment continues to be owed after this notice, we will retry the collection from your card for a final time. If the payment is still owed by the date outlined in the 7-day cancellation notice, we'll cancel your policy. You may still owe us for the time you were on cover, and if you have made a claim you may owe the full premium due for your insurance.

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

Auto Renewal

When taking out home insurance with us, you agree to set up a continuous payment authority. This means that we're authorised to automatically renew your John Lewis Home Insurance policy and apply for renewal payments from your account every year, even if your card has expired, until you instruct us to stop.

With automatic renewals, as long as all information and payment details are correct and up to date, the home will continue to be covered. Please note that if a home insurance policy expires, full and comparable cover may not be available from the insurers in future.

If you would prefer not to have the reassurance of automatic renewal, you can opt out after buying your home insurance by emailing your name, policy number and request to opt out to enquiries@service.home-insurance.johnlewisfinance.com or by calling 0345 608 9001.
Things to consider before you make a claim

- General conditions and exclusions
- Did the incident occur on a date which is covered by your policy?
- Does your policy cover the description of the incident?
- Have you taken steps to limit the damage and prevent further damage from occurring?
- Does the matter need to be reported to the police?

How to make a claim

If possible, have as much information and evidence as possible about the loss and damage which is the subject of your claim. We may ask for proof of ownership of property and items, valuations for items, estimates for repairs and/or receipts for replacements items.

We will require you to disclose all material facts relating to the incident within 30 days of when you should have been aware of the incident.

You can make your claim in two ways

1. By phone: For Home Emergency claims call us on 0345 608 9006. For all other claims call us on 0345 608 9005. A claims handler will take details of your claim to start the claims process.

2. By email: email at enquiries@claim.home-insurance.johnlewisfinance.com

OUR APPROACH TO CLAIMS

Our rights

When handling your claim, we are entitled to:

- take legal proceedings for our own benefit in respect of the cost of the claim, damages or otherwise
- take over and conduct the defence or settlement of any claim
- take possession of the property insured and deal with any salvage
- take any action we consider necessary to enforce our or your risks under this insurance

Matching sets, suites and carpets

If items originally purchased as part of a set cannot be matched and an appropriate replacement cannot be sourced, we will pay for accompanying items from a bathroom suite, three-piece suite or kitchen unit (excluding kitchen appliances) if one individual item is damaged.

If we cannot repair a damaged carpet, we will replace the carpet with a new one of similar quality through our preferred suppliers or, at our option, we will pay the replacement cost of a new one of similar quality.

If we cannot repair a damaged carpet, we will also replace any attached carpet (of the same colour, design and material) in any other parts of the home. However, we will not pay to replace any undamaged carpet in other parts of the home that is separate from the damaged carpet, for example, by means of a door or room divider.

In all other circumstances, an individual item from a matching set of articles is regarded as a single item. We will pay you for individual damaged items but not for undamaged companion pieces.

If floor coverings, except carpets, are damaged beyond repair, only the damaged floor coverings will be replaced but not undamaged floor coverings in adjoining rooms.

For all claims except under the Home Emergency and Legal Expenses covers, where you have to pay an excess this will be taken off the amount of your claim.

How we settle claims for Buildings

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.

Where a cash settlement is made it will not be inclusive of VAT.

The most we will pay for any one claim will not be more than the sum insured shown on the Policy Schedule or the limits in this Policy Wording. Where multiple claims are in a policy year aggregate limits may apply. These will not be more than the sum insured shown on the Policy Schedule or the limits in this Policy Wording.

**How we settle claims for Contents, Personal Possessions, Student, Bicycles and Gadgets**

Where the damage can be economically repaired, we will pay the cost of repair.

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.

Where we are unable economically to repair the damage or find a replacement item of similar quality, we will agree a cash payment with you based on the replacement value.

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 any loss of value to any item which we have repaired or replaced.

The most we will pay for any one claim will not be more than the sum insured or any limits shown on the Policy Schedule or in this Policy Wording.

**How we settle claims for Home Emergency**

This cover may not provide the cost of full repair or replacement. An authorised tradesperson is approved and instructed by us and is competent to provide domestic repair services appropriate to the situation. We will make the payments directly to our contractor. We will not pay any call out charges if you have asked for assistance but you are not at home when the tradesperson arrives at the time agreed. You will be responsible for these charges.

We are not responsible for any inconvenience, loss or damage caused by delay in the provision of spare or replacement parts or components by manufacturers or suppliers. Spare or replacement parts might not be from the original manufacturer.

**How we settle claims for Personal Cyber Cover**

For any and all claims arising for the insurance period we may pay the full sum insured that applies.

When we have paid the full sum insured, we will not pay any further amounts for any claims or for associated defence costs.

**Renewals**

Where claims occur, we may apply increased premiums, conditions and/or exclusions to your policy at renewal.

**Other Insurance**

If any injury, loss, damage or liability is covered by any other insurance then we will not pay more than our share.

**Enforcing your rights**

We may, at our expense, take all necessary steps to enforce your rights against any third party. We can do this before or after we pay a claim. You must not do anything before or after we pay your claim to affect our rights and you must give us any help and information we ask for.

You must take reasonable steps to make sure that you protect your rights to recover amounts from third parties.

**Under Insurance**

If the cover limits selected or values declared do not represent the amount it would cost to replace or reinstate your items or your buildings, then we will reduce the amount of any claim in proportion with the level of under insurance. We calculate the level of under insurance by dividing the amount insured by the current replacement or reinstatement cost and multiply this figure by the amount of the agreed claim. We will only apply this calculation if we find that the values given to us are less than 75% of the current replacement cost.
How we settle claims for Identity Theft Cover

The most we will pay for all claims we accept under this policy for expense reimbursement coverage in total for the insurance period is the sum insured shown in the Policy Schedule for Identity Theft Cover, regardless of the number of claims.

If there is more than one person named in the Policy Schedule, the total amount we will pay following a claim will not exceed the amount we would be liable to pay to any one of you.

Case management services

Any expenses we incur to provide case management services are in addition to the sum insured.

Paying out the sum insured

For any and all claims arising during the insurance period we may at our sole option and discretion pay the full sum insured that applies. In the event that we have paid the full sum insured, we will not pay any further amounts for any claim.
We aim to provide excellent customer service at all times. If we haven’t delivered the quality you expect from us, we want to hear about it so that we can try to put things right.

In this section, you’ll find details of our complaints procedure, plus details of how to get in touch with us if you do wish to make a complaint.
Our promise to you

We will:
• Acknowledge all complaints promptly
• Investigate quickly and thoroughly
• Keep you informed of progress
• Do everything possible to resolve your complaint
• Use the information from your complaint to proactively improve our service

How to make a complaint

If your complaint relates to your policy, please contact our Customer Services team on 0345 608 9001 or email us at enquiries@service.home-insurance.johnlewisfinance.com, quoting your policy number.

We will aim to resolve your concerns swiftly and informally, ideally within three business days. If we're able to achieve this, we'll send you a letter confirming the action we've taken to resolve your complaint to your satisfaction.

If your complaint relates to a claim, there's a different process.
In the first instance, please call the Claims Helpline on 0345 608 9005 or email enquiries@claim.home-insurance.johnlewisfinance.com, quoting your claim reference number.

Further action

If you're unhappy with the outcome of your complaint (or you haven't received a written offer of resolution within eight weeks of the date we received it), you may be able to refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints. It can be contacted via the following details:

Post
The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone
0800 023 4567 (free from standard land line, mobiles may be charged)
0300 123 9123 (costs no more than calls to 01 or 02 numbers)

Email
complaint.info@financial-ombudsman.org.uk

Website
financial-ombudsman.org.uk

You'll have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, but please note that the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Financial Services Compensation Scheme

Great Lakes Insurance SE and HSB are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available at fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.
How we use your information

We take the responsibilities for the security and management of personal data seriously and it is important to us that you understand and are confident about how we use your personal data. We invest in systems and processes to ensure that the way we collect, use, store and share the information meets not just the regulatory standards but our own high standards. We cannot provide you with quotes or policies without this information.

Purpose

The main purpose for which we process personal data is to provide you with services that you request from us. It is your responsibility to let any named person know about who we are and how this information will be processed. All calls and web chats are also recorded. This helps us improve our customer service, train our staff, respond to complaints and prevent fraud and other financial crime.

Our Privacy Notice

For full details of how we use the personal data we collect from you and your rights you can view our Privacy Notice at home-insurance.johnlewisfinance.com/

This Privacy Notice will be updated from time to time so please check it each time you submit personal data to us or renew your insurance policy. If you have any queries regarding the Privacy Notice please contact us and we will be happy to discuss any query with you. If you do not have access to the internet, you can request a copy from us via email, in printed form, Braille or large print by contacting us.