

**CASTLE  
COVER**



**Home Insurance  
Policy Booklet**

[www.castlecover.co.uk](http://www.castlecover.co.uk)

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# Important telephone numbers

## Ageas Home Insurance claim notification line

Please read the claims conditions on page 11 before calling the notification line.

**0845 122 9980**

## European Legal & UK Tax helpline

This free service is available to all home insurance customers.

**0845 840 0097**

## Castle Cover Customer Services

**0800 519 1020**

The below products are optional covers only and will be shown on your policy schedule if you have selected the cover.

## Home Emergency claim notification line

**0845 840 0095**

## Garden Cover claim notification line

**0800 952 7702**

## Home Legal Expenses claim notification line

**0845 840 0097**

## Key Cover claim notification line

**0800 519 1211**

In order to maintain a quality service, telephone calls may be monitored or recorded.

# Welcome to Castle Cover

## Thank you for choosing Castle Cover for your home cover

**This policy booklet explains your home insurance in detail – you should keep it in a safe place as you may need to refer to it if you need to make a claim. Your policy number and the claims telephone number can be found on your policy schedule.** Castle Cover is a trading name of Ageas Retail Limited who are authorised and regulated by the Financial Conduct Authority. Their Financial Conduct Authority registered number is 312468. If **you** want to check this **you** can telephone the Financial Conduct Authority on 0800 111 6768. Or visit their website which is [www.fca.org.uk](http://www.fca.org.uk)

The information **you** have supplied, either on-line or during a telephone conversation, forms part of the contract of insurance (**policy**) with us. **You** should read your **policy** carefully and keep in a safe place.

## Your policy wording

In return for having accepted **your** premium **we** will in the event of injury, loss or damage, happening within the **period of insurance**, provide insurance as described in the following pages and referred to in **your** schedule.

If, after reading these documents, **you** have any questions please contact Castle Cover.

**Your policy** is based upon the information **you** gave Castle Cover (during a telephone conversation or on-line) when you arranged this insurance. **You** are therefore required to take care to supply accurate information in relation to your buildings and contents. If **you** are in any doubt about any information provided, please contact Castle Cover who will be happy to assist you.

**You** must pay the premium as shown on **your** schedule for each insurance period and comply with all the conditions set out in this **policy**.

## Important

The **policy** between **you** and **us** is made up of the 'confirmation of declaration questions', this policy booklet and the policy schedule which includes any endorsements. Please read them to ensure that the policy meets with **your** requirements.

## The law applicable to this policy

**You** and **we** are free to choose the law applicable to this **policy**. **Your policy** will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

## What is covered

**Your policy** is designed to help **you** understand the extent of cover provided. Under 'what is covered' in each section there is detailed information on the insurance provided. Each section also has a 'what is not covered', which draws **your** attention to what is not included in the scope of **your policy**. **You** should read both sections to understand the cover provided.

## Disclosure

It is your responsibility to provide complete and accurate information when you take out **your** insurance policy, throughout the life of **your** policy, and when **you** renew your insurance. Please note that if **you** give us false or inaccurate information over the phone, on proposal forms, claims forms and other documents this could give **us** the right to avoid **your** insurance policy which could impact **your** ability to claim.

## Data Protection Act 1998

**Your** information may be used by **Castle Cover** and:

- The insurers we work with, including sensitive personal data which includes information about health issues and any criminal convictions
- Other companies in the Ageas Group Companies
- Any holding companies, subsidiaries and other linked companies.

They will be acting under instruction from **us** for the purpose of arranging and managing **your** insurance policy, including handling underwriting, claims, renewals, credit scoring purposes and carrying out analysis and research.

- Castle Cover will keep your information secure and may share it with agents including debt recovery, service providers, business partners, regulatory authorities, another insurer and any other persons who have a legal right to this information
- Castle Cover and your insurers may release **your** information if required to prevent fraud, if permitted to do so by law, or there are any other circumstances where **you** have given **your** permission
- Castle Cover may use **your** personal information for marketing and research purposes and to help meet **your** needs

Castle Cover may carry out credit scoring to provide you with **your** insurance premium at both the quotation and renewal stage using information from credit reference agencies. This will be recorded on **your** credit reference file but will not affect **your** ability to obtain other financial products.

- Castle Cover may record or monitor telephone calls for training purposes and to improve the quality of the service **you** receive
- Castle Cover may also use CCTV recording equipment in and around our premises
- Castle Cover may share **your** information for other purposes not set out within this notice but will only do so with **your** permission
- As part of **our** service, Castle Cover may call **you** about any quotation **you** receive

- Castle Cover may share your information with other Ageas Group Companies to provide **you** with an alternative quote
- Castle Cover may store copies of **your** information outside the European Economic area. If **we** do this **we** will ensure that the information is kept secure

## Sharing Information to prevent fraud

Castle Cover and your insurers will check and record your personal information with fraud prevention agencies. Other companies within financial services will also search such fraud prevention agencies when you make the application for financial products. If companies suspect such fraud, we will share your personal information with them. For home insurance, these include The Claims and Underwriting Exchange register, run by Insurance Database Services Limited. This information may be used by other companies to make decisions about you. We may also check your personal information against our own databases and other Ageas Group companies to prevent crime.

## Privacy Policy

For further information about the use of **your** information and to read the full Privacy Policy, please visit [www.castlecover.co.uk](http://www.castlecover.co.uk)

Alternatively, to request a copy of the full Privacy Policy, please call 0800 519 1020 or email [info@castlecover.co.uk](mailto:info@castlecover.co.uk)

## Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, Castle Cover and **your** insurer will deal with **you** or –

- **Your** husband, wife or partner
- Any other person who we reasonably believe to be acting for **you**, if they call us on your behalf in connection with your policy

## Marketing

Castle Cover may use **your** personal information and information about **your** use of **our** products and services for marketing and research purposes and to help meet **your** needs:

- Castle Cover may use, analyse, assess and carry out research using **your** personal information
- Castle Cover may also give **you** information about other products and services offered by us and selected business partners, which we think may interest **you**
- Castle Cover may contact **you** if you abandon or fail to complete an online quotation to see if we can offer you any assistance with this. Castle Cover may use e-mail, telephone, post or other means to do this.

### Further Information

**You** are entitled to receive a copy of **your** personal information Castle Cover hold. If **you** wish to receive a copy of **your** personal information or wish to complain then please write to the Data Protection Officer at Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU giving **your** name, address and insurance **policy number**. Castle Cover may charge a small fee for this.

If **you** do not want Castle Cover to use **your** information for marketing or research purposes, or to request a copy of the full Privacy Policy, please visit [www.castlecover.co.uk](http://www.castlecover.co.uk) or call 0800 519 1020 or email [info@castlecover.co.uk](mailto:info@castlecover.co.uk)

## Definitions

These definitions do not apply to Home Emergency, Garden Cover or Legal Expenses where separate definitions apply.

Where **we** explain what a word means that word will have the same meaning wherever it is used in the **policy** or schedule. These words are highlighted by the use of **bold print**.

Definitions are listed alphabetically.

### Bedroom

A bedroom means a room used as or originally built to be a bedroom even if now used for other purposes.

### Buildings

The structure of the **home** including landlord's fixtures and fittings and the following if they form part of the property:

- oil and gas tanks
- septic tanks
- permanent swimming pools
- hard tennis courts, terraces, patios, drives and paths
- car ports, garages and **outbuildings**
- walls, gates, fences and hedges.

### Contents

The definition of **contents** can be found within the section called **contents** standard cover within this **policy**.

### Domestic staff

A person employed to carry out domestic duties associated with the **home** and not employed by **you** in any capacity in connection with any business trade profession or employment.

### Endorsement(s)

A change to the terms of the **policy** as shown under **endorsements** in the schedule.

### Excess

The amount **you** are required to pay as the first part of each and every claim made. As shown in your **policy schedule**.

### Family/they

**Your** domestic partner, children, **domestic staff** and any other person all permanently residing with **you** and not paying a commercial rent.

### Home

The private residence shown in the schedule including its garages and **outbuildings** if they form part of the property.

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### Maximum claims limit

The most **we** will pay for any one claim. **Your** limit is shown in **your policy schedule**. Other limits may apply and are detailed in **your policy** wording and **policy schedule**.

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### Outbuildings

- sheds, greenhouses and summer houses
  - other buildings but not including caravans, mobile homes or motor homes which do not form part of the structure of the main building of the **home** and are used or occupied for domestic purposes.
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### Pedal cycles

Any **pedal cycle** and its accessories owned by **your family** or **your family's** responsibility under contract. **pedal cycles** does not include any motorised **pedal cycle**.

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### Period of insurance

The dates shown in the schedule.

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### Personal possessions

The definition of **personal possessions** can be found within the section called **personal possessions** within this **policy**.

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### Policy

**Your policy** booklet and most recent schedule which includes any **endorsement(s)**.

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### Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

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### Unoccupied

Not lived in by **you** or **your family** for more than 60 consecutive days.

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### We/Us/Our

The authorised insurer shown on the **policy** schedule.

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### You/Your

The person or persons named in the schedule as the policyholder.

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## General conditions

These conditions also apply to Home Emergency, Garden Cover or Legal Protection. There are also conditions applying to these sections. **You** and **your family** must comply with the following conditions to have the full protection of **your policy**. If **you** or **your family** do not comply with them **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

### 1. The value of your Contents

**You** must notify **us** as soon as possible when the full value of **your contents** exceeds the limit shown in **your policy** schedule. If the full value of **your contents** exceeds this sum the cover under the **policy** may not apply. Once **you** have notified **us** that the full value of **your contents** exceeds this sum, the **policy** may no longer be suitable for **your** needs and **we** reserve the right to cancel the **policy**.

The full value of **your contents** means the current cost as new except for clothes, furs and household linen where an appropriate allowance for wear and tear should be made.

### 2. The value of your Buildings

**You** must notify **us** as soon as possible if the full value of the **buildings** exceeds £500,000. If the full value of the **buildings** exceeds this sum the cover under the **policy** may not apply. Once **you** have notified **us** that the full value of **your buildings** exceeds this sum, the **policy** may no longer be suitable for **your** needs and **we** reserve the right to cancel the **policy**.

The full value of the **buildings** means the cost of rebuilding if the **buildings** were completely destroyed.

This is not necessarily the market value.

### 3. Changes in your circumstances

**You** must contact Castle Cover straight away about any change that could affect this insurance. If **you** do not tell Castle Cover (on behalf of **us**) about any change that could alter this insurance, this insurance will no longer be valid. A change could include:

- change of address.
- structural alteration to **your home**.
- if **you** or **your family** intend to let or sub-let **your home**.
- if **you** or **your family** intend to use **your home** for any reason other than private residential purposes.
- if **your home** will be **unoccupied**.

The above is not an exhaustive list.

**You** must also notify **us** as soon as possible if **you** or **your family** have been declared bankrupt or have received a police caution for, or been charged with, but not yet tried for any offence other than driving offences. Castle Cover will then advise **you** of any change in terms. Failure to advise of any change to the information **you** gave may mean that **your policy** is invalid and that it will not operate in the event of a claim.

If **you** make any changes to **your policy** during the period of cover **you** will incur an administration charge.

If **you** are in any doubt please contact Castle Cover.

### 4. Taking care of your property

**You** and **your family** must take all precautions to avoid injury, loss or

damage and take all practicable steps to safeguard all the property insured from loss or damage. In addition, **you** must also maintain the property insured in a good state of repair. Failure to do so could invalidate **your** cover in the event of a claim.

### 5. Precious stones

The settings of the stones in any item of jewellery exceeding the value of £5,000 must be examined by a competent jeweller once every three years and any defect remedied as soon as possible.

### 6. Cancelling your cover

**This section applies to your home insurance only. For terms relating to any additional optional covers, please refer to the appropriate sections.**

#### 14 Day Cancellation Period

**You** may cancel this **policy** within 14 days of either the receipt of **your policy** documents or the inception / renewal date of **your policy** (whichever is later) by telephoning the Castle Cover customer services department on 0800 519 10 20 or by writing to Castle Cover at the following address; Customer Services, Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU.

If the cover has not yet commenced **you** will be entitled to a full refund of any premiums paid.

If **you** cancel **your policy** within the 14 day period **you** will be charged for the time **you** have been insured plus an administration charge.

If **you** have paid your premium in full, Castle Cover will refund the unused portion of **your** premium minus an administration charge.

If **you** are paying by instalments **your** payments will cease. If the amount **you** have paid under **your** instalment plan does not represent the amount **you** should have paid, including the administration charge, **you** will be liable for the remainder of the premium for the period for which **you** have been covered. If **you** are owed a refund then this will be returned to **you**.

### Cancellation after 14 days

**You** may cancel this **policy** at any time either by telephoning Castle Cover customer services department on 0800 519 10 20 or writing to Castle Cover at the above address.

If **you** have paid **your** premium in full, Castle Cover will refund the unused portion of **your** premium minus a cancellation charge.

If **you** are paying by instalments **your** payments will cease. If the amount **you** have paid under **your** instalment plan does not represent the amount **you** should have paid **you** will be liable for the remainder of the premium for the period for which **you** have been covered, including any default fees and the cancellation charge. If **you** are owed a refund then this will be returned to **you**.

### Please Note

If **you** have made a claim against **your** policy **you** will remain liable for the total premium. If **you** have paid **your** premium in full there will be no refund made. If **you** are paying by instalments, **you** will either have to continue with the instalments until the **policy** renewal date, arrange for a one off payment to be made or, at the discretion of Castle Cover, deduct the outstanding instalments due from any claim made.

### Non payment of premiums

If **you** pay by instalments and **you** fail to make a payment Castle Cover will charge a default fee, which will be added to the remainder of **your** monthly payments. If **you** default on two consecutive payments Castle Cover will assume that **you** no longer require cover and will cancel **your** **policy**.

Cancelling **your** Direct Debit at the bank does not suffice as cancelling **your** **policy** and **you** will remain liable for any arrears accrued and charges incurred relating to time on cover up until the point that Castle Cover identify that **you** have defaulted on a payment and automatically cancel **your** **policy**.

If Castle Cover cancel **your** **policy** due to non-payment of **your** premium, **you** will still be charged for the time you have been insured plus an administration charge. If **you** have made a claim

against **your** **policy** **you** will be liable for the full premium.

**Full details of Castle Cover's charges can be found in your policy documentation.**

## 7. Transferring your interest in the policy

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

## 8. Fraud

**You** and **your** family must not act in a fraudulent way.

If **you** or anyone acting for **you** uses dishonesty or exaggeration to obtain 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**.

## How to make a complaint

**This section applies to any complaints relating to the service provided by Castle Cover and your home insurance provider only. For full details on making a complaint relating to any optional product which you have selected to cover under this policy, please refer to the relevant pages within this book.**

If **you** have cause for complaint, it is important **you** know that **we** and Castle Cover are committed to providing **you** with an exceptional level of service and customer care. Things can go wrong and there may be occasions when **you** feel that **you** have not been provided with the service **you** expected. Should this happen, a process exists to review such matters and, where appropriate, to put things right.

## Who to contact

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- To be sure **you** are talking to the right person.
- That **you** are giving them the right information.

## If your complaint concerns the service at Castle Cover

If **you** wish to make a complaint about the service Castle Cover has provided in relation to **your** home policy (including information or documentation issued to **you**), please contact their Customer Relations Team in writing, quoting our reference number, at:

Customer Relations Manager, Castle Cover,  
Deansleigh House, Deansleigh Road,  
Bournemouth, Dorset BH7 7DU.

## If your complaint concerns the service provided by your home insurer

If **your** complaint is about the service provided by **your** insurer Ageas (including complaints about service or the amount offered in settlement of a claim), **you** should contact them using the following contact details below:

- **Ageas**

If **your** complaint is specifically in relation to a claim, please contact the number provided to **you** on **your** claims documentation, or please write to:

Customer Services Adviser  
Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire SO53 3YA  
Or email: [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints)

## When you contact Castle Cover

- Please provide **your** name and contact details.
- Please quote **your policy** and/or claim number, and the type of **policy you** hold.
- Please explain clearly and concisely the reason for **your** complaint.

## If your complaint cannot be resolved

If Castle Cover or **your** insurer Ageas have given **you** a final response and **you** are still dissatisfied **you** may refer **your** case within 6 months to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **you** have been provided with a final response, or after the complaint has been ongoing for eight weeks without resolution. The Ombudsman can be contacted at:

Insurance Division, Financial Ombudsman Service, Exchange Tower,  
Harbour Exchange Square, London, E14 9SR.

Tel: 0845 080 1800 or 0300 123 9 123

Fax: 020 7964 1001

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

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

Referral to the Financial Ombudsman Service will not affect **your** right to take legal action against Castle Cover or **your** insurer.

## Financial Services Compensation Scheme

What happens if **we** are unable to meet **our** liabilities?

If **we** are unable to meet **our** liabilities to **our** policyholders, **you** may be able to claim compensation from the independent Financial Services Compensation Scheme (FSCS). The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. **home** insurance), is covered for 90% of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme. 10th Floor, Beaufort House,  
15 St Botolph Street, London EC3A 7QU.

Telephone 0207 741 4100  
or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

## Claims conditions

**These conditions do not apply to Home Emergency, Garden Cover or Legal Expenses where separate conditions apply.**

**You** and **your family** must comply with the following claims conditions to have the full protection of **your policy**. If **you/they** do not comply with them **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

## The first thing you must do

If property is lost or theft or malicious damage is suspected **you** must urgently inform the Police and obtain a crime or lost property reference number. **We** recommend that **you** check **your policy** cover. Check that the loss or damage is covered. This **policy** contains details of what is covered and how claims are settled.

## You should always

- Contact **us** by phone on the helpline shown in **your** schedule and the important telephone numbers on page 3 of **your policy** wording.
- Take all steps to recover missing property.
- Take all steps to prevent further damage.

## Claims process

By telephoning **us** on the helpline shown in **your** schedule **we** will:

- i. take details of the loss.
- ii. arrange for an approved tradesperson to provide **us** with an estimate or undertake emergency repairs as soon as possible.
- iii. instruct an approved supplier to contact **you** if appropriate.

- iv. where necessary arrange for someone to call or contact **you** by phone as soon as possible to discuss **your** claim. This person may be one of **our** own claims staff or an independent Chartered Loss Adjuster.

## What you must do if you wish to make a claim

- Tell **us** and provide full details in writing as soon as possible if someone is holding **you** or **your family** responsible for damage to their property or bodily injury to them and send to **us** as soon as possible any writ summons letter of claim or other document.
- If requested send written details of **your** claim to **us** within 30 days.
- Supply at **your** own expense all reports, certificated plans, specification information and assistance that **we** may require.

## What you must not do

- Admit or deny any claim made by someone else against **you** or **your family** or make any agreement with them. **We** have the right to negotiate, settle or defend any such claim in **your** name and on **your** behalf and take possession of the property insured and deal with salvage. **We** may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this **policy**.
- Abandon any property to **us**.
- Dispose of damaged items as **we** may need to see them.

## Fraud

Throughout **your** dealings with us we expect **you** to act honestly. If **you** or anyone acting for **you**:

- Knowingly provides information to us as part of **your** application for **your policy** that is not true and complete to the best of **your** knowledge and belief; or
- Knowingly makes a fraudulent or exaggerated claim under **your policy**; or
- Knowingly makes a false statement in support of a claim; or
- Submits a knowingly false or forged document in support of a claim; or
- Makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then:

- **We** may prosecute fraudulent claimants;
- **We** may make the **policy** void from the date of the fraudulent act;
- **We** will not pay any fraudulent claims;
- **We** will be entitled to recover from you the amount of any fraudulent claim already paid under your **policy** since the start date;
- **We** shall not return any premium paid by you for the **policy**;
- **We** may inform the **Police** of the circumstances.

## How we settle claims

### Buildings, Contents, Personal possessions and Pedal cycles sections

**We** will at **our** option repair, reinstate or replace the lost or damaged property. Where property cannot be replaced or repaired **we** may at **our** option pay in cash the amount of the loss or damage. If **we** do pay cash the sum payable will reflect any discounts **we** may have received had **we** replaced the property. The sums insured/total limit will not be reduced by any claim. An approved supplier may be appointed where appropriate to act on **our** behalf to further validate **your** claim and they are authorised to arrange a quotation, a repair or a replacement where appropriate.

In the event of the total limit being insufficient to cover the full value of the property **we** reserve the right to not pay the claim, cancel the **policy** or reduce the amount of any claim payment.

### Matching sets suites and carpets

An individual item of a matching set of articles or suite of furniture or sanitaryware or other bathroom fittings is regarded as a single item. **We** will pay **you** for individual damaged items but not for undamaged companion pieces.

Where carpeting is damaged beyond repair only the damaged carpet will be replaced and not undamaged carpet in adjoining rooms.

### Will a deduction be made for wear and tear?

**Contents** – here will be a deduction for clothes, furs and household linen. All other **contents** have ‘new for old’ cover which means there will be no deduction provided they have been maintained in good repair and the total limit is sufficient to cover the full value of the property (see General conditions). However if the item can be repaired, we may at our option choose to have the item repaired.

**Buildings** – If repair or reinstatement is carried out there will be no deduction provided that the total limit is sufficient to cover the full value of the **buildings** and they have been maintained in good repair (see General conditions).

## Other insurance policies

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

## General exclusions

These exclusions apply throughout **your policy**.

**We** will not pay for:

### Riot/Civil commotion

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.

### Sonic bangs

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### Reduction in market value

Any reduction in market value of any property following its repair or reinstatement.

### Confiscation

Any loss or damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers:

- liability to **domestic staff**.
- tenant's liability.
- liability to the public.
- property owner's liability.

## Radioactive contamination

1. Loss or damage to any property or any loss or expense resulting or arising there from or any indirect loss from:

or,

2. Any legal liability directly or indirectly caused by or contributed to by or arising from:

- ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

## War risks

Any loss, damage or liability occasioned by or happening through war invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

## Terrorism

This **policy** does not cover the following.

Loss, damage, cost, expense or liability of whatever nature directly or indirectly caused by, resulting from or in connection with, any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means the use, or threatened use of force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

## Pollution/Contamination

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination unless caused by:

- a sudden and unforeseen and identifiable incident.
- leakage of oil from a domestic oil installation at **your home**.

## Existing and Deliberate Damage

Any loss, damage, liability, cost or expense of any kind, occurring or arising from an event occurring before the **period of insurance** starts or caused deliberately by **you** or **any** person who **you** have given permission to be in your home.

## Date change

1. Loss or damage to any computer or other equipment, data processing service, product, microchip, micro processor, integrated circuit, embedded chip or similar device, computer software program or process or any other electrical or electronic system directly or indirectly caused by:

- failure to correctly recognise data representing the Year 2000 or any other date in such a way that it does not work properly or at all.
- computer viruses.

2. Legal liability directly or indirectly arising from:

- any computer or other equipment, data processing service, product, microchip, micro processor, integrated circuit, embedded chip or similar device, computer software program or process or any other electrical or electronic system failing to correctly recognise data representing the Year 2000 or any other date in such a way that it does not work properly or at all.
- computer viruses.

Subsequent loss or damage or legal liability for which cover is in force under this **policy** is not affected.

# Contents standard cover

Your policy schedule will show if you have selected this cover.

What are Contents?	What Contents are not covered?
<p>All of the following things are included provided that they belong to <b>you</b> or <b>your family</b> or <b>you</b> or <b>they</b> are legally responsible for them and with the exclusion of business equipment that they are mainly used for private purposes.</p> <p><b>Household goods</b> This includes tenants' fixtures, fittings and interior decorations.</p> <p><b>Personal effects</b> This means clothes and articles of a strictly personal nature likely to be worn used or carried. For example, mp3 players, mobile phones and also sports equipment. It does not include valuables or money.</p> <p><b>Valuables</b> This means jewellery (including costume jewellery) articles of or containing gold, silver or other precious metals, cameras (which includes video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p><b>Money</b> This means coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.</p> <p><b>Business equipment</b> This means all computers and ancillary equipment (excluding data) and other equipment used for business trade profession or employment purposes but excludes money and stock.</p>	<p>a) Watercraft (which includes sailboards and windsurfers) aircraft, caravans, trailers and mechanically propelled vehicles (which includes motorcycles, children's motorcycles, children's motor cars, quad bikes, children's quad bikes and mobility scooters) – but lawnmowers, garden implements, wheelchairs, models and toys are covered.</p> <p>b) Parts, accessories, tools, fitted radios, cassette players and compact disc players for the things in (a) above.</p> <p>c) Any living creature.</p> <p>d) <b>Contents</b> more specifically insured by any other insurance.</p> <p>e) Documents other than as shown in cover 20.</p> <p>f) Lottery tickets and raffle tickets.</p> <p>g) Any part of the structure of the <b>buildings</b> other than fixtures and fittings for which <b>you</b> are responsible as occupier.</p>

## What is the most we will pay?

We will not pay more in total than the total limit for **contents** shown in **your policy** schedule for any one claim under causes 1–11. For covers 12, 13, 18, 24, 31-33 we will pay up to the total limit for **contents** and for covers 14-17, 19-23, 25-30 up to the limits shown.

The following limits apply:

for any one **valuable** – £2,000

Number of Bedrooms Limit for any one claim for valuables	Total limit for <b>contents</b> £50,000	Total limit for <b>contents</b> £75,000	Total limit for <b>contents</b> £100,000
1, 2 or 3 bedrooms	Limit for any one claim for <b>valuables</b> is £10,000	Limit for any one claim for <b>valuables</b> is £15,000	Limit for any one claim for <b>valuables</b> is £20,000
4, 5 or 6 bedrooms	Limit for any one claim for <b>valuables</b> is £15,000	Limit for any one claim for <b>valuables</b> is £20,000	Limit for any one claim for <b>valuables</b> is £30,000

The limit applicable to **your policy** is shown on **your policy** schedule.

for **money** – £500

for **business equipment** – £5,000

These are the standard limits if **you** have increased any of them the revised limits which apply to **your policy** will be shown in **your** schedule.

What is covered	What is not covered
Loss or damage to <b>your</b> or <b>your family's contents</b> while they are in the <b>home</b> by following causes:	The amount of the <b>excess</b> shown in the schedule except for covers 25, 26 and 27.
1. Fire, smoke, explosion, lightning or earthquake.	1. Smoke damage arising gradually or out of repeated exposure.
2. Storm or flood. Storm means very windy conditions accompanied by heavy rain, hail or snow. Heavy rain alone does not constitute a storm.	2. Loss or damage by frost. Loss or damage to property left permanently in the open within the boundary of the home.
3. Theft or attempted theft. Minimum security precautions <b>endorsement</b> may apply. Please see <b>your</b> schedule.	3. a) Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b> . b) Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason. c) Loss or damage from the <b>home</b> if any part of it is occupied by anyone other than <b>you</b> or <b>your family</b> unless there has been forcible and violent entry to or exit from the <b>home</b> .
4. Escape of water from: i. a fixed: a) water installation. b) drainage installation. c) heating installation. ii. a washing machine, dishwasher, water bed, refrigerator or deep freeze cabinet.	4. Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b> . Damage caused by the escape of water is covered but damage to the items themselves is only covered if an insured cause or cover is operative.
5. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.	5. Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b> . Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.

What is covered	What is not covered
<p>6. Malicious persons or vandals. Minimum security precautions <b>endorsement</b> may apply. Please see <b>your</b> schedule.</p>	<p>6. Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p>
<p>7. Riot, civil commotion, strikes, labour and political disturbances.</p>	
<p>8. Subsidence or ground heave of the site on which the <b>buildings</b> stand or landslide.</p>	<p>8. Loss or damage:</p> <ul style="list-style-type: none"> <li>a) caused by normal settlement, shrinkage or expansion.</li> <li>b) resulting from coastal or river bank erosion.</li> <li>c) arising from construction, structural alteration, repair or demolition.</li> <li>d) arising from the use of defective materials, defective design or faulty workmanship.</li> <li>e) to boundary and garden walls, terraces, gates, hedges and fences, paths and drives, patios, tennis hard courts, swimming pools unless the <b>home</b> has been damaged at the same time by the same cause.</li> <li>f) to or resulting from movement of solid floor slabs and non load bearing walls unless the foundations beneath the load bearing walls of the <b>home</b> are damaged at the same time by the same cause.</li> </ul>
<p>9. Collision by:</p> <ul style="list-style-type: none"> <li>i. aircraft.</li> <li>ii. aerial devices.</li> <li>iii. road or rail vehicles.</li> <li>iv. animals.</li> <li>– or anything dropped from them.</li> </ul>	<p>9. Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>a) domestic pets.</li> <li>b) insects.</li> </ul>
<p>10. Falling trees or branches.</p>	<p>10. a) The cost of removal of the fallen tree or branch. b) Loss or damage caused during tree felling, lopping or topping.</p>

What is covered	What is not covered
<p>11. Breakage or collapse of:</p> <ul style="list-style-type: none"> <li>i. satellite dishes.</li> <li>ii. TV or radio aerials, aerial fittings or masts.</li> <li>iii. lampposts.</li> <li>iv. telegraph poles.</li> <li>v. electricity pylons, poles or overhead cables.</li> </ul>	<p>11. Loss or damage to the items themselves.</p> <p>Cover for items in or on the <b>home</b> may be covered – see cover 12.</p>
<p>12. Entertainment equipment.</p> <p>Accidental damage to:</p> <ul style="list-style-type: none"> <li>i. television sets.</li> <li>ii. radios.</li> <li>iii. MP3 players, compact disc players, record players and tape recorders.</li> <li>iv. video recorders.</li> <li>v. DVD players.</li> <li>vi. computers (including portable computers).</li> <li>vii. cable/satellite/digital television receivers.</li> <li>viii. television aerials and satellite dishes.</li> </ul>	<p>12. Entertainment equipment not covered:</p> <ul style="list-style-type: none"> <li>a) mechanical or electrical breakdown or failure.</li> <li>b) damage to records, discs, cassettes and tapes.</li> <li>c) accidental damage or contamination to computers or computer equipment by: <ul style="list-style-type: none"> <li>i. erasure or distortion of data.</li> <li>ii. accidental erasure or mislaying or misfiling of documents or records.</li> <li>iii. viruses.</li> </ul> </li> <li>d) damage caused by or in the process of cleaning, maintenance, repair, dismantling or altering.</li> <li>e) loss arising from the cost of remaking any film, disc or tape or the value of any information contained on it.</li> <li>f) damage to equipment not in or on the <b>home</b>.</li> <li>g) loss or damage by chewing, scratching, tearing, vomiting or fouling by domestic pets.</li> <li>h) damage caused by wear and tear.</li> <li>i) damage caused by rot, fungus, insects or vermin.</li> <li>j) damage caused by the action of light or any atmospheric or climatic condition.</li> <li>k) damage caused by any gradually operating cause.</li> <li>l) mobile phones.</li> <li>m) Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>n) Loss or damage to <b>you</b> or <b>your family's contents</b> while <b>they</b> are not in the <b>home</b>.</li> <li>o) Damage by any cause listed under causes 1-11 which is specifically excluded by that cover.</li> </ul>

What is covered	What is not covered
<p>13. Mirrors and glass.</p> <p>Accidental breakage of:</p> <ul style="list-style-type: none"> <li>i. mirrors.</li> <li>ii. fixed glass in, and glass tops of, furniture.</li> <li>iii. ceramic hobs and ceramic tops of cookers.</li> <li>iv. glass oven doors.</li> </ul>	<p>13. a) Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p> <p>b) Loss or damage to <b>your</b> or <b>your family's contents</b> while <b>they</b> are not in the <b>home</b>.</p>
<p>14. Replacement of locks.</p> <p><b>We</b> will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ul style="list-style-type: none"> <li>i. external doors and windows of the <b>home</b>, following the theft of their keys.</li> <li>ii. a safe within or an alarm protecting the <b>home</b>, following the theft of their keys.</li> </ul> <p><b>We</b> will not pay more than £250 for any one claim.</p>	<p>14. The cost of replacing keys and locks to a garage or <b>outbuilding</b>.</p> <p><b>We</b> will only pay under <b>contents</b> standard cover or <b>buildings</b> standard cover if both sections are insured for any one claim.</p>
<p>15. Credit card liability.</p> <p><b>Your</b> or <b>your family's</b> liability under the terms of any credit card, cheque card or cash dispenser or card agreement as a direct result of its theft from the <b>home</b> and following its unauthorised use by any person not related to or residing with <b>you</b>.</p> <p><b>We</b> will not pay any more than £500 for any one claim.</p> <p>Do not forget to urgently inform the Police and issuing authorities in the event of a loss.</p>	<p>15. Any loss unless:</p> <ul style="list-style-type: none"> <li>a) <b>you</b> or <b>your family</b> have complied with the terms and conditions of the issuing authority.</li> <li>b) any loss or claim due to accounting errors or omissions.</li> </ul>
<p>16. Accidental loss of oil or metered water.</p> <p><b>We</b> will pay for accidental loss of domestic heating oil and metered water.</p> <p><b>We</b> will not pay more than £1,000 for any one claim.</p>	<p>16. Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p> <p>Loss or damage by any cause listed under causes 1-11 which is specifically excluded by that cover.</p>

What is covered	What is not covered
<p>17. <b>Contents</b> in the open.</p> <p>Loss or damage by causes 1 and 3-11 to <b>contents</b> while in the open within the boundaries of the land belonging to the <b>home</b>.</p> <p><b>We</b> will not pay more than £500 for any one claim.</p> <p>Items such as garden furniture, external statues or garden pots are included within this section.</p> <p>Note: Loss or damage to plants is provided under Garden Cover (if chosen).</p>	<p>17. Loss or damage to:</p> <ul style="list-style-type: none"> <li>a) valuables or money.</li> <li>b) plants and trees.</li> <li>c) business equipment.</li> </ul> <p>Loss or damage which is specifically excluded by covers 1 and 3-11.</p>
<p>18. Temporary removal.</p> <p>Loss or damage by causes 1-11 to <b>contents</b> temporarily removed from the <b>home</b> to:</p> <ul style="list-style-type: none"> <li>i. any bank or safe deposit.</li> <li>ii. any occupied private dwelling.</li> <li>iii. any building where <b>you</b> or <b>your family</b> are working or temporarily residing while anywhere in the world.</li> </ul> <p>Under ii. and iii. the maximum amount payable for theft or attempted theft from a room in a school boarding house, college, university halls of residence or any other student accommodation is £750 for any one claim.</p> <p><b>We</b> provide insurance protection for <b>contents</b> in the <b>home</b> during normal periods of unoccupancy, for example when <b>you</b> are on holiday. However if <b>you</b> are going away for 60 consecutive days or more, or if the <b>home</b> is to be vacated, please tell <b>us</b> as this will affect the terms of <b>your policy</b>.</p>	<p>18. Loss or damage:</p> <ul style="list-style-type: none"> <li>a) by theft unless it involves forcible and violent entry to or exit from a building.</li> <li>b) from a caravan, mobile <b>home</b> or motor <b>home</b>.</li> <li>c) outside the United Kingdom, the Isle of Man or the Channel Islands by riot, civil commotion, strikes, labour and political disturbances or malicious persons.</li> <li>d) to business equipment.</li> <li>e) to <b>contents</b> in the open.</li> <li>f) if the premises where <b>your contents</b> are temporarily kept are left for more than 60 days in a row without a person residing, living or working there.</li> <li>g) by any cause listed under causes 1-11 which is specifically excluded by that cover.</li> </ul>

What is covered	What is not covered
<p>19. Alternative accommodation.</p> <p>While the <b>home</b> cannot be lived in because of loss or damage covered by this <b>policy</b>, <b>we</b> will pay for:</p> <ul style="list-style-type: none"> <li>i. rent payable for which <b>you</b> are legally liable.</li> <li>ii. the reasonable increased cost of alternative accommodation for <b>you</b> and <b>your family</b> and <b>your</b> domestic pets.</li> </ul> <p><b>We</b> will not pay more than 20% of the total limit for <b>contents</b> for any one claim.</p>	<p>19. Loss or damage specifically excluded under the <b>contents</b> standard cover.</p>
<p>20. Documents.</p> <p>Loss or damage by causes 1–11 to documents (other than money) whilst:</p> <ul style="list-style-type: none"> <li>i. within the main building of the home.</li> <li>ii. deposited for safe custody in any bank, safe deposit or bank solicitor's strongroom anywhere in the world.</li> </ul> <p><b>We</b> will not pay more than £500 for any one claim by any other insurance.</p>	<p>20.</p> <ul style="list-style-type: none"> <li>a) Property more specifically insured.</li> <li>b) Property mainly used for business, trade profession or employment purposes.</li> </ul>
<p>21. Automatic sum insured increase in total limit for religious festivals and weddings.</p> <p>The <b>contents</b> total limit is automatically increased for gifts and provisions:</p> <ul style="list-style-type: none"> <li>i. during the period 30 days before and 30 days after a recognised religious festival.</li> <li>ii. during the period 30 days before and 30 days after <b>your</b> or <b>your family's</b> wedding.</li> </ul> <p><b>We</b> will not pay more than 10% of the total limit for <b>contents</b> for any one claim.</p>	

What is covered	What is not covered
<p>22. Visitors' <b>personal effects</b>.</p> <p>Loss or damage by causes 1-11 to visitors' <b>personal effects</b> whilst contained within the <b>home</b>.</p> <p><b>We</b> will not pay more than £500 for each visitor for any one claim.</p>	<p>22. Loss or damage specifically excluded under <b>contents</b> standard cover.</p>
<p>23. <b>Domestic staff's personal effects</b>.</p> <p>Loss or damage by causes 1-11 to <b>domestic staff's personal effects</b> contained within the <b>home</b>.</p> <p><b>We</b> will not pay more than £500 for each member of <b>domestic staff</b> for any one claim.</p>	<p>23. Loss or damage specifically excluded under <b>contents</b> standard cover.</p>
<p>24. Frozen food.</p> <p>Loss or damage to food in the cold chamber of any refrigerator or deep freeze cabinet which is made unfit for human consumption by:</p> <ul style="list-style-type: none"> <li>i. a change in temperature.</li> <li>ii. contamination by refrigerant or refrigerant fumes.</li> </ul> <p>The refrigerator or deep freeze cabinet must be:</p> <ul style="list-style-type: none"> <li>1. in the <b>home</b>.</li> <li>2. owned by or the responsibility of <b>you</b> or <b>your family</b>.</li> </ul>	<p>24. Loss or damage resulting from:</p> <ul style="list-style-type: none"> <li>a) the deliberate act of <b>you</b> or <b>your family</b> or any electricity supplier.</li> <li>b) strike, lock-out or industrial dispute.</li> <li>c) property more specifically insured by any other insurance.</li> <li>d) property mainly used for business, trade profession or employment purposes.</li> </ul>
<p>25. Jury service.</p> <p>We will pay a benefit to you or your spouse or domestic partner at the rate of £25 per day for each day or part of a day that you or your spouse or domestic partner is called to serve as a juror in a court of law up to a maximum amount of £500.</p>	

What is covered	What is not covered
<p>26. Fatal accident.</p> <p>If <b>you</b> or <b>your</b> domestic partner living with <b>you</b> suffers accidental injury which proves fatal within 12 months of occurrence within the United Kingdom, the Channel Islands or the Isle of Man as a result of:</p> <ol style="list-style-type: none"> <li>i. accident or assault.</li> <li>ii. fire in the <b>home</b>.</li> <li>iii. an accident whilst travelling as a passenger on a public service vehicle.</li> <li>iv. assault in the street during the <b>period of insurance</b> which proves fatal within 12 months of its occurrence. <b>We</b> will pay £5,000 to the deceased's legal personal representative(s).</li> </ol>	<p>26. <b>We</b> will not pay where the person is over the age of 75 years.</p>
<p>27. Liability to <b>domestic staff</b>. Any amount that <b>you</b> or <b>your family</b> become legally liable to pay as compensation (including claimant's costs and expenses) for death, bodily injury or illness (including death) of any <b>domestic staff</b> within the United Kingdom, the Channel Islands and the Isle of Man.</p> <p><b>We</b> will not pay more than £5,000,000 in respect of all compensation (which includes costs and expenses agreed by <b>us</b> in writing) for any claim or series of claims arising from any one event, one source or original cause.</p>	<p>27. <b>Your</b> or <b>your family's</b> legal liability to pay compensation or costs for bodily injury (including death) sustained by any <b>domestic staff</b> when the <b>domestic staff</b> are:</p> <ol style="list-style-type: none"> <li>i. carried in or upon a vehicle.</li> <li>ii. entering, getting onto or alighting from a vehicle where such bodily injury or illness (including death) is caused by or arises out of the use by <b>you</b> or <b>your family</b> of a vehicle. For the purpose of this exception the expressions 'vehicle' and 'use' have the same meaning as in the Road Traffic Act 1998 or similar legislation.</li> <li>iii. loss of or damage to material property belonging to <b>you</b> or <b>your family</b> or under <b>your</b> charge or control.</li> <li>iv. a contractual obligation.</li> <li>v. any caravan whilst being towed.</li> <li>vi. the use of firearms other than sporting guns used for sporting purposes.</li> <li>vii. the use of horses for racing, steeple chasing or hunting.</li> <li>viii. loss or corruption of data directly or indirectly caused by the failure of malfunction of electronic equipment belonging to <b>you</b> or <b>your family</b> or under <b>your</b> charge or control.</li> </ol>

What is covered	What is not covered
<p>28. Tenants liability. (applicable if the <b>home</b> is rented)</p> <p>Any amount that <b>you</b> or <b>your family</b> become legally liable to pay as tenant of the <b>home</b> in respect of:</p> <ul style="list-style-type: none"> <li>i. damage to the <b>buildings</b> by any cause specified under <b>buildings</b> standard cover of this <b>policy</b>.</li> <li>ii. accidental damage to cables, drain inspection covers or underground drains, pipes or tanks providing a service to or from the <b>home</b>.</li> <li>iii. accidental breakage of: <ul style="list-style-type: none"> <li>1) fixed glass in: <ul style="list-style-type: none"> <li>a) windows.</li> <li>b) doors.</li> <li>c) fanlights.</li> <li>d) skylights.</li> <li>e) greenhouses.</li> <li>f) conservatories.</li> <li>g) verandahs.</li> </ul> </li> <li>2) fixed ceramic hobs or hob covers.</li> <li>3) fixed sanitaryware and bathroom fittings.</li> </ul> </li> </ul> <p><b>We</b> will not pay more than 20% of the total limit for <b>contents</b> for any claim or series of claims arising from any one event, one source or original cause.</p>	<p>28. Loss or damage to gates, hedges and fences.</p>
<p>29. Liability to the public.</p> <p>Any amount that <b>you</b> or <b>your family</b> become legally liable to pay as compensation (including claimant's costs and expenses) occurring during the <b>period of insurance</b> in respect of accidental:</p> <ul style="list-style-type: none"> <li>i. death, bodily injury or illness of any person not an employee of either <b>you</b> or <b>your family</b>.</li> </ul>	<p>29. Legal liability to pay compensation or costs arising from:</p> <ul style="list-style-type: none"> <li>a) any business, trade profession or employment.</li> <li>b) the transmission of any communicable disease or virus by <b>you</b> or <b>your family</b>.</li> <li>c) the ownership, possession or use of any mechanically propelled vehicle (which includes motorcycles, children's motorcycles, children's motor cars, quad bikes, children's quad bikes and mobility scooters) but <b>we</b></li> </ul>

## What is covered

ii. damage to property not belonging to or in the custody or control of **you** or **your family** or **domestic staff** and arising from:

- 1) the occupation of the **home** (but not its ownership).
- 2) the private pursuits of **you** or **your family**.
- 3) the employment by **you** or **your family** of **domestic staff**.

**We** will not pay more than £2,000,000 (which includes costs and expenses agreed by **us** in writing) for any claim or series of claims arising from any one event, one source or original cause.

## What is not covered

will cover liability arising from the ownership, possession or use of lawn mowers or garden implements within the boundaries of the land belonging to the **home**, wheelchairs and models.

- d) the ownership, possession or use of watercraft (which includes sailboards and windsurfers) aircraft, caravans and trailers but **we** will cover liability arising from the ownership, possession or use of model toys and hand or foot propelled watercraft under 5 metres in length and surfboards.
- e) the ownership, possession or use of an animal of a dangerous species or specially controlled dog (as defined in the Animals Act 1971 or any other legislation, including subsequent legislation of similar intent, if applicable).
- f) any action for damages brought in a court outside the United Kingdom, the Channel Islands or Isle of Man.
- g) loss of or damage to material property belonging to **you** or **your family** or under **your** charge or control.
- h) ownership, possession or use of any living creature other than domestic animals.
- i) the ownership or occupation of land or buildings other than the **home**.
- j) a contractual obligation.
- k) the use of firearms other than sporting guns used for sporting purposes.
- l) the use of horses for polo playing, racing, steeplechasing or hunting.
- m) loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to **you** or **your family** or under **your** charge or control.

What is covered	What is not covered
<p>30. Unrecovered damages.</p> <p><b>We</b> will pay the amount of any award of damages made in <b>your</b> or <b>your family's</b> favour which:</p> <ul style="list-style-type: none"> <li>i. is in respect of death, bodily injury or illness or damage to property of such nature that <b>you</b> or <b>your family</b> would have been entitled to indemnity under Liability to the Public had <b>you</b> or <b>your family</b> been responsible for the injury or damage.</li> <li>ii. is made by a court within the United Kingdom, the Isle of Man or the Channel Islands.</li> <li>iii. is still outstanding six months after the date on which it is made.</li> <li>iv. is not the subject of an appeal.</li> </ul> <p><b>We</b> will not pay more than £2,000,000 in respect of any one award.</p>	
<p>31. Emergency entry.</p> <p>Loss or damage to the <b>contents</b> caused when the Fire, Police or Ambulance service has to force an entry to the <b>buildings</b> because of an emergency involving <b>you</b> or <b>your family</b>.</p>	

# Contents additional cover

Your policy schedule will show if you have selected this cover.

What is covered	What is not covered
<p>32. Accidental loss or damage to <b>contents</b> whilst in the <b>home</b>.</p>	<p>32. Any loss or damage specifically excluded under <b>contents</b>. Standard cover accidental loss or damage:</p> <ul style="list-style-type: none"><li>a) by mechanical or electrical breakdown or failure.</li><li>b) arising from the cost of remaking any film, disc or tape or the value of any information contained on it.</li><li>c) caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing.</li><li>d) by chewing, scratching, tearing, vomiting or fouling by domestic pets.</li><li>e) by wear and tear.</li><li>f) by rot fungus, insects or vermin.</li><li>g) by the action of light or any ongoing atmospheric or climatic condition.</li><li>h) by any gradually operating cause.</li><li>i) to food, drink or plants.</li><li>j) specifically provided for under <b>contents</b> standard cover.</li><li>k) to computers or computer equipment:<ul style="list-style-type: none"><li>i. by erasure or distortion of data.</li><li>ii. by accidental erasure or mislaying or misfiling of documents or records.</li><li>iii. by viruses.</li><li>iv. by contamination.</li></ul></li><li>l) arising from depreciation in value or by indirect losses which result from the incident that caused <b>you</b> to claim.</li></ul>

What is covered	What is not covered
	<ul style="list-style-type: none"> <li>m) while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>n) from the <b>home</b> if any part of it is occupied by anyone other than <b>you</b> or <b>your family</b> unless there has been forcible and violent entry into or exit from the <b>home</b>.</li> <li>o) by any cover listed elsewhere in the <b>contents</b> section and which is specifically excluded by that cover.</li> </ul>
<p>33. House removal.</p> <p>Accidental loss or damage to <b>contents</b> whilst in the course of removal by professional removal contractors from the <b>home</b> to any new private residence within the United Kingdom, the Channel Islands or the Isle of Man.</p>	<p>33. Accidental loss or damage:</p> <ul style="list-style-type: none"> <li>a) to money.</li> <li>b) to china, glass, porcelain or any other item of earthenware unless packed by professional removal contractors.</li> <li>c) to jewellery.</li> <li>d) during sea transit.</li> <li>e) whilst the <b>contents</b> are in storage.</li> <li>f) by mechanical or electrical breakdown or failure.</li> </ul>

## Personal possessions

**Your policy** schedule will show if **you** have selected this cover.

### What are personal possessions?

All of the following things are included provided that they belong to **you** or **your family** or **you** or **they** are legally responsible for them and the items are mainly used for private purposes.

### Personal effects

This means clothes and articles of a strictly personal nature likely to be worn, used or carried, for example mp3 players, mobile phones and sports equipment. It does not include **valuables**, **money** or **pedal cycles**.

### Valuables

This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which includes video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.

### Money

This means coins and bank notes in current use, cheques, postal orders, postage stamps which are not part of a collection, trading stamps, premium bonds, saving stamps or certificates, luncheon vouchers, record, book or similar tokens, money orders, travel tickets including season tickets, petrol coupons, gift tokens, phonecards, pre-booked event and entertainment tickets and electronic money cards.

## Personal possessions in a bank

A reduced premium rate applies for items permanently kept in a bank or safety deposit facility. **We** must be notified prior to their removal otherwise no cover will be operative when the item(s) are removed.

### What is the most we will pay?

**We** will not pay more than the total limit shown in total for **personal possessions** in **your policy** for any one claim.

NB: The total limit for **personal possessions** is included within the total limit for **contents** cover and is not in addition to it.

The following limits apply:

For money – £500

For theft from an unattended motor vehicle – £1000

For any one unspecified item - £2000 unless the item is specified. When specified, an item is insured up to the amount shown on **your policy** schedule.

## What is covered

1. Loss or damage to **valuables, money** and **personal effects** belonging to **you** or **your family** whilst:
  - i) anywhere in Europe, Jordan, Madeira, the Canary and/or Mediterranean Islands and those countries bordering the Mediterranean.
  - ii) anywhere else in the world for up to 90 days during any **period of insurance**.

## What is not covered

1. The amount of the **excess** shown in the schedule
- Loss or damage:
- a) arising from the cost of remaking any film, disc or tape or the value of any information contained on it.
  - b) caused by or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering.
  - c) caused by chewing, scratching, tearing, vomiting or fouling by domestic pets.
  - d) caused by rot fungus insects or vermin.
  - e) caused by any gradually operating cause or wear and tear.
  - f) to items not in the care, custody or control of **you** or **your family** or an authorised person.
  - g) caused by theft or attempted theft from an unlocked hotel room.
  - h) by depreciation in value or by indirect losses which result from the incident that caused **you** to claim.
  - i) by mechanical or electrical breakdown or failure.
  - j) to watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motorcycles, children's motorcycles, children's motor cars, quad bikes, children's quad bikes and mobility scooters) but lawnmowers, garden implements and wheelchairs, models and toys are covered.
  - k) to parts, accessories, tools and fitted radios, cassette players and compact disc players for the things excluded in (j) above.
  - l) to any property mainly used for business trade profession or employment purpose.
  - m) to plants or any living creature.
  - n) to documents.

What is covered	What is not covered
	<p>o) where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.</p> <p>p) specifically provided for elsewhere in this <b>policy</b>.</p> <p>q) to computers or computer equipment:</p> <ol style="list-style-type: none"> <li>i. by erasure or distortion of data.</li> <li>ii. by accidental erasure or mislaying or misfiling of documents or records.</li> <li>iii. by viruses.</li> <li>iv. by contamination.</li> </ol> <p>r) while the <b>home</b> is left <b>unoccupied</b> or <b>unfurnished</b>.</p> <p>s) to property more specifically insured by any other insurance.</p> <p>t) to lottery tickets and raffle tickets.</p> <p>u) theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> <li>- someone aged 16 or over was in the motor vehicle or</li> <li>- the motor vehicle was securely locked and</li> <li>- force and violence were used to get into the motor vehicle and</li> <li>- the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.</li> </ul> <p>v) loss or damage from <b>your home</b> if any part of it is occupied by anyone other than <b>you</b> or <b>your family</b> unless there has been forcible and violent entry into or exit from the <b>home</b>.</p>

What is covered	What is not covered
<p>2. Credit card liability.</p> <p><b>You or your family's</b> liability under the terms of any credit card, cheque card, or cash dispenser card agreement as a direct result of its theft and following its unauthorised use by any person not related to or residing with <b>you</b>.</p> <p><b>We</b> will not pay any more than £500 for any one claim.</p> <p>Do not forget to urgently inform the Police and issuing authorities in the event of a loss.</p>	<p>2. Any loss or claim:</p> <p>a) unless <b>you</b> and <b>your family</b> have complied with the terms and conditions of the issuing authority.</p> <p>b) due to accounting errors or omissions.</p>

## Pedal cycles

**Your policy** schedule will show if **you** have selected this cover.

What is covered	What is not covered
<p>1. Loss or damage to <b>pedal cycles</b> belonging to <b>you</b> or <b>your family</b> whilst:</p> <p>i) anywhere in the United Kingdom (unless <b>your</b> schedule shows cover for <b>pedal cycles</b> is restricted to the <b>home</b> only), Europe, Jordan, Madeira, the Canary and/or Mediterranean Islands and those countries bordering the Mediterranean.</p> <p>ii) anywhere else in the world for up to 90 days during any <b>period of insurance</b>.</p>	<p>1. The amount of the <b>excess</b> shown in the schedule</p> <p>Loss or damage:</p> <p>a) to motorised <b>pedal cycles</b>.</p> <p>b) arising from <b>pedal cycles</b> used for racing, pacemaking or testing of any kind or while practicing for any of them.</p> <p>c) by theft of any unattended <b>pedal cycles</b> unless in a locked building or secured by a suitable locking device to a permanent structure or motor vehicle.</p> <p>d) to accessories or parts of <b>pedal cycles</b> unless the <b>pedal cycle</b> is stolen or damaged at the same time.</p> <p>e) caused by a gradually operating cause, wear and tear or loss of value.</p>

What is covered	What is not covered
	f) caused by rot, fungus or insects. g) caused by or in the process of cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering. h) by mechanical breakdown. i) by depreciation in value or by indirect losses which result from the incident that caused <b>you</b> to claim.

## Buildings standard cover

**Your policy** schedule will show if **you** have selected this cover.

What is the most **we** will pay?

**We** will not pay in total more than the total limit shown for **buildings** in **your policy** schedule for any one claim under causes 1–11. For covers 13, 14, 17, 18 and 20, we will pay up to the **buildings** total limit and for covers 12, 15, 16 and 19, **we** will pay up to the limits shown.

What is covered	What is not covered
Loss or damage to the <b>buildings</b> by the following causes:	The amount of the <b>excess</b> shown in the schedule except for cover 19.
1. Storm or flood.  Storm means very windy conditions accompanied by heavy rain, hail or snow. Heavy rain alone does not constitute a storm.	1. Loss or damage: a) by subsidence, ground heave or landslide. b) to gates, hedges, fences, drives or paths. c) to radio, television, aerials or satellite dishes. d) by frost.

What is covered	What is not covered
<p>2. Escape of water from or frost damage to:</p> <p>i. a fixed:</p> <ul style="list-style-type: none"> <li>a) water installation.</li> <li>b) drainage installation.</li> <li>c) heating installation.</li> </ul> <p>ii. a washing machine, dishwasher, water bed, refrigerator or deep freezer cabinet.</p> <p><b>We</b> will also pay the necessary reasonable costs that <b>you</b> incur in locating the source of the damage including the reinstatement of any wall, floor or ceiling removed or damaged during the search but <b>we</b> will not pay more than £1,000 for locating the source of damage for any one claim.</p> <p>Damage caused by the escape of water is covered but damage to the items themselves is only covered if the insured cause or cover is operative.</p>	<p>2. Loss or damage</p> <ul style="list-style-type: none"> <li>a) while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> <li>b) by subsidence, ground heave or landslip</li> <li>c) by dry rot.</li> </ul>
<p>3. Escape of oil from a fixed oil-fired heating installation including smoke and smudge damage by vaporisation due to a defective oil-fired heating installation.</p> <p><b>We</b> will also pay the necessary and reasonable costs that <b>you</b> incur in locating the source of the damage including the reinstatement of any wall, floor or ceiling if removed or damaged during the search but <b>we</b> will not pay more than £1,000 for locating the source of damage for any one claim.</p> <p>Damage caused by the escape of oil is covered but damage to the installation is only covered if an insured cause or cover is operative.</p>	<p>3. Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p>

What is covered	What is not covered
<p>4. Subsidence or ground heave of the site on which the <b>buildings</b> stand or landslip.</p> <p>Damage to <b>your home</b> caused by the ground moving is covered whether this movement is downwards due to subsidence, upwards due to heave or sideways due to landslip. Subsidence is the downward movement of a building foundation caused by loss of support of the site beneath the foundations. This is usually associated with volumetric changes in the subsoil and is covered by the <b>policy</b>. Settlement is movement due to the distribution or re-distribution loading and stresses within the various elements of construction. This usually occurs in the early stages of the life of the <b>building</b>, it is not normally a continuing problem and is not covered by the <b>policy</b>.</p>	<p>4. Loss or damage:</p> <ul style="list-style-type: none"> <li>a) caused by normal settlement, shrinkage or expansion.</li> <li>b) resulting from coastal or river bank erosion.</li> <li>c) arising from construction, structural alteration, repair or demolition.</li> <li>d) arising from the use of defective materials, defective design or faulty workmanship.</li> <li>e) to boundary and garden walls, terraces, gates, hedges and fences, paths and drives, patios, tennis hard courts and swimming pools unless the <b>home</b> has been damaged at the same time by the same cause.</li> <li>f) to or resulting from movement of solid floor slabs and non load-bearing walls unless the foundations beneath the load-bearing walls of the <b>home</b> are damaged at the same time by the same cause.</li> <li>g) the amount of the <b>excess</b> shown in the schedule for subsidence, heave and landslip.</li> </ul>
<p>5. Theft or attempted theft.</p>	<p>5. Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p> <p>Loss or damage when <b>your home</b> is occupied by anyone other than <b>you</b> or <b>your family</b> unless force and violence has been used to get into <b>your home</b>.</p>
<p>6. Collision by:</p> <ul style="list-style-type: none"> <li>i. aircraft.</li> <li>ii. aerial devices.</li> <li>iii. road or rail vehicles.</li> <li>iv. animals.</li> </ul> <p>(or anything dropped from them).</p>	<p>6. Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>a) domestic pets.</li> <li>b) insects.</li> </ul>

What is covered	What is not covered
7. Falling trees or branches.	7. a) The cost of removal if the fallen tree or branch has not caused damage to the <b>buildings</b> . b) loss or damage caused during tree felling, lopping or topping.
8. Breakage or collapse of: i. satellite dishes. ii. television or radio aerials, aerial fittings or masts. iii. lampposts. iv. telegraph poles. v. electricity pylons, poles or overhead cables.	8. Loss or damage to the items themselves. Certain items may be covered under the <b>contents</b> standard cover section.
9. Fire, smoke, explosion, lightning, earthquake.	9. Smoke damage arising gradually out of repeated exposure.
10. Malicious persons or vandals.	10. Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b> .
11. Riot, civil commotion, strikes, labour and political disturbances.	

What is covered	What is not covered
<p>12. Debris removal and <b>buildings</b> fees.</p> <p>Necessary expenses for rebuilding or repairing the <b>buildings</b> as a result of damage covered by <b>buildings</b> standard cover for:</p> <ul style="list-style-type: none"> <li>i. architects, surveyors, consulting engineers and legal fees.</li> <li>ii. the cost of clearing debris from the site or demolishing or shoring up the <b>buildings</b>.</li> <li>iii. the cost to comply with government or local authority requirements.</li> </ul> <p><b>We</b> will not pay more than 10% of the total limit for <b>buildings</b> for any one claim.</p>	
<p>13. Service pipes and cables.</p> <p>Accidental damage to:</p> <ul style="list-style-type: none"> <li>i. cables.</li> <li>ii. drain inspection covers.</li> <li>iii. underground drains, pipes or tanks providing services to or from the <b>home</b> and for which <b>you</b> are responsible.</li> </ul> <p><b>We</b> will also pay up to £1,000 for any one claim for necessary and reasonable costs that <b>you</b> incur in locating the source of the damage including the reinstatement of any wall, drive, fence or path removed or damaged during the search.</p>	<p>13. If it is discovered that the cause is not accidental damage then unless one of the other causes is operative there will be no cover.</p> <p>Cover for accidental loss of metered water may apply under <b>contents</b> standard cover cause 16.</p> <p>Damage by any cover listed elsewhere in the <b>buildings</b> section which is specifically excluded under that cover.</p> <p>Damage caused by a coast or riverbank being worn away.</p> <p>Damage caused by or from demolition, alteration or repair to <b>your home</b>.</p> <p>Damage caused by or from poor or faulty design, workmanship or materials.</p>

What is covered	What is not covered
<p>14. Glass and sanitaryware.</p> <p>Accidental breakage of:</p> <ul style="list-style-type: none"> <li>i. fixed glass in: <ul style="list-style-type: none"> <li>a) windows.</li> <li>b) doors.</li> <li>c) fanlights.</li> <li>d) skylights.</li> <li>e) greenhouses.</li> <li>f) conservatories.</li> <li>g) verandahs.</li> </ul> </li> <li>ii. fixed ceramic hobs or hob covers.</li> <li>iii. fixed sanitaryware and bathroom fittings.</li> </ul>	<p>14. a) Loss or damage while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p> <p>b) Damage to property that does not form part of the <b>home</b>.</p>
<p>15. Replacement of locks.</p> <p><b>We</b> will pay for the cost of replacing keys and locks or lock mechanisms to:</p> <ul style="list-style-type: none"> <li>i. external doors and windows of the <b>home</b>, following the theft of their keys.</li> <li>ii. a safe within or an alarm protecting the <b>home</b> following the theft of their keys.</li> </ul> <p><b>We</b> will not pay more than £250 for any one claim.</p>	<p>15. The cost of replacing keys and locks to a garage or <b>outbuilding</b>.</p> <p><b>We</b> will only pay under <b>contents</b> standard cover or <b>buildings</b> standard cover if both sections are insured for any one claim.</p>

What is covered	What is not covered
<p>16. Alternative accommodation.</p> <p>While the <b>home</b> cannot be lived in because of loss or damage covered under <b>buildings</b> standard cover.</p> <p><b>We will pay for:</b></p> <ol style="list-style-type: none"> <li>i. the reasonable increased cost of alternative accommodation for <b>you</b> and <b>your family</b> and <b>your</b> domestic pets or</li> <li>ii. the amount of rent <b>you</b> and <b>your family</b> lose.</li> </ol> <p><b>We will not pay more than 20% of the total limit for buildings</b> for any one claim.</p>	
<p>17. Emergency entry.</p> <p>Loss or damage to the <b>buildings</b> caused when the fire, police or ambulance service has to force an entry to the <b>buildings</b> because of an emergency involving <b>you</b> or <b>your family</b>.</p>	
<p>18. Contracting purchaser.</p> <p>If <b>you</b> have contracted to sell the <b>home</b> the purchaser shall have the full protection of <b>your policy</b> in respect of the <b>buildings</b> up to the date of completion of the purchase, as long as the <b>home</b> is not covered by any other insurance.</p>	
<p>19. Property owner's liability.</p> <p>Any amount that <b>you</b> or <b>your family</b> become legally liable to pay as compensation (including claimant's costs and expenses) arising from <b>your</b> ownership (but not occupation) of the premises which causes accidental bodily injury including death, disease and injury to any person or damage to property.</p> <p><b>We will not pay more than £2,000,000</b> (including costs and expenses agreed by <b>us</b> in writing) for any claim or series of claims arising from any one event or one source or original cause.</p>	<p>19. <b>Your</b> legal liability to pay compensation arising directly or indirectly from:</p> <ol style="list-style-type: none"> <li>a) an agreement which imposes a liability on <b>you</b> which <b>you</b> would not be under in the absence of such agreement.</li> <li>b) the use or occupation of the <b>home</b> for any business trade, profession or employment.</li> <li>c) death or bodily injury, illness or disease to any person who is a member of <b>your family</b> residing with <b>you</b> or any person under a contract of service.</li> </ol>

What is covered	What is not covered
	<ul style="list-style-type: none"> <li>d) damage to property belonging to or under the control of <b>you</b> or a member of <b>your</b> family permanently residing with <b>you</b>.</li> <li>e) death, bodily injury or damage caused by lifts, hoists or vehicles other than motorised gardening equipment.</li> <li>f) defective work carried out by <b>you</b> or <b>your</b> family or on <b>your</b> behalf to any private residence within the United Kingdom, the Isle of Man or the Channel Islands disposed of by <b>you</b> or <b>your</b> family before the occurrence of bodily injury or damage in connection with such private residence.</li> <li>g) if <b>you</b> are entitled to indemnity under another insurance policy.</li> <li>h) arising more than seven years after this policy has expired or been cancelled.</li> <li>i) for the cost of rectifying any fault or alleged fault.</li> </ul>

## Buildings additional cover

Your policy schedule will show if you have selected this cover.

What is covered	What is not covered
<p>20. Accidental damage to the <b>buildings</b>.</p>	<p>20. Accidental damage:</p> <ul style="list-style-type: none"> <li>a) specifically excluded under <b>buildings</b> standard cover.</li> <li>b) by frost.</li> <li>c) by wear and tear or gradually developing deterioration, settlement or shrinkage of the <b>buildings</b>.</li> <li>d) by fungus, insects or vermin, wet or dry rot.</li> <li>e) by chewing, scratching, tearing, vomiting or fouling by domestic pets.</li> <li>f) by mechanical or electrical breakdown or failure.</li> </ul>

What is covered	What is not covered
	<p>g) specifically covered elsewhere in this <b>policy</b>.</p> <p>h) arising from the alteration or extension of the <b>buildings</b> or the cost of maintenance or routine decoration.</p> <p>i) arising from faulty workmanship, defective design or use of defective materials.</p> <p>j) whilst the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p> <p>k) when <b>your home</b> is occupied by anyone other than <b>you</b> or <b>your family</b>.</p> <p>l) caused by a coast or riverbank being worn away.</p>

## Legal Expenses Policy

Please note – This optional cover only applies if it is shown on **your** policy schedule.

This insurance **policy** is managed and provided by Arc Legal Assistance Limited and is underwritten by Inter Partner Assistance SA, on whose behalf **we** act.

The insurance covers **advisers' costs** and other costs and expenses as detailed under the separate sections of cover, up to the **limit of indemnity** which is £50,000 where:

- a) The **insured incident** takes place within the period of insurance and within the **territorial limits**, and
- b) The **legal action** takes place in the territorial limits.

Once **your** claim has been accepted, **we** will appoint one of **our** panel of solicitors, or their agents, to handle **your** case. Should **you** wish to appoint **your** own adviser, you can only do so once court proceedings are issued or a **conflict of interest** arises and **you** must obtain approval from us before proceeding. If **you** do not obtain **our** approval **your** claim will be rejected. Where **we** agree to **your** own choice of **adviser**

**you** will be liable to pay any **advisers' costs** over and above **our standard advisers' costs**.

### Definitions

Throughout this section, **your** legal expenses policy has certain words and phrases which have special meaning and these are explained below:

#### Adviser

**Our** specialist panel of solicitors or their agents appointed by **us** to act for **you**, or, where agreed by **us**, another legal representative nominated by **you**.

#### Advisers' costs

Legal and accountancy fees and costs incurred by the **adviser**. Third party's costs shall be covered if awarded against **you**.

#### Conflict of interest

There is a **conflict of interest** if **we** administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

#### H M Revenue and Customs full enquiry

An extensive examination by HM Revenue & Customs under section 9A of the Taxes Management Act 1970 into all aspects of **your** PAYE income or gains.

### **Insured incident**

The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one insured incident shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or by time.

In a claim arising from an **H M Revenue and Customs full enquiry**, the **insured incident** shall be deemed to be the date H M Revenue and Customs issue a formal notice to you notifying of a full enquiry into **your** non-business affairs.

### **Insured period**

The period of insurance declared to **us** by Castle Cover.

### **Insurance providers**

Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group.

### **Legal action(s)**

The pursuit or defence of civil legal cases for damages or injunctions, or the defence of motor prosecutions.

### **Limit of indemnity**

The maximum amount payable in respect of an **insured incident**.

### **Standard advisers' costs**

The level of **advisers' costs** that would normally be incurred in using a nominated **adviser** of **our** choice.

### **Territorial limits**

- Contract pursuit and defence, personal injury and clinical negligence sections of cover: European Union.
- All other areas of cover: Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

**We/us/our** - Arc Legal Assistance Ltd.

**You/your** – The persons named on the home policy schedule, residing at the property being insured, together with members of the family permanently residing there.

If **you** die **your** personal representatives will be covered to pursue or defend cases covered by this insurance on **your** behalf that arose prior to **your** death.

### **How to make a claim**

As soon as **you** have a legal problem that **you** may require assistance with under this insurance, **you** should telephone the legal claims number on 0845 840 0097 and quote 'Castle Cover Home Legal Expenses'.

Specialist solicitors are at hand to help **you**. If **you** need a solicitor or accountant to act for **you** and **your** problem is covered under this insurance, the helpline will ask **you** to complete and submit a claim form online by visiting [www.arclegal.co.uk/informationcentre](http://www.arclegal.co.uk/informationcentre). Alternatively, they will send a claim form to **you**. If **your** problem is not covered under this insurance, the helpline may be able to offer **you** assistance under a private funding arrangement.

In general terms, **you** are required to immediately notify **us** of any potential claim or circumstances which may give rise to a claim. If **you** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the legal claims number.

### **What is covered**

Contract pursuit and contract defence

### **What is insured**

- **Adviser's costs** to pursue a **legal action** following a breach of a contract **you** have for buying or renting goods or services for **your** private use. This includes the purchase of **your** main home.
- **Adviser's costs** to defend a **legal action** brought against **you** following a breach of a contract **you** have for selling goods (in a private capacity) for the private and personal use of another person. This includes the sale of **your** main home.

## What is not insured

### Claims:

- Where the breach of contract occurred within the first 90 days after **you** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.
- Involving a vehicle owned by **you** or which **you** are legally responsible for.
- In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.

## Personal injury

### What is insured

**Adviser's costs** to pursue a **legal action** for financial compensation for damages following an accident resulting in **your** personal injury or death against the person or organisation directly responsible.

### What is not insured

#### Claims:

- Arising from medical or clinical treatment, advice, assistance or care.
- Arising from stress, psychological or emotional injury.
- Arising from illness, personal injury or death which are caused gradually or are not caused by a specific event.
- Involving a vehicle owned or driven by **you**.

## Clinical negligence

### What is insured

**Adviser's costs** to pursue a **legal action** for financial compensation for damages following clinical negligence resulting in **your** personal injury or death against the person or organisation directly responsible.

## What is not insured

### Claims:

- Arising from stress, psychological or emotional injury.

## Employment disputes

### What is insured

- **Adviser's costs** to pursue a **legal action** brought before an employment tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach of **your** contract of employment.

### What is not insured

#### Claims:

- Where the breach of contract occurred within the first 90 days after **you** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.
- For **adviser's costs** of any disciplinary, investigatory or grievance procedure connected with **your** contract of employment or the costs associated with any compromise agreement.
- Where the breach of contract is alleged to have commenced or to have continued after termination of **your** employment.
- For an allegation of less favourable treatment between men and women in terms of pay and conditions of employment.
- For **adviser's costs** awarded by an employment or employment appeals tribunal that **you** are ordered or agree to pay.
- For any hearing fees and issue fees which **you** may be required to pay in order to bring a claim at an employment tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man).

## Property protection

### What is insured

- **Adviser's costs** to pursue a **legal action** for nuisance or trespass against the person or organisation infringing **your** legal rights in relation to your main home. This section does not extend to divorce or matrimonial matters.
- **Adviser's costs** to pursue a **legal action** for financial compensation for damages against a person or organisation that causes physical damage to **your** main home. The damage must have been caused after **you** first purchased this insurance.

### What is not insured

#### Claims:

- Where the nuisance or trespass started within 90 days of the first purchase of this insurance or the purchase of similar insurance which expired immediately before this insurance began
- In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.

## Tax investigation

### What is insured

**Adviser's costs** incurred by an accountant if **you** are subject to an **H M Revenue and Customs** full enquiry into **your** personal income tax position.

This cover applies only if **you** have:

- a. Maintained proper, complete, truthful and up to date records.
- b. Made all returns at the due time without having to pay any penalty.
- c. Provided all information that the **H M Revenue and Customs** reasonably requires.

### What is not insured

#### Claims:

- Where deliberate misstatements or omissions have been made to the authorities. In this event, **you** will be liable to pay all costs and fees.
- Where the Special Compliance Officer is investigating **your** affairs
- For accountancy fees which relate to **your** business trade or profession.
- In respect of income or gains which have been under-declared because of false representations or statements by **you**.
- For **adviser's costs** for any amendment after the tax return has initially been submitted to the **H M Revenue and Customs**.
- For **adviser's costs** arising after **you** receive a notice telling you that the enquiry has been completed.
- For enquiries into aspects of **your** tax return (aspect enquiries).

## Motor prosecution defence

### What is insured

**Adviser's costs** to defend a **legal action** in respect of a motoring offence, arising from **your** use of a vehicle. Pleas in mitigation are covered where there is a reasonable prospect of such a plea materially affecting the likely outcome and when it is in the public interest to do so. Support for such plea is solely at the discretion of us.

### What is not insured

#### Claims:

- For alleged road traffic offences where **you** did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of drink or non prescribed drugs.
- For **adviser's costs** where **you** are entitled to a grant of legal aid from the Legal Services Commission, or where funding is available from another public body, a trade union, employer or any other insurance policy.
- For parking offences which **you** do not get penalty points on **your** licence for.

# Total legal - additional legal services

In this package **our** aim is to provide a wide ranging insured legal service. Inevitably there are areas where it is not possible to insure legal expenses, in particular those which everybody at some time faces, but which are nevertheless often expensive and sometimes unexpected.

Examples are:-

- Routine conveyancing costs arising from the sale or purchase of the home and re-mortgaging.
- Divorce and child custody issues.
- Wills and probate.

To help **you** deal with these and other matters which may arise **we** are able to give **you** access to discounted legal services provided by us in partnership with **our** panel of solicitors. **Our** panel of solicitors are one of the country's leading law firms with expertise in all areas where assistance is likely to be required.

If **you** would like to make use of the service please contact

0845 840 0097 and quote "Castle Cover Home Legal Expenses" for an initial telephone consultation which will be provided at no cost to **you**. **Our** panel of solicitors will give **you** a quotation for the likely cost of their representation and it will then be **your** decision whether you appoint them to act for **you**.

## Law assistance – The Arc legal document service

As an addition to **your** legal expenses cover **you** have access to law assistance, an online legal document service.

This will provide **you** with:

- Access to a range of free legal documents.
- A step by step walkthrough to assist **you** in completing the documents.

- Access to a variety of additional family law documents which **you** can try for free before purchasing.

The service can be accessed by visiting [www.lawassistance.co.uk/la/arc](http://www.lawassistance.co.uk/la/arc) where you can register your details using the voucher code: 10082

### General Exclusions

#### 1. There is no cover where

- The **insured incident** began to start or had started before **you** bought this insurance.
- **You** should have known when buying this insurance that the circumstances leading to a claim under this insurance already existed.
- An estimate of **your advisers' costs** of acting for **you** is more than the amount in dispute.
- **You** fail to give proper instructions to **us** or the **adviser** or fail to respond to a request for information or attendance by the **adviser**.
- Something **you** do or fail to do prejudices **your** position or the position of the **insurance providers** in connection with the **legal action**.
- **Advisers' costs** or any other costs and expenses incurred which have not been agreed in advance or are above those for which **we** have given **our** prior written approval.
- Where **you** have other legal expenses insurance cover.

#### 2. There is no cover for

- **Advisers' costs** or any other costs incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party or which are not necessary.
- The amount of **advisers' costs** in excess of **our standard advisers' costs** where **you** have decided to use an **adviser** of **your** own choice.
- Claims over loss or damage where that loss or damage is covered under another insurance.
- Claims made by or against **your** insurance advisor, the **insurance providers**, the **adviser** or **us**.

- Any claim **you** make which is false or fraudulent.
- Defending **legal actions** arising from anything **you** did deliberately or recklessly.
- Appeals without the prior written consent of **us**.
- The costs of any legal representative other than those of the **adviser** prior to the issue of court proceedings or a **conflict of interest** arising.
- Any costs which **you** incur and wish to recover which **you** cannot substantiate with documentary evidence.
- **Advisers' costs** if **your** claim is part of a class action or will be affected by or will affect the outcome of other claims.

### 3. There is no cover for any claim directly or indirectly arising from

- Patents, copyrights, trademarks, merchandise marks, service marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements and passing off.
- Planning law.
- Constructing buildings or altering their structure.
- Libel, slander or verbal injury.
- A dispute between **you** and someone **you** live with or have lived with.
- A lease or licence to use property or land.
- A venture for gain by **you** or **your** business partners.
- A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
- An application for a judicial review.
- A dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to **you**.
- Mining or quarrying.
- Subsidence – the downward movement of the site on which buildings are situated by a cause other than the weight of the buildings themselves.

- Heave – the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground.
- Landslip – the sudden movement of soil on a slope or gradual creep of a slope over a period of time.

## Conditions

### 1. Cancellation

#### Cancellation within 14 days of starting this policy

**You** have 14 days from either the start date of the policy or the date **you** receive the policy document (whichever date is later) to cancel this cover. **You** can cancel by writing to Castle Cover or phoning Castle Cover on 0800 519 10 20. Providing a claim has not been made, a full refund of **your** premium will be provided.

#### Cancellation after the 14 days

Cancellation can take place immediately or at a later date by phoning Castle Cover on 0800 519 10 20. If no claims have been made during the insured period, Castle Cover will refund a percentage of the premium paid in proportion to the period of insurance left unused.

If **you** breach the terms of this policy **we**, or anyone **we** authorise, may cancel the insurance by giving seven days notice in writing to **you** at the address shown on the schedule, or alternative address provided by you. No refund of premium shall be made.

### 2. Claims

- You** must notify us as soon as possible and within a maximum of 180 days once **you** become aware of the insured incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, our position has been prejudiced. To report a claim **you** must follow the instructions under 'How to make a claim' below.
- We** shall appoint the **adviser** to act on **your** behalf.
- We** may investigate the claim and take over and conduct the **legal action** in **your** name. Subject to **your** consent which must not be unreasonably withheld, **we** may reach a settlement of the **legal action**.

d) **You** must supply at **your** own expense all of the information which **we** require to decide whether a claim may be accepted. If court proceedings are issued or a conflict of interest arises, and **you** wish to nominate a legal representative to act for **you**, **you** may do so. Where **you** have elected to use a legal representative of **your** own choice **you** will be responsible for any **advisers' costs** in excess of our **standard advisers' costs**. The **adviser** must:

- i.) Represent **you** in accordance with our standard conditions of appointment
- ii.) Confirm in writing that he/she will enable **you** to comply with **your** obligations under this insurance and agree with us the rate at which his/her costs will be calculated.

If **we** cannot reach an agreement with the **adviser** over the terms of their appointment, the Law Society will be asked to nominate another legal representative and this nomination shall be binding.

e) The **adviser** must:

- i.) Provide a detailed view of your prospects of success including the prospects of enforcing any judgment obtained without charge.
- ii.) Keep us fully advised of all developments and provide such information as **we** may require.
- iii.) Keep us regularly advised of **advisers' costs** incurred.
- iv.) Advise us of any offers to settle and payments in to court. If against our advice such offers or payments are not accepted there shall be no further cover for **advisers' costs** unless we agree in our absolute discretion to allow the case to proceed.
- v.) Submit bills for assessment or certification by the appropriate body if requested by us.
- vi.) Attempt recovery of costs from third parties.
- vii.) Agree with us not to submit a bill for **advisers' costs** to the insurance providers until conclusion of the **legal action**.

f) In the event of a dispute arising as to **advisers' costs** we may require **you** to change **adviser**.

g) Insurance providers shall only be liable for costs for work expressly authorised by us in writing and undertaken while there are prospects of success as defined under condition 4 below.

h) **You** shall supply all information requested by the **adviser** and us.

i) **You** are responsible for any **advisers' costs** if **you** withdraw from the legal action without our prior consent. Any costs already paid under this insurance will be reimbursed by **you**.

j) **You** must instruct the **adviser** to provide us with all information that **we** ask for and report to us as **we** direct at their own cost.

### 3. Disputes

Subject to **your** right to refer a complaint to the Financial Ombudsman Service (see 'How to make a claim'), any dispute between **you** and us may, where **we** both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

### 4. Prospects of success

At any time **we** may form the view that **you** do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, **we** may decline support or any further support. In forming this view **we** may consider

- a) The amount of money at stake.
- b) Whether a person without legal expenses insurance would wish to pursue or defend the matter.
- c) The prospects of being able to enforce a judgment.
- d) Whether **your** interests could be better achieved in another way.

## 5. English law

This contract is governed by English law.

## 6. Language

The language for contractual terms and communication will be English.

## 7. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this act.

### Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 305958. You can check this on the FCA's register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

Inter Partner Assistance (IPA) is a branch of Inter Partner Assistance SA (IPA SA). IPA SA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority. Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA on request. IPA's FCA Register number is 202664. You can check this on the FCA's register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

IPA is a member of the Association of British Insurers.

### How to make a complaint

Castle Cover continually strives to provide the highest standard of service to you at all times. However, occasionally, things can go wrong and when this happens, Castle Cover is committed to sorting it out quickly.

## If your complaint concerns the service or advice at Castle Cover

If **you** wish to make a complaint about the service or the advice Castle Cover has provided (including information or documentation issued to you), please contact their Customer Relations team in writing at the following address:

Customer Relations Manager  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU

## If your complaint concerns the service provided by Arc Legal Assistance

**We**, at Arc, aim to get it right, first time, every time. If **we** make a mistake, **we** will try to put it right promptly.

If **you** are unhappy with the service that has been provided, **you** should contact us at the address below.

Arc Legal Assistance Ltd  
P O Box 8921  
Colchester  
CO4 5YD  
Tel 0844 770 9000  
Email: [enquiries@arclegal.co.uk](mailto:enquiries@arclegal.co.uk)

## If your complaint cannot be resolved

If **you** are not satisfied with the final decision from Castle Cover or Arc, **you** can write to –  
Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Alternatively, call **0845 080 1800** or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

Castle Cover and **your** insurer are covered by the independent Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)) or by writing to the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

## Garden Cover

**Your** policy schedule will show if **you** have selected this cover.

## The Insurer

UK General Insurance Ltd on behalf of: Ageas Insurance Limited, Registered in England and Wales No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

## Significant features and benefits

Loss or damage to fences, gates, hedges, lawns, patios, ponds, rockeries and walls that **you** own and are kept within the boundaries of **your home** caused by:

1. storm.
2. flood.
3. lightning or explosion.
4. theft.
5. fire.

6. television aerials, satellite dishes and tiles falling from the building.
7. malicious damage caused by any other person other than **you** or **your family**.
8. accidental damage caused by any other person other than **you** or **your family**.
9. branches falling from trees.
10. wild animals.

Loss of trees and plants that you own and are kept within the boundaries of your home caused by:

1. theft.

**We** will not pay more than £750 for any claim or series of claims arising from any one event or one source or original cause.

## Significant or unusual exclusions or limitations

1. You will pay the first £50 of all claims.
2. Loss or damage to trees or plants not caused by theft.
3. Damage caused by domestic animals, birds or pets.
4. Damage caused by frost.
5. Damage caused by subsidence, landslide or heave.
6. Damage caused by light or atmospheric conditions.
7. Damage caused by climatic conditions.
8. Damage caused by insects or vermin.
9. Damage caused by rot, mildew, fungus or poisoning.
10. Property being confiscated or destroyed by any government, public or local authority.
11. Liability of any kind.
12. Loss or damage to fish/other creatures/animals.
13. Loss or damage caused in connection with **your** trade or business profession.
14. Any items covered by any other insurance.

## Cancelling your cover

**You** will have 14 days from the date of purchase or receiving the policy document to cancel this policy with a full refund of premium (providing no claims have been made). In order to cancel, please telephone the Customer Services number 0800 519 10 20 or write to Customer Services, Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU. **You** can also cancel **your** policy at any other time and **you** will receive a partial refund of premium proportionate to the unexpired period of **your** policy providing **you** have not made a claim.

The insurer may cancel this insurance at any time by providing 14 days written notice to **you** at **your** own address and Castle Cover will refund the part of **your** premium which applies to the period of insurance **you** have left (providing no claims have been made).

## Garden claim notification

To make a claim, please contact the garden claims telephone number: **0800 952 7702**.

## How to complain

### Our promise of good service

Castle Cover strives to provide the highest standard of service to you at all times. However, occasionally, things can go wrong and when this happens, Castle Cover is committed to sorting it out quickly.

If **you** wish to make a complaint about the service Castle Cover has provided, please contact their Customer Relations team in writing at:

Customer Relations Manager  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU

### If your complaint concerns the service provided by your insurer

It is the intention to give **you** the best possible service but if **you** do have an enquiry or complaint about **your** insurance please contact:

Customer Relations Team  
PO Box 1193  
Doncaster  
DN1 9PW

Or telephone 0800 952 7702

A representative will make sure the matter is investigated straight away. Please quote the policy number, which appears on **your** schedule in all correspondence so that **you** will be given an efficient response. Calls will be recorded for training, compliance and claims purposes.

If **your** complaint cannot be resolved or if, for any reason, **you** are dissatisfied with the final response **you** receive from Castle Cover or **your** insurer, **you** should write within six months of the final response to:

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

Alternatively call 0845 080 1800 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

# Home Emergency insurance

Your **policy** schedule will show if **you** have selected this cover.

Intana, a trading style of Collinson Insurance Services Limited will provide the services and benefits described in this **policy**:

- during the **period of insurance**
- within the **geographical limits**
- following payment of the premium.

We will use the details that **you** have given **us** to provide the services and benefits set out in this policy, subject to the following terms, conditions and exclusions, together with any applicable endorsements. **You** should read all of these carefully, if **you** are unsure whether something is covered or excluded, please contact the company who sold **you** this **Policy**.

This **policy** is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

To ensure **we** are consistent in providing **our** customers with quality service, **we** may record **your** telephone call.

## The aims of this insurance

This insurance is a **home emergency policy** and not a Household **buildings** or **contents policy**. It should complement **your** household insurance policies, and provide benefits and services which are not normally available under these policies.

This Insurance does not cover normal day-to-day **home** maintenance which **you** should carry out or pay for, such as items which tend to gradually wear out over a period of time, or need periodic attention, for example the descaling of central heating pipes or the replacement of tap and cistern washers.

What **we** undertake to do is provide rapid, expert help if **you** suffer an **emergency** in **your home** arising from an incident covered under the **policy**. **We** will arrange for one of **our** **repairer(s)** on **our** nationwide list of approved tradesmen to attend and take action to stabilise the situation and remove the **emergency**.

## Meaning of words

Wherever the following words and phrases appear in this **policy** they will always have these meanings:

### Emergency repairs

Work undertaken by a **repairer** to resolve the **emergency** by completing a **temporary repair** which will resolve the **emergency** but will need to be replaced by a **permanent repair** to put right the damage caused to the **home** by the **emergency**. A **permanent repair** will be carried out only if it can be undertaken on the first visit and would cost no more than a **temporary repair**.

### Geographical limits

This means the United Kingdom comprising of Mainland England, Scotland, Wales, Northern Island, Isle of Man and Isle of Wight. Excluding Channel Islands, Isle of Lewis, Orkney Islands and Shetland Islands.

### Home

**Your** principle permanent place of residence, comprising private dwelling together with garage(s), which are built of standard construction (brick with slate roof), all used only for **your** domestic purposes or as **your** office (providing no more than half the rooms in the property are used for this purpose), and situated within the **geographical limits** at the address shown on the **policy** Schedule. Bedsits or properties with multiple occupation/residential or nursing homes are excluded.

### Emergency

A sudden unexpected event occurring during the **period of insurance** at **your home** which if not dealt with immediately will:

- expose the **insured person(s)** or a third party to a risk to their health, or

- will make **your home** unsafe or insecure, or
- will cause damage or further damage to **your home** and its contents, or
- will leave **your home** without **mains services**

### Insured person(s) or you/your

The person named on the **policy schedule**, together with the members of **your** household normally residing with **you**. In **your** absence on a trip away from **home**, the person duly authorised by **you** as the keyholder responsible for the **home**.

### Mains Services

Mains drainage to the boundaries of the **home**, water, electricity and gas within the **home**.

### Period Of Insurance

The period shown on the **policy schedule**.

### Permanent Repair

Repairs and/or work required to put right the damage caused to the **home** by the **emergency**.

### Repairer(s)

Repairs will only be carried out by approved and authorised tradesmen of Intana.

### Temporary Repair

The repair that will resolve the **emergency** but may need to be replaced by a **permanent repair**.

### Unoccupied

Not been lived in by **you** or **your** family, or any other person with **your** permission.

### We, Our or Us

Intana, a trading style of Collinson Insurance Services Limited, Sussex

House, Perrymount Road, Haywards Heath, West Sussex  
RH16 1DN.

## What is covered

If an **emergency** occurs, **we** will arrange for a **repairer** to assess the situation and carry out a **temporary repair** in the event of:

1. **Burst pipes or sudden leakage** likely to cause damage to the **home** or its contents.
2. **Break-in, accidental damage or vandalism** that compromises the security of the **home**.
3. **Storm damage** causing ingress of water or likely to cause further loss or damage to the **home** or its contents.
4. **Failure of your domestic water mains supply, gas supply, electricity** (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers, or failure of **your** domestic hot water heating.
5. **Total failure of your central heating**, causing in **our** view, unreasonable discomfort or risking frost damage to the **home**.
6. **A leakage caused by a smashed toilet bowl or cistern**. Breakage of the cistern internal mechanism which prevents flushing and creates an **emergency** as there is no other toilet in the **home**.
7. **Pest infestation**. Removal of wasp nests, field and house mice and brown rats within the insured property.
8. **Uninhabitable accommodation**. In the event of the **home** becoming uninhabitable as a consequence of an **emergency** and remaining so overnight, **we** will, subject to prior agreement with **us**, pay up to £250 (including VAT) in total for;
  - (a) **your** overnight accommodation and/or

(b) transport to such accommodation.

For each claim **we** will pay up to a maximum of £300 (including VAT), for a **temporary repair** (or, at **our** sole discretion, a **permanent repair** if it is a similar cost) to stabilise the situation and remove the **emergency** or to restore the normal operation of the boiler or warm air unit, comprising call-out, labour, parts and / or materials.

Whilst **we** will make every effort to make sure that **we** supply **you** with the full range of services in all emergencies covered by this policy, remote geographical locations or unforeseeable adverse local conditions may prevent **us** from providing the normal standard of service.

**We** cannot be responsible for any inconvenience, loss or damage caused by a delay in the manufacturers, or their suppliers or agents, supplying spare parts.

### **REQUESTING ASSISTANCE**

First check the circumstances are covered.

Having done this telephone Intana as soon as possible stating **your** Policy Number, on:

**0845 840 0095**

**MAJOR EMERGENCIES WHICH MAY RESULT IN SERIOUS DAMAGE OR DANGER TO LIFE OR LIMB SHOULD IMMEDIATELY BE ADVISED TO THE PUBLIC SUPPLY AUTHORITY, OR IN CASE OF DIFFICULTY, TO THE PUBLIC EMERGENCY SERVICES.**

***SUSPECTED GAS LEAKS SHOULD ALWAYS BE REPORTED TO NATIONAL GRID UK ON 0800 111 999.***

## **What is not covered**

### **1. Normal day-to-day home maintenance**

which **you** should carry out or pay for, such as the items listed below, which tend to gradually wear out over a period of time, or need periodic attention. **We** would not consider the following as constituting a covered **home emergency**:

1.1 dripping taps.

1.2 burst or leaking flexible hoses or leaking washing appliances which are fitted with a stop tap.

1.3 slow seepage from joints or gaskets which does not involve a sudden escape of water.

1.4 the results of hard water scaling deposits.

1.5 leaking overflows.

1.6 blockage of soil or waste pipes from sinks, basins, bidets, baths or showers.

1.7 blocked or misaligned guttering.

1.8 damage to boundary walls, hedges, fences and gates.

1.9 malfunctioning or blockage of septic tanks.

1.10 any infestations, pests in gardens, or outbuildings

1.11 any event arising from circumstances known to **you** prior to the commencement date of this insurance including any pest infestation or parts known to be failing or in need of attention/repair/maintenance, or any inherent fault or defect.

Please note that the above list (which is not exhaustive) shows specific examples of normal maintenance to indicate the type of problem not covered.

### **2. In connection with the boiler or warm air unit:**

2.1 air locks in the central heating piping.

- 2.2 any claim involving a boiler or warm air unit with an output exceeding 60 Kw/hr capacity.
- 2.3 any boiler or warm air unit more than **fifteen** years old.
- 2.4 replacement of any boiler or warm air unit if repair or reinstatement is not possible due to the non-availability of parts.
- 2.5 any costs arising as a result of failure to service the boiler or warm air unit in the previous twelve months.

Any recommendations following servicing should be carried out and the costs will be **your** responsibility.

- 2.6 any intermittent or reoccurring fault.
- 2.7 any water pressure adjustments or failure caused through hard water scale or sludge.
- 2.8 any boiler or system noise.
- 2.9 any radiator valves.

**3. The following incidents or circumstances are also excluded:**

- 3.1 breakage of internal glass or of any basin, bath, bidet or shower base.
- 3.2 failure of any services where the problem is situated outside the boundary of the plot of land on which **your home** is situated or beyond the part of the sole or shared supply system or piping for which **you** are legally responsible.
- 3.3 the cost of effecting **permanent repairs** once the immediate **emergency** situation has been resolved, including any redecoration or making good the fabric of the **home**.
- 3.4 damage incurred in gaining necessary access.
- 3.5 breakdown of, loss of or damage to domestic appliances or Saniflow toilets and other mechanical equipment.

Please also refer to the General Exclusions.

## General Conditions

1. **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.
2. **You** should carry out or arrange for normal continuous maintenance of **your home** and on the systems servicing the **home** and **you** must take all reasonable steps to avoid or minimise any claim. All boilers should be serviced annually and service documentation will be required.
3. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
4. **Your** full compliance with the terms and conditions of this **policy** is necessary before a claim will be paid.
5. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this **policy** all benefit and any premium paid shall be forfeited.
6. **We** may take proceedings at **our** expense and for **our** own benefit, but in **your** name, to recover compensation from any third party in respect of anything covered by this policy. This is to enable **us** to recover any costs **we** have incurred from any third party who may have liability for the costs.
7. **You** must notify **us** as soon as possible should a claim occur. If for any reason **we** authorise **you** to use a contractor appointed by **you**, **you** should obtain an estimate for the work and contact **us** for authorisation to continue. **You** must supply **us** with a written statement substantiating the claim within 28 days of reporting the claim, together with all certificates, information, evidence and receipts required by **us** at **your** own expense.
8. If any dispute arises as to **policy** interpretation, or as to any

rights or obligations under the **policy**, we offer **you** the option of resolving this by using the Arbitration procedure we have arranged. Please see the Complaints Procedure. Using this Service will not affect **your** legal rights.

9. This policy will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.
10. **You** must promptly pay **us** or the **repairer** for all work authorised by **you** which is not covered under this insurance policy.
11. If **you** intend to leave **your home unoccupied** when cold weather is normally expected, **you** must take all normal precautions to prevent frost damage, including turning off the water supply and leaving central heating on a low setting.
12. If any loss, damage or expense covered under this policy is also covered by any other insurance or maintenance contract, **you** must provide **us** with full details of the other contract. **We** will not pay more than **our** fair share (rateable proportion) of any claim.
13. The contractual terms and conditions, and other information relating to this contract will be in the English language.

## General exclusions

1. Any loss or damage arising from faults, damage or infestation that **you** were aware of at the time **you** entered into this contract.
2. Any costs incurred when **you** have not notified **us** and obtained **our** prior authorisation.
3. Costs associated with any other property, home contents or communal/shared areas of **your home**.
4. Any claims relating to the electricity supply of burglar/fire alarm systems, CCTV surveillance or swimming pools, their associated heating, piping installation and accessories.

5. Any amount payable in respect of an insured event where the cost is recoverable under any other form of insurance or maintenance agreement (or which would be recoverable but for the existence of the insurance provided under this **policy**).
6. Subsequent claims arising from the same cause or event, when **you** have not taken or paid for the action recommended by **our repairer** to ensure that the original fault has received a definitive repair.
7. Any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards.
8. Any claim when the **home** has been left **unoccupied** for more than 30 days.
9. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the **insured person** or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **insured person** whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the

intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

10. Loss or destruction or damage or any loss or expense whatsoever resulting from:

- (a) ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
- (c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

11. Failure or malfunction of any supply, system or appliance serving the **home** or any loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.

12. Any loss or damage or expense or liability howsoever occurring unless specifically stated as being insured under this **policy**.

13. Any direct or indirect loss arising from the provision of, or delay in, providing the services to which this insurance relates, unless negligence on **our** part can be demonstrated. An example of this would be loss of wages as a result of an **emergency**.

14. Failure of any services where the problem is situated outside the boundary of the plot of land on which **your home** is situated or beyond the part of the sole or shared supply system or piping for which **you** are legally responsible.

15. Any loss, injury or damage arising as a result of equipment which has not been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions.

16. Any cost relating to the attempted repair by **you** or **your** own contractor.

17. Damage incurred in gaining necessary access or the cost of effecting **permanent repairs** once the **emergency** has been resolved, including any redecoration or making good the fabric of the **home**.

## Complaints procedure

### Our promise of good service

Castle Cover strives to provide the highest standard of service to **you** at all times. However, occasionally, things can go wrong and when this happens, Castle Cover is committed to sorting it out quickly.

If **you** wish to make a complaint about the service Castle Cover has provided, please contact their Customer Relations team in writing at:

Customer Relations Manager  
Deansleigh House  
Deansleigh Road  
Bournemouth  
Dorset  
BH7 7DU

### **If your complaint concerns the service provided by Intana.**

It is the intention to give **you** the best possible service but if **you** do have an enquiry or complaint about **your** insurance please contact:

Quality Department  
Intana  
Sussex House  
Perrymount Road  
Haywards Heath  
West Sussex  
RH16 1DN

Telephone number: 0844 338 5799  
or email on: [quality@intana-assist.com](mailto:quality@intana-assist.com)

A representative will make sure the matter is investigated straight away. Please quote the policy number, which appears on **your** schedule in all correspondence so that **you** will be given an efficient response.

If **your** complaint cannot be resolved or if, for any reason, **you** are dissatisfied with the final response **you** receive from Castle Cover or **your** insurer, **you** should write within six months of the final response to:

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

Alternatively call 0800 0234 567 or 0300 1239 123, or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Using this complaints procedure will not affect **your** legal rights.

## Cancellation Provisions

**You** may cancel your policy within 14 days of either receipt of your policy documents or the inception/renewal date of your policy (whichever is later) with a full refund of premium (providing no claims have been made). In order to cancel, please telephone the Customer Services number 0800 519 10 20 or write to Customer Services, Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU. **You** can also cancel your policy at any other time and **you** will receive a partial refund of premium proportionate to the unexpired period of **your** policy providing **you** have not made a claim.

## Financial Services Compensation Scheme (FSCS)

Collinson Insurance Services Limited and Ageas Insurance Limited are covered by the independent Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your personal information**.

In this notice, unless otherwise indicated, **we** and **us** and **our** mean any, or all, of:

- Intana, a trading style of Collinson Insurance Services Limited (“**Intana**”);
- Ageas Insurance Limited (“**Ageas**”); and
- **Castle Cover**, a trading style of Ageas Retail Limited (“**Castle Cover**”).

**Your personal information** means any information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **your** policy as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under your policy.

Please note that if **you** give **us** false or inaccurate information this could give **Ageas** or **Castle Cover** the right to avoid **your** insurance policy or it could impact **your** ability to claim.

### **Sensitive information**

Some of the **personal information** that **we** may ask **you** to provide may constitute “sensitive personal data”. This may include, without limitation, information relating to any criminal convictions. **We** may need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

### **How we use your personal information**

**We** may share **your personal information** with other companies within **our** respective groups for any of the purposes set out in this notice.

If **you** want to know more about the Collinson group (the group which includes **Intana**), please go to [www.collinsongroup.com](http://www.collinsongroup.com). If **you** want to know more about the **Ageas** group please go to: [www.ageas.co.uk](http://www.ageas.co.uk).

**We** will use your **personal information** to arrange and manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **you**. **We** will also use **your personal information** to assess **your** insurance application.

**We** may research, collect and use data about **you** from publically available sources including social media and networking sites. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

**We** may have to share **your personal information** with other insurers,

statutory bodies, regulatory authorities, **our** business partners or agents providing services on **our** behalf and other authorised bodies.

**Ageas** will share **your personal information** with others:

- if **Ageas** needs to do this to manage **your** policy;
- for underwriting purposes, such as assessing **your** application and arranging **your** policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **Ageas** is required or permitted to do this by law (for example, if **Ageas** receives a legitimate request from the police or another authority); and/or
- if **you** have given **Ageas** permission.

**You** can ask for further information about **Ageas’** use of your **personal information**. If **you** require such information, please write to the Data Protection Officer at the corresponding address set out below.

**Intana** will share **your personal information** with others:

- if **Intana** needs to do this to manage **your** policy, including settling claims;
- for management information purposes;
- to prevent or detect crime, including fraud;
- if **Intana** is required or permitted to do this by law (for example, if **Intana** receives a legitimate request from the police or another authority); and/or
- if **you** have given **Intana** permission.

**You** can ask for further information about **Intana’s** use of **your personal information**. If **you** require such information, please write to the Data Protection Officer at the corresponding address set out below.

### **Preventing and detecting crime**

**Ageas** may use **your personal information** to prevent crime. In order to prevent and detect crime **Ageas** may:

- check **your personal information** against **Ageas’** own databases;

- share it with fraud prevention agencies. **Your personal information** will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **Ageas** will share **your** relevant **personal information** with them. The information **Ageas** shares may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **Ageas** by writing to **Ageas'** Data Protection Officer at the corresponding address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Limited. **Ageas** may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

### Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to **your** policy. For your protection only **you** can cancel **your** policy or change the contact address.

### Marketing

**We** may use **your personal information** and information about **your** use of **our** products and services to carry out research and analysis.

**We** will only use **your personal information** to market **our** products and services to **you** if **you** agree to this.

### Monitoring and recording

**We** may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. **We** may also

use CCTV recording equipment in and around our premises.

### Further information

**You** are entitled to receive a copy of any of **your personal information** we hold. We may charge **you** a small fee for this. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use **your personal information**:

In respect of information held by **Intana**, please write to The Data Protection Officer at Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN giving **your** name, address and insurance policy number.

In respect of information held by **Ageas**, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **your** name, address and insurance policy number.

In respect of information held by **Castle Cover**, please write to The Data Protection Officer at Ageas Retail Limited, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU giving **your** name, address and insurance policy number.

If **we** change the way that **we** use **your personal information**, **we** will write to **you** to let you know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

Please note – **Intana** may access **your** personal data from outside of the European Economic Area for the purposes of providing the services described in **your** policy documents, such as dealing with **your** claim.

# Notes

# Notes

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**If you require this booklet in  
another format please call  
0800 519 10 20.**

Castle Cover is a trading name of Ageas Retail Limited. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. FCA registered number: 312468. Insurance provided by Ageas Retail Limited is not available in the Channel Islands. Ageas Retail Limited is a member of the DMA and a sister company of Ageas Insurance Limited.

**[www.castlecover.co.uk](http://www.castlecover.co.uk)**