



Home Insurance

Policy wording

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Welcome to your Home Insurance

Thank you for taking out our Home Insurance. Your policy is provided by RSA, one of the UK's largest and oldest insurers.

Whenever the words company/our/us/we are used in this policy we mean your underwriter. If you are a home owner, it is important that you regularly maintain your property keeping it in good condition and in good repair. If you are planning to make any home improvements such as a loft conversion or adding any room space, let us know so we can ensure you're properly covered.

Of course, we hope you are never unfortunate enough to need to make a claim. But, if you do, you can rest assured that you will enjoy an excellent service from our team of claims specialists.

But first things first – we want to help you understand your home insurance policy. It is very important that you have sufficient cover. After all, the last thing you would want is to be under insured. That's why you can add flexible options to your policy, for example garden cover for your plants or pedal cycles. That way you are covered for the things you need, without paying for the things you don't. Take a look at the options available to learn more about some of the features of our additional covers, and if you have not already chosen them, you can always give us a call to arrange them for the future.

The next few pages give you a summary of some of the covers that you may have chosen. For a full explanation of each cover, including any relevant exclusions, please see the complete section in this booklet.



Buildings option

We'll cover you for the buildings of your home and other permanent structures on your land such as garages and outbuildings, drives, walls, fences and gates against damage by fire, flood, subsidence and other similar causes.



Contents option

We'll provide you with cover for contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.



Accidental Damage

Accidental Damage means sudden, unexpected and visible damage which has not been caused on purpose.



Personal belongings

From your watches to mobile phones, make sure you have enough cover for all your personal items, whether you are at home or out and about.



Garden cover

Protect your plants, garden furniture, lawns and tools. We'll even re-landscape your garden should emergency services ever damage it.



Pedal Cycle cover

Make sure you have enough cover for all your pedal cycles whether you are at home or out and about.

Welcome to your Home Insurance (continued)



Home Emergency Assistance

If your roof, doors or windows get damaged, or if you have blocked drains, burst pipes or problems with your main heating system, you will want a repair straight-away.



Legal expenses

Provides legal advice and representation if you, or family member who always live with you have a legal dispute covered by this section of the policy.

About your policy

Understanding and using your policy

This section 'About your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 10 to 12 and page 43 'Words with special meanings'. From now on whenever a word with a special meaning is used it will be printed in bold type.

Your policy is in two parts – the policy wording and the schedule.

The policy wording explains what is and what is not covered, how **we** settle claims and other important information.

The schedule shows which sections of the policy wording apply, the limits to the cover and the premium. Please keep **your** schedule with the policy wording.

We will send you a new schedule whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

Once **you** have received **your** policy **you** will have 14 days to make sure the cover is exactly what **you** need. If it isn't, **you** can send back **your** documents and ask **us** to make any necessary changes. Alternatively, **you** can request cancellation of the policy and **you** will receive a full refund of premium, as long as no claim has been made.

It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

Remember to keep **your** sums insured (which are shown on **your** schedule) up to date.

If **you** have selected contents and personal belongings insurance, **your** cover is for replacement as new. Remember to keep **your** sums insured up to date when **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, often change in value. These changes are not reflected in the indices used for inflation protection and **you** should make certain that these items are insured for the correct amount at all times.

If **you** have any questions please contact **us**. The telephone numbers are shown on **your** schedule.

What to do if you have a complaint

Our commitment to customer service

At RSA, **we** are committed to going the extra mile for **our** customers. If **you** believe that we have not delivered the service **you** expected, **we** want to hear from **you** so that we can try to put things right.

Our promise to you

We will:

- Acknowledge **your** complaint promptly
- Investigate **your** complaint quickly and thoroughly
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint fairly
- Ensure **you** are clear on how to escalate your complaint, if necessary.

Step 1

If **your** complaint relates to **your** policy then please contact the sales and service number shown in **your** schedule. If **your** complaint relates to a claim then please call the claims advice helpline number shown in **your** schedule.

We aim to resolve **your** concerns on an informal basis, within three business days. Where **we** have been able to, **we** will send **you** a letter confirming this. **We'll** also explain how **you** may be able to refer the matter to the Financial Ombudsman Service if **you** subsequently decide that **you** are unhappy with the outcome.

Step 2

In the unlikely event that **we** are unable to resolve **your** concerns through our informal complaints process, **our** Customer Relations Team will then review the matter on behalf of **our** Chief Executive. Once **our** Customer Relations Team have reviewed **your** complaint they will send **you** a final decision in writing within 8 weeks of the date **we** received your complaint. Their contact details are as follows:

Post: RSA
Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

What to do if you have a complaint (continued)

If you are still not happy

If **you** are still unhappy after our review, or **you** have not received a written offer of resolution within 8 weeks of the date we received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567 (free on mobile phones and landlines)
0300 123 9123 (costs no more than calls to 01 or 02 numbers)

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

Website: www.financial-ombudsman.org.uk

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

Thank you for your feedback

We value your feedback and at the heart of our brand **we** remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

How to make a claim

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide.

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Call **our** claims helpline on the number shown on **your** schedule. Please have **your** policy number handy when **you** call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information and/or **we** may wish to arrange a visit and inspection.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully, particularly the Claims conditions and Policy exclusions on pages 14 to 17.

Guidance when making a claim

Claim notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** and **your family** comply with all policy conditions and **you** should familiarise **yourself** with any requirements.

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

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

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

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

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred suppliers

We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is to repair or replace lost or damaged property, where **we** consider it appropriate, and **we** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay our customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

The insurance contract

This policy is a legal contract between **you** and **us**. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** when you applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this policy wording:

- for those sections which are shown on **your** policy schedule;
- for the **insurance period** set out on the same schedule.

Your part of the contract is:

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

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 13 to 14. The conditions set out the changes in circumstances that could affect **your** cover and when we would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

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

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

This policy has been issued by Royal & Sun Alliance Insurance Ltd in the United Kingdom.

Words with special meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the policy.

There are other words with special meanings listed under the **Legal expenses** section on page 43. **You** should also look at these. **Your** schedule will show **you** if **you** have this section insured under **your** policy.

Word	Meaning
Accidental Damage	Sudden, unexpected and visible damage which has not been caused on purpose.
Buildings	<p>Your home, drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures and fittings (examples below), fixed solar panels, permanently fixed alarm systems, drains, pipes, cables, underground tanks, fences, hedges that form the boundary of your home, gates, swimming pools and any items permanently fixed into the ground such as hot tubs, statues, garden ponds, fountains, pergolas and gazebos.</p> <p>Buildings Cover doesn't include aerials or satellite receiving equipment.</p> <p>Examples of fixtures and fittings are:</p> <ul style="list-style-type: none"> • laminated flooring (but not fitted carpets which are covered under Contents Cover if that's included in your policy) • fitted kitchen units including fixed hobs in units • fitted bedroom furniture • permanently wired and fixed lighting.
Clerical business equipment	<p>Computer, telecom and office equipment, office furniture and stationery.</p> <p>Clerical business equipment does not include business stock and we don't cover:</p> <ul style="list-style-type: none"> • the cost of replacing paper records, except for their value as stationery; and/or • any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.
Contents	<ul style="list-style-type: none"> • Household goods • High Risk Items • Personal money • Clerical Business equipment • Portable personal items including clothing and personal items worn or carried. Examples include cameras, camcorders, sports equipment, laptops, binoculars, mobile phones, luggage, bags, camping equipment, electric wheelchairs and invalid carriages, spectacles, contact lenses, false teeth (but not crowned teeth or bridgework), artificial limbs and hearing aids • Home entertainment equipment such as computers, televisions, other audio and video equipment, aerials and satellite receiving equipment • Musical instruments • Coin, medal and stamp collections • Documents including deeds, bonds and securities.

Words with special meanings (continued)

Word	Meaning
	<p>Contents doesn't include:</p> <ul style="list-style-type: none"> • Motor and electric vehicles of any kind (except for ride-on lawnmowers, electric invalid carriages or wheelchairs, electrically powered pedal cycles, children's electrically powered toys and pedestrian controlled vehicles such as electrically powered golf trolleys) • Items covered under the Garden Cover section • Pedal Cycles • Boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis • Aircraft, unmanned aerial vehicles, hang-gliders and paragliders • Sand and wind yachts • Trains (apart from models) • Caravans and trailers • Any parts or accessories of any of the items above (except for removable entertainment or navigation equipment while it's removed) • Business stock and money used for business purposes • Fixtures and fittings (apart from fixed tenants' improvements and internal decorations).
Excess	The first part of any claim which you must pay. The excess amount is shown on your Policy Schedule.
Flood	<p>A rapid build-up or sudden release of water, from any source external to your home or land belonging to your home, which enters your home or land belonging to your home:</p> <ul style="list-style-type: none"> • at or below ground level; or • above ground level provided that part of the body of water enters your home at ground level; and • does so with a volume, weight or force which is substantial and abnormal. <p>Flood doesn't mean the gradual seepage of water into your home such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p>
Garden Cover	Trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues all owned by your family or your family's responsibility under contract.
Heave	Upward and/or lateral movement of the site on which your buildings stand caused by swelling of the ground.
High risk items	Jewellery, watches and items containing gold, silver or platinum.
Home	The house, bungalow or flat at the address shown on your Policy Schedule, its outbuildings, including attached and detached garages, annexes, conservatories, sheds and greenhouses. Home doesn't include any parts of your home used for any trade, professional or business purposes except for office work.
Household goods	Items designed for use in your home including furniture, curtains, carpets (but not laminated floors), blinds, cushions, rugs, throws, linen, towels, lamps, ornaments, paintings, unfixed statues, indoor plants, works of art, pots and pans, plates, cutlery, crockery, food and drink, and freestanding white goods such as microwaves, ovens, fridges, freezers, dishwashers and washing machines.
Insurance period	The period shown on your schedule and any further period for which you have paid or have agreed to pay and we have accepted or have agreed to accept your premium.
Landslip	Downward movement of sloping ground.
Money	Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift cards and tokens, postal and money orders, phone cards or vouchers, traveller's cheques, Premium Bonds, parking, luncheon and retail vouchers and season or travel tickets. Money doesn't include money used or held for any trade, professional or business purposes.

Words with special meanings (continued)

Word	Meaning
Personal belongings	<p>Jewellery, watches, cameras, laptops, mobile phones, game players including hand-held consoles, games, money, and personal items which your family normally wear or carry, all owned by you or your responsibility under contract.</p> <p>Personal belongings does not include:</p> <ul style="list-style-type: none"> • household goods and domestic appliances; • external television and satellite receiving equipment; • motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed; • animals; • Pedal cycles; • anything used for any trade, professional or business purposes (other than portable computer equipment and mobile phones); • china, glass, pottery and any other items of a similar nature which are fragile.
Pedal Cycles	Any Pedal Cycle , tricycle or unicycle. This includes electrically powered pedal cycles and their accessories, but not any other motorised or electric vehicles of any kind.
Policyholder	The person(s) named as policyholder on your schedule.
Subsidence	Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.
Unoccupied	<p>When your home is not lived in for more than 60 days in a row by your family or by anyone who has your permission.</p> <p>By 'lived in' we mean activities, which must include bathing, cooking, eating and sleeping, all of which are frequently carried out in your home.</p>
We/our/us	Royal & Sun Alliance Insurance Ltd.
You/your/policyholder	The person(s) named as policyholder on your schedule.
Your family	<p>You, or any of the following people, as long as they normally live with you:</p> <ul style="list-style-type: none"> • Your husband, wife or partner • Your children (including foster children and adopted children) • Your relatives • A partner, husband or wife of your children • Your domestic employees – someone employed to carry out domestic duties associated with your home, for example, a nanny or carer.

Conditions and exclusions

Policy conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contract. There are other conditions of insurance applicable to the **Legal Expenses** section on page 48. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

Taking care

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

Changes in your circumstances

So that **we** can ensure **we've** got **you** fully covered you'll need to let **us** know if during the year **your** circumstances change or **you** need to change any of the information **you've** provided to **us**. **You** can do this using the contact details shown on **your** Policy Schedule.

You must tell **us** within 30 days as soon as **you** know about any of the following changes:

- an increase in the value of the items shown on **your** Policy Schedule
- any changes to the information **you've** previously provided to **us** and shown on the most recent Statement of Facts document sent to **you**
- **you're** going to move **home** permanently.

There's no administration charge for changing **your** cover but **we** may reassess **your** cover, terms and the price when **we're** told about changes in **your** circumstances. If **you** don't tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of the premium.

Fraud

If **your family**, or anyone acting on behalf of **you** or **your family**, uses dishonesty, exaggeration or false documentation to obtain or support:

- a claims payment under **your** policy, or
- 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 have **your** premium refunded, and legal action may be taken against **you**.

Transferring your interest in the policy

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

Cancelling the policy

If **you** wish to cancel **your** policy, please write to **us** or call **us**. **You** can find **our** contact details on **your** Policy Schedule. If **you** cancel the policy, **you** may be entitled to a refund of the premium as long as no claim has been made during the current **insurance period**.

Cancellation by you within the first 14 days

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

Cancellation by you after the first 14 days

If **you** cancel the policy more than 14 days after the date **you** receive **your** policy documents, **we'll** refund premiums already paid for the remainder of the current **insurance period**, as long as no claim has been made during this period.

Conditions and exclusions (continued)

Where we cancel your policy

We may cancel **your** policy for the reasons explained in the Changes in **your** circumstances condition on page 13 and the Fraud condition on page 13.

We may also cancel **your** policy if **we** identify serious grounds for doing so, including but not limited to:

- failure to provide **us** with information **we've** requested that's directly relevant to **your** cover or any claim
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property
- the use of foul or abusive language, or
- nuisance or disruptive behaviour.

In these circumstances **we'd** contact **you** at **your** last known address and seek to resolve the matter with **you**. If a solution can't be agreed, **we** may cancel **your** policy by giving **you** 14 days' notice.

This won't affect **your** right to make a claim for any event that happened before the cancellation date.

If **we** cancel **your** policy, **we'll** refund premiums already paid for the remainder of the current **insurance period**, as long as no claim has been made during this period.

We also reserve the right to terminate the policy if there's a default in the instalment payments due under any Schedule of Payments.

We'd give **you** 14 days' notice at **your** last known address.

Cancelling the monthly premium instalment agreement

Your policy has a normal **insurance period** of 12 months and **your** legal contract with **us** is for this period, but **you** may be paying **your** annual premium in monthly instalments.

If **you** want to stop paying monthly, but continue with **your** policy, **you'll** need to call **us** on the number shown on **your** schedule. **We** can then tell **you** what **you'll** have to pay for the rest of the **insurance period** and by when.

If this amount isn't paid by that date, all cover under **your** policy will be cancelled from that date. If **you've** made a claim, or one has been made against **you**, before that date and during the current **insurance period**, **you** would need to pay the balance of the full annual premium.

We reserve the right to cancel the policy if there's a default in the instalment payments due.

Financial sanctions

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

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

Other conditions

There are other conditions which relate to any claim **you** may make and these are shown on page 14 to 15 headed 'Claims conditions'.

You should also refer to any conditions shown under individual sections of **your** policy.

Claims conditions

These are the claims conditions that **you** and **your family** will need to keep to as **your** part of this contract. If **you** don't meet them, **we** may reduce the payment or not pay the claim. **We** explain the conditions in this section.

If anything happens which might lead to a claim, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage. It's best to then tell **us** about a claim as soon as **you** can, but in some cases there are other people **you** must contact first. **You** can see details of how to make a claim on page 7.

You should also check the information about how **we** settle claims on pages 20, 25, 34, 38, 39 and 41. And if **you've** selected Legal Cover, there are details of further conditions on pages 48 to 51.

Conditions and exclusions (continued)

What you need to do

If **you** or **your family** are the victim of theft, riot, a malicious act or vandalism, or lose something away from **your home**, tell the police as soon as **you** realise.

Ask them for a crime reference number or loss report number then tell **us** as soon as **you** can. In the case of riot, tell **us** immediately.

If **you're** making a Home Emergency Assistance claim, **you** must report any situation to **us** as soon as **you** discover it.

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

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can. If **you** or **your family** receive a claim form, application notice, legal document or other correspondence from another party about an injury or any damage covered by **your** policy, send it to **us** straightaway without answering it.

How you can help us to settle the claim quickly

You should do everything **we** reasonably ask of **you** to get back lost or stolen property. Also, don't throw away any damaged items before **we've** had a chance to see them. And don't carry out any non-emergency repairs before **we've** had the opportunity to inspect the damage.

To help **us** deal with **your** claim quickly, **we** may need more information. This could include:

- original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- purchase dates, location and cost of lost or damaged property
- for damaged property, a written estimate for repair or confirmation from a suitably qualified expert that the item **you're** claiming for is beyond repair.

After you contact us

When **you** call **us**, **we'll** tell **you** the next step, which will be one of the following:

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

If **we** ask **you** for specific information or documentation relevant to **your** claim **we'll** pay any reasonable expenses **you** incur in providing **us** with that information.

Rights and responsibilities

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

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

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

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

Other insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

Conditions and exclusions (continued)

Policy exclusions

These exclusions apply to all the sections of **your** policy with the exception of Pollution or contamination and Rot which do not apply to the **Legal expenses** section.

This insurance does not cover:

Radioactive contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

War risks

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by any flying object travelling at or above the speed of sound.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by pollution or contamination, or arising from it. That's unless it was caused by a sudden unexpected incident or oil or water escaping from a fixed oil or fixed water installation, which occurred during any **insurance period** and wasn't the result of an intentional act.

We class all pollution or contamination which arises from one incident as having occurred at the same time as that incident took place.

Failure of computers and electrical equipment

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date, or
- computer viruses, or
- cyberattack.

Existing or deliberate damage or illegal activities

Any loss, damage, liability, cost or expense of any kind:

- occurring, or arising from an event occurring before the **insurance period** starts, or
- caused deliberately by **your family**, or
- caused as a result of the **buildings** being used for illegal activity by **your family**.

Terrorism

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

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

Conditions and exclusions (continued)

Uninsurable risks

Any loss, damage, liability, cost, or expense of any kind directly or indirectly caused by or resulting from:

- any damage that occurs over time as a result of normal use or ageing including fading, corrosion, rusting, damp, decay, frost, fungus, mould, condensation or deterioration
- rot, unless it's caused directly by an escape of water incident specifically covered by this policy
- insects or moths
- any reduction in an item's value caused by repairing **your contents**, or a drop in the market value of **your home** caused by rebuilding or repairing damage to **your buildings**.

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or resulting from, the following (except as covered by Home Emergency Assistance if you've chosen this for **your** policy):

- any wild small mammal or bird (but not pets) that causes damage as part of its ordinary nature such as nesting or feeding
- mechanical, electrical or electronic fault or breakdown
- poor or faulty design, workmanship or materials.

Cyber attack

Any loss, damage, liability, claim, demand, cost (including legal costs) or expense of any kind directly or indirectly caused by, resulting from or in connection with a cyber-attack which is targeted or brought against a public or private utility company or network operator of any kind (including without limitation gas, electricity, water and sewerage), or local, national or multinational governmental authority, agency or other public body.

For the purposes of this exclusion, "cyber attack" means any assault or attempt to expose, alter, disable, destroy, steal or gain unauthorised access by any person or organisation (including cybercriminals) using one or more computers or devices against a single or multiple computers or networks, systems or infrastructure.

Home Emergency Assistance

This option sets out the cover **we** provide for Home Emergency Assistance, unless the schedule states 'Not insured under this policy'. This option can only be chosen if the **Buildings** or **Contents** options have also been selected.

What we cover	What we don't cover
<p>The Home Emergency Assistance only covers you against the costs of certain household situations, which you will find described in covers 1-7 in this section.</p> <p>We will pay the cost of the repair, parts and call out charges for work undertaken at the address shown on the schedule by a tradesman authorised by us to carry out temporary or permanent repairs in the circumstances detailed, which if not dealt with immediately upon discovery will make the home unsafe or insecure for you, cause damage to the home or its contents, or result in the home losing its main source of electricity, lighting or water (hot or cold).</p> <p>Home Emergency Assistance does not cover everything which you might regard as an emergency. It does not cover normal day to day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.</p> <p>If a permanent repair is necessary, the authorised tradesman will carry it out provided it can be effected at a similar expense to a temporary repair. This cover may not provide the cost of full repair or replacement.</p> <p>An authorised tradesman is approved and instructed by us and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly to our contractor.</p> <p>The most we will pay for any one claim including the cost of the repair, parts, call out charges, alternative accommodation and VAT is shown on your schedule.</p>	<p>Any incident not reported to us immediately upon discovery.</p> <p>Garages (unless integral to the home), sheds, greenhouses, any other outbuilding which is not designed to be permanently lived in.</p> <p>Land belonging to the home.</p> <p>Gas leaks.</p> <p>Any subsequent repairs for the same damage or system.</p> <p>Permanently replacing or removing paths or driveways in order to deal with the emergency.</p> <p>Any repair arising from circumstances known to you before you asked us to provide cover.</p> <p>Any system, equipment or facility having reached the end of its expected working life.</p> <p>Damage caused as a result of any system equipment or facility having reached the end of its expected working life.</p> <p>The normal day to day maintenance of the home, system(s) or facility.</p> <p>Any equipment not installed, operated maintained or repaired in accordance with established practice or manufacturer's instructions, statutory regulations or British standards.</p> <p>Any equipment, which has been the subject of a manufacturer recall, unless the recall advice was followed, and any changes required were implemented.</p> <p>Domestic appliances.</p> <p>Damage if the home has not been lived in by your family for more than 60 days in a row.</p>
	<p>Damage while the home is lent, let or sub-let to anyone other than your family.</p> <p>Repairs which are made by anyone other than the tradesman authorised by us.</p> <p>Costs incurred without our agreement.</p> <p>Any loss expenses or costs of any kind that are not directly caused by the event that led to your claim.</p> <p>Any home used for any trade, professional or business purposes except clerical business.</p> <p>Any amount exceeding the sum insured shown on the schedule.</p>

Home Emergency Assistance (continued)

What we cover	What we don't cover
<p>We will pay the cost of the repair, parts and call out charges for:</p> <p>1. Repairs necessary to restore the service or prevent further damage to the home as a result of failure or damage to the plumbing or drainage system.</p>	<p>Cesspits, septic tanks and associated fittings.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Shared drainage facilities, except on the land belonging to the home.</p> <p>Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.</p> <p>Descaling and any work arising from hard water scale deposits.</p> <p>Escape of water outside of the home, which is not causing damage to the interior of the home or its contents.</p>
<p>2. Loss of heating as a result of complete failure or breakdown of the Primary heating system of the home during the period 1st October to 30th April (inclusive).</p>	<p>Boilers over 10 years old.</p> <p>Any boiler with an output of 60kW or more.</p> <p>The cost of repairing a heating system that, in our opinion, is beyond economical repair.</p> <p>The cost of replacing the heating system.</p> <p>Complete or partial breakdown of the primary central heating system outside the period 1 October to 30 April.</p> <p>Failure of the electricity and or gas supplies as a result of:</p> <ul style="list-style-type: none"> • industrial action by a public service company. • the electricity and or gas supply being deliberately or accidentally cut or turned off. <p>Failure or breakdown of a component which affects only the efficiency of the primary heating system.</p> <p>Any loss or damage caused as a result of the lack of fuel.</p> <p>Where the primary heating system is not regularly maintained and serviced as recommended by the manufacturer and carried out by an authorised tradesman (approved by a regulatory body). Proof will be required and the service must have been conducted within 15 months of the last service.</p> <p>De-scaling and any work arising from hard water scale deposits.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Damage to radiators, however we will pay to isolate leaking radiators.</p> <p>Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.</p> <p>Removing asbestos unless necessary to undertake insured repair.</p>

Home Emergency Assistance (continued)

What we cover	What we don't cover
3. Complete failure of the electricity supply within the home .	Failure of the electricity supply as a result of: <ul style="list-style-type: none"> • industrial action by a public service company. • the electricity supply being deliberately or accidentally cut off. Any mains service which is the responsibility of a public service company.
4. Removing rats, mice or squirrels or the treatment and removal of wasps nests that occur inside the home or are attached to the main structure of the home .	Damage outside of the home , which is not causing damage to the interior of the home or its contents . We will not pay for more than 2 incidents in any one insurance period.
5. Securing the home as a result of damage or breakage to the frame or glazing of the outside doors or windows of the home which leaves the home unsafe or insecure.	Damage caused deliberately by your family .
6. Repairs necessary to make the roof of the home watertight and prevent further damage.	The cost of replacing flat roofs.
7. The cost of overnight accommodation for your family including that required for any pets normally living with you if we agree that the home cannot be lived in.	The cost of overnight accommodation for anyone who is not a member of your family .

How we settle claims for Home Emergency Assistance

Call **our** 24 hour emergency helpline on the number shown on the schedule after taking any immediate action **you** think is necessary to protect the **home** from further damage, such as switching off the gas, electricity or water. **We** have a team of tradesmen on hand to carry out urgent repairs 24 hours a day, 7 days a week.

The most **we** will pay for **any one claim** including the cost of the repair, parts, call out charges, alternative accommodation and VAT is shown on **your** schedule.

If the claim is a result of an incident which is also covered under the **Buildings** section or **Buildings Accidental Damage** section, **you** may be able to claim for any further repair under that section. Please refer to the 'How to make a claim' section on page 7.

We will not pay any call out charge if having asked for assistance **you** are not at **home** when the tradesman arrives at the time agreed.

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

You should also read the Claims conditions and Policy conditions and exclusions on pages 13 to 17.

Buildings

This section shows **you** the cover **we** provide for **your buildings**. **Your** Policy Schedule will show if **you**'ve chosen **Buildings** Cover. If **you** haven't, but you'd like to add it to **your** policy, please give **us** a call on the number shown on **your** schedule.

What we cover	What we don't cover
<p>Damage to your buildings caused by the following:</p> <p>1. Fire, lightning, explosion, earthquake or smoke.</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>The policy excess shown on your Policy Schedule applies to all types of cover except 3, 9 and 22 below.</p> <p>Damage by smoke from air pollution.</p>
<p>2. Storm or flood.</p> <p>A storm will involve very strong winds powerful enough to cause structural damage to homes within its path. It's usually accompanied by torrential rainfall, hail or heavy snow.</p> <p>Damage caused by normal weather conditions commonly experienced in the UK is often the result of normal use or ageing or lack of maintenance and isn't covered.</p>	<p>Damage to fences, hedges or gates.</p>
<p>3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.</p>	<p>The escape of water excess shown on your schedule.</p> <p>Damage to the appliance or system which the water escapes from unless that damage was caused by freezing.</p> <p>Damage while your home is unoccupied.</p> <p>Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings.</p>
<p>4. Damage to water or oil pipes and tanks caused by the water or oil freezing.</p>	<p>Damage while your home is unoccupied.</p>
<p>5. Oil escaping from a fixed heating system.</p>	<p>Damage while your home is unoccupied.</p> <p>Damage to the appliance or system which the oil escapes from, unless that damage was caused by freezing.</p>
<p>6. Riot or public unrest.</p>	
<p>7. Malicious damage or vandalism.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.
<p>8. Theft or attempted theft.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.

Buildings (continued)

What we cover	What we don't cover
<p>9. Subsidence or heave of the site on which your buildings stand or of land belonging to your buildings.</p> <p>Landslip.</p>	<p>The subsidence, heave or landslip excess shown on your schedule.</p> <p>Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, walls, fences, hedges and gates – unless your home is damaged by the same cause and at the same time.</p> <p>Damage to solid floors or damage caused by solid floors moving – unless the foundations of the outside walls of your home are damaged by the same cause and at the same time.</p> <p>Damage caused by structures bedding down or settlement of newly made up ground.</p> <p>Damage caused by the coast or a riverbank being worn away.</p> <p>Damage caused by or from demolition, alteration or repair to your home.</p>
<p>10. Falling trees or branches.</p>	<p>Damage to fences, hedges or gates.</p> <p>The cost of removing a fallen tree or branch if it hasn't damaged your buildings.</p>
<p>11. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>12. Collisions involving vehicles, aircraft or anything dropped from them. Collision involving animals.</p>	<p>Damage by pets.</p>
<p>13. Locks and keys.</p> <p>Accidental damage to the locks of the outside doors of your home.</p> <p>Loss of the keys to the outside doors of your home.</p> <p>Accidental damage to the locks of, or loss of the keys to safes or alarms in your home.</p> <p>We'll pay for the replacement of the lock mechanism or to change the locks. The most we'll pay is the locks and keys limit shown on your Policy Schedule.</p>	<p>Any amount exceeding the limit shown on your schedule.</p>
<p>14. Fees and related costs incurred in repairing or replacing damaged parts of your buildings, provided the damage is covered under your policy and subject to our prior agreement.</p> <p>We will pay for:</p> <ul style="list-style-type: none"> • Architects, engineers, surveyors and legal fees; • the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of your buildings; • the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of your buildings are repaired or replaced. 	<p>Any fees and costs you have to pay for preparing or furthering any claim.</p> <p>Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if you were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of your buildings.</p>

Buildings (continued)

What we cover	What we don't cover
<p>15. Cover while you're selling your home. If you're selling your home and it suffers any damage between exchange and completion, we'll pay the benefit to the buyer once the sale goes through. This cover only applies if your home is damaged by an event covered under the Buildings Cover of your policy.</p>	<p>This cover doesn't apply if the buyer or someone acting for them has already arranged buildings insurance for the home.</p>
<p>16. Alternative accommodation.</p> <p>If your home is uninhabitable as a result of damage to your buildings caused by an event covered under your policy, or if your home's occupied by squatters, we'll pay:</p> <ul style="list-style-type: none"> • the additional cost of similar short-term accommodation for your family, including accommodation for any pets living with you • rent you'd have received but have lost, including ground rent. <p>The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.</p>	<p>Any costs your family have to pay once your home is fit to live in again.</p> <p>Any costs you agree to pay without first getting our written permission.</p>
<p>17. The cost of legal fees which you have to pay to repossess your home following occupation by squatters.</p>	<p>Any legal fees you agree to pay without our written consent.</p> <p>Any amount exceeding the limit shown on your schedule.</p>
<p>18. Trace and Access.</p> <p>Finding a leak: if it's necessary to remove and replace any part of your buildings to find the source of a water or oil leak from a heating or water system, we'll pay the cost.</p> <p>The most we'll pay is the trace and access limit shown on your Policy Schedule.</p> <p>For example, we'll pay for the cost of removing and replacing any flooring to trace and gain access to a leaking pipe. Repairing the source of the leak is only covered if the damage was caused by damage covered under your policy, for example, by a frozen pipe.</p>	<p>Any amount exceeding the limit shown on your schedule in any one insurance period.</p>
<p>19. Emergency Services.</p> <p>Damage caused by the emergency services while getting into the buildings to deal with an emergency.</p>	<p>Damage which is specifically excluded by any cover listed elsewhere in the Buildings option.</p> <p>Any amount exceeding the limit shown on your schedule.</p>

Buildings (continued)

The following additional cover is also provided for **your buildings** but only if **your** schedule states '**Accidental damage** included'

What we cover	What we don't cover
<p>20. Accidental damage to buildings.</p>	<p>Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover.</p> <p>Accidental damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Accidental damage caused to drains and pipes providing services to or from your home.</p>
<p>21. Accidental breakage of drains and pipes used to provide services to or from your home, which your family is legally responsible for.</p> <p>If a drain or pipe is blocked and normal methods of removing it are unsuccessful, such as rodding or jetting between the main sewer and your home, we'll then pay the cost of breaking into and repairing the pipe.</p>	<p>Damage by any cover listed elsewhere in the Buildings section and which is specifically excluded under that cover.</p>

Buildings (continued)

How we settle claims for Buildings cover

If **you** wish to claim under this section of **your** policy please follow the steps detailed in the 'How to make a claim' section on page 7. **You** should also read the Claims conditions and Policy exclusions on pages 13 to 17.

How we settle claims for buildings

We'll pay the cost of the work carried out to repair or replace the damaged parts of **your buildings**.

We'll also pay fees and related costs that **we** agree to, as long as the damage is covered under **your** policy.

By this **we** mean:

- architects', engineers', surveyors' and legal fees necessarily incurred in repairing or replacing **your buildings** – but not fees incurred in preparing any claim under the policy
- the cost incurred for removing debris, demolition, shoring up or propping up and taking away where this is necessary to repair or replace **your buildings**
- the cost of meeting current building regulations or local authority or other statutory requirements or conditions following the repair or replacement of the damaged parts of **your buildings**. That's unless **you** were aware of the need to meet the regulations, requirements or conditions before the damage happened.

Guaranteed workmanship

Repairs carried out by **our** nominated contractors and insured under **your Buildings** Cover or **Buildings Accidental Damage** Cover are guaranteed for 12 months for their quality of workmanship.

Normal use or ageing

We may take off an amount for normal use or ageing before paying the cost of repairing and replacing the damaged parts of **your buildings** if they haven't been kept in a good state of repair.

If an excess applies

We'll take this off the amount of **your** claim. **We'll** only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we'll** deduct the highest value one.

How much we pay if you go ahead with repairs, and if you don't

Where repairs are carried out, the amount **we'll** pay will be either:

- the cost of the work if it was carried out by **our** nominated contractor, or
- the cost of the work based on the most competitive estimate or tender **you** got from **your** nominated contractors.

We'll pay whichever's the lower amount.

If the repair or replacement isn't carried out, the amount **we'll** pay will be:

- the decrease in market value of **your buildings** due to the damage, or
- what the work would've cost if it'd been carried out by **our** nominated contractor without delay, or
- what the work would've cost based on the most competitive estimate or tender **you** got from **your** nominated contractors if the work had been carried out without delay.

We'll pay whichever's the lowest amount.

If **we** offer **you** a cash settlement, it won't make any allowance for VAT.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to **your buildings**;
- Replacing or changing undamaged parts of **your buildings** which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area (unless stated otherwise within **your** schedule).

Buildings (continued)

What's the most we'll pay for any one claim?

The most **we**'ll pay for **any one claim**, including fees and related costs, is:

- the amount it'll cost **us** to repair the damage to **your buildings** in the same way, size, style and appearance as when they were new, or
- the maximum cover limits shown on **your** Policy Schedule, or
- the full rebuilding cost of **your buildings**.

We'll pay whichever's the lowest amount.

Matching sets, pairs and suites

The following basis of claims settlement is only provided if shown as included on **your** schedule.

If a part of a set, pair or suite is lost or damaged by a cause covered under **your** policy and **we** cannot repair or replace it with an item of the same colour, make, model, material and size **we** will:

- Replace the whole set, pair or suite as new;
- Pay the cost of replacing the whole set, pair or suite as new, up to the amount it would have cost **us** to replace the set, pair or suite using **our** preferred suppliers; or
- If no equivalent or replacement set, pair or suite is available, pay the full cost of the set, pair or suite.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the pair, set or suite to **us** where the full replacement cost has been paid.

We will not cover the cost to replace all undamaged parts of a matching set, pair or suite where the cost to repair or replace the lost or damaged part is below the policy **excess**.

Buildings (continued)

Legal liability

As well as insuring **your buildings**, **we** also provide the following cover.

What we cover	What we don't cover
<p>22. Your legal liability as a property owner.</p> <p>We'll cover your family's legal liability for damages and costs to others which results in:</p> <ul style="list-style-type: none"> • accidental death, disease, illness or accidental physical injury to anyone • accidental damage to physical property caused by any single event occurring during the insurance period where your family's legal liability is: <ol style="list-style-type: none"> a) as owner of your buildings and land belonging to it b) a result of your ownership of any home previously lived in by you and insured by us. <p>This covers any liability you face because of Section 3 of the Defective Premises Act 1972 or</p> <p>Section 5 of the Defective Premises (Northern Ireland) Order 1975, as long as you don't have this cover under any other policy.</p> <p>The most we'll pay is the property owner's legal liability limit shown on your Policy Schedule, plus defence costs agreed by us in writing.</p>	<p>Anything owned by your family, or anything that's your family's legal responsibility.</p> <p>Injury, death, disease or illness to any member of your family (other than your domestic employees such as nannies or carers who normally live with you).</p> <p>Liability arising from any employment, trade, profession or business of any of your family.</p> <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p> <p>b) Any home previously owned and occupied by you in which you still hold legal title or have an interest.</p> <p>Any incident that happens more than seven years after the last day of the last insurance period we provided for a home owned and occupied by you.</p>

Did **you** know? It's the occupier not the owner who's normally liable for accidents at **your home**. If **you're** the occupier, **you** can protect **yourself** against third party liability claims by choosing separate cover that usually comes as part of a **home contents** insurance policy.

Contents

This section shows **you** the cover **we** provide for **your contents**.

Your Policy Schedule will show if **you**'ve chosen **Contents** Cover. If **you** haven't but **you**'d like to add it to **your** policy, please give **us** a call on the number shown on **your** policy schedule.

You can find **your** Policy schedule in the pack **you** received with this policy booklet.

What we cover	What we don't cover
<p>Loss of, or damage to, contents inside your home which are:</p> <ul style="list-style-type: none"> • owned by your family, or • your family's responsibility under contract, for example, hiring furniture or glasses for a special event, or • visitors' personal possessions. <p>The most we'll pay for high risk items is the high risk items total limit and single item limit shown on your Policy Schedule, unless a particular item is specified on your Policy Schedule.</p> <p>The most we'll pay for money in the home, visitors' personal belongings or clerical business equipment are the relevant limits shown on your Policy Schedule.</p> <p>We also cover loss of, or damage to, your contents while they're in the open on the land belonging to your home.</p> <p>The most we'll pay is the contents in the open limit shown on your Policy Schedule.</p> <p>We cover loss or damage caused by the following:</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>The policy excess shown on your Policy Schedule applies to all types of cover except and 25 below.</p>
<p>1. Fire, lightning, explosion, earthquake or smoke.</p>	
<p>2. Storm or flood.</p>	
<p>3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.</p>	<p>The escape of water excess shown on your schedule.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Damage to the appliance or system which the water or oil escapes from.</p>
<p>4. Oil escaping from a fixed heating system.</p>	<p>Loss or damage while your home is unoccupied.</p> <p>Loss of, or damage to, the appliance or system which the oil escapes from.</p>
<p>5. Riot, civil commotion.</p>	
<p>6. Malicious damage or vandalism.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.

Contents (continued)

What we cover	What we don't cover
<p>7. Theft or attempted theft using force and violence to get into or out of your home.</p> <p>The most we'll pay for theft from outbuildings and from detached garages is the theft from outbuildings limit shown on your Policy Schedule.</p>	<p>Loss or damage while your home is unoccupied.</p>
<p>8. Theft or attempted theft not using force and violence to get into or out of your home.</p> <p>The most we'll pay for theft from outbuildings and from detached garages is the theft from outbuildings limit shown on your Policy Schedule.</p>	<p>Loss or damage while your home is:</p> <ul style="list-style-type: none"> • unoccupied • lent, let or sublet to anyone other than your family. <p>Loss by deception – unless the only deception was someone tricking their way into your home.</p> <p>Loss of money.</p>
<p>9. Subsidence or heave of the site on which the buildings stand or of land belonging to the site.</p> <p>Landslip.</p>	<p>Loss or damage caused by the coast or a riverbank being worn away.</p> <p>Loss or damage caused by or from demolition, alteration or repair to your home.</p>
<p>10. Falling trees or branches.</p>	
<p>11. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>12. Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.</p>	<p>Loss or damage by pets.</p>
<p>13. Locks and keys.</p> <p>Accidental damage to the locks of the outside doors of your home.</p> <p>Loss of the keys to the outside doors of your home.</p> <p>Accidental damage to the locks of, or loss of the keys to, safes or alarms in your home.</p> <p>We'll pay for the replacement of the lock mechanism or to change the locks. The most we'll pay is the locks and keys limit shown on your Policy Schedule.</p>	

Contents (continued)

What we cover	What we don't cover
<p>14. Special events.</p> <p>We'll increase your Contents Cover by the special events limit shown on your Policy Schedule during the 30 days before and 30 days after:</p> <ul style="list-style-type: none"> • Christmas or other religious festival; • the birth of a child in your family; • a birthday, anniversary, wedding day or civil partnership ceremony of you or any member of your family; <p>for contents purchased for the event.</p> <p>That's as long as this is within the insurance period shown on your Policy Schedule.</p> <p>The most we'll pay is the special events limit shown on your Policy Schedule.</p>	
<p>15. Tenants liability.</p> <p>If you're legally liable for damage to your home under the terms of your tenancy agreement (as a tenant but not as owner, leaseholder or landlord) we'll provide covers 1 to 12 of our Buildings Cover.</p> <p>The most we'll pay is the tenants' liability limit shown on your Policy Schedule.</p>	<p>Damage by any cover listed in the Buildings section and which is specifically excluded under that cover.</p> <p>Any amount exceeding the limit shown on your schedule.</p>
<p>16. Tenants improvements.</p> <p>We'll pay for damage to fixed tenants' improvements and fixed internal decorations in your home which you have added as a tenant of the home caused by covers 1 to 12 of this section plus cover 22 if Contents Accidental Damage cover has been selected.</p> <p>Examples of fixed tenant's improvements are:</p> <ul style="list-style-type: none"> • laminate flooring that you have fitted to your home • replacing a bathroom suite or kitchen cupboards. <p>Examples of fixed internal decorations are:</p> <ul style="list-style-type: none"> • the paint and wallpaper that you've used to decorate your home. 	<p>Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover.</p> <p>Any amount exceeding the limit shown on your schedule.</p>
<p>17. Food in your freezer or fridge.</p> <p>The cost of replacing food in your freezer or fridge in your home that's been spoilt by an accidental change in temperature in your freezer or fridge.</p> <p>The most we'll pay is the food in your freezer or fridge limit shown on your Policy Schedule.</p>	<p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.</p> <p>Any amount exceeding the limit shown on your schedule.</p>

Contents (continued)

What we cover	What we don't cover
<p>18. Alternative accommodation.</p> <p>If your home is made uninhabitable as a result of damage to your contents caused by an event covered under your policy, we'll pay:</p> <ul style="list-style-type: none"> the additional cost of similar short-term accommodation for your family, including accommodation for any pets living with you the cost of temporary storage of your contents. <p>The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.</p>	<p>Any costs your family have to pay once your home is fit to live in again.</p> <p>Any costs you agree to pay without first getting our written permission.</p> <p>Any amount exceeding the limit shown on your schedule.</p>
<p>19. Loss of or damage to your contents while in the open on the land belonging to your home caused by:</p> <ul style="list-style-type: none"> Fire, lightning, explosion, earthquake or smoke. Storm or flood. Oil escaping from a fixed storage container. Riot, civil commotion. Malicious acts or vandalism. <p>• Theft or attempted theft.</p> <ul style="list-style-type: none"> Falling trees or branches. Falling aerials or satellite receiving equipment, their fittings or masts. Impact involving vehicles, aircraft or anything dropped from them, or animals. 	<p>Any amount exceeding the limit shown on your schedule.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss or damage when your home is lent, let or sub-let to anyone other than your family.</p> <p>Loss or damage while your home is unoccupied.</p> <p>Loss or damage when your home is lent, let or sub-let to anyone other than your family.</p> <p>Loss or damage when your home is used to receive visitors or paying guests in connection with your business.</p> <p>Loss of money.</p> <p>Loss or damage by pets.</p>

Contents (continued)

What we cover	What we don't cover
<p>20. Temporary removal.</p> <p>Loss or damage to contents which are:</p> <ul style="list-style-type: none"> • owned by your family • owned by a dependant relative • your family's or dependant relative's responsibility under contract (for example, if you hire furniture or glasses for a special event) anywhere in the British Isles when they're being moved to or from, or while temporarily kept inside: • any private dwelling where your family's living • a building where your family's working or studying • a hospital, care home, nursing home or a hospice where your dependant relative's staying • a locked bank safety deposit. <p>We cover loss or damage caused by:</p> <ul style="list-style-type: none"> • fire, lightning, explosion, earthquake or smoke • storm or flood • theft or attempted theft using force and violence to get into or out of the premises where the contents are temporarily kept • water escaping from washing machines, dishwashers, fixed water systems or fixed heating systems. Oil escaping from a fixed heating system • riot or public unrest • collisions involving vehicles, aircraft or anything dropped from them, or collisions involving animals • falling trees or branches • falling aerials or satellite receiving equipment, their fittings or masts • malicious damage or vandalism. <p>We cover your possessions that you have with you while you're temporarily living, working or studying away from your home.</p> <p>And we cover your dependant relative's possessions while they're temporarily in hospital or a care home.</p> <p>You can also cover your contents for accidental loss or damage while they're outside your home with our Personal Belongings Cover. Take a look at pages 36 to 38 for more details.</p>	<p>The policy excess shown on your Policy Schedule – unless the damage was caused by escape of water in which case the escape of water excess shown on your Policy Schedule applies.</p> <p>Loss of money.</p> <p>Any amount exceeding the:</p> <ul style="list-style-type: none"> • temporary removal limit shown on your Policy Schedule. <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage by pets.</p> <p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living, working or studying there.</p> <p>Loss or damage unless force and violence has been used to get into or out of the premises where the contents are temporarily kept.</p>
<p>21. Emergency services.</p> <p>We will pay for damage to the contents caused by the emergency services while getting into the home to deal with an emergency.</p>	<p>Damage which is specifically excluded by any cover listed elsewhere in the Contents option.</p> <p>Any amount exceeding the limit shown on your schedule.</p>

Contents (continued)

The following additional cover is also provided for **your contents** but only if **your** schedule states '**Accidental damage** included'.

What we cover	What we don't cover
<p>22. Accidental damage to your contents while in your home, and in the open on the land belonging to your home.</p> <p>The most we'll pay for contents in the open is the contents in the open limit shown on your Policy Schedule.</p>	<p>Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover.</p> <p>Accidental damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Deterioration of food.</p>
<p>23. Moving home.</p> <p>While you're moving home to a new permanent home within the British Isles, we'll cover your contents at both addresses for up to 90 days in a row.</p>	<p>Any amount exceeding the limit shown on your schedule.</p> <p>This cover doesn't apply if you've got separate insurance for your contents at your new address.</p>
<p>24. Accidental loss of metered water, liquid petroleum gas or oil at your home.</p> <p>The most we'll pay is the accidental loss of metered water, liquid petroleum gas or oil limit shown on your Policy Schedule.</p>	<p>The excess.</p> <p>Loss or damage while your home is unoccupied.</p>

Contents (continued)

How we settle claims for contents

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we**'ll pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we**'ll replace it.

And if a replacement isn't available, **we**'ll replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we**'ll agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we**'re able to offer repair or replacement. If **we** agree to this, the amount **we**'ll pay won't normally be more than what **we** would've paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy schedule is less than the cost of replacing **your** items as new, **we** may take off an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we**'ll pay only the repair cost.

If an excess applies

We'll take this off the amount of **your** claim. **We**'ll only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we**'ll deduct the highest value one.

What we won't pay for

We won't pay for:

- loss of value to any item **we**'ve repaired or replaced.

What's the most we'll pay for any one claim?

The most **we**'ll pay for **any one claim** is the amount it'll cost **us** to replace **your** insured items as new – but this can't exceed the sum insured or any limits shown on **your** Policy Schedule, whichever is lower.

Matching sets, pairs and suites

The following basis of claims settlement is only provided if shown as included on **your** schedule.

If a part of a set, pair or suite is lost or damaged by a cause covered under **your** policy and **we** cannot repair or replace it with an item of the same colour, make, model, material and size **we** will:

- Replace the whole set, pair or suite as new;
- Pay the cost of replacing the whole set, pair or suite as new, up to the amount it would have cost **us** to replace the set, pair or suite using **our** preferred suppliers; or
- If no equivalent or replacement set, pair or suite is available, pay the full cost of the set, pair or suite.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the pair, set or suite to **us** where the full replacement cost has been paid.

We will not cover the cost to replace all undamaged parts of a matching set, pair or suite where the cost to repair or replace the lost or damaged part is below the policy **excess**.

Contents (continued)

What we cover	What we don't cover
<p>25. Legal liability.</p> <p>We cover your family's legal liability:</p> <ul style="list-style-type: none"> • as occupier of your home and its land • as individuals, wherever you or your family are in the world • as an employer to any of your family's domestic employees, for example, a carer or nanny. <p>We agree to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:</p> <ul style="list-style-type: none"> • accidental death, disease, illness or accidental physical injury to anyone • accidental damage to physical property. <p>The most we'll pay is the occupiers', personal or employers' liability limit shown on your Policy Schedule, plus defence costs agreed by us in writing.</p> <p>If you employ someone under a contract of service, you may need more specific Employers' Liability Cover by law under the Employers' Liability (Compulsory Insurance) Act 1969.</p> <p>If you think you may be affected by this, we strongly suggest you seek professional advice.</p> <p>As owner of your home you may become legally liable for accidents involving your buildings as owner, not as occupier. To protect yourself against third party liability claims as owner, you can get separate cover which is usually supplied as part of a home buildings insurance policy.</p>	<p>Anything owned by your family, or anything that's your family's legal responsibility.</p> <p>Injury, death, disease or illness to any member of your family (other than your domestic employees such as nannies or carers who normally live with you).</p> <p>Liability arising from any employment, trade, profession or business of any of your family.</p> <p>Liability arising from any of your family passing on any disease or virus.</p> <p>Liability arising from the ownership or use of:</p> <ul style="list-style-type: none"> • motor and electric vehicles of any kind (except for ride-on lawnmowers, electric invalid carriages or wheelchairs, electrically powered pedal cycles, children's electrically powered toys and pedestrian controlled vehicles such as electrically powered golf trolleys) • boats (other than hand-propelled boats and toys), hovercraft and wet bikes such as jet skis • aircraft, unmanned aerial vehicles, hang-gliders, paragliders, sand and wind yachts • trains (apart from models) • caravans and trailers • any parts or accessories of any of the items above. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability arising from any of your family owning land or buildings.</p> <p>Liability covered by any other policy.</p> <p>Any liability resulting from any living creature other than cats and dogs you or your family own or are legally responsible for (except any dog defined as dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any subsequent law.</p> <p>Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability arising from The Party Wall etc. Act 1996.</p>

Personal belongings, money and credit cards

This section shows **you** the cover **we** provide for **your personal belongings** anywhere within the British Isles and for up to 90 days in any **insurance period** around the world.

This part of **your** policy sets out the cover **we** provide for **your personal belongings, money and credit cards** in or away from **your home**, unless **your** schedule states 'Not insured under this policy'.

What we cover	What we don't cover
<p>Accidental loss or damage to contents owned by your family or to contents which are your family's responsibility under contract, for example, hiring a suit or dress for a special event.</p> <p>The cover applies:</p> <ul style="list-style-type: none"> anywhere within the British Isles; and worldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The most we'll pay for:</p> <ul style="list-style-type: none"> money is the money limit shown on your Policy Schedule theft from an unattended motor vehicle is the theft from unattended motor vehicle limit shown on your Policy Schedule. <p>Accidental loss or damage to contents owned by your family or to contents which are your family's responsibility under contract, for example, hiring a suit or dress for a special event.</p> <p>The cover applies:</p> <ul style="list-style-type: none"> anywhere within the British Isles; and worldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The most we'll pay for:</p> <ul style="list-style-type: none"> money is the money limit shown on your Policy Schedule theft from an unattended motor vehicle is the theft from unattended motor vehicle limit shown on your Policy Schedule. 	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>The policy excess shown on your Policy Schedule applies except for:</p> <ul style="list-style-type: none"> damage caused by escape of water, in which case the escape of water excess shown on your Policy Schedule applies. <p>Household goods and business equipment while kept in your home.</p> <p>Garden equipment and garden furniture while left outside in your garden.</p> <p>Contents kept permanently in any premises your family owns, leases or rents that isn't the home shown on your Policy Schedule.</p> <p>Loss or damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).</p> <p>Property withheld or confiscated by customs or other officials. Loss or damage in your home when your home is unoccupied.</p>
<p>The Personal Belongings, Money and Credit card optional extra covers your personal possessions – for example, your laptop, camera, mobile phone and clothes – for accidental loss or damage inside and outside your home, up to the limit shown on your Policy Schedule.</p> <p>It doesn't cover:</p> <ul style="list-style-type: none"> your household goods or clerical business equipment while they're inside your home, as they're already covered under Contents Cover Garden cover these can be covered under Garden Cover, if you choose that optional extra Pedal cycles these can be covered by choosing the Pedal Cycles Cover optional extra. 	<p>Loss or damage in your home by:</p> <ul style="list-style-type: none"> theft or attempted theft, or malicious damage or vandalism while your home is lent, let or sublet to anyone other than your family – unless force and violence has been used to get into or out of your home. <p>Loss by deception.</p> <p>Theft from unattended motor vehicles – unless at the time of loss or damage the items stolen were out of sight in a boot or closed compartment.</p> <p>Pedal cycles.</p> <p>Deterioration of food.</p>

Personal belongings, money and credit cards (continued)

What we cover	What we don't cover
<p>Money</p> <p>Loss of money in the British Isles and temporarily elsewhere while in the possession of any of your family.</p>	<p>The excess.</p> <p>Any amount exceeding the limit shown on your schedule.</p>
<p>Credit Cards</p> <p>Cover for losses where your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit card.</p> <p>Do not forget to inform the police and the bank or credit card provider as soon as possible in the event of a loss.</p> <p>In most cases, you will only be liable for the first £50 per credit card.</p> <p>There is no excess payable for credit cards.</p>	<p>Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle.</p> <p>Loss from your home when your home is unoccupied.</p> <p>Loss in your home, by theft, malicious acts or vandalism when your home is:</p> <ul style="list-style-type: none"> • lent, let or sub-let to anyone other than your family; • used to receive visitors or paying guests in connection with any business; <p>unless force and violence is used to get into or out of your home.</p> <p>Loss by deception unless the only deception is someone tricking their way into your home.</p> <p>Loss of money when you have been outside the British Isles for a total of more than 60 days in any insurance period.</p>
	<p>Confiscation or detention by customs or other official bodies.</p> <p>Loss of value or loss due to errors or omissions in receipts, payments or accountancy.</p> <p>Loss of money not reported to the police within 24 hours of discovery.</p> <p>Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued.</p> <p>Use of credit cards by any of your family without the permission of any authorised cardholder.</p>
<p>Electronic data downloads</p> <p>The cost of replacing non-recoverable music, film or electronic data purchased and legally downloaded by your family from a legitimate website following loss or damage.</p>	<p>The cost of remaking or recreating any nonrecoverable music, film or electronic data.</p> <p>Any amount exceeding the limit shown on your schedule.</p>

Personal belongings, money and credit cards (continued)

How we settle claims for personal belongings

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we**'ll pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we**'ll replace it.

And if a replacement isn't available, **we**'ll replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we**'ll agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we**'re able to offer repair or replacement. If **we** agree to this, the amount **we**'ll pay won't normally be more than what **we** would've paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy schedule is less than the cost of replacing **your** items as new, **we** may take off an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we**'ll pay only the repair cost.

If an excess applies

We'll take this off the amount of **your** claim. **We**'ll only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we**'ll deduct the highest value one.

What we won't pay for

We won't pay for:

- loss of value to any item **we**'ve repaired or replaced.

What's the most we'll pay for any one claim?

The most **we**'ll pay for **any one claim** is the amount it'll cost **us** to replace **your** insured items as new – but this can't exceed the sum insured or any limits shown on **your** Policy Schedule, whichever is lower.

Matching sets, pairs and suites

The following basis of claims settlement is only provided if shown as included on **your** schedule.

If a part of a set or pair is lost or damaged by a cause covered under **your** policy and **we** cannot repair or replace it with an item of the same colour, make, model, material and size **we** will:

- Replace the whole set or pair as new;
- Pay the cost of replacing the whole set or pair as new, up to the amount it would have cost **us** to replace the set or pair using **our** preferred suppliers; or
- If no equivalent or replacement set or pair is available, pay the full cost of the set or pair.

If **we** ask **you** to, **you** will have to give up the undamaged parts of the pair or set to **us** where the full replacement cost has been paid.

We will not cover the cost to replace all undamaged parts of a matching set or pair where the cost to repair or replace the lost or damaged part is below the policy **excess**.

How we settle claims for money and credit cards

1. Where an **excess** applies, this will be taken off the amount of **your** claim.
2. The most **we** will pay for **any one claim** for **money** and/or **credit cards** is the sum insured shown on **your** schedule.

Inflation protection

The sums insured and the limits shown on **your** schedule for **personal belongings** will be adjusted in line with a recognised index.

No extra charge will be made for any increase until the renewal of the policy, when the renewal premium will be based on the new sums insured and the limits shown on **your** schedule.

For **your** protection, **we** will not reduce **your** sums insured or limits if the index moves down unless **you** ask **us** to.

Pedal cycle cover

This section shows **you** the cover **we** provide for **your pedal cycles** anywhere within the British Isles and for up to 90 days in any **insurance period** around the world.

This part of the policy explains the cover **we** provide for **your pedal cycles** unless **your** schedule states 'Not insured under this policy'. This cover can only be chosen if **Contents** cover has also been selected.

What we cover	What we don't cover
<p>Accidental loss or damage to your pedal cycles which are owned by your family or are your family's responsibility under contract, for example, if you hire a pedal cycle.</p> <p>The cover applies:</p> <ul style="list-style-type: none"> anywhere within the British Isles; and worldwide for up to 90 days in any insurance period while in the possession of any of your family. <p>The most we'll pay is the pedal cycles limit shown on your Policy Schedule.</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>The policy excess shown on your Policy Schedule.</p> <p>Loss or damage to any pedal cycle in your home while your home is unoccupied.</p> <p>Loss or damage to any pedal cycle in your home caused by:</p> <ul style="list-style-type: none"> theft or attempted theft malicious damage or vandalism <p>while your home is lent, let or sublet to anyone other than your family – unless force and violence has been used to get into or out of your home.</p> <p>Theft of any pedal cycle left unattended in a public place – unless the pedal cycle is locked to an object that cannot be moved or locked inside or to a motor vehicle.</p>

How we settle claims for pedal cycle cover

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we'll** pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we'll** replace it.

And if a replacement isn't available, **we'll** replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we'll** agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we're** able to offer repair or replacement. If **we** agree to this, the amount **we'll** pay won't normally be more than what **we** would've paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy schedule is less than the cost of replacing **your** items as new, **we** may take off an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we'll** pay only the repair cost.

If an excess applies

We'll take this off the amount of **your** claim. **We'll** only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we'll** deduct the highest value one.

What we won't pay for

We won't pay for:

- loss of value to any item **we've** repaired or replaced.

What's the most we'll pay for any one claim?

The most **we'll** pay for **any one claim** is the amount it'll cost **us** to replace **your** insured items as new – but this can't exceed the sum insured or any limits shown on **your** Policy Schedule, whichever is lower.

Garden cover

This section shows **you** the cover **we** provide for **your contents**, trees, shrubs, hedges, bushes, plants and lawn outside **your home** while in the open in **your** garden

This part of the policy explains the cover **we** provide for **your** garden unless **your** schedule states 'Not insured under this policy'.

This cover can only be chosen if the **Contents** section has also been selected.

What we cover	What we don't cover
<p>Loss or damage to your contents, trees, shrubs, hedges, bushes, Plants, lawns, gardening equipment (including motorised gardening equipment) garden furniture and removable items that are normally used in the garden including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues outside your home while in the open in your garden which are:</p> <ul style="list-style-type: none"> owned by your family, or your family's responsibility under contract (for example, hiring furniture or glasses for a special event). <p>We'll also pay for garden re-landscaping design fees to repair the loss or damage.</p> <p>We cover loss or damage caused by the following:</p>	<p>Anything set out in the policy exclusions on pages 16 and 17.</p> <p>Any amount above the Garden Cover limit shown on your Policy Schedule.</p>
1. Fire, lightning, explosion, earthquake or smoke.	
2. Storm or flood . Loss or damage by flood is only covered if your home is flooded too	
3. Riot, civil commotion.	
4. Malicious acts or vandalism.	Loss or damage while your home is unoccupied .
5. Theft or attempted theft.	Loss or damage while your home is unoccupied . Loss of money .
6. Falling trees or branches.	Loss or damage to trees, shrubs, hedges, bushes, plants and lawns. The cost of removing a fallen tree or branch if it hasn't damaged your contents .
7. Falling aerials or satellite receiving equipment, their fittings or masts.	
8. Collisions involving vehicles, aircraft or anything dropped from them. Collisions involving animals.	Loss or damage by pets.
In addition, you are covered for the following:	Loss or damage by any cover listed elsewhere in the Garden Cover option and which is specifically excluded under that cover except for damage to trees, plants, shrubs, hedges and lawns.
9. We will pay for the re-landscaping of your gardens at your home as a result of damage caused by the emergency services.	
10. Accidental damage to your contents , trees, shrubs, hedges, bushes, plants and lawns outside your home while in the open in your garden. This cover only applies if the Contents Accidental Damage option has been selected.	Damage by any cover listed elsewhere in the Garden Cover and which is specifically excluded under that cover. Deterioration of food.

Garden cover (continued)

How we settle claims for garden cover

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, **we**'ll pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, **we**'ll replace it.

And if a replacement isn't available, **we**'ll replace it with an item of similar quality.

If **we** can't either economically repair an item or replace it with an item of similar quality, **we**'ll agree a cash payment with **you** based on the item's replacement value.

You can request a cash settlement where **we**'re able to offer repair or replacement. If **we** agree to this, the amount **we**'ll pay won't normally be more than what **we** would've paid **our** nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on **your** Policy schedule is less than the cost of replacing **your** items as new, **we** may take off an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case **we**'ll pay only the repair cost.

If an excess applies

We'll take this off the amount of **your** claim. **We**'ll only deduct one **excess** for each incident **you** claim for. If more than one **excess** applies to **your** claim, **we**'ll deduct the highest value one.

What we won't pay for

We won't pay for:

- loss of value to any item **we**'ve repaired or replaced.

What's the most we'll pay for any one claim?

The most **we**'ll pay for **any one claim** is the amount it'll cost **us** to replace **your** insured items as new – but this can't exceed the sum insured or any limits shown on **your** Policy Schedule, whichever is lower.

Legal expenses

The words with special meaning which apply to this section are listed on page 43. **You** should look at these.

This option explains the cover **we** provide for **legal expenses** up to £50,000 for **any one claim** unless **your** schedule states 'Not insured under this policy'.

This option provides **you** with access to a wide range of effective solutions, including professional mediation, that are designed to address **your** individual circumstances.

The cover at a glance

- Personal injury
- Consumer protection
- Residential
- Employment
- Tax.

If you need legal advice

If **you** or **your family** need legal advice on any personal or domestic matter or are unsure of the best way forward, just call **our** free legal helpline on the number shown on **your** schedule for expert advice and guidance at any time of the day or night.

If you think you might have a claim

If anything happens which might lead to a **legal expenses** claim, **you** must tell **us** as soon as possible in writing by filling in a claim form that can be obtained from Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD.

Legal expenses (continued)

Words with special meanings

Words used in this section of the policy that have special meanings are shown below, each word is listed and its meaning explained. These words have the meanings shown wherever they appear in **bold**, in this section.

There are other words with special meanings listed on pages 10 to 12 and **you** should also look at these.

Word	Meaning
Any one claim	All legal proceedings , including appeals, arising from or relating to the same original cause or event.
Arbitration	A meeting held in private to settle a dispute about the policy. This is less formal than a court hearing.
Court	A court , tribunal or other appropriate authority.
Disbursements	Money that your solicitor has spent on your behalf in dealing with your case. These amounts are different from your solicitor's own fees and will be shown as a separate item on your solicitor's bill.
Expert Witness	A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in court .
Full enquiry	Action taken by the Inland Revenue following a Notice issued under Section 9A of the Taxes Management Act 1970 saying they plan to carry out a 'Special Compliance Office Investigation' or a 'Local Tax Office Enquiry' which involves examining and considering all areas of your tax affairs in detail.
Goods	Items you own or for which you are legally responsible, except motorised vehicles or parts of them, land, buildings , or items used for business purposes.
Household	You , your husband, wife, partner , children, parents and relatives who all normally live with you at your home .
Insurer	Royal & Sun Alliance Insurance Ltd.
Legal expenses	Your representative's fees, costs and disbursements which we have agreed or the costs of any other people involved in the legal proceedings if you have to pay those costs. This includes costs following an 'out-of- court ' settlement to which we have agreed. This does not include any damages, fines or penalties you have to pay. Anything more than is allowed on the standard basis must be paid by you .
Legal proceedings	Legal action in a civil court to protect your rights in a dispute.
Partner	A person you have a continuous relationship with who lives with you at your home .
Representative	The solicitor or other suitably-qualified person appointed to act for you .
Standard Basis	The basis for charging costs: <ul style="list-style-type: none"> a. in England and Wales under Civil Procedure Rules rule 44.4; or b. in Scotland under Chapter II (in Ordinary Proceedings) or Chapter IV (in Summary Cause Proceedings) of the Act of Sederunt (Fees of Solicitors in the Sheriff Court) (Amendment and Further Provisions) 1993.
Territorial limits	Great Britain and Northern Ireland, all other countries in the European Union, the Isle of Man, the Channel Islands, Andorra, Czech Republic, Egypt, Gibraltar, Hungary, Iceland, Israel, Liechtenstein, Monaco, Morocco, Norway, San Marino, Slovakia, Switzerland, Tunisia, Turkey, Vatican City and Islands in the Mediterranean.
We, us, our	Arc Legal Assistance, a third party provider approved by Royal & Sun Alliance Insurance Ltd, which handles claims on behalf of the insurer . You can contact us at: Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD.
You, your	The person named as policyholder on your schedule and members of your household .

Legal expenses (continued)

The cause of the action must happen within the **territorial limits** and during the **insurance period**. The **legal proceedings** must be taken or defended in the **territorial limits**.

You must have told **us** about the claim within six months of the cause of action arising. **We** must have given **our** agreement to support **your** claim.

What we cover	What we don't cover
<p>A Personal injury</p> <p>The cost of you taking legal proceedings against another person or organisation as a result of an event which causes your death, or bodily injury.</p>	<p>Anything that is excluded on page 47 of this policy.</p> <p>Any illness or injury which happens gradually or is not caused by a sudden or specific accident.</p> <p>Any illness or injury which arises from or relates to the actual or alleged negligence or recklessness of a medical practitioner.</p> <p>Defending civil legal proceedings that are connected with:</p> <ul style="list-style-type: none"> • death, disease or illness of or bodily injury to anyone; or • loss or destruction of, or damage to any property. (This includes property which cannot be used because of the loss, destruction or damage). <p>Any claim to do with your use of a motor vehicle, its parts or accessories (except a claim against another person or organisation for your death or bodily injury which happened while you were a passenger in a motor vehicle).</p> <p>Any claim where the amount in dispute is less than £250.</p>
<p>B Consumer Protection</p> <p>1. The cost of you taking legal proceedings against another person or organisation as a result of:</p> <ol style="list-style-type: none"> a. a dispute over a contract for buying, selling or renting goods or services; b. a person or organisation breaking the requirements of Part II, Section 13 of the Data Protection Act 1998; and where breaking those requirements results in you losing money. <p>2. The cost of defending a legal action brought against you as a result of a dispute over a contract for buying, selling or renting goods or services.</p>	<p>Anything that is excluded on page 47 of this policy.</p> <p>Any dispute over a contract that arises less than 90 days after the insurance first started, unless the dispute is to do with a contract which started after you took out the insurance.</p> <p>Any matter connected with a moneymaking activity.</p> <p>Anything to do with building, converting, extending, altering, renovating or demolishing your home.</p> <p>Any dispute connected with letting, sub-letting, or allowing another person to live in your home.</p> <p>Anything to do with a motor vehicle, its parts or accessories.</p> <p>Any claim where the amount in dispute is less than £250.</p> <p>Any matter connected with any freehold or leasehold property, which you own and is not your permanent residence.</p>

Legal expenses (continued)

What we cover	What we don't cover
<p>C Residential</p> <p>1. The cost of you taking legal proceedings against another person or organisation as a result of:</p> <ul style="list-style-type: none"> a. a person or organisation interfering with your legal rights relating to your home. (You must be legally entitled to live in your home); b. a dispute over a contract in your name to buy or sell your home or former home or to rent your home as a tenant; or c. an event which causes loss of or damage to your home. 	<p>Anything that is excluded on page 47 of this policy.</p> <p>An event that happens less than 90 days after the insurance first started.</p> <p>Any legal proceedings over loss or damage covered under a more specific insurance policy.</p> <p>Anything to do with building, converting, extending, altering, renovating or demolishing your home.</p> <p>Any dispute about letting, sub-letting or allowing another person to live in your home.</p> <p>Any matter connected with any freehold or leasehold property, which you own and is not your permanent residence.</p>
<p>2. The cost of defending legal action brought against you as a result of:</p> <ul style="list-style-type: none"> a. you allegedly interfering with another person's legal rights in connection with you owning or living in your home. (You must be legally entitled to live in your home.) b. a dispute over a contract in your name to buy or sell your home or former home or to rent your home as a tenant. 	<p>Legal proceedings between you and a government department or a local authority, unless you could lose money if your case is not successful.</p> <p>Any matter connected with a moneymaking activity.</p> <p>Any matter connected with any freehold or leasehold property, which you own and is not your permanent residence.</p> <p>Any event which occurs outside the United Kingdom, the Isle of Man or the Channel Islands.</p>
<p>D Employment</p> <p>1. The cost of you taking legal proceedings against your employer over your contract of employment. As soon as you knew of the dispute you must have taken and followed legal advice from us. You must agree to be represented by our employment consultants. You may also use any other representative we allow.</p> <p>2. The cost of defending legal action brought against you in the territorial limits as a result of prosecution which results from your normal duties as an employee. This includes civil proceedings under the Race Relations Act 1976, the Sex Discrimination Act 1986, the Disability Discrimination Act 1995, the Data Protection Act 1998, or any Acts which replace or change these.</p>	<p>Anything that is excluded on page 47 of this policy.</p> <p>A dispute with your employer or legal action brought against you less than 90 days after the insurance first started.</p> <p>Any matter connected with a moneymaking activity other than a dispute with your employer over your contract of employment.</p> <p>Anything that is excluded on page 47 of this policy.</p> <p>Defending any motoring prosecutions.</p> <p>Defending civil legal proceedings that are connected with your duties as a member of a profession or your duties as a director or officer of any company.</p>

Legal expenses (continued)

What we cover	What we don't cover
<p>E Tax</p> <p>The cost of your representative acting for you in a full enquiry by the Inland Revenue into your income and records to decide how much tax you have to pay under the following sections of the Taxes Act 1988.</p> <ol style="list-style-type: none"> Section 19, Schedule E of the Taxes Act 1988 on: <ul style="list-style-type: none"> Your wages or salary; and Your pension. Section 18, Schedule D of the Taxes Act 1988 where it relates to income you have received on: <ul style="list-style-type: none"> Investments in the UK; and Investments overseas; <p>in securities listed on a recognised national or international stock exchange. This cannot be your main source of income.</p>	<p>Anything that is excluded on page 47 of this policy.</p> <p>Any tax, interest or penalties you may have to pay to the Inland Revenue.</p> <p>Any case where you or your tax advisor have not taken every reasonable care to act according to tax legislation.</p> <p>Anything to do with a tax return which you sent to the Inland Revenue and which arrived after the legal deadline.</p> <p>An enquiry by the Inland Revenue which is only concerned with one or more specific areas of your tax return and which is not considered by the Inland Revenue to be a full enquiry.</p> <p>Any change in an Inland Revenue investigation or enquiry when it becomes clear that they suspect serious fraud.</p> <p>Any income you have earned as a self-employed person.</p> <p>Any matter connected with a moneymaking activity (other than your contract of employment or a normal private investment) or personal liability including:</p> <ul style="list-style-type: none"> your business, trade or profession; a personal venture for gain; a share in a partnership or a joint venture for gain; an investment which is not listed on a recognised national or international stock exchange; or a personal guarantee or indemnity. <p>Any money which the insurer has already paid if you later withdraw, without our agreement, from the defence of a full enquiry by the Inland Revenue.</p> <p>Any money which has to be paid because you withdraw without our agreement from the defence of a full enquiry by the Inland Revenue.</p> <p>Any matter connected with any freehold or leasehold property, which you own and is not your permanent residence.</p>

Legal expenses (continued)

Exclusions applying to the Legal expenses section.

The exclusions below apply to all the cover which the **insurer** provides under this **Legal expenses** section. **You** should also refer to the specific exclusions shown under each part of the **Legal expenses** section on pages 44 to 46 and to the general Policy exclusions shown on pages 16 and 17 of this policy.

What is not covered.

1. Any claim where there is not a reasonable chance of **you** winning the case and achieving a reasonable outcome.
2. Any event, dispute or cause of action that first happened or started before **you** took out this insurance.
3. An event which **you** report to **us** more than six months after it happened.
4. **Legal expenses** which apply to the period before **we** have agreed in writing to support **your** claim.
5. **Legal proceedings** where a reasonable estimate of **your** total **legal expenses** is greater than the amount in dispute.
6. Any **legal expenses** **you** could claim under any other insurance.
7. Any **legal proceedings** over loss or damage covered under a specific insurance policy.
8. A dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.
9. Defending **legal proceedings** that are connected with:
 - death, disease or illness of or bodily injury to anyone;
 - **your** duties as a member of a profession or **your** duties as a director or officer of any company;
 - the loss or destruction of or damage to any property. (This includes property which cannot be used because of the loss, destruction or damage.)
10. Any application for judicial review.
11. Any **legal proceedings** between any members of **your family**. (This does not apply to accidents involving motor vehicles.)
12. Any **legal proceedings** between **you** and **your** husband, wife or **partner** or former husband, wife or **partner**. This includes **legal proceedings** relating to custody, access or maintenance.
13. Defending any criminal proceedings or **legal proceedings** arising from anything **you** did deliberately or recklessly.
14. Any dispute with **us** or the **insurer** that is not dealt with under the **arbitration** condition on page 48.

Legal expenses (continued)

Policy conditions

You will need to meet the conditions set out in the Policy conditions on pages 13 to 14 as these conditions apply to the whole policy. In addition, for this section **you** must also meet the following conditions.

1 Preventing legal proceedings

You must take all reasonable measures to prevent or avoid being involved in **legal proceedings** and keep the cost as low as possible. The legal helpline is available 24 hours a day 7 days a week, to provide **you** with advice concerning **your** problem.

2 Arbitration

If there is a dispute between **you** and **us** or the **insurer** about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation within the appropriate **territorial limits**) will choose an arbitrator.

The side that loses the **arbitration** will pay all the costs of the **arbitration**. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose, the policy will not cover these costs.

Claims conditions

You will need to meet the conditions set out in the Claims conditions on pages 14 to 15 as these conditions apply to the whole policy. In addition, for this section **you** must also meet the following conditions.

1 Telling us about the claim

If anything happens which might lead to a **legal expenses** claim, **you** must tell **us** as soon as possible by filling in a claim form. **You** must tell **us** fully and truthfully in writing all the details about **your** claim and give **us** all the information that **we** may need. Until **you** have told **us** about the claim and **we** have given **our** written agreement, the **insurer** will not be responsible for any **legal expenses**. The **insurer** will not cover **legal expenses** involved in **your representatives** handling the claim before the date when **we** gave **our** written agreement. **You** must have told **us** about the claim within six months of the cause of action arising.

2 Giving our agreement

We will agree if all of the following apply:

we think **you** have a reasonable chance of winning **your** case and achieving a reasonable outcome.

- the **legal proceedings** arise from a cause of action which is covered by this insurance. This cause of action must happen within the **territorial limits** and during the **insurance period**.
- the **legal proceedings** will be dealt with by a **court** within the **territorial limits**.
- **you** have kept to the terms and conditions of the policy and none of the exclusions listed on page 47 apply.

In circumstances where **we** have chosen a **representative** to act on **your** behalf **we** will pay **legal expenses** incurred for providing the initial assessment of the claim irrespective of the prospects of success or whether the claim is covered under this policy.

Where **you** have chosen **your** own **representative** any **legal expenses** incurred in providing initial assessment shall only be covered where there are reasonable prospects of successfully pursuing or defending the **legal proceedings** and the claim is covered under all other terms and conditions of the policy.

The decision to grant consent will take into account the advice of **your representative** as well as that of **our** own advisers. **We** may require, at **your** expense, an opinion of Counsel on the merits of the **legal proceedings**. If the claim is subsequently admitted **your** costs in obtaining such an opinion and providing such advice will be covered under this insurance.

If, during the claim, **we** think that there is no longer a reasonable chance of **your** winning the case and achieving a reasonable outcome, **we** may not continue to support **your legal proceedings**. If **we** do not carry on with **your** claim, **we** will tell **you** why.

If **you** decide to commence or continue **legal proceedings** for which **we** have denied support under this Claims Settlement Condition and are successful, **we** will pay **legal expenses** as if **we** had given **our** consent in the first instance.

Legal expenses (continued)

3 Choosing a representative

In the period before **Court** papers need to be issued (or have been received) **we** may refer **your** case to a suitably qualified **representative** to act on **your** behalf.

At the point where **Court** papers need to be issued (or have been received), or where there is a conflict of interest, **you** are free to choose a suitably qualified **representative**.

You will need to satisfy **us** that **your representative** has the appropriate experience and skills to handle **your** claim.

Where **we** agree to the appointment of a **representative** of **your** choice **you** must confirm that **your representative** will not charge more than a **representative** chosen or suggested by **us**, or that **you** will pay any difference between **your** chosen **representative's** fees and those of a **representative** chosen or suggested by **us**. **We** will not pay **your** choice of **representative** more than **we** would pay **our** own choice of **representative**.

In selecting the **representative** **you** shall have a duty to minimise the cost of **legal proceedings**. If **your** choice of **representative** has to undertake work to familiarise themselves with the work already undertaken on the case, **we** will not pay for this work to be done. Any **representative** **you** choose is appointed to act for **you**.

If **we** and **you** cannot agree whether **court** papers need to be issued or the choice of **representative**, **you** can take the matter to an independent arbitrator. This process is set out on page 48.

4 Rights and responsibilities

You must tell **us** if an offer is made to settle the dispute. **You** must not negotiate or agree to settle the dispute without getting **our** agreement beforehand. If **you** do not accept a reasonable offer to settle the dispute, **we** may not continue to support **your** claim.

You must send **us** all bills for the **representative's legal expenses** as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay for the **representative** handling this dispute are acceptable and that **we** may pay the bill for **you**.

You and **your representative** must take every step to recover **legal expenses**. **You** must pay any recovered **legal expenses** to **your representative** who must then refund any **legal expenses** which the **insurer** has paid or has been asked to pay.

If the **insurer** pays **legal expenses** up to the policy limit and **you** pay more **legal expenses** to end **your** case, the **insurer** and **you** will share any **legal expenses** that are recovered.

The **insurer** and **you** will each receive the same percentage as originally paid.

5 Information your representative will need from you

You must give **your representative** all the information and help he or she may need.

This will include a truthful account of the facts of **your** case and any paperwork to do with **your** case. **You** owe the same obligations to **us** as to **your representative**.

6 What you and your representative must do for us

We must be able to contact **your representative**. **You** and **your representative** must co-operate and tell **us** about developments to do with **your** case. If **we** ask for this, **we** must be able to have access to **your representative's** files. This includes the truthful account of the facts of **your** case and any paperwork **you** have supplied to **your representative**.

If **your representative** wants to consult a barrister or **expert witness**, **we** will agree if **we** think it is reasonable. **You** must give **us** the name of the barrister or **expert witness**, and the reasons why **you** need one.

7 Appealing against a court's decision

If **you** want to appeal against a **court's** decision, **you** must give **us** **your** reasons for bringing the appeal. **We** will give **you** **our** agreement if all of the following apply:

- **You** tell **us** that **you** want to appeal as soon as **your** right of appeal arises. This is because strict time limits may apply.
- The appeal arises from **legal proceedings** to which **we** have already given **our** agreement under the terms of Claims Condition 2 on page 48.
- **Your** appeal meets the requirements of Claims Condition 2 in the same way as **your** initial claim for **legal expenses**.

Legal expenses (continued)

8 What action we may take

We may take over, in **your** name, all legal action in any of the following circumstances:

- If the dispute is for an amount which is under £5,000 or if the dispute could be dealt with by the small claims **court**.
- If **you** take legal action against someone or defend a case without **our** agreement, or in a different way from that advised by **your representative**.
- If **you** do not give proper instructions to **your representative** or barrister in time.
- If **you** cause a delay and **your representative** thinks it will harm **your** case.

In these circumstances, **we** may carry out **our** own investigation and try to settle **your** dispute. **You** must agree to a settlement which is reasonable.

If **we** ask, **you** must tell **your representative** to get the **court** to tax **your legal expenses**, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.

If **you** withdraw from defending a **full enquiry** by the Inland Revenue without **our** agreement, **we** will be entitled to recover from **you** any amounts the **insurer** paid during the defence.

Our commitment to customer service

We are committed to going the extra mile for **our** customers. If **you** believe that **we** have not delivered the service **you** expected, **we** want to hear from **you** so that **we** can try to put things right. **We** take all complaints seriously and following the steps below will help **us** understand **your** concerns and give **you** a fair response.

Step 1

If **your** complaint relates to **your Legal Expenses** policy then please contact Arc Legal Assistance on the telephone number shown below.

We aim to resolve **your** concerns by close of the next business day. Experience tells **us** that most difficulties can be sorted out within this time.

Step 2

In the unlikely event that **your** concerns have not been resolved within this time, **your** complaint will be referred to **our** Customer Relations Team who will arrange for an investigation on behalf of **our** Chief Executive. Their contact details are as follows:

Post: Arc Legal Assistance Ltd,
PO Box 8921,
Colchester,
CO4 5YD

Telephone: 0344 873 7251

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Use the information from **your** complaint to proactively improve **our** service in the future.

Once **we** have reviewed **your** complaint **we** will issue **our** final decision in writing within 8 weeks of the date **we** received **your** complaint.

Legal expenses (continued)

If you are still not happy

If **you** are still unhappy after **our** review, or **you** have not received a written offer of resolution within 8 weeks of the date we received **your** complaint, **you** may be eligible to refer **your** case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

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

Telephone: 0800 023 4567 (free on mobile phones and landlines)
0300 123 9123 (same rate as 01 or 02 numbers, on mobile phone tariffs)

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

Website: www.financial-ombudsman.org.uk

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

Thank you for your feedback

We value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

How we use your information

Who are we?

We are Royal & Sun Alliance Insurance Ltd (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreThan. We also provide insurance services in partnership with Hood Group.

Why do we collect and use your personal information?

Our privacy notice details how we collect, use, share, and protect your personal information. It can be found by going to our website <https://www.rsagroup.com/support/legal-information/privacy-policy/>. If you would like a physical or large print copy of the full notice, please call us.

We obtain your personal information and that of any joint policy holders who are covered by your policy from you or those individuals, your insurance broker if you have one, claims handling suppliers and third parties such as Credit Reference Agencies, DVLA and Insurance related sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange and fraud prevention databases).

We use your personal information for a number of different purposes, for example to:

- manage your policy;
- process claims;
- prevent and detect fraud and financial crime;
- develop new products and services; and
- meet our legal and regulatory requirements.

We will always keep your personal information confidential, however it may be necessary to share your personal information with third parties where there is a valid reason to do so, for example we may need to share your information with:

- other parties involved in a claim and their representatives;
- our contractors, partners, and suppliers who assist us in the administration of your policy and/or your claim; and
- government agencies, regulators, and fraud prevention agencies to fulfil our legal and regulatory obligations.

We will retain your personal information for as long as we have a relationship with you. Once our relationship has ended (for example, your policy has expired, your application is declined or you do not go ahead with a quotation) we will only retain your personal data for as long as is necessary to satisfy any legal, accounting or reporting obligations, or as necessary to resolve disputes.

The General Data Protection Regulation gives you various rights over your personal information. More details of these rights can be found in our privacy notice.

