

Section J

Fatal injury benefit

We will pay £5,000 if you die as a direct result of injury caused in the **home** by fire, explosion, lightning or intruders. For **us** to pay a claim, **your** death must happen within three months of the incident.

Section K

Household removals

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

Exclusions

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

Section L

Wedding gifts

The **sum insured** under the **contents** section is automatically increased by £5,000 during the 30 days before and 30 days after **your** wedding day to cover wedding gifts.

Section M

Occupiers', personal and employer's liability

(see important note overleaf)

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

- accidental bodily injury or illness;
- accidental loss of or damage to property;

happening during the **period of insurance** in:

- the **British Isles**;
- the rest of the world for temporary visits;

and arising:

- as occupier (not as owner) of the **home** and its land;
- in a personal capacity (not as occupier or owner of any **building** or land);
- as employer of a domestic employee.

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

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

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