



HOME

INSURANCE POLICY
Your policy explained

Version 2.4

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WELCOME

THANK YOU FOR CHOOSING HAVEN INSURANCE.

This policy booklet explains everything you will need to know about your home insurance cover.

Please read this in conjunction with your insurance Schedule.

Making sure you have the right cover

Getting your re-building sum insured correct.

Make sure you insure your Buildings for the re-build cost, not the market value. Your sum insured should be the cost of rebuilding your home from scratch. It is usually, but not always, lower than the market value of your home.

Remember, the cost of rebuilding your home may increase over the years. If you are not sure you have the correct rebuild cost there are a number of ways in which you can estimate this. If you have recently purchased your home, an up to date rebuild cost will be on your deeds or survey.

You can also use a rebuild calculator online by visiting the ABI website (Association of British Insurers).

A professional chartered surveyor can also help you.

If you add an extension to your home then you will need to re-evaluate your re-build cost and let us or your Agent know.

Remember to review your re-build cost at each renewal.

Getting your contents sum insured correct.

The amount you choose for your Contents sum insured should be the total value to replace all of the possessions in your home as new.

Contents cover is not just to protect against burglary or an accidental loss or damage, it also covers you for more unlikely events, such as fire, resulting in the need to replace the entire contents of your home.

Remember to include the contents of every room in your home when calculating your sum insured such as your living room, dining room, kitchen, bedrooms, bathrooms and Gardens. If you keep jewellery in a safe, remember to advise us of the cash/jewellery rating of your safe or your items may not be covered in the event of a claim.

Make sure you state the correct sum insured for your contents. If you under-insure your contents, this will make a big difference to any claims settlement in the event of a loss. Remember to insure your contents for the full replacement cost.

Remember to review your contents sum insured each time you take out a new policy or renew your existing one.

Hints and tips to keep your home secure

THE FOLLOWING HINTS AND TIPS WILL HELP YOU TO KEEP YOUR HOME AND POSSESSIONS SAFE AND SECURE.

SECURITY

- Keep all doors and windows locked when you leave your home.
- If you have an alarm, make sure it is always put into operation when you leave your home.
- Install motion sensing security lights.
- Hide valuables and keys out of sight.
- Unplug any electrical items where possible, especially if you are going away.
- Lock up your garden furniture.
- If you are going away, cancel newspapers, milk deliveries etc. and let a neighbour know.

PROTECTING YOUR CONTENTS

- Mark all your high risk items with your name and postcode using a security pen or smart water that can be read under ultra violet light.
- Photograph all your valuables, jewellery, paintings etc.
- Keep all your receipts and valuations together in a safe place.

SAFETY

- Fit smoke detectors on all floors of your home.
- Locate your stopcock and be aware of how to turn it off and on.

Useful numbers you may need

WHEN YOU CALL US, YOUR AGENT, THE HOME EMERGENCY LINE OR THE CLAIMS LINE YOU WILL NEED TO HAVE YOUR POLICY NUMBER AVAILABLE.

To make any changes or amendments to Your policy, please contact us or your Agent.

Your claim will be dealt with by Ryan Direct Group who will be on hand to assist you as swiftly and efficiently as possible.

To make a claim under the buildings and/or contents section of your policy please call **0330 331 0747**.

To make a claim under the home emergency section of your policy please call **0330 331 0748**.

Definitions

Accidental Damage/Breakage

Damage that is sudden, unforeseen, unexpected, not caused on purpose or not as a result of wear and tear, breakdown or malfunction.

ARAG

Your Home Emergency cover provider.

Buildings

Your home, built on a permanent foundation, including fixtures and fittings, carpets, solar panels, patios, terraces, footpaths, drives, walls, gates and hedges, Swimming pools, tennis courts, fixed hot tubs and Jacuzzis, fixed fuel tanks, septic tanks, statues and fountains permanently fixed to the ground on the land belonging to your home which is owned by you or for which you are legally liable.

Business Use

Any clerical work carried out at your home, which does not involve any business visitors or employees unless there has been prior agreement by us and this is shown on your Schedule.

Business Equipment

Clerical business equipment including –

Computers, telecommunication, printers, fax machines, photocopiers owned by your family or your family's responsibility.

Business equipment does not include:

- Business stock, money or credit cards, software, disks and any other stored data.
- Compensation for not being able to use your business equipment following a loss or damage.

British Isles

England, Scotland, Wales, Isle of Man, Channel Islands, Northern Ireland and Republic Of Ireland.

“Cooling-Off” Period

14 days from the date cover commences. This does not apply to short term policies with a duration of 31 days or less.

Credit Cards

Credit card, charge card, debit card, bankers card, cheque and cash dispenser card issued in the British Isles and belonging to You or your family.

Data Protection Legislation

Means (i) unless and until the General Data Protection Regulation (“GDPR”) is no longer directly applicable in the UK, the General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK and then (ii) any successor legislation to the GDPR or the Data Protection Act 1998.

Domestic Employees

A person employed by You solely for the private domestic duties under contract in your home, who normally live with You, This does not include business employees or those employed to provide care to You or your family, unless there has been prior agreement by us and this is shown on your Schedule.

Endorsement

A change in the Terms and Conditions of your policy that can extend or restrict cover.

Excess

The amount payable by You for every claim made under each section shown in your Schedule.

Heave

The upward or sideways movement of the ground supporting your home.

High Risk items

Televisions, personal computers including laptops and tablets, audio and visual equipment, jewellery, watches, clocks, furs, articles of precious metal, pictures, paintings, works of art, antiques, stamp coin and medal collections in your home.

Please note High Risk Items excludes anything belonging to a tenant/lodger/ Paying Guest(s).

Home

The risk address shown on your Schedule, including any garages, outbuildings and sheds built on a permanent foundation within 400 metres of the land belonging to your home and used for domestic and clerical business purposes only, unless there has been prior agreement by Us and this is shown in your Schedule.

Household Contents

Household goods, High Risk Items, personal belongings, and visitor’s belongings, money and credit cards, business equipment, pedal cycles in your home and musical instruments not used professionally for which You own or are legally responsible. Radio and television aerials, satellite dishes, their fittings and masts which are attached to your home.

Contents does not include:

- 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 (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), Unmanned Aerial Vehicles or drones, gliders, hang gliders, wet bikes, 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.
- Anything used for trade, professional or business purposes except clerical business equipment.

Please note contents excludes anything belonging to a tenant/lodger/Paying Guest(s).

Landslip

Downward movement of sloping ground.

Money

Current bank notes and coins, cheques, bankers drafts, electronic cash pre-payment cards, gift vouchers, travellers cheques, seasonal travel tickets, postal and money orders, saving stamps and vouchers all held for private or domestic purposes.

Please note any Money belonging to a tenant/lodger/Paying Guest(s) is excluded.

Paying Guest

A person or persons temporarily staying in Your home, or parking their vehicle on Your drive, for which you receive a payment from them.

Period of Insurance

The period during which You have insurance cover. This is shown on your policy Schedule.

Personal Belongings

Jewellery, watches, sports equipment, mobile phones, tablets and portable computers and other items normally carried about your person and all of which You own or are the legal responsibility of You or your family for personal use only.

Please note your personal belongings excludes anything belonging to a tenant/lodger/Paying Guest(s).

Schedule

The document which gives details of Your cover.

Settlement

Downward movement of the ground being compressed by the weight of the buildings.

Subsidence

Downward movement of the ground beneath the buildings by a cause other than the weight of the buildings themselves.

Substance Misuse

Misuse of any mind altering substance, such as drugs or alcohol.

Terrorism

Any act deemed by the United Kingdom government to be an act of terrorism following the interpretation set out in part 1 of the Terrorism Act 2000.

Tenant/Lodger

Any person other than your family residing at your property whether paying rent or not.

Unoccupied

When your home is not lived in frequently by you or your family or anyone who has your permission for more than 30 consecutive days, or a period shown on your Schedule or if extended unoccupancy has been agreed by us.

We/Us

Haven Insurance Company Limited.

Your Agent

Your broker or other intermediary through whom you take out this insurance.

You/Your/Your family

The person(s) names in the Schedule, your partner and all members of your family who normally reside with You, this includes fosters children and domestic employees.

Your family does not include lodgers/tenants/Paying Guest(s).

Contract Conditions

APPLICABLE TO THE WHOLE OF YOUR POLICY

This policy is a legal contract between You and Us.

The below terms state the responsibilities of both parties. The policy wording and Schedule make one document and must be read together.

Your policy is based on all the information You gave Us about You, Your Family, Your Home and Your personal circumstances.

Your insurance period will last no longer than 12 months from the date on which you advise us or your Agent you want cover to commence.

YOUR PART OF THE CONTRACT:

Under this contract You must pay the premium shown in Your Schedule for the period of insurance shown in Your Schedule.

You must also comply with all the conditions We have set out in this policy. You must take all reasonable steps to prevent loss of or damage to any property covered under Your policy.

You must keep Your Property in a good state of repair.

Your sums insured for Buildings must reflect the full cost of rebuilding your Home.

Your sums insured for Contents must reflect the replacement cost of any and all property as new.

You must notify Us of any incident which may give rise to a claim under this policy within 7 days of it occurring. Failure to do this may incur a Late Reporting Excess.

Duty to disclose changes in your circumstances

You must notify Us or Your Agent as soon as possible and within 30 days of any change which may affect Your policy, including but not limited to the following:

- Change of address.
- Any work to be carried out to your Home or the land belonging to it which is not general maintenance, repair or decoration, or any structural alteration or demolition of your Home.
- An increase in the number of bedrooms.
- Any increase in the value of Your Contents or in the rebuild cost of Your Home.
- Your Home becoming Unoccupied/ Occupied (i.e. The occupancy of your home changes) or if the unoccupancy exceeds the amount of days agreed and stated in your Schedule.
- Your Home being used for business other than for clerical use.
- If You, any member of Your Family or anyone residing with You are convicted of a criminal offence other than a driving offence.
- If someone other than Your Family is residing at Your Home.
- If Your Home is not lived in regularly.

Following a notified change We may revise the cover We offer You under Your contract, the terms of the contract and the premium charged. We or Your Agent may charge You an administration fee for making changes to Your policy.

If You fail to notify Us or Your Agent of a change to Your circumstances We may take one of the following actions:

- Cancel Your policy or declare it void (as if it never existed),
- Amend the terms of Your policy
- Refuse to deal with claims or reduce the amount paid.

If We suspect that You or any member of Your Family or person acting on Your behalf has provided false information or documentation, or withheld important information in order to obtain cover or reduce Your premium, We may take the following actions:

- Cancel Your policy and declare it void (as if it never existed) and retain any premium paid.
- Inform the police and/or relevant authorities.
- Refuse payment in the event of a claim.
- Recover from You any amount already paid out for claims made under Your policy.

Cancelling your cover

Please note, in the event of cancellation, no return premium is available for any policy less than 12 months in duration when cancelled outside of the Cooling Off period. The Cooling Off period only applies to policies with a duration of 31 days or more.

You may cancel Your policy at any time, subject to the following conditions.

1. If at the time of cancellation You or a third party has made a claim or reported an incident which may give rise to a claim under this insurance policy, We will retain the whole Premium whilst the claim is in the process of being settled. The claim will be settled for the purpose of this section when a final settlement is made by Us or when We receive notification that a claim by You or a third party will not be pursued further.

If no costs are incurred by Haven, and the claim is closed, a refund will be issued based on the terms below. If the claim settlement is made by Us and costs incurred under Your policy, We will retain the full premium should You cancel Your policy.

If You pay by installments, You must continue to pay the installments until the full annual premium is received by us, or settle the outstanding balance in full at the time of cancellation.

2. Your Agent may charge a Cancellation fee.

If You decide to cancel

If Your policy is for a duration of 31 days or more and you cancel this insurance in the “Cooling-Off” Period: We will refund You part of the premium to You or Your Agent unless a claim has been made under this policy. Please note We are obliged to charge You for the period You were on cover unless You can provide Us with proof of alternative cover with another insurer.

If You cancel Your annual policy after the “Cooling-Off” Period, We will calculate a charge for the period that this policy has been in force based on the number of days remaining from the date of cancellation until the end of the period of insurance unless a claim has been made under this policy, as stated in section 1 above.

If You have an Agent, We will refund any premium to Your Agent.

If We decide to cancel

We or Your Agent may cancel the insurance by sending 7 days notice of cancellation to the email address held on file by Us or Your Agent, or to Your last known postal address (where we are unable to locate a valid email address). In the case of Northern Ireland the notice will also be sent to the the Department of Environment, Northern Ireland. You will not be insured from the 8th day after the notice is issued to You. The notice will provide an explanation as to why Your policy is being cancelled.

We will refund the part of Your Premium according to the number of days remaining from the date of cancellation until the end of the Period of Insurance, subject to the status of any claims made on your policy, as outlined above.

OUR PART OF THE CONTRACT:

Under this contract We will provide the cover shown in the policy wording, for the sections shown in Your Schedule for the duration of the policy period.

Who we are?

Your Insurance is underwritten by Haven Insurance Company Limited (Haven Insurance) and is authorised and regulated by the Gibraltar Financial Services Commission.

As part of Our commitment We will review Our Home insurance product on a regular basis so that We can continue to offer great service and quality to Our customers.

You will be informed of any updates or changes to Your cover by either Us or Your Agent.

Haven Insurance is a member of the Financial Services Compensation Scheme.

You may be entitled to compensation from this Scheme if We are unable to meet Our obligations to You under this contract.

If You are entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by telephoning 020 7741 4100 and on their website www.fscs.org.uk

SHARING YOUR PERSONAL DATA – DATA PROTECTION

Please view Our full Privacy Statement at www.haven.gi/privacystatement which will provide further information on how We use Your personal data. We will only use Your personal data in accordance with Data Protection Legislation.

How We will use Your personal data

To manage Your insurance with Us

This may include sharing Your personal data with:

1. Your Agents to process and administer Your insurance. As part of Your Agents processing they may carry out checks with credit reference and fraud prevention agencies in order to verify Your identity, assess Your application for a quotation or credit and offer You the best terms. The checks may be against both public data (such as information from the electoral roll) and private data (such as your credit history). A record of the search will appear on Your credit report. As part of the quote process, Your Agent may exchange information with various industry databases in order to verify the information that You have provided such as the Claims and Underwriting Exchange (CUE).

Your Agents may also carry out checks against data they already hold on You such as data from existing products or account data. They may use this data to help them assess and rate Your application for a quote and determine Your premiums.

2. Subcontractors and service providers to process your personal data and provide services on Our behalf.
3. Our Appointed Claims Handlers to manage claims under Your insurance.
4. Industry Regulators to monitor and enforce Our compliance with any applicable regulations.
5. Other Insurers, if You move to a new insurer We may confirm certain details about Your insurance to them. We will only confirm details to genuine organisations. Any requests for policy information by an individual other than the insured will require permission from the insured to do this.
6. Third parties involved in a claim, including their insurer, solicitor, or representative.
7. The Compensation Recovery Unit, Department for Work and Pensions, and National Health Service in relation to a claim.
8. The Financial Ombudsmen Service, if You make a complaint about the service We have provided.
9. Flood Re, if Your policy is part of the Flood Re reinsurance scheme (please refer to Your policy Schedule).
10. The Claims and Underwriting Exchange Register, which is administered by Motor Insurance Bureau (MIB).

Administration

To manage and administer Our relationship with You, including Your registrations, transactions and communications with Us, to perform all orders and contracts with You, to provide the products and information You request, and to respond to Your comments, questions and support requests, and to monitor compliance with and enforce the terms of Our relationship and any contracts with You.

Telephone Calls

We may monitor and record telephone calls for the purpose of security and training.

Market Research/Data Analysis

To help improve Our services We, Your Agents and recipients of Your Personal Data may also use your Personal Data for the purposes of marketing research and data analysis. This helps to develop and improve the products and services that are offered.

Complaints

To investigate and respond to complaints made in relation to insurance policies We underwrite.

To prevent and detect fraud

Before We provide services, goods or financing to You, We undertake checks for the purposes of preventing fraud and money laundering, and to verify Your identity. These checks require Us to process personal data about You.

The personal data You have provided, We have collected from You, or We have received from third parties will be used to prevent fraud and money laundering, and to verify Your identity.

Details of the personal information that will be processed include, for example: name, address, date of birth, contact details, financial information, employment details, device identifiers including IP address and vehicle details.

We and fraud prevention agencies may also enable law enforcement agencies to access and Use Your personal data to detect, investigate and prevent crime. We process Your personal data on the basis that We have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect Our business and to comply with laws that apply to Us. Such processing is also a contractual requirement of the services or financing You have requested.

Fraud prevention agencies can hold Your personal data for different periods of time, and if You are considered to pose a fraud or money laundering risk, Your data can be held for up to six years. If We, or a fraud prevention agency, determine that You pose a fraud or money laundering risk, We may refuse to provide the services or financing You have requested, or to employ You, or We may stop providing existing services to You.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to You. If You have any questions about this, please contact Us on the details below.

Whenever fraud prevention agencies transfer Your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data to protect Your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to ‘international frameworks’ intended to enable secure data sharing.

Your Rights

Your personal data is protected by legal rights, which include Your rights to object to Our processing of Your personal data; request that Your personal data is erased or corrected; request access to Your personal data.

For more information or to exercise Your data protection rights, please contact Us Using the contact details below.

If You would like to read the full details of how Your data may be used please view Our privacy statement here: www.haven.gi/privacystatement, phone us on 0345 0920704, email dataprotection@haven.gi, or write to us at Haven Insurance Company Limited, No. 1 Grand Ocean Plaza, Ocean Village, Gibraltar, GX11 1AA.

You also have the right to complain to the Information Commissioner’s Office (UK) or the Gibraltar Regulatory Authority (Gibraltar) which regulate the processing of personal data:

Information Commissioner’s Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF
www.ico.org.uk

Gibraltar Regulatory Authority
2nd Floor Eurotowers 4
1 Europort
Road
Gibraltar
www.gra.gi

Policy Exclusions

APPLICABLE TO THE WHOLE OF YOUR POLICY

Existing and deliberate damage

We will not pay for loss or damage which You were aware of before Your policy started, was caused by an event which occurred before Your policy started, has arisen from an event which occurred before Your policy started, or has been caused deliberately by You, a member of Your family or anyone residing with You.

Defective design or construction

We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, poor workmanship or the use of faulty materials.

Rot

We will not pay for any loss, damage, liability, cost or expense as a result of rot, whether or not it has been caused directly or indirectly by any other peril covered under this policy.

Wear and tear, maintenance, or anything happening gradually.

We will not pay for any loss, damage, liability, cost or expense of any kind, directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, infestation, vermin, fungus, condensation, fading, frost, or anything that happens gradually, the process of cleaning, dyeing, repair, alteration renovation, restoration or anything reaching the end of its serviceable life.

Breakdown

We will not pay for any loss or damage caused by mechanical failure or electronic breakdown.

Electronic Data and computer equipment

We will not pay for loss or damage to any equipment, integrated circuit, computer chip, computer software or any other computer related equipment caused by computer failure, computer error, malfunction or a corruption or harmful unauthorised code that is maliciously introduced to propagate through a computer system.

Radioactive Contamination and Nuclear Assemblies

We will not pay for loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss or any legal liability whatsoever directly or indirectly caused by, contributed to by or arising from:

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

War Exclusion

We will not pay for loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property or under the order of any government or public or local authority.

Terrorism clause

We will not pay for loss, damage, liability cost or expense whatsoever directly or indirectly caused by resulting from or in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except to the extent that it is necessary to comply with the minimum requirements of the law relating to compulsory insurance of liability to employees in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

Sonic bangs

We will not pay for any loss, damage, liability, cost or expense of any kind, caused directly or indirectly by pressure waves from aircraft.

Financial sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy if this would breach any prohibition or restriction imposed by law or regulation. If such prohibition or restriction takes effect during the period of insurance We may cancel this policy immediately by giving You written notice at your last known address. If We cancel the policy We will refund premiums already paid for the remainder of the current period of insurance, provided no claims have been paid or are outstanding.

Pollution and/or Contamination Exclusion

We will not pay for any claim or expense of any kind resulting directly or indirectly from pollution and or contamination or from the discharge, dispersal, release or escape of pollutants which was:

- a result of an intentional act,
- expected or should have been expected,
- not sudden,
- not during any insurance period,
- from industrial business.

Confiscation

We will not pay for loss, damage or liability occasioned by or happening through any confiscation or detention by customs or other officials or authorities.

Loss of Value

We will not pay for any reduction in market value of any property following its repair or reinstatement.

Indirect Loss or Damage

We will not pay for any loss or damage that is not directly associated with the incident that caused You to claim, except where that loss or damage is expressly included within this insurance.

Substance Misuse

We will not pay for:
Loss or destruction of or damage to any property whatsoever, or any loss or expenses resulting or arising and any legal liability of any nature directly or indirectly caused by, contributed to by or arising from misuse of substances, such as drugs or alcohol, by You or any member of Your family/household, or anyone on the insured property with Your permission.

Explosives and Ammunition

We will not pay for any direct or indirect loss, damage or liability whatsoever related to explosives manufacturing and ammunition making.

Illegal Activity

We will not pay for any direct or indirect loss or damage caused as a result of your home being used for illegal activities.

Aviation

We will not pay for any direct or indirect liability, loss or damage resulting from any aviation related activity.

Contract works

We will not pay for loss or damage resulting from any building works where you have entered into a contract which removes or limits your legal rights against the contractor unless we have agreed it and an endorsement is added to your Schedule to confirm this.

Loss of Profit

We will not pay for loss or damage or liability caused by loss of profit, business interruption or any economic loss of any kind unless expressly stated in this policy.

Business use

Cover is not provided for legal liability, loss of profit, business interruption or any business loss of any kind was a result of Your trade, profession or employment in your home.

Summary of Limits

Your policy Schedule will state which of the below you are insured for. Some amounts may be amended by Endorsement.

Buildings	
Sum Insured	The amount shown in your Schedule
Alternative Accommodation	10% of the Buildings sum insured
Owners Liability	£2M
Loss of rent	10% of the Buildings sum insured
Trace and access	£5,000
Accidental Damage to drains, tanks and pipes	Up to the Buildings sum insured shown on Your Schedule
Subsidence excess	£1,000 unless otherwise stated in Your Schedule
Locks and Keys	£500
Forced medical access damage	£1,000
Home Emergency Solutions	£500
Contents	
Sum Insured	The amount shown in Your Schedule
Alternative Accommodation	10% of the Contents sum insured
Business Equipment	£2,500 (Clerical only)
Contents in the open	£1,000
Trees and Shrubs	£1,000
Subsidence Excess	£1,000 unless otherwise stated in Your Schedule
Single Article Limit	£1,000
Occupier and Individual Liability	£2M
Employers' Liability	£5M
Theft from outbuildings	£2,000
Money in the home	£300
Credit cards in the home	£1,000
High risk limit	15% of Your Contents sum insured
Specified High Risk Items	Any item valued over £1,000
Title deeds	£1,500
Temporary Removal	20% of the Contents sum insured – Max 90 consecutive days
Tenants Liability	10% of the Contents sum insured
Tenants Improvements	10% of the Contents sum insured

Contents - continued	
Freezer Food	£250
Loss of metered oil	£1,000
Loss of metered water	£1,000
Seasonal Cover	10% of the Contents sum insured
Visitors Personal Belongings	£500
Home Emergency Solutions	£500
Theft from an unattended vehicle	£1,000
Musical Instruments	Up to the single article limit
Loss or damage to Contents when You move home	Up to the Contents sum insured
Pedal Cycles in the home	Up to £100 per cycle unless Specified in Your Schedule
Optional Extras	
Full Accidental Damage	When selected on Buildings and Contents
Unspecified Personal Belongings away from the home (including Worldwide cover up to 30 days)	Minimum £1,000, Single Article Limit £1,000 Including Money £300 and Credit cards £1,000 away from the home
Specified Pedal cycles away from home	Any Pedal Cycle valued over £100 and specified in Your Schedule
Specified Personal Belongings (including Worldwide cover up to 30 days)	Any specified item valued over £1,000

Your Buildings Cover

This section is only included if shown in your Schedule.

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>1. Fire, lightning, explosion, earthquake, smoke.</p>	<p>The excess shown in Your Schedule. Damage caused by smoke from an external source. Damage caused by cigarette or cigar burns, scorches, melting or warping unless accompanied by flames.</p>
<p>2. Flood.</p>	<p>The excess shown in Your Schedule. Damage caused by a rise in the water table (the level below which the ground is completely saturated with water). Damage to fences, hedges and gates. Loss or damage caused by subsidence, heave or landslip other than as covered under the subsidence section of this policy. Loss or damage to swimming pools, fixed hot tubs, and Jacuzzis, tennis courts, drives, patios or terraces. All policy exclusions on pages 15-17.</p>
<p>3. Storm or weight of snow.</p>	<p>The excess shown in Your Schedule. Damage to fences, hedges and gates. Loss or damage to domestic fixed fuel tanks in the open, swimming pools, fixed hot tubs and Jacuzzis, tennis courts, drives, patio's or terraces.</p>
<p>4. Escape of water from washing machines, dishwashers, fixed water or fixed heating systems. Freezing of water and tracing and accessing the cost of the cause. Including increased metered water charges You have to pay following a claim under this peril.</p>	<p>The excess shown in Your Schedule. Where the escape of water causes or was caused by subsidence, heave or landslip on the land belonging to the Buildings. Loss or damage whilst Your Home is unoccupied. Loss or damage to domestic fixed fuel oil tanks, appliances, swimming pool, fixed Jacuzzis and hot tubs. Loss or damage caused by failure of or lack of sealant and or grout.</p>
<p>5. Escape of oil from a fixed domestic heating system and tracing and accessing the cost of the cause. The cost of tracing and accessing the cause, including the cost of replacing the lost oil following a claim under this peril.</p>	<p>The excess shown in your Schedule. Damage whilst your home is Unoccupied. Damage to the appliance and or system from which the oil escapes. All policy exclusions on pages 15-17.</p>

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
6. Theft or attempted theft.	<p>The excess shown in Your Schedule.</p> <p>Loss or damage whilst Your home is Unoccupied.</p> <p>Loss or damage whilst the Home is lent or let to anyone other than Your Family, unless this follows force or violent entry or exit.</p> <p>Loss or damage whilst Your Home is used to receive visitors in connection with Your business unless there are signs of force or violent entry or exit.</p>
7. Riot, civil commotion, violent disorder, strike and labour disturbance.	<p>The excess shown in Your Schedule.</p> <p>Loss or damage whilst Your Home is Unoccupied.</p> <p>Damage caused by You, Your family or any person allowed in Your Home.</p>
8. Vandalism and malicious acts.	<p>The excess shown in Your Schedule.</p> <p>Loss or damage whilst Your Home is Unoccupied.</p> <p>Loss or damage whilst the Home is lent or let to anyone other than Your Family, unless this follows force or violent entry or exit.</p> <p>Loss or damage whilst Your Home is used to receive visitors in connection with Your business unless there are signs of force or violent entry or exit.</p>
9. Impact by any vehicle, train, animal, aircraft aerial device, or anything dropped from them, falling trees or branches; lamp posts telegraph poles or pylons.	<p>The excess shown in Your Schedule.</p> <p>Loss or damage caused by trees being cut down or cut back within the premises.</p> <p>Loss or damage to fences, hedges and gates.</p> <p>Damage caused by domestic pets, birds or vermin.</p>

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>10. Subsidence. Landslip or heave on the land on which the Buildings stand.</p>	<p>The excess shown in Your Schedule.</p> <p>Loss or damage to swimming pools, tennis courts, patios, terraces, driveways, footpaths, walls, fences, hedges and gates, garden ponds, statues and fountains permanently fixed to the ground, unless affected at the same time by the same event.</p> <p>Loss or damage to solid floors, unless the walls of the Home are damaged at the same time by the same event.</p> <p>Damage caused by settlement, shrinkage or expansion, and or any deterioration of the building.</p> <p>Damage caused by coastal or riverbank erosion.</p> <p>Damage whilst the buildings are undergoing any structural repairs, alterations or extensions.</p> <p>Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or guarantee by law.</p> <p>All policy exclusions on pages 15-17.</p>
<p>11. Trees and Shrubs. Loss or damage to Your trees, shrubs, plants, hedges and lawns on the land belonging to your Home caused by Fire, lightning, earthquake, explosion, smoke, riot, civil commotion, malicious acts, vandalism, theft or attempted theft and impact.</p>	<p>The excess shown in Your Schedule.</p> <p>Malicious acts, theft or attempted theft while your Home is Unoccupied, let to anyone other than Your Family or receiving visitors in connection with Your business.</p>
<p>12. Standard Accidental Damage to underground water supply pipes, sewers, drains, septic tanks, gas pipes, cables and domestic oil pipes which provide a service to and from Your home and for which You are legally responsible.</p>	<p>The excess shown in Your Schedule.</p> <p>Damage whilst Your Home is Unoccupied.</p> <p>Damage caused by escape of water which results in subsidence, movement, settlement, or shrinkage of any part of the Buildings, or the land belonging to the Home.</p> <p>All policy exclusions on pages 15-17.</p>
<p>13. Standard Accidental Breakage to fixed glass and double glazing, sanitary ware, ceramic hobs and solar panels that all form part of Your Home. Damage caused to Your Home as a result of forced access for a medical emergency.</p>	<p>The excess shown in Your Schedule.</p> <p>Damage whilst Your home is Unoccupied.</p> <p>All policy exclusions on pages 15-17.</p>

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>14. Fees and expenses if Your Buildings are damaged. We will pay for the following fees relating to the repair or replacement of the damaged parts of Your Buildings provided it is covered under Your policy and We have given consent;</p> <ol style="list-style-type: none"> 1. Architects, surveyors, consulting engineers and legal fees, 2. The cost of removing debris and making the Buildings safe, 3. Complying with government or local authority requirements. 	<p>Expenses for repairing a claim or an estimate for loss or damage. Any costs if government or local authority request have been served on You before the damage occurs.</p>
<p>15. We will pay reasonable costs for alternative accommodation for You and Your Family if Your Home can no longer be lived in as a result of any occurrence covered under this policy.</p>	<p>Any costs payable by Your Family once Your Home can be lived in. The cost of alternative accommodation for a person who is not a member of your family. Any cost You agree to pay without Our prior permission. Any costs relating to damage as a result of an incident which is not covered by Your policy. The cost of alternative accommodation if the property is unoccupied.</p>
<p>16. When selling Your Home, anyone buying Your Home will have the benefit of the cover provided under the Buildings section of this policy from the date You exchange contracts to the date the sale is complete, or the insurance ends, whichever is sooner.</p>	<p>The excess shown in Your Schedule. Loss or damage if the Buildings are insured under any other insurance.</p>
<p>17. Legal liability as an owner of Your Home and the land belonging to it under the Buildings section of this policy, We will pay damages and costs which You are liable to pay:</p> <ol style="list-style-type: none"> 1. Accidental death, disease, illness or physical injury to anyone other than You, Your Family or domestic employees 2. Accidental Damage to physical property which You or Your domestic employees do not own or have legal responsibility for. <p>Under Your Buildings cover, liability is provided as an owner of Your buildings and the land belonging to Your Home. In order to protect yourself as an occupier/ individual/employer you should ensure you also have contents cover in place.</p>	<p>Liability covered by any other policy arising from any employment, trade or profession. Any liability arising out of an agreement which would have been excluded otherwise. The ownership or occupation of any land or Building other than Your Home. Liability arising from the ownership of power operated lifts, unmanned aerial vehicles (Drones), any motor vehicle including children's vehicles (Other than garden machinery or wheelchairs) whether licensed for road use or not, horse drawn vehicles (other than domestic garden equipment not licensed for road use), any boats, rowing boards, or canoes, wet bikes, yachts, hovercraft, aircraft or trains (other than hand propelled boats and models.) Gliders, hang gliders, caravans, trailers and animals other than your domestic pets. Liability arising from the use of firearms.</p>

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>18. Defective premises. Legal liability which results from the ownership of any Home previously occupied and owned by You and insured by Us, which arises because of anything mentioned in section 3 of the Defective Premises Act 1972 or article 5 of the Defective Premises Act - Northern Ireland - 1975.</p>	<p>Any incident which happens more than 7 years after the last day of the last insurance period in respect of any Home insured by Us and owned and occupied by You. Any Home previously owned and occupied by You for which You still hold the title deeds. Liability covered under any other policy. Liability arising from any trade, profession or business of You or Your family. Liability arising from the party wall act 1996. Injury, death, disease or illness to any of Your Family (except domestic employees who normally live with You). The cost of repairing any fault or alleged fault. Anything owned by or the legal responsibility of Your Family. Liability accepted by any of Your Family under any agreement, unless the liability would exist without the agreement.</p>
<p>19. Lock and Keys. The cost to replace the locks on safes, alarms and outside doors in the Home following a theft or loss of keys.</p>	<p>The excess shown in Your Schedule. All policy exclusions on pages 15-17.</p>
<p>20. The following cover applies if You have chosen to include it: Full Accidental Damage to Your Buildings.</p>	<p>The excess shown in Your Schedule Damage whilst Your Home is Unoccupied Loss or damage whilst the Home is lent or let to anyone other than Your Family, unless this follows force or violent entry or exit. Damage caused by chewing, scratching, tearing or fouling by any domestic pets. Damage caused by ingress of water other than storm or flood. Loss or damage caused by subsidence, heave, landslip, settlement, or cracking. Damage to swimming pools, covers gates, fences and fuel tanks, unless they are providing a service to and from Your Home and You are legally responsible for them. Loss or damage whilst Your Home is used to receive visitors in connection with Your business unless there are signs of force or violent entry or exit. All policy exclusions on pages 15-17.</p>

How We will help You with Your claim

To make a claim under this section please see the contact details shown on page 5 of this policy booklet.

- The most We will pay is the amount stated in the Schedule/summary of limits.
- Where an Excess is applicable We will deduct this from the amount of Your claim.
- We will pay for the reasonable cost of work carried out in repairing or replacing the damaged part of Your Buildings and agreed fees and costs.
- If the repair or replacement is not carried out, We will pay the decrease in market value of Your Buildings due to the damage, but not more than it would have cost Us to repair the damage to Your Buildings if the repair had been carried out without delay.
- We will not pay for the cost of repairing or replacing any undamaged parts of the Buildings which form part a pair, a set, a suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part.
- All Building repairs carried out by our preferred suppliers are insured under the Building section of this policy and are guaranteed for twelve months in respect of quality of workmanship.
- We will deduct an amount for wear and tear from your claim if the Buildings are not in a good state of repair.
- If You are under-insured, meaning the cost of repairing or re-instating the Buildings at the time of loss or damage is more than the sum insured shown on the Schedule, then We will only pay a proportion of the claim.

For example:

If Your sum insured only covers half the cost of the re-build/repairs We will only pay half the cost of the claim. After We have settled a claim, We will not reduce Your sum insured on Your Buildings, as long as You take the measures We suggest preventing any further loss or damage.

We will not charge any extra premium for maintaining the sum insured.

INFLATION PROTECTION

The sum insured shown on Your Schedule may be adjusted in line with a recognised index.

We will not charge You any increased premium for the adjusted sum insured until the next renewal.

For Your protection We will not reduce the sum insured if the index moves down unless You request this.

Your Contents Cover

This section is only included if shown in your Schedule.

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
1. Fire, lightning, explosion, earthquake, smoke damage.	The excess shown in Your Schedule. Damage caused by smoke from an external source. Damage caused by cigarette or cigar burns, scorches, melting or warping unless accompanied by flames.
2. Flood.	The excess shown in Your Schedule. Damage caused by a rise in the water table (the level below which the ground is completely saturated with water). Loss or damage caused by subsidence, heave or landslip other than as covered under the subsidence section. Contents in the open.
3. Storm or weight of snow	The excess shown in Your Schedule. Contents in the open.
4. Escape of water from washing machines, dishwashers, fixed water or heating systems. Freezing of water and the cost of tracing and accessing the cause, including increased metered water charges You have to pay following a claim under this peril.	The excess shown in Your Schedule. Any incident occurring whilst Your home is Unoccupied. Escape of water caused by subsidence, heave or landslip on the land belonging to the buildings. Loss or damage caused by failure of or lack of sealant and/or grout. Loss or damage to the installation itself.
5. Escape of oil from a fixed domestic heating system and the cost of tracing and accessing the cost of the cause, including increased metered water charges You have to pay following a claim under this peril.	The excess shown in Your Schedule. Any incident occurring whilst Your Home is Unoccupied. Damage to the appliance or system which the oil escapes from.

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
6. Theft or attempted theft.	<p>The excess shown in your Schedule.</p> <p>Any incident occurring whilst Your Home is Unoccupied.</p> <p>Loss or damage whilst Your Home is used to receive visitors in connection with Your business unless there are signs of force or violent entry or exit.</p> <p>Loss of money unless there are signs of force or violent entry or exit.</p> <p>Loss by deception unless the only deception is someone tricking their way into Your Home.</p> <p>Loss or damage whilst the Home is lent or let to anyone other than Your Family, unless this follows force or violent entry or exit.</p>
7. Riot, civil commotion, violent disorder, strike and labour disturbance.	<p>The Excess shown in Your Schedule.</p> <p>Loss or damage whilst Your Home is Unoccupied. Damage caused by You, Your Family or any person allowed in Your Home.</p>
8. Vandalism and malicious acts.	<p>The excess shown in Your Schedule.</p> <p>Loss or damage whilst Your Home is Unoccupied.</p> <p>Loss or damage whilst the Home is lent or let to anyone other than Your Family, unless this follows force or violent entry or exit.</p> <p>Loss or damage whilst Your Home is used to receive visitors in connection with Your business unless there are signs of force or violent entry or exit.</p>
9. Impact or collision by any vehicle, train, animal, aircraft aerial device, or anything dropped from them, falling trees or branches, lampposts telegraph poles or pylons.	<p>The excess shown in your Schedule.</p> <p>The cost of removing the object if no damage is caused to Your contents.</p> <p>Loss or damage caused by trees being cut down or cut back within the premises.</p> <p>Damage caused by domestic pets, birds or vermin.</p>

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>10. Subsidence. Landslip or heave on the land on which the Buildings stand.</p>	<p>The excess shown in Your Schedule. Loss or damage to solid floors, unless the walls of the Home are damaged at the same time by the same event. Damage caused by settlement, shrinkage or expansion or any general deterioration of the Buildings. Damage caused by coastal or riverbank erosion. Loss or damage whilst the Buildings are undergoing structural repairs, alterations, extensions or any faulty or unsuitable materials or design or poor workmanship. Loss or damage for which compensation has been provided or would have been provided but for the existence of this insurance under any contract, guarantee or by law. Damage which You were aware of prior to inception of this policy.</p>
<p>11. Standard Accidental Damage to TVs, Radios, DVD players, home computers, clerical equipment, audio and visual equipment and satellite receiving equipment up to the single article limit shown on your Schedule for each item whilst in Your Home.</p>	<p>The excess shown in Your Schedule. Loss or damage whilst Your Home is Unoccupied. Damage whilst Your Home is let to anyone other than Your Family. Damage to Records, Tapes, CDs, DVDs, Computer games and consoles. Damage by ingress of water other than by storm or flood.</p>
<p>12. Standard Accidental Breakage to glass tops and fixed glass furniture, mirrors and ceramic hobs in free standing cookers in Your Home. Damage caused to Your Contents as a result of forced access for a medical emergency.</p>	<p>The excess shown in Your Schedule. Whilst Your Home is let to anyone other than Your Family. Damage whilst Your Home is Unoccupied. The replacement cost of any part of the item other than the broken glass. All policy exclusions on pages 15-17.</p>
<p>13. Alternative Accommodation. We will pay reasonable costs for alternative accommodation if Your Home can not be lived in as a result of damage to Your Contents.</p>	<p>Any costs You agree to pay without our prior agreement. Accommodation for non-family members. Any costs occurring once Your contents have been repaired or replaced. The cost of alternative accommodation if the property is unoccupied.</p>
<p>14. Cover is increased by 10% for special occasions such as Your wedding day, civil partnership ceremony day, Your anniversary day, Your birthday, Christmas and any other religious festival days.</p>	<p>Any period exceeding the maximum of 30 days cover during one period of insurance.</p>

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>15. Contents removed temporarily from Your Home for loss or damage within the British Isles for:</p> <ol style="list-style-type: none"> 1. Your family 2. Students who would normally reside at Your Home away at university, college during term time only 3. A building where You are living or working other than a mobile Home 	<p>The excess shown in Your Schedule. Standard Accidental Damage not included unless in a Building where You or Your Family are living or working. Anytime over a period exceeding 90 consecutive days. Theft or attempted theft unless signs of force or violent entry or exit. Contents outside the British Isles. Students in shared accommodation. Contents removed for sales or exhibition.</p>
<p>16. Contents cover when moving Home. Accidental Damage to Your Contents when moving Home only when using a professional removal firm going directly to Your new home or moving to and from storage.</p>	<p>The excess shown in Your Schedule. Damage to china, glass, pottery or other items of a brittle nature which are fragile, unless they have been packed by a professional packer. Loss or damage by mechanical, electrical or electronic fault or breakdown.</p>
<p>17. The cost of replacing food in Your freezer in Your Home that has been spoilt by an accidental change in temperature in Your freezer.</p>	<p>The excess shown in Your Schedule. Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to Your Home. Loss or damage occurring whilst Your home is unoccupied. Loss or damage caused when You have not complied with the manufacturer’s instructions.</p>
<p>18. Contents in the open. Loss or damage to Your garden Contents while in the open on the land belonging to Your Home.</p>	<p>The excess shown in Your Schedule. Damage occurring due to Storm, flood and weight of snow. Damage caused by Malicious acts, theft or attempted theft while Your Home is Unoccupied, let to anyone other than Your Family or receiving visitors in connection to Your business.</p>
<p>19. Tenants Liability. Provided You have informed us that You are living in rented accommodation, if You are legally liable under the terms of Your tenancy agreement for damage to Your Home, under the Buildings section of this policy booklet - risks 1-12 .</p>	<p>The excess shown in Your Schedule. Any costs relating to damage as a result of an incident which is not covered by Your policy.</p>
<p>20. Tenants Improvements. Loss or damage to fixed items of decoration and Home improvements You make as a tenant if caused by an event covered under the buildings section of this policy booklet under risks 1-12.</p>	<p>The excess shown in your Schedule. Any costs relating to damage as a result of an incident which is not covered by Your policy.</p>

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>21. Deeds and documents. We will pay for the cost of replacing deeds, bonds or certificates which are evidence of ownership or of a sum of money owed to You or Your family or similar private documents of they are lost or damaged by any cause covered under your Contents.</p>	<p>The excess shown in Your Schedule. Any documents relating to your business trade or profession.</p>
<p>22. Legal liability as occupier. We will pay for: All amounts which you become legally liable to pay as occupier of the building and land belonging to it for accidents happening in and around your home during the period of insurance which result in:</p> <ul style="list-style-type: none"> a) Bodily injury to any person other than you or your family. b) Loss or damage to property which you or your family do not own or have legal responsibility <p>Important – Under the contents cover, Liability is covered as the occupier, individual or an employer of Domestic staff who normally live with you only. In order to protect you as an owner, Buildings Liability should be in place.</p>	<p>Liability covered by any other policy. Liability arising from any employment, trade profession or business of any of Your Family. Bodily Injury, death, disease or illness to any of Your Family (other than Your domestic employees) who normally live with You. Anything owned by or the legal responsibility of Your Family. Any liability arising out of an agreement which would not have existed otherwise. Liability arising from the ownership of power operated lifts, unmanned aerial vehicles (Drones), any motor vehicle including children’s vehicles (Other than garden machinery or wheelchairs) whether licensed for road use or not, horse drawn vehicles, any boats, rowing boards, or canoes, wet bikes, yachts, hovercraft, aircraft or trains (other than hand propelled boats and models.) Gliders, hang gliders, caravans and trailers. Liability arising from the use of firearms. The direct or indirect consequences of assault or alleged assault, or any deliberate, willful or malicious act. Liability arising from ownership of Animals, except domestic cats and dogs (other than dogs referred to in the Dangerous Dog Act 1991 or any amending legislation.) Liability arising from The Party Wall etc Act 1996. Liability arising from the or occupation of any land or Buildings other than the Home.</p>

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>The following cover applies if you have chosen to include it:</p> <p>23. Full Accidental Damage to your contents in your home.</p>	<p>The Excess shown in Your Schedule. Whilst Your Home is unoccupied. Damage to clothing. Scratching, chewing, tearing or fouling by domestic pets. Damage to contact, corneal or micro corneal lenses. Damage caused by ingress of water other than storm or flood. Loss or damage whilst Your Home is used to receive visitors in connection with Your business unless there are signs of force or violent entry or exit. Loss or damage whilst the Home is lent or let to anyone other than Your Family, or any person allowed into Your Home, unless signs of force or violence. All policy exclusions on pages 15-17.</p>

How We will help You with Your claim

To make a claim under this section please see the contact details shown on page 5 of this policy booklet.

- The most We will pay is the amount stated in the Schedule/summary of limits.
- Where an Excess is applicable We will deduct this from the amount of Your claim.
- We will pay for the cost of repairing or replacing Your item. We will, where appropriate, deduct an amount for wear and tear.
- Where the damage can be economically repaired We will pay the cost of repairs.
- If the damage cannot be repaired and the damaged or lost item can be replaced We will replace it.
- If an exact replacement is not available We will replace it with an item of similar quality.
- We will not pay for the cost of repairing or replacing any undamaged parts of any contents which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.
- Where We cannot repair or replace an item We will agree a cash payment with You based on the replacement value.
- If We offer to replace or repair an item but instead You request a cash settlement then the amount will not normally exceed our supplier's value.
- If You are under-insured, meaning – The cost of repairing or replacing your contents at the time of loss or damage is more than the sum insured (either as a whole or for each individual item) shown on the Schedule, then We will only pay a proportion of the claim. For example – If Your sum insured only covers half the cost of the item/items We will only pay half the cost of the claim.
- After We have settled a claim, We will not reduce the sum insured on Your Contents as long as You take the measures We suggest preventing any further loss or damage.
- We will not charge any extra premium for maintaining the sum insured.

INFLATION PROTECTION

- The sum insured shown on Your Schedule may be adjusted in line with a recognised index.
- We will not charge You any increased Premium for the adjusted sum insured until the next renewal.
- For your protection We will not reduce the sum insured if the index moves down unless You request this.

Your Personal Belongings, Money and Credit card cover

The following is only covered if shown in your Schedule. Definitions are shown on pages 6-9.

What is Covered	What is not covered – Any amount exceeding that shown in Your Schedule/policy limits.
<p>Theft, Accidental loss, or Accidental Damage to Your personal belongings away from Your Home or outside the British Isles for no more than 30 consecutive days in any one period of insurance.</p>	<p>The excess shown in Your Schedule. Theft from an unattended motor vehicle unless the item/s are locked away, out of site, in a concealed luggage compartment or a closed glove compartment, and not exceeding the amount shown in Your Schedule. Loss or damage caused by theft from a hotel room. Loss or damage to items not in the care, custody or control of You or Your Family Loss by deception unless the only deception is someone tricking their way into Your home. Breakage of sports equipment whilst in use, or any that is used in a professional capacity. All policy exclusions on pages 15-17.</p>
<p>Loss or theft of Money on Your person when You are away from Your Home or outside the British Isles for no more than 30 consecutive days.</p>	<p>The excess shown in Your Schedule. Theft or attempted theft from a motor vehicle unless locked away out of site and not exceeding the amount shown in Your Schedule. Loss when money is not in the care of You or Your family. Theft or loss of business money. Loss by deception unless the only deception is someone tricking their way into Your Home. Confiscation or detention by customs. A loss of money not reported to police within 24 hrs.</p>
<p>Financial loss as a result of Your credit card being lost, stolen or used fraudulently and without the permission of an authorised card holder away from the Home or outside the British Isles for no more than 30 consecutive days.</p>	<p>The excess shown in Your Schedule. Theft or attempted theft from a motor vehicle unless locked away, out of site and not exceeding the amount shown in Your Schedule. Loss when Your credit card was not in Your care prior to the fraudulent use. Confiscation or detention by customs. A loss not reported to police or Credit Card Company within 24 hrs.</p>

To make a claim under this section please see the contact details shown on page 5 of this policy booklet.

PERSONAL BELONGINGS

- The most We will pay for any one item under the personal belongings section of Your policy is the limit shown in Your Schedule/summary of limits.
- Where an excess is applicable We will deduct this from the amount of Your claim.
- We will pay for the cost of repairing or replacing Your item and We will, where appropriate, take off an amount for wear and tear.
- Where the damage can be economically repaired We will pay the cost of repairs. If the damage cannot be repaired and the damaged or lost item can be replaced We will replace it.
- If an exact replacement is not available We will replace it with an item of similar quality.
- We will not pay for the cost of repairing or replacing any undamaged parts of the contents which forms part a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.
- Where We cannot repair or replace an item We will agree a cash payment with You based on the replacement value.
- If We offer to replace or repair an item, but instead You request a cash settlement, then the amount will not normally exceed our supplier's value.
- If You are under-insured, meaning – The cost of repairing or replacing your Personal Belongings at the time of loss or damage is more than the sum insured shown on the Schedule, then We will only pay a proportion of the claim. For example – If Your sum insured only covers half the cost of the item/items We will only pay half the cost of the claim

- After We have settled a claim, We will not reduce Your sum insured in relation to Your Personal Belongings; as long as You take the measures We suggest preventing any further loss or damage.
- We will not charge any extra premium for maintaining the sum insured.

MONEY AND CREDIT CARDS

Where an Excess is applicable We will deduct this from the amount of Your claim. The most We will pay for any one claim for money or credit card cover is the sum insured shown in Your Schedule.

INFLATION PROTECTION

The sum insured shown on Your Schedule may be adjusted in line with a recognised index.

We will not charge You for any premium increase for the adjusted sum insured until the next renewal.

For Your protection We will not reduce the sum insured if the index moves down unless You request this.

Your Pedal Cycle cover

The following is only covered if shown in Your Schedule.

What is Covered	What is not covered – Any amount exceeding that shown in your Schedule/policy limits.
<p>Theft, attempted theft or Accidental Damage to Your pedal cycle, in or away from Your home or outside of the British Isles for no more than 30 consecutive days during the period of insurance.</p>	<p>The Excess shown in Your Schedule. Professional use or racing. Electrical or mechanical breakdown. Loss or damage to tyres, lamps or accessories unless the cycle is stolen or damaged at the same time. Theft, attempted theft or Accidental Damage unless the cycle was locked to an immovable object or kept in a securely locked building at the time of the theft. Theft by fraudulent means. Any pedal cycle not belonging to You or Your family. Theft as a result of any business activity, Your profession, Your occupation or whilst You are working for someone whether You are being paid or not. Any pedal cycle valued under £100.</p>

How We will help with your claim

To make a claim under this section please see the contact details shown on page 5 of this policy booklet.

- The most We will pay for any one item under the pedal cycle section of Your policy is the limit shown in Your Schedule/summary of limits.
- Where an Excess is applicable We will deduct this from the amount of Your claim.
- We will pay for the cost of repairing or replacing Your pedal cycle and, where appropriate, take reduce the settlement amount for wear and tear.
- Where the damage can be economically repaired, We will pay the cost of repairs. If the damage cannot be repaired and the damage or lost pedal cycle can be replaced We will replace it.
- If the replacement is not available We will replace it with a pedal cycle of similar quality.
- Where We cannot repair or replace a pedal cycle We will agree a monetary settlement with You based on the replacement value.
- Where We cannot repair or replace an item We will agree a cash payment with You based on the replacement value.
- If We offer replacement or repair, but instead You request a monetary settlement then the amount will not normally exceed our supplier's value.
- If You are under-insured, meaning – The cost of replacing a pedal cycle at the time of loss or damage is more than the sum insured shown on the Schedule, We will only pay a proportion of the claim. For example –
If Your sum insured only covers half the cost of the pedal cycle, We will only pay half of the cost of the claim.

- We will not pay for the cost of repairing or replacing any undamaged parts of the pedal cycle which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable are or specific part.
- After We have settled a claim, We will not reduce Your sum insured on Your Personal Belongings; as long as You take the measures We suggest preventing any further loss or damage.

INFLATION PROTECTION

The sum insured shown on your Schedule may be adjusted in line with a recognised index.

We will not charge You for any increase in the adjusted sum insured until the next renewal. For Your protection We will not reduce the sum insured if the index moves down unless You request this.

Home Emergency Solutions

Please read the below in conjunction with the Home Emergency document provided.

This section of cover is automatically included in Your policy. Our Home Emergency Solutions provider, ARAG, are available 24 hours a day, 365 days a year and all permanent repairs are guaranteed for 12 months. They are there to help if an unforeseen event threatens to damage Your property, makes Your home unsafe, insecure or creates a hazard to Your health.

With one call to ARAG, an approved contractor will come to Your home and make emergency repairs. ARAG will cover You for up to £500 for all contractor's costs, charges, parts and materials used to rectify the situation.

Home Emergency Solutions includes cover for:

- The complete breakdown of Your heating system,
- Plumbing and drainage problems,
- Damage which affects Your security, including locks and windows,
- Your only toilet being out of service,
- Loss of Your power supply,
- Lost keys,
- Vermin infestation.

In addition ARAG provide alternative overnight accommodation if You are unable to remain in Your Home.

Full details of What is covered and what is not covered are detailed in Your Home Emergency policy document.

ARAG are Your Home Emergency Provider and responsible for this service. In the event of a Home emergency please call 0330 331 0748 (scheme number for Home Emergency 512377).

Claims Conditions

APPLICABLE TO THE WHOLE OF YOUR POLICY

These are the claims conditions You and Your family need to keep to as part of Your contract. If You do not, Your claim may be rejected or settlement may be reduced, and In some circumstances, Your policy may be cancelled.

When an unforeseen incident occurs and You wish to submit a claim under this policy, You should first check Your summary of Limits and Your Schedule to make sure You are covered.

To submit a claim under Your policy, You must contact the claims helpline as soon as possible and no later than 7 days from the incident giving rise to the claim occurring with the following details:

- Your name, address and telephone number,
- Full details of the claim,
- Date of loss,
- Your policy number,
- Crime reference number if applicable.

You must take all reasonable care and attention to Limit any loss, damage or injury. You must not throw away any damaged items before We have seen them or carried out any inspections.

You must take all reasonable care to recover any lost or stolen property.

Your claim will be registered over the phone, however, in some cases a form may be sent to You for more information and/or We may arrange a visit or inspection.

You should always take any immediate action You think may be necessary to protect Your home and Your belongings from further damage or loss, such as switching off the electricity or gas.

If You discover a credit card is missing tell the credit card company first and then call the claims helpline.

If You or Your Family lose something away from Home or You are a victim of theft, attempted theft, malicious damage, vandalism, riot or violent disorder please contact the police immediately and ask for a crime reference number, then call the claims helpline number.

If someone is holding You or Your Family liable for injury or damage, DO NOT accept responsibility, make or agree to settle any claim without our prior agreement. Call the claims helpline immediately and send any summons, writs, or any other legal documents You may have received to Ryan Direct Group, Quay point, Lakeside boulevard, Doncaster, South Yorkshire, DN4 5PL.

If You are making a claim for a specified item on Your policy, You will need to provide proof of purchase and ownership, for example a valuation which must be no older than 3 years.

We would recommend You keep and store all valuations, receipts and photographs of all specified and high risk items to help the process of Your claim.

You must provide us with reasonable evidence for any item(s) involved in a claim.

How We settle claims

Please also read how We will help You with Your claim, this is located at the end of each section of Your policy.

If You can't live in Your home due to an event covered under the Buildings or Contents section of Your policy, We will provide alternative accommodation for You, Your family and Your pets unless the property we insure is unoccupied.

If You make a claim under this insurance policy for something which is also covered elsewhere by another insurance policy, We will only pay our share of any claim made.

Fraud

If You or anybody insured by this policy makes a claim knowing it to be fraudulent, false or exaggerated, this insurance will be void and all claims will be forfeited. This clause also applies to false statements made when taking out the policy or bringing a claim and if You provide false documents in support of a claim.

In the event of fraud, We will not refund Your Premium.

No Claims Discount

The maximum No Claims Discount we accept is 5 years. For each Claim You make Your Discount will be reduced as shown in the below table.

The Home Emergency section is not eligible for No Claims Discount and therefore any claims made under this section will not affect Your No Claims Discount.

NCD	NCD Stepped back to
0 year	0 year
1 year	0 year
2 years	0 year
3 years	1 year
4 years	2 years
5 years	3 years
5 years +	3 years

The table below shows how we work out your No Claims Discount.

The amount you are entitled to will be shown on your Schedule and reviewed at each renewal, either reduced or increased depending on whether you have made a claim during the insurance period.

Number of years in a row without a claim	Discount
1 year	10%
2 years	15%
3 years	20%
4 years	25%
5 years	30%

Protecting Your No Claims Discount

If You have 5 years or more No Claims Discount You can choose to protect Your No Claims Discount. If You have protected Your No Claims Discount it will not be affected as long as you make no more than 2 claims within a 3 year period, however You will not earn any additional years No Claims Discounts for a year in which a claim has been made. In the event that more than 2 claims arise within three years, your No Claims Discount will be reduced as shown in the NCD step back table above.

Complaints

We are committed to providing You with a first class service, however We recognise that there may be an occasion when You feel We have not met Your expectations and You wish to make a complaint.

We take all complaints seriously and want to resolve any complaint received as promptly as possible.

If You are not satisfied with the service provided by Your Agent, please contact them.

If You are not satisfied with Our service please contact us straight away by calling us on – 0345 0920704 or by emailing complaints@haven.gi.

If You want to make a complaint in writing please contact our Customer Relations Team at:

Customer Relations
Haven Insurance Company Limited
No. 1 Grand Ocean Plaza
Ocean Village Gibraltar GX11 1AA

We will try to resolve Your complaint on receipt, however if this is not possible then We will send You a written acknowledgement. This will tell You the name of the person handling Your complaint and enclose our complaints procedure leaflet.

We will write to You to confirm our resolution of Your complaint in a Final Response Letter within eight weeks of its receipt. If We have not resolved Your complaint within eight weeks, We will write to You to provide an update on the status of Your complaint.

If We have provided our final response and You are not satisfied, or more than eight weeks have passed since We received Your original complaint, You may refer Your complaint to the Financial Ombudsman Service.

The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0800 0234567
www.financial-ombudsman.org.uk

The Financial Ombudsman Service is free; however You will need to contact them within six months of the date of our final response letter. The Financial Ombudsman will handle most complaints You might have, but there are some instances that fall outside of its authority. The Ombudsman's decision is binding upon us, but You are free to reject it without affecting Your legal rights.

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HAVEN INSURANCE

www.haven.gi

HAVEN INSURANCE COMPANY LTD.

Registered office:

No.1 Grand Ocean Plaza,
Ocean Village, Gibraltar

Registered number: 85914