

Your Home Insurance Profile Product

Flexible home
insurance with a range
of optional extras



Policy booklet
June 2019

CO
vea Insurance



Contact Us

If you need to make a claim, please call **0330 024 2255**.

Please have your policy number to hand when contacting us.

Legal Helpline

The Legal Helpline can be used to discuss any legal problem you have, occurring within the UK, the Channel Islands and the Isle of Man.

The helpline covers a broad range of topics including:

- Family law
- Wills and estates
- Employment and work law
- Conveyancing and property matters
- Consumer matters

The helpline is available 24 hours a day, 365 days a year.

To access the Legal Helpline, please call **0344 770 1040** and quote 'Covéa Insurance'.

The Legal Helpline is provided by Arc Legal Assistance Limited.

For our joint protection telephone calls may be recorded and/or monitored.

Cyber Support Helpline

You can call this helpline if you think you've been the victim of a cyber attack.

This includes:

- Immediate steps you should take in the event of a cyber attack
- What you can do to restore the device to the state it was in before the attack
- What you can do if you are subject to a Ransomware attack
- Advice on financial losses suffered as a result of a cyber attack

To access the Cyber Support Helpline please call **0333 234 2681** and quote 'Covéa Insurance'.

The Cyber Support Helpline is provided by Arc Legal Assistance Limited and administered by Agenci.

Welcome...

to your Home Insurance Policy from Covéa Insurance

We really need you to read this document to make sure you have bought the right home insurance product for you. To make life easier, this document is laid out so that you can easily find what you need.



Why not grab a cup of tea, have a quick read through and check you've got the cover you want?

- This policy booklet;
- Your schedule; and
- Your statement of insurance

These documents, and any endorsements we send you, form the contract between you and us. Endorsements are extra terms or added features that apply to your policy. You can find out if any of these apply to your policy by checking your schedule.

Check all the information you've provided is correct in your statement of insurance. If any information is wrong, please tell your intermediary as soon as possible. It could affect your cover if you don't. Your intermediary is the person who sold you this policy.

Check your cover. If the policy doesn't provide you with the insurance cover you want, please contact your intermediary straight away.

We're delighted you chose us to insure your home. We hope you're happy with your cover and the service we provide.

Thanks for choosing us!

All information contained in this document is correct at the time of printing (June 2019). For full up to date information please visit our website www.coveainsurance.co.uk

Contents

- Cover at a glance** 3
- How to make a claim** 4
- How we deal with your claim** 5
 - Excess 5
 - How we will settle your claim 5
 - How we cover matching sets 5
 - Flooring 5
 - Make sure you have enough cover .. 5
 - What else you need to know 6
 - What happens after a claim is settled 6
- Keeping your home safe** 7
 - Building work 7
 - How to stop your pipes from bursting 7
 - Flood advice 7
 - Fire prevention 8
 - Cyber security 8
- How to make a complaint** 9
- Meanings of key words** 10
- Policy cover:**
 - Section A - Your Buildings Cover 13
 - Section A - Your Buildings Cover
Accidental Damage 22
 - Section B - Your Contents Cover 24
 - Section B - Your Contents Cover
Accidental Damage 36
 - Section C - Your Personal
Belongings Cover 38
 - Section D - Your Bicycles Cover 40
- What this policy doesn't cover** 42
- How to make sure your policy is valid** 44
- Cancelling your policy** 47
- No claims discount** 48
- Protecting your policy**
 - Where are Covéa Insurance registered and are they regulated? .. 49
 - Financial Services Compensation Scheme 49
 - Who will we share your information with? 49
 - Does the amount I'm insured for change over time? 49
 - Making your home secure 49

Cover at a glance

Buildings...

covers your home and permanent fixtures and fittings; anything fixed down that you couldn't take with you if moving house is generally buildings.

Go to page 14 for more details.



Contents...

covers items within your home that you or your family own; anything you would pack up and take with you if moving house is contents.

Go to page 25 for more details.



Personal Belongings...

is optional cover for items such as jewellery and mobile phones to cover them away from your home.

Go to page 39 for more details.



Bicycles...

is optional cover for your bicycle whilst away from your home.

Go to page 41 for more details.



How to make a claim

If you need to make a claim here's what to do:



Before you start

Check your policy booklet and schedule to make sure you are covered.

Please make sure you have your policy number, home postcode and are ready to tell us what the problem is.

If something has been stolen, vandalised or damaged on purpose, you'll need to call the police before calling us.



Help with your claim



You can call us 24/7
0330 024 2255



You can report your claim online at
www.coveainsurance.co.uk/reportclaim

Full details of how we deal with your claim are included on the next two pages.

Service with distinction

Covéa Insurance's Home claims service has been awarded ServiceMark with Distinction by the Institute of Customer Service (ICS). The ICS is the independent, professional membership body for customer service.



Repair guarantee

Repairs completed by our approved repairers are guaranteed.

The length of the guarantee may vary.



How we deal with your claim

Excess

Your excess will be taken away from the amount agreed to settle your claim. The excess will apply to each separate incident. You'll only pay one excess for every incident, even if you claim under more than one section. For example, let's say your Buildings excess is £200 and your Contents excess is £150. If you have combined Buildings and Contents cover and claim under both sections, you'll pay £200 excess.

How we will settle your claim

Once accepted, we'll decide whether to settle your claim by:

- rebuilding
- repairing
- replacing or
- making a cash payment to you.

The most we'll pay are the limits shown in your schedule or in this policy.

It might affect your claim if you don't keep your home properly maintained and in good condition. We might pay out less for your claim or refuse to pay it at all. We might even cancel or treat your policy as if it never existed.

If a repair or rebuild isn't carried out, we'll offer you a cash settlement. This will be either the amount your home has gone down in value due to the damage or the estimated repair cost, whichever is lower.

We might agree to pay you in cash instead of repair or replacement through our supplier. If we do, we'll only pay the amount we would have paid our supplier.

You'll need to provide us with proof that you own what you're claiming for. We'll also need to see proof of value (how much it was worth before the loss or damage). If you can't provide this, we may reduce your claim payment or refuse to pay all or part of your claim.

How we cover matching sets

We treat each individual item or matching set, suite, fixtures and fittings or other similar items as a single item. We'll only pay for the lost or damaged items. If we can't replace the original item like for like, we may contribute towards the cost of replacing the undamaged items. The amount we pay will depend on the number of items damaged, their age and their condition. The most we'll pay is 50%.

Flooring

If a carpet or floor covering is damaged beyond repair, we'll only pay for the damaged part. When we say floor covering we mean wooden flooring, laminate or vinyl. We won't cover any undamaged carpets or floor coverings in adjoining rooms, even if they're the same colour or design. We will however pay to fit a professionally installed threshold strip. This is a strip of material used to cover up any gaps or joins between rooms.

Make sure you have enough cover

If you make a claim and you didn't have enough cover, we might not be able to pay your claim. We may even cancel or treat your policy as if it never existed. Or we might lower the amount we pay for the claim.

How we deal with your claim

For example:

Let's say we insured your contents up to the sum of £80,000. However, when all the items were destroyed in a fire the value of the contents was actually £100,000. The insured value was 80% of the amount needed to replace all the items. In this case we'd only pay 80% of the claim.

What else you need to know

The values of some of your valuables, in particular jewellery, are likely to change a lot over time. We recommend that you have the value of these items checked regularly. If the values change, you must tell your intermediary straight away.

Remember, no policy covers everything. We don't cover certain things such as damage caused by everyday wear and tear and maintenance. You need to take care of your things. We won't pay claims that could have been prevented if you'd taken better care of them. You can see what your policy doesn't cover by looking at 'What this policy doesn't cover' on pages 42 and 43. They're also stated throughout the document wherever it says 'what we can't cover you for'.

The 'How to make sure your policy is valid' section is on pages 44-46. It's really important to make sure you understand this section. If you don't meet these conditions, it may affect any claim you make or any cover you have.

Don't admit fault if you or your family are being held responsible for injury or damage. Don't answer any documents you receive. Send them to us straight away, to Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX. Please quote your policy number and contact details.

What happens after a claim is settled

After we pay a buildings or contents claim, we'll put the policy limits back to what they were before. We'll only do this after all repair work has been finished and all items replaced. You'll also need to follow any advice we give to stop any more loss or damage.

After we pay a personal belongings or bicycle claim, we'll put the sum insured back to what it was before. After we pay a specified personal belongings claim, we won't cover the items we've replaced. If you need cover for replacement items, please tell your intermediary.

Keeping your home safe

Building work

Remember to tell your intermediary if you are planning to have any structural work carried out on your home. For example renovation, an extension, demolishing any walls or any form of building work.



How to stop your pipes from bursting

You can reduce the risk of burst pipes in the following ways.

- leaving the heating on a minimum of 15°C.
- insulating all pipes including those in the attic as these pipes are the most likely to freeze.
- insulating your cold water tank.
- opening the loft hatch so warm air can circulate to help prevent freezing in cold weather spells.
- making sure you can locate your mains water supply and that you know how to turn it off.
- turning off water supply to outside taps.
- having emergency contact details readily to hand.



Flood advice

- Be aware of Met Office and Environmental Agency warnings.
- If there is a risk of flooding, try to move as many things into upstairs rooms as possible.



Keeping your home safe

Fire prevention



- Smoke detectors are important safety devices. Put detectors on every level of your home and check the batteries on a regular basis. The best location is on a ceiling near a doorway or stairway.
- Have the chimneys swept regularly and if you have open fires always use a fire guard.
- Never leave hot fat or oil when cooking. If a pan does catch fire, cover it with a fire blanket or damp cloth – don't use water.
- Gas appliances should be serviced regularly by a Gas Safe Registered engineer.
- Do not tape up electric cables as they can be dangerous and should always be replaced.
- Be careful not to overload plugs. Don't put more than one plug in a socket. If you need more then use an extension lead.
- If you smoke, make sure it's put out properly.

Cyber security



Criminals use stolen personal information to commit identity crimes. This can leave their victims with a bad credit rating and can be very upsetting.

Once your identity is stolen it can take a long time to recover.

If you have any problems with your personal electronics that you think are related to a cyber attack, you can call the Cyber Support Helpline on 0333 234 2681.

How to make a complaint

Please tell us if there is something wrong.

If you're not satisfied with the service we've provided, please tell us. We'll do our best to solve the problem. You can contact us in the following ways:



By phone on:
01422 286 306



By email at:
home.customerrelations@coveainsurance.co.uk



Write to us at:
**Customer Relations, Covea Insurance, A&B Mills, Dean Clough,
Halifax, HX3 5AX**

To help you as quickly as possible, please provide or have these things ready for us:

- Your policy or claim reference number
- Your daytime and evening phone numbers
- Your email address

Please contact us for full details of our complaints procedure, or you can download a copy from our website at **www.coveainsurance.co.uk/complaints**

You may be eligible to refer your complaint to the Financial Ombudsman Service. You can contact them at:



Write to:
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



Phone:
0800 023 4567



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



Website:
www.financial-ombudsman.org.uk

Your legal rights aren't affected if you take any of the steps shown above.

Law Applicable to Contract

English Law will apply to this contract unless you and we agree otherwise.

Meanings of key words

We don't hide behind jargon. To help you understand everything we say, here are the meanings of the key words and phrases we have used in this document.

accidental damage

Sudden, unexpected damage where the cause can be determined. Accidental damage doesn't include damage caused by wear and tear or anything else that happens over time.

buildings

Your home and its permanent fixtures and fittings. The full buildings definition can be found on page 14.

business equipment

Furniture, computers, laptops (excluding electronically stored data), keyboards, monitors, printers, computer-aided design equipment, facsimile machines, photocopiers, telecommunications equipment and stationery, which are used for the business, trade or profession of you or your family.

contents

Items in your home which you or your family own or are legally responsible for. The full contents definition can be found on page 25.

credit cards

Credit, cheque, charge, debit or cash dispenser cards.

domestic employee

Any person directly employed by you to carry out work and/or chores in your home and its land.

Domestic employee doesn't include anyone employed to provide care for you. It doesn't include anyone employed in connection with any other business, trade or employment. It also does not include anyone that is self-employed and working on a labour-only basis.

endorsement

Any extra terms or added features that are part of your policy. These are shown on your schedule.

excess

The amount of money you have to pay towards any claim you make. Your excess is shown on your schedule.

There are three types of excess. The policy excess is the standard excess that applies to all sections of the policy. There is also a voluntary excess. You choose how much this is and pay it along with the policy and compulsory excess. This compulsory excess is an excess we charge when you have an endorsement.

family

When we say family, we mean your husband, wife or partner, children and any relatives who permanently live with you.

Meanings of key words

fixtures and fittings

- built-in furniture and kitchen units
- built-in domestic appliances
- fixed glass and sanitary ware
- fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers and storage heaters
- light fittings
- artificial lawns up to £1,000

heave

Upward movement of the ground below the buildings because of the soil expanding.

home

The property where you live including any garages and permanent outbuildings at the address shown on your schedule.

landslip

Downward movement of sloping ground.

motorised vehicle

Any electrically or mechanically powered vehicle, other than:

- battery or people operated models or toys;
- gardening equipment;
- golf carts, trolleys or buggies;
- vehicles to help disabled persons and are not registered for road use.

period of insurance

The dates you're covered by this policy. These will be in your schedule.

personal belongings

Items which are normally used, worn or carried by you.

These items must belong to you or your family.

Personal belongings does not include:

- anything which is excluded under contents on page 25;
- camping equipment;
- deeds, electronically stored data, personal money or credit cards;
- household goods, domestic appliances, furnishings, furniture, china, glass or pottery;
- bicycles;
- tools.

personal money

- cash or cheques;
- postal or money orders;
- travellers' cheques or cards;
- savings certificates or bonds;
- premium bonds;
- current postage stamps;
- gift cards;
- food vouchers;
- household bill payment cards;
- travel tickets and sports season tickets (from the date of loss to the expiry date of the original ticket or voucher). We'll only do this if you can't get a replacement.

These must not be used for business reasons.

Meanings of key words

Personal money does not include:

- Avios/air miles or promotional vouchers;
- store points;
- lottery tickets, scratchcards, raffle tickets;
- stamps which are part of a stamp collection;
- money held/used for business purposes.

schedule

The document which gives the specific details of the cover you have.

settlement

Downward movement as a result of the soil being compressed by the weight of the buildings. This has to be within ten years of them being built.

subsidence

Downward movement of the ground beneath the buildings other than by settlement.

unfurnished

Without enough furniture and furnishings for everyday living purposes.

unoccupied

Not lived in by you or your family for more than 60 days in a row.

valuables

- any collectables;
- precious metals or precious stones;
- clocks;
- jewellery, watches or furs;
- any item valued for its rareness;
- works of art;
- photographic equipment, binoculars, telescopes;
- portable musical instruments;
- guns;
- audio and audio visual equipment;
- computer equipment.

we, us or our

Covea Insurance plc.

you or your

The person or people shown on your schedule as the insured.

Section A Your Buildings Cover

Your schedule shows if this section applies to your policy.

If you need to make a claim please call **0330 024 2255**.



Section A - Your Buildings Cover

Your schedule shows if this section applies to your policy.

Buildings means:

Your home and its permanent fixtures and fittings. We'll also cover the following if they form part of your home and you own or are legally responsible for them:

Wooden, laminate or vinyl floor coverings.

Fountains and statues permanently fixed into the ground.

Patios, terraces, paths, drives.

Cesspits, septic tanks, central heating fuel tanks.

Walls, gates, hedges, fences, lampposts, railings.

Sheds and greenhouses.

Hard tennis courts, sunken swimming pools, ornamental ponds, permanently fixed hot tubs and jacuzzis.

Wind turbines and solar panels permanently fixed to your home.

All of these items must be at the address shown on your schedule.

Buildings does not include:

Land.

Inflatable structures of any kind.

Trees, shrubs and plants.

Any structure that doesn't have a permanent base, for example a bench in your garden. This doesn't include greenhouses and sheds.

Aerials, satellite receiving equipment or masts.

Treehouses.

Any structure which is made of canvas, polythene or any other non-rigid material.

Carpets whether fitted or not.

Section A continued

What we can cover you for	What we can't cover you for
Loss or damage to your buildings caused by:	
1. Fire, explosion, lightning or earthquake.	
2. Smoke.	
3. Riot, strikes, or political disturbances.	
4. Vandalism (malicious damage).	Loss or damage caused: <ul style="list-style-type: none"> • by you, your family, lodgers, guests, tenants or employees; • while your home is unoccupied or unfurnished.
5. Storm or flood.	Loss or damage: <ul style="list-style-type: none"> • to gates, hedges and fences; • caused by rising ground water levels; • caused by flooding to artificial lawns; • caused by frost. <p>The first £1,000 of each claim for loss or damage caused by storm or flood which results in subsidence, heave or landslip.</p>



Protect your home from storm or flood by:

- Regularly checking the condition of all roofs including garages, sheds and flat roofs for signs of wear and tear;
- Keeping gutters, gullies and drains clear to carry water away quickly;
- If you've been flooded don't enter your home until the mains electricity has been turned off.

Section A continued

What we can cover you for	What we can't cover you for
<p>6. Escape of Water or Domestic Heating Fuel.</p> <p>(a) Water leaking from any fixed tank, domestic appliance (such as washing machine) or pipe.</p> <p>(b) Domestic heating fuel leaking from any fixed domestic heating installation, such as a boiler.</p> <p>Following damage insured by (a) and (b) above we'll pay the costs for finding the source of the damage up to £10,000. This also includes the cost for any resulting repairs to floors, walls and ceilings.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • while your home is unoccupied or unfurnished; • by the escape of water from guttering, rainwater down pipes, roof valleys and gullies; • by subsidence, heave or landslip; • by the overflowing of water due to taps being left on. You might be covered for accidental damage if you chose this option. • by not using the correct or enough sealant or grout, or the sealant or grout failing over time; • to the domestic water or heating installation and repairs to the pipes unless caused by freezing. <p>The first £1,000 of each claim for loss or damage caused by escape of water which results in subsidence, heave or landslip of the site.</p>
<p>7. Theft or attempted theft.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • by you, your family, lodgers, guests, tenants or employees; • while your home is unoccupied or unfurnished.



Avoid being a victim of crime

Here are some steps you can take to make your home safer:

- Fit locks on all doors and windows;
- Have an alarm installed;
- When away on holiday, use time switches so it looks like someone is home.

Section A continued

What we can cover you for	What we can't cover you for
<p>8. Collision or impact by:</p> <ul style="list-style-type: none"> (a) aircraft or other aerial devices or items dropped from them; (b) vehicles or animals; (c) falling trees or branches; (d) lampposts or telegraph poles. <p>We'll also pay the cost of removing trees or branches if they've caused damage to your home.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • to hedges, gates or fences unless your home is damaged at the same time and by the same cause; • by cutting down all or part of your trees. <p>The cost of removing the part of the tree that is still below ground.</p>
<p>9. Subsidence or ground heave of the site that the buildings stand on, or landslide.</p> <p>Subsidence is downward movement of the ground beneath the buildings, other than by settlement.</p> <p>Heave is rising movement of the ground below the building because of the soil expanding.</p> <p>Landslip is downward movement of sloping ground.</p>	<p>The first £1,000 of each claim.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> • coastal or river erosion; • the movement of solid floor slabs. This is unless the foundations below the outside walls of your home are damaged at the same time and by the same cause; • the bedding down of new structures, settlement, movement of made up ground, shrinkage or expansion of the materials your home is made from; • the action of chemicals or chemical reaction. <p>Damage to:</p> <ul style="list-style-type: none"> • walls, gates or fences; • paths, drives, terraces or patios; • swimming pools or tennis courts; • cesspits, septic tanks or central heating fuel tanks; <p>unless your home is damaged at the same time and by the same cause.</p> <p>Any damage that is covered under a warranty. For example. National House Building Council (NHBC), guarantee or insurance policy.</p>

Section A continued

What we can cover you for	What we can't cover you for
<p>10. Damage caused by falling aerials, satellite dishes, their fittings and masts and wind turbines permanently fitted to your home.</p>	<p>Whilst we'll pay for damage to your buildings caused by things like aerials and satellite dishes, we won't pay for damage to those items themselves.</p>
<p>11. Frost Damage. Frost damage to any interior fixed domestic water or heating installation in your home.</p>	<p>Damage caused while your home is unoccupied or unfurnished.</p>
<p>12. Glass, Sanitary Ware and Ceramic Hobs. Accidental breakage of ceramic hobs in fixed appliances, fixed glass, solar panels and sanitary ware. Examples of these are bathroom sinks, baths and toilets.</p>	<p>Breakage caused:</p> <ul style="list-style-type: none"> • while your home is unoccupied or unfurnished; • when any part of your home is occupied by lodgers, tenants or paying guests.
<p>13. Cables, Pipes and Tanks. Accidental damage (which you are legally responsible for) to underground services. This includes cables, service pipes, tanks and drains which are connected to your home.</p> <p>We will pay the cost of breaking a blocked underground pipe that connects your home to the main sewer. We will only do this if a contractor cannot clear the blockage. We'll also pay to get it repaired afterwards. The most we'll pay is £1,000.</p>	<p>The cost of clearing blocked drains, unless the blockage is caused by accidental damage to the pipework or drains themselves.</p>

Section A continued

What we can cover you for	What we can't cover you for
<p>14. Professional Fees and Additional Costs. We'll pay:</p> <ul style="list-style-type: none">• the cost of doing anything a government or local authority says you have to;• fees to architects, surveyors and consulting engineers;• legal fees;• the cost of clearing the land where your home is. We'll also pay to make sure the land is safe. <p>As a direct result of the loss or damage to your home, that's covered by Section A.</p>	<p>Costs or fees for preparing and handling a claim under this section.</p> <p>The cost of doing anything you were told to do before the damage happened.</p> <p>Costs for undamaged parts of your home. This doesn't include the foundations of the damaged parts.</p>
<p>15. Alternative Accommodation and Loss of Rent. If your home can't be lived in because of damage that's covered by Section A, we'll pay the cost of alternative accommodation. We'll also pay for your family and pets. We'll also pay rent which should have been paid to you or ground rent that you have to pay.</p> <p>The most we'll pay is £45,000.</p>	

Section A continued

What we can cover you for	What we can't cover you for
<p>16. Property Owners' Liability</p> <p>You or your family may be asked to pay damages to an individual or company if an accident happens in or around your home.</p> <p>If an accident leads to someone's death, injury or them contracting an illness or disease, we'll cover any damages that you legally have to pay.</p> <p>We'll also pay for any damage to another individual or company's property, as a result of an accident.</p> <p>If you sell a property, you could still be asked to pay for an accident on your old property if the incident was caused by faulty workmanship.</p> <p>When this happens we'll also cover you for seven years after this policy ends or is cancelled. This is only if the damage happened after you sold or moved out of your old property and no other policy covers the damage.</p> <p>The most we'll pay for any one claim or number of claims arising from one cause is £2,000,000 including all costs and expenses.</p>	<p>Damages or compensation you legally have to pay because a contract or agreement says you or your family are responsible for something. This is usually something which you wouldn't otherwise have been responsible for.</p> <p>Damages or compensation you legally have to pay caused from:</p> <ul style="list-style-type: none">• the occupation of the buildings; or• any business or professional use of the buildings <p>Damages you legally have to pay because of death, injury or illness to you, your family, or anyone employed by you or your family.</p> <p>Damage to property which you or your family own or are responsible for.</p>



Please Note:

Accidents which happen in buildings or on land are, by law, usually the responsibility of the person living in the building, rather than the owner. This section doesn't cover your legal responsibility if you own and occupy your home. You'll need to have contents insurance that provides occupiers' liability cover to make sure you're fully protected.

Section A continued

What we can cover you for	What we can't cover you for
<p>17. Moving Home.</p> <p>If you're selling your home and the buyer doesn't have their own insurance, the buyer will be covered under Section A. They'll be covered between exchange of contracts and completion date. In Scotland, the buyer will be covered between the written offer and acceptance. The buyer will only be covered under Section A if they complete the purchase.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none">caused while your home is unoccupied or unfurnished;which happens more than 90 days before the completion date.
<p>18. Emergency Access.</p> <p>We'll pay up to £500 for damage to the buildings and gardens, caused by the emergency services breaking in to deal with an emergency.</p>	
<p>19. Loss of Keys.</p> <p>We'll pay up to £1,000 for replacing and fitting the locks and keys of external doors and windows of your home if your keys are lost or stolen.</p>	<p>Loss or damage if you've claimed for loss of keys under the Contents section of your policy.</p>



Section A Your Buildings Cover Accidental Damage

This cover is optional. Your schedule shows if this section applies to your policy.

If you need to make a claim please call **0330 024 2255**.

Section A - Your Buildings Cover Accidental Damage

This cover is optional. Your schedule shows if this section applies to your policy.

What we can cover you for	What we can't cover you for
<p>Accidental Damage.</p> <p>We'll pay to repair your buildings if they are accidentally damaged.</p> <p>By accidental damage we mean damage that happens suddenly and wasn't expected. For example, paint being spilled on laminate flooring.</p>	<p>Accidental damage cover is an optional extra. We won't cover you for any loss or damage we've already said we can't cover you for in Section A.</p> <p>Damage to hot tubs or jacuzzis.</p> <p>Damage which happens whilst:</p> <ul style="list-style-type: none">• any part of your home is occupied by lodgers, tenants or paying guests;• your home is unoccupied or unfurnished. <p>Damage caused by:</p> <ul style="list-style-type: none">• structural movement, settlement, shrinkage;• water coming into your home other than by storm, flood or escape of water, as stated on pages 15 and 16;• not using the correct or enough sealant or grout, or the sealant or grout failing over time.

Section B Your Contents Cover

Your schedule shows if this section applies to your policy.

If you need to make a claim please call **0330 024 2255**.



Section B - Your Contents Cover

Your schedule shows if this section applies to your policy.

Contents means:

Aerials, satellite receiving equipment or masts fixed to or in your home.

Business equipment up to a total of £5,000.

Carpets, whether fitted or not.

Valuables up to the limits shown on your schedule.

Household goods, furnishings, furniture, domestic appliances and personal belongings.

Interior decorations where you're the tenant of the home. Also in cases where you're the owner, but not responsible for insuring the buildings.

Bicycles (including electrically-assisted) up to £750 each.

Tenants' fixtures and fittings.

Personal money up to £1,000.

Credit cards up to £500.

Deeds up to £1,000.

You or your family must own or be responsible for these items for them to be covered

Contents does not include:

Any motorised bicycle designed to travel over 15mph unassisted or any motorised vehicle.

Any form of aircraft (including models and drones).

Hovercraft, boats, boards or any other craft or equipment designed for use in or on water.

Caravans.

Horse boxes.

Any form of trailer.

Parts, spares or accessories for any item listed above.

Securities or documents.

Wooden, laminate or vinyl floor coverings.

Landlords' fixtures and fittings.

Any living creature.

Trees, shrubs or plants.

Mobile phone airtime.

Section B continued

What we can cover you for	What we can't cover you for
Loss or damage to contents which you or your family own or are legally responsible for whilst in your home caused by:	
1. Fire, explosion, lightning or earthquake.	
2. Smoke.	
3. Riot, strikes, political disturbances.	
4. Vandalism (malicious damage).	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • by you, your family, lodgers, guests, tenants or employees; • while your home is unoccupied or unfurnished. <p>Any amount over £3,000 for loss or damage to the contents contained in garages or outbuildings at your home.</p>
5. Storm or flood.	<p>Loss or damage caused by rising ground water levels or frost.</p> <p>The first £1,000 of each claim for loss or damage caused by storm or flood which results in subsidence, heave or landslip of the site.</p>

Section B continued

What we can cover you for	What we can't cover you for
<p>6. Escape of Water or Domestic Heating Fuel.</p> <p>(a) Water leaking from any fixed tank, domestic appliance (such as washing machine) or pipe.</p> <p>(b) Domestic heating fuel leaking from any fixed domestic heating installation, such as a boiler.</p> <p>We'll also pay up to £2,000 for loss of metered water or domestic heating fuel from your home following accidental damage to the fixed water or heating installation.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> caused while your home is unoccupied or unfurnished; caused by the escape of water from guttering, rainwater down pipes, roof valleys and gullies; caused by the overflowing of water due to taps being left on. You may be covered if you chose extended accidental damage cover; caused by not using the correct or enough sealant or grout, or the sealant or grout failing over time. <p>The first £1,000 of each claim for loss or damage caused by escape of water which results in subsidence, heave or landslip of the site.</p>
<p>7. Theft or attempted theft.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> by you, your family, lodgers, guests, tenants or employees; while your home is unoccupied or unfurnished; while any part of your home is lent, let, sub-let or shared. You will be covered if there was forcible or violent entry to or exit from your home. <p>Any amount over £3,000 for loss or damage to the contents contained in garages or outbuildings at your home.</p>
<p>8. Collision or impact by:</p> <p>(a) aircraft or other flying devices or items dropped from them;</p> <p>(b) vehicles or animals;</p> <p>(c) falling trees or branches;</p> <p>(d) lamp posts or telegraph poles.</p>	<p>Loss or damage caused by cutting down all or part of your trees.</p>

Section B continued

What we can cover you for	What we can't cover you for
<p>9. Falling aerials, satellite dishes, their fittings and masts and wind turbines. They must be permanently fitted to your home.</p>	<p>Whilst we'll pay for damage to your contents caused by things like aerials and satellite dishes, we won't pay for damage to those items themselves.</p>
<p>10. Subsidence or ground heave of the site that the buildings stand on, or landslip. Subsidence is downward movement of the ground beneath the buildings, other than by settlement. Heave is rising movement of the ground below the building because of the soil expanding. Landslip is downward movement of sloping ground.</p>	<p>Damage caused by or resulting from:</p> <ul style="list-style-type: none"> • coastal or river erosion; • the movement of solid floor slabs. This is unless the foundations below the outside walls of your home are damaged at the same time and by the same cause; • the bedding down of new structures, settlement, movement of man made ground, movement of made up ground, shrinkage or expansion; • the action of chemicals or chemical reaction.
<p>11. Contents in the Open. We'll pay up to £1,000 for loss or damage to contents in the open. They must still be on the land belonging to your home (e.g. your garden).</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"> • caused while your home is unoccupied or unfurnished; • caused by storm or flood; • to bicycles not secured to a fixed permanent structure; • to valuables; • to personal money.
<p>12. Glass, Mirrors and Ceramic Hobs. Accidental breakage of mirrors, fixed glass in furniture or ceramic hobs in free-standing cookers while in your home.</p>	<p>Breakage caused:</p> <ul style="list-style-type: none"> • while your home is unoccupied or unfurnished; • when any part of your home is occupied by lodgers, tenants or paying guests.

Section B continued

What we can cover you for	What we can't cover you for
<p>13. Home Entertainment Equipment.</p> <p>We'll cover you for accidental damage to home entertainment equipment.</p> <p>Home entertainment equipment means TV, audio or video equipment and computer equipment. This includes DVD or blu-ray players, digital boxes, games consoles, or personal computers. You're only covered while they're in your home. This also extends to receiving aerials and satellite receiving equipment fixed to your home.</p>	<p>Damage to:</p> <ul style="list-style-type: none">• tapes, cassettes, cartridges, records or discs of any kind;• video cameras, digital cameras, hand-held electronic games or toys, mobile phones or telephone equipment;• laptops, tablets, sat-nav systems, computer software, flash drives, memory sticks and any other portable audio/visual equipment. <p>Loss or damage caused:</p> <ul style="list-style-type: none">• while your home is unoccupied or unfurnished;• by computer viruses;• when any part of your home is occupied by lodgers, tenants or paying guests. <p>The cost of remaking any film, disc or tape. Or the value of any information contained on it or recovering any digital media.</p>
<p>14. Digital Information.</p> <p>We'll pay up to £2,000 for loss or damage insured by Section B paragraphs 1-10 to legally downloaded audio/visual files.</p>	<p>Any illegally downloaded files or files you can't prove you paid for.</p> <p>The cost of remaking any film, disc or tape or rewriting any of the information stored.</p>

Section B continued

What we can cover you for	What we can't cover you for
<p>15. Household Removal.</p> <p>Accidental loss or accidental damage to your contents while they are being moved by professional furniture removers. They must be being moved from your home to your new permanent home within the UK.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none">caused by cracking, scratching or breakage of china, marble, glass or similar brittle articles, unless packed by professional packers;not reported within 7 days of delivery to your new home;to contents in storage or being moved to or from storage;to valuables or personal money.
<p>16. Contents Temporarily Removed.</p> <p>We'll pay claims for loss or damage to your contents caused by paragraphs 1-6 and 8-10 of Section B, when they are removed from your home. They must still be in the UK and be removed for no longer than 90 days.</p> <p>We'll pay claims for theft or attempted theft from a building where you or your family live or work.</p> <p>We'll pay claims for theft or attempted theft from someone else's home as long as it's occupied.</p> <p>We'll also pay if your contents were in a bank deposit box.</p> <p>The most we'll pay is £6,000, except for contents contained in garages or outbuildings. The most we'll pay in these cases is £3,000.</p>	<p>Loss or damage to contents which are not in a building caused by fire, smoke, storm, flood, theft or vandalism.</p> <p>Loss or damage caused by theft or attempted theft from a building unless there's evidence that someone used force or violence to get into or out of the buildings.</p> <p>Any claims arising for contents:</p> <ul style="list-style-type: none">which have been removed for sale, exhibition or placed in a furniture depository;taken with you or your family while living and studying away from your home.

Section B continued

What we can cover you for	What we can't cover you for
<p>17. Students Cover. We'll pay up to £2,500 for loss or damage to contents belonging to you or your family, insured by Section B paragraphs 1-10. You or your family must be in full time education in the UK and living and studying away from your home.</p>	<p>Loss or damage caused by theft or attempted theft unless there's evidence that someone used force or violence to get into or out of your home.</p> <p>Loss or damage caused whilst commuting to or from where living and studying away from your home.</p>
<p>18. Alternative Accommodation. The cost of alternative accommodation while your home is unsuitable for living in due to damage insured by Section B. We'll pay for you, your family and your pets.</p> <p>The most we'll pay is £8,000.</p> <p>Your contents will be covered at both your home and the address of the alternative accommodation, up to the limit shown on your schedule.</p>	
<p>19. Loss of Keys. We'll pay up to £1,000 for replacing and fitting the locks and keys of external doors and windows of your home if the keys are lost or stolen.</p>	<p>Loss or damage if you've claimed for loss of keys under the Buildings section of your policy.</p>
<p>20. Title Deeds to your home. The cost of preparing new title deeds following loss or damage insured by Section B. They must be kept in your home or with your solicitor, bank or mortgage provider.</p> <p>The most we'll pay is £1,000.</p>	

Section B continued

What we can cover you for	What we can't cover you for
<p>21. Special Events. We'll increase the contents limit by £5,000 for one month before and after special events. This is to cover the cost of gifts and extra food and drinks.</p> <p>Special events are weddings or civil partnerships, birthdays, anniversaries, birth of a child and religious festivals.</p>	
<p>22. Freezer Contents. We'll pay for damage to food kept in your freezer if the freezer stops working properly. We'll also pay for food that is ruined by chemicals in the freezer.</p> <p>The most we'll pay is £1,000.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none">• by your power supply being cut off by your energy company;• while your home is unoccupied or unfurnished.
<p>23. Personal Money. We'll pay up to £1,000 for accidental loss or theft anywhere in the world of personal money. It must belong to you or your family.</p>	<p>Losses caused by error or omissions, such as you paying too much money when buying something.</p> <p>If you don't report the loss or theft to the police straight away.</p> <p>Loss or theft from your home while your home is unoccupied or unfurnished.</p> <p>Loss or theft from an unattended road vehicle.</p>

Section B continued

What we can cover you for	What we can't cover you for
<p>24. Credit Cards. We'll pay up to £500 if you lose money because your, or your family's, credit cards are used without you allowing it (fraud). We'll cover you for this if they're used anywhere in the world.</p>	<p>If you didn't report the loss to the card company as soon as you found out.</p> <p>Any legal responsibility because you haven't followed the provider's terms and conditions.</p> <p>Any loss because your card has been used by you, your family, lodgers, guests, tenants or employees without you allowing it.</p>
<p>25. Guests' Contents. We'll pay up to £500 for the contents of guests or domestic employees while they are in your home.</p>	<p>You can only make a claim under this part of your policy for items that would be covered under Section B paragraphs 1-10. All of the exclusions that apply to those parts still apply to any claims made for your guests' contents. For example, we won't pay for:</p> <ul style="list-style-type: none"> • theft or vandalism by you, your family, lodgers, guests, tenants or employees; • theft or vandalism while your home is unoccupied or unfurnished; • storm or flood damage caused by rising ground water levels or frost.
<p>26. Plants in your garden. We'll pay up to £1,000 for loss or damage to plants, lawns (including artificial lawns), bushes, shrubs and trees in the garden. The damage must be insured by Section B paragraphs 1-5 and 7-10.</p>	<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • collision by insects, birds or your pets; • frost damage; • flooding to lawns (including artificial lawns); • theft or vandalism while your home is unoccupied or unfurnished. <p>Any claim for artificial lawns if you've claimed for them under the Buildings section of your policy.</p>

Section B continued

What we can cover you for	What we can't cover you for
<p>27. Fatal Accident. We'll pay £5,000 if you or your family suffer a fatal injury caused by a fire or assault by thieves in your home. The death must happen within 30 days.</p>	<p>A claim arising from an injury to you or your family caused by a person insured by this policy.</p>
<p>28. Tenants' Cover. Loss or damage insured by Section B paragraphs 1-12 to:</p> <ul style="list-style-type: none">(a) fixtures and fittings, greenhouses and sheds that you have installed at your home.(b) the structure, decorations, fixtures and fittings of your home. <p>We'll only pay for these items if you're responsible for them as a tenant under a tenancy agreement.</p> <p>The most we'll pay is £5,000, which includes a maximum payment of £1,000 for artificial lawns.</p>	

Section B continued

What we can cover you for	What we can't cover you for
<p>29. Occupiers' and Personal Liability.</p> <p>If someone gets sick, hurt or killed in an accident in your home, a court might say you're responsible and have to pay damages. This might also happen if someone else's property is accidentally lost or damaged.</p> <p>We'll cover you and your family for damages. We'll also cover you if the accident happened abroad while you were visiting.</p> <p>The most we'll pay for any one claim or number of claims from one cause is £2,000,000 including all costs and expenses.</p> <p>If you've asked us to, we'll also cover your domestic employees for this.</p> <p>In these cases, the most we'll pay for any claim or number of claims arising from one cause is £10,000,000 including all costs and expenses.</p>	<p>Any damages you legally must pay because:</p> <ul style="list-style-type: none">• of death, injury or illness to you, your family, or anyone employed by you or your family, other than a domestic employee;• of damage to property (other than temporary holiday accommodation) that belongs to you or your family are responsible for;• any contract or agreement says you or your family are responsible for something which you wouldn't otherwise have been responsible for;• you or your family own any land or building including your home;• of an illness or disease you or your family pass onto someone else;• of your current or former trade, business, profession or occupation. <p>We won't cover you for the ownership, custody, control or use of:</p> <ul style="list-style-type: none">• any motorised vehicle, such as a car;• caravans, horse boxes or trailers;• any form of aircraft (including models and drones) or hovercraft;• watercraft or any other equipment designed for or intended for use on or in water. However, we will cover battery or pedestrian operated models or toys or hand propelled watercraft);• animals other than domestic pets and horses kept for private hacking. Hacking is when people ride horses over roads and other trails;• breeds of dog that are illegal to own. For example, any types of dogs mentioned in the Dangerous Dogs Act 1991 or any following amending legislation;• firearms, except legally-held sporting guns while being used for sporting purposes; <p>We also won't pay any fines, penalties or anything you have done to increase the damages above the amount that would have been awarded in the first place.</p>

A close-up photograph of a clear glass being tilted to pour red wine onto a white, textured carpet. The wine is captured mid-pour, creating a large, spreading puddle on the carpet. The background is a solid orange color.

Section B Your Contents Cover Accidental Damage

This cover is optional. Your schedule shows if this section applies to your policy.

If you need to make a claim please call **0330 024 2255**.

Section B - Your Contents Cover Accidental Damage

This cover is optional. Your schedule shows if this section applies to your policy.

What we can cover you for	What we can't cover you for
<p>Accidental Damage.</p> <p>We'll pay to repair or replace your contents if they are accidentally damaged.</p> <p>By accidental damage we mean damage that happens suddenly and wasn't expected. For example, a laptop breaking when it was accidentally dropped.</p>	<p>Accidental damage cover is an optional extra. We won't cover you for any loss or damage we've already said we can't cover you for in Section B.</p> <p>Loss or damage which happens whilst:</p> <ul style="list-style-type: none">• any part of your home is occupied by lodgers, tenants or paying guests;• your home is unoccupied or unfurnished. <p>Any amount over £1,000 for damage to glass, china, porcelain, earthenware, stone or other fragile material whilst it is being handled or used.</p> <p>Damage to:</p> <ul style="list-style-type: none">• clothing;• contact lenses;• contents in the open. For example garden furniture, a barbecue or a children's slide. <p>Damage caused by:</p> <ul style="list-style-type: none">• water coming into your home other than by storm, flood or escape of water, as stated on pages 26 and 27;• not using the correct or enough sealant or grout, or the sealant or grout failing over time.



Section C Your Personal Belongings Cover

Your schedule shows if this section applies to your policy.

If you need to make a claim please call **0330 024 2255**.

Section C - Your Personal Belongings Cover

This cover is optional. Your schedule shows if this section applies to your policy.

What we can cover you for	What we can't cover you for
<p>Theft, accidental loss of or accidental damage to:</p> <ol style="list-style-type: none">1. Unspecified personal belongings. This means personal belongings you haven't told us about.2. Specified personal belongings. This means more valuable personal belongings that you've told us about, and are listed in your schedule. <p>You or your family own or are legally responsible for.</p> <p>This cover applies within the UK (or anywhere else in the world for up to 60 days).</p>	<p>We won't cover property stolen from an unattended car unless it was out of sight. All doors, sunroofs, retractable/convertible roofs and windows must also have been closed and locked.</p> <p>Loss or damage to:</p> <ul style="list-style-type: none">• sports equipment whilst being used;• the strings or drum skins of musical instruments;• navigational, audio or communication equipment unless designed to be portable. <p>Loss or damage caused by scratching, denting or chipping.</p> <p>The cost of remaking any film, disc or tape or the value of any information contained on it.</p> <p>The cost of recovering any digital information.</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• from your home caused by theft, attempted theft or vandalism, while your home is unoccupied or unfurnished;• caused by theft from any temporary accommodation for you or your family, unless violence or force was used to get in or out;• to personal belongings taken with you or your family while living and studying away from your home. This includes commuting to and from where living and studying.



Personal Belongings Cover

This cover, if you have it, is great for covering personal items that are taken away from your home.

A photograph of children riding bicycles on a dirt path. In the foreground, a child's legs in blue denim shorts and a striped shirt are visible, pedaling a red bicycle. In the background, a child in a bright blue t-shirt and khaki pants is riding away. The path is surrounded by green grass and trees.

Section D Your Bicycles Cover

Your schedule shows if this section applies to your policy.

If you need to make a claim please call **0330 024 2255**.

Section D - Your Bicycles Cover

This cover is optional. Your schedule shows if this section applies to your policy.

What we can cover you for	What we can't cover you for
<p>Theft, accidental loss of or accidental damage to bicycles (including electrically -assisted) shown in your schedule while within the UK. You or your family must own or have legal responsibility for the bicycles.</p>	<p>We won't cover bicycles that are stolen or damaged away from your home unless they're in a locked building or are secured to a permanent structure with a lock.</p> <p>Loss of value. Most things you buy lose value over time. We won't pay the difference between the price you paid and how much the bicycle was worth at the time of the loss or damage.</p> <p>More than the amount specified on your schedule.</p> <p>Loss or damage:</p> <ul style="list-style-type: none">• while the bicycle is being used for racing, rallies, pacemaking or trials;• to accessories or tyres unless the bicycle is stolen, lost or damaged at the same time;• to any motorised bicycle designed to travel over 15mph unassisted;• to bicycles taken with you or your family while living and studying away from your home. This includes commuting to and from where living and studying.



Bicycles Cover

Prevent theft of your bicycle by always ensuring it is locked securely to a permanent structure.

Where available use secure bicycle storage facilities.

What this policy doesn't cover

This section lists specific events, circumstances or situations where we don't provide cover for certain loss, damage or damages that you legally have to pay. These exclusions protect us, the insurance company, from unreasonable risk, and apply to all of the policy sections.

We won't pay for:

1. Radioactive Contamination

Any claim that's caused by nuclear equipment or contamination from nuclear fuel or nuclear waste.

2. Sonic Booms

Any loss or damage that's caused by pressure waves caused by aircraft and other flying devices.

3. War Risks

Any claims that are the result of war or invasion, regardless of whether war is declared.

4. Events Before the Policy Started

Any claims that are caused by any accident or incident that happened before this policy started.

5. Deliberate Acts

Any loss, damage, death, injury or illness or damage that you have to legally pay for. It must be caused deliberately, wilfully, recklessly by you, your family, lodgers, guests, tenants or employees. For example, a member of your family smashing the windows of your home on purpose.

6. Decrease in Value

Any decrease in value following a repair or replacement paid for under this policy.

7. Deception

Any loss or damage caused by someone lying, unless they only lied to get into your home.

8. Business Property and Legal Responsibility

Any loss or damage to property owned by, held in trust or used for any business, trade or profession. This doesn't include business equipment. Any damages you legally have to pay that are caused by any business, trade or profession.

9. Confiscation

Any loss, damage or damages you legally have to pay caused by confiscation, detention or seizure by:

- (a) customs, police or other officials;
- (b) order of any court of law;
- (c) any statutory or regulatory authority.

What this policy doesn't cover

10. Pollution or Contamination

Any claims that are caused by pollution or contamination. However we will cover these types of claims if they're caused by something that happens suddenly, unexpectedly and was an identifiable incident. This must have happened during the period of insurance.

11. Date Change and Computer Viruses

Any claims arising from:

- (a) the failure of a computer chip, computer software or any other electronic equipment to recognise a true calendar date;
- (b) computer viruses.

12. Terrorism

Any damages you legally have to pay, loss, damage, cost or expense caused by an act of terrorism. By an act of terrorism we mean preparing, threatening or using biological, chemical and/or nuclear force.

13. Wear and Tear

Almost everything in your home will suffer wear and tear over time. We won't be able to pay a claim for any loss or damage caused by wear and tear, wet or dry rot or anything which happens slowly over time.

14. Other things we can't cover

Any claims caused by:

- your home undergoing demolition, structural alteration, structural repair or renovation.
- breakdown.
- lack of maintenance.
- faulty design or workmanship or the use of faulty materials.
- any process of cleaning, drying, dyeing, heating or washing.
- atmospheric or climatic conditions or frost (other than under Frost Damage on page 18).
- pets or domestic animals (other than under Occupiers' and Personal Liability on page 35).
- damage by insects, parasites, vermin, fungus and mildew. Vermin are animals or insects that are considered pests or nuisances. For example rodents, foxes and squirrels.

How to make sure your policy is valid

You must meet these conditions in order for cover to apply.

1. Taking Care

You and your family must take all reasonable care to prevent loss, damage, accidents and injury. And to protect and maintain the buildings in a good condition.

2. How to make changes to your policy

It's important you keep us up to date with any changes that may affect your insurance policy. The information you gave us when you took out your policy is contained within your statement of Insurance. If any of this information is incorrect or has changed, you need to get in touch with your broker. If you don't, it could mean that your policy is no longer valid.

The kind of things that we need to know about are:

- Change in your address.
- Change in your occupation.
- An increase in the value of the contents, personal belongings or bicycles.
- A non family member comes to live with you.
- You or someone who lives with you is charged or convicted of an offence. This doesn't include driving offences.
- Planning to make any changes to your home such as restoration or renovation.
- You or someone who lives with you receives a County Court Judgement or Individual Voluntary Arrangement.
- Your home is being used for business or professional services.

- An increase in the rebuilding costs of your home.
- You or someone who lives with you is declared bankrupt or subject to bankruptcy proceedings.

Please remember that if you don't tell us about changes, it may affect our decision to provide cover. It may also affect the price you paid or the terms of this policy. We may also in some cases treat your policy as if it never existed.

If you do tell us something was incorrect or has changed, the price of your policy could change.

We may also in some cases apply further terms by endorsement.

3. Fraud

If you or your family:

- makes a claim under this policy which is in any part false or exaggerated;
- supports a claim with a false document or statement;
- makes a claim for any loss or damage as a result of your willful act or if the loss or damage was caused with your agreement or knowledge;
- have committed fraud under any other insurance policy;
- makes an untrue statement, fails to provide us with information we have requested or knowingly provides inaccurate information about their circumstances in order to obtain insurance cover.

How to make sure your policy is valid

We will:

- cancel the policy from the date the fraudulent act was committed;
- not pay any claims which may or may not have been made on the policy;
- recover any money that has already been paid on a claim;
- not return any premium;
- inform the police, other financial services and anti-fraud databases.

4. If you have other insurance

If you claim under this policy for something which is also covered by another insurance policy, we'll only pay our share of the claim. You must give us full details of the other insurance policy.

5. Contracts (Rights of Third Parties) Act 1999

Apart from us, only you have the right to make a claim under this cover. This means that a law called the Contracts (Rights of Third Parties) Act 1999 doesn't apply to your cover in relation to any third party rights or interest.

6. Things you need to do when making a claim

If you make a claim, you must:

- tell us as soon as you can;
- tell the local police immediately of any theft or criminal damage. Take a note of any reference number given to you;

- attempt reasonable steps to recover any property which has been lost. For example, calling the lost property departments of places you've been to recently;
- send us all documents and information we ask for.

You must not:

- pay, offer or agree any amount or admit responsibility without our approval;
- leave any property to us without our approval. For example, if something is damaged, say a carpet or furniture, you can't expect us to take this away, unless we ask for it;
- carry out any permanent repairs or get rid of any damaged items. We must be given the opportunity to look at the damage first.

We won't pay any claims unless you have kept to the above conditions.

We may:

- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which we have agreed to pay a claim;
- take over, defend or settle a claim made against you. We may also take legal action in your name to get back any payment we have made under this policy.

For further information please refer to 'How we deal with your claim' on pages 5 and 6.

How to make sure your policy is valid

7. Leaving your home empty

If you know that your home is not going to be lived in for more than 60 days in a row, you must tell your intermediary immediately.

When your home is not lived in for more than 60 days in a row we'll treat your home as unoccupied. In these circumstances, we won't provide full cover as shown in the relevant policy section, and the stated restrictions will apply. Regular visits to the property and staying over once in a while doesn't count as living in it. In these situations the policy will be restricted. However, if you can't live in your home for more than 60 days because of a claim we've accepted, the restrictions won't apply.

8. Building work

If you're planning to have any structural work carried out at your home you must tell your intermediary at least 7 days before the work starts. These building works might include:

- an extension;
- demolishing any walls;
- renovation; or
- any form of building work.

We'll then decide whether to continue covering you or give you any extra conditions we think are needed. You must tell us first. If you don't, we won't pay any claims caused by any building work taking place.

You don't need to tell us or your intermediary if you are undertaking:

- internal painting and decorating;
- tiling;
- replacing bathroom suites and/or kitchen fixtures and fittings;
- internal joinery;
- plastering;
- installation/repair of central heating;
- external window replacement.

9. If there's more than one name on the policy

Any insured person named on your schedule may make changes to the policy, submit a claim or discuss an existing claim with us. If someone named on the policy wants to be removed, we'll only accept authority from the person being removed. We'll also accept a court order or written agreement from that person's personal representative.

Cancelling your policy

Your rights to cancel your policy

You can cancel your policy at any time. To do this, contact your intermediary. Any refund will be calculated as follows:

We will;

- provide a full refund if the insurance has not yet started.
- refund you the amount for the exact number of days left if no claim has been made in the current period of insurance.
- not refund any money if a claim has been made in that period.

If you have a loan agreement with Covéa Insurance to pay for your insurance, we may take the full balance of this loan from any claim we pay. If we don't do this then you may have a balance left to pay when your policy is cancelled. Any money you owe us must be paid to Covéa Insurance as described in your loan agreement.

Our rights to cancel your policy

We, your intermediary or anyone acting for us can cancel your policy by sending 14 days' notice to your last known address. Some reasons for cancelling include:

- changes to information you gave when you bought the policy mean we can't cover you. To check the information you gave us please look at your statement of insurance or policy schedule;
- for not paying money you owe to your intermediary or to Covéa Insurance in line with a loan agreement;

- where you don't co-operate with us;
- where you don't tell us of any changes in your circumstances;
- where you commit or attempt fraud;
- where you use threatening or abusive behaviour or language, or intimidate our staff or suppliers.

For more information see the 'How to make sure your policy is valid' on page 44.

If we cancel your policy, we will refund you for the exact number of days left in the current period of insurance. You won't get a refund if you've already made a claim. If we cancel your policy due to fraud, it will be from the date fraud was committed and we will keep any amount you have paid.

We will also inform the police of the circumstances.

If you have a loan agreement with Covéa Insurance to pay for your insurance, you may have a balance left to pay when your policy is cancelled. They must be paid to Covéa Insurance as described in your loan agreement.

No claims discount

If you don't make a claim during the period of insurance, we'll increase your no claims discount at renewal, unless you've already reached the maximum no claims discount.

If you make a claim under Section A we'll reduce your no claims discount under that section at renewal.

If you make a claim under Section B, C or D we'll reduce your no claims discount under Section B at renewal.

Protecting your policy

Where are Covéa Insurance registered and are they regulated?

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259.

Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 202277. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we can't meet our obligations. Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. www.fscs.org.uk.

Who will we share your information with?

In order to prevent and detect fraud we may share the information you provide with fraud prevention agencies including law enforcement. If false or inaccurate information is provided and fraud is suspected details will be passed to these agencies to prevent fraud and money laundering. We and other organisations, including those from other countries and the police, may access and use the

information provided to make decisions. For example, we need to use the information you provide to process your insurance application and to process any claim you make. We may also conduct credit reference checks in certain circumstances including confirming your identity and recovering debt. You can find out further details by visiting www.coveainsurance.co.uk/privacy-notice/home-insurance-section/

You should show this notice to anyone who has an interest in the property insured under the policy. You must make sure that any information you give us about anyone else is correct. You must also make sure they've said it's ok for you to give us the information.

Does the amount I'm insured for change over time?

The specified personal belongings sums insured are automatically changed in line with changes in the Retail Price Index or an alternative appropriate index. Your schedule will show you the new sum insured amount at each renewal date. If you think this amount isn't enough then please call your intermediary.

Making your home secure

Check your schedule, and where there's a minimum standards of security endorsement, you must make sure all window and door locks meet the standard and are working as specified. If the security is not fitted and applied in line with the endorsement wording, we won't cover loss or damage caused by theft, attempted theft or vandalism.



Your Home Insurance Profile Product



0330 221 0444



www.coveainsurance.co.uk



Covéa Insurance
A&B Mills
Dean Clough
Halifax
HX3 5AX

Covea Insurance plc
Registered Office: Norman Place, Reading, Berkshire, RG1 8DA
Registered in England and Wales No. 613259
Authorised by the Prudential Regulation Authority and regulated
by the Financial Conduct Authority and the Prudential Regulation
Authority No. 202277

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