

# buildings options policy

important document

Visit our website at

[www.lloydtsb.com/insurance](http://www.lloydtsb.com/insurance)

Buildings Options is underwritten by the Insurer named in the policy schedule.  
Emergency Homeline Services are underwritten by Europ Assistance Insurance Limited. Registered in England number 1708613. Registered Office: Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.  
General Insurance advice is provided by Lloyds TSB Insurance Services Limited. Registered in England No. 968406. 71 Lombard Street, London EC3P 3BS.  
A member of the General Insurance Standards Council.



Lloyds TSB

451370E/0402



Insurance

# finding your way around your policy

<b>Buildings</b>	<b>Page</b>
Welcome to Lloyds TSB Insurance	1
<b>Your home, our promise</b>	2
How do I claim?	4
Words and phrases with special meanings	5
<b>Your buildings cover</b>	7
Additional benefits included in <b>your</b> policy	10
Accidental damage option	12
How much the buildings are covered for	13
Property owner's liability	14
Customer helpline services	15
Claims procedures and conditions	16
General conditions	18
General exceptions	20
Claims and underwriting exchange register	21

**To make a claim – call the claims telephone number as shown on your schedule.**

In the event of a domestic emergency (e.g. burst pipe, leaking roof or broken window etc), **call the emergency hotline\* 0845 300 1133** for 24-hour access to a network of domestic assistance providers and advice on domestic emergencies. This service is separate to that provided by your Insurer.

\* for details see page 15

# welcome to Lloyds TSB Insurance

This is **your** Buildings Options policy booklet. Please keep it in a safe place as it sets out the details of the contract **you** have made with the Insurance Company shown in **your** policy **schedule**.

**We** will insure **you** for events, as set out in this policy, during the **period of insurance**, in return for payment of **your** premium. Please read this policy booklet together with **your** policy **schedule** and any endorsements, to check which sections of this booklet apply.

Please read the documents carefully to ensure they give **you** the cover **you** need. If **you** have any questions, please contact **us** at the address shown in **your** policy **schedule**.

## **Changes you must tell us about**

When **you** arranged this insurance, **you** told **us** certain facts about:

- **Your home.**
- The people who live in it.

**You** must tell **us** about any changes which alter these facts, as **your** cover may be affected if **you** do not. Please see page 18 for details of the type of changes **we** need to know about.

## **How to make a claim**

Please see page 4 for details of what to do if **you** need to make a claim.

## **The law applicable to the contract**

Both **you** and the Insurer specified in **your** **schedule** are free to choose the law applicable to this contract. The law of England and Wales will apply unless it says differently anywhere in the policy.

The application and declaration **you** signed are incorporated in, and form part of, this contract.

# your home, our promise

Thank you for insuring **your home** with **us** – I hope **you** will keep **your** policy for many years to come. **We** are committed to giving **you** a first class service at all times.

## To begin with, we will

- Send **you your** new policy very quickly – always within 5 working days of cover being arranged, or
- Let **you** know if there are any queries as soon as **we** can – always within 5 working days.

## All the time, we will

- Provide a telephone helpline to answer any questions **you** may have.
- Deal with **your** request to make changes to the policy immediately if possible, but always within 5 working days.
- Respond to any letters **you** send **us** by return where possible, but always within 5 working days.

## When you need to claim

- If **you** phone to tell **us you** need to claim – **we** will take down all the details **you** give **us**, tell **you** what the next steps are and whether **you** need to do anything further.
- If **you** write to tell **us you** need to claim – **we** will reply immediately if possible, but always within 2 working days.
- **We** will explain to **you** how the claim will be dealt with and settle it in the shortest possible time.
- **We** will let **you** know if anything is not covered, and why.

I know that **we** will always make every effort to meet the high standards **we** have set, but if **you** ever feel **we** have fallen short of what **you** expect then please contact **us** first at the address shown on **your** policy **schedule**.

If this does not resolve matters for **you**, then please write to me, Jon Pain, at Lloyds TSB Insurance, Tredegar Park, Newport, South Wales NP10 8SB.

If **you** are still not satisfied, **you** may refer this matter to the Financial Ombudsman Service (FOS). The FOS can be contacted on **0845 600 6666** or at Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

**You** have my assurance that if **you** do take these actions, they will not affect **your** legal rights.



**Jon Pain**, Managing Director

# how do I claim?

If **you** need to make a claim, the main steps are outlined below:

- Check **your** policy booklet and **schedule** which gives details of what is covered and read the detailed claims procedure and conditions on page 16.
- Inform the police straightaway in the case of malicious damage, theft or attempted theft and obtain the crime reference number.
- Telephone the number shown on **your schedule** as soon as possible, and provide **us** with details of what has happened. **We** will then try to resolve **your** claim as quickly as **we** can.
- Please do not undertake any repairs without talking to **us** first, unless they are urgent and will prevent further damage.
- Please do not dispose of any damaged goods without **our** consent, as **we** may need to see them. If **you** do not allow **us** an opportunity to inspect **your** damaged property, it may affect **your** claim.

**We** can either repair or replace any item, or make a money payment instead.

Please note that on most claims **you** pay the first £50 (or any different amount shown in **your schedule**) of each claim, or series of claims, arising from one event causing property damage or loss.

Remember also that a claim may affect **your** No Claims Discount entitlement at next renewal. Therefore, it may be in **your** interests to balance this against the amount **you** are claiming, particularly if it is a relatively small amount.

**Please also refer to 'Claims Procedures and Conditions' on page 16 of this booklet.**

# words and phrases with special meanings

Whenever the following words and phrases appear in this policy booklet in bold print, the following definitions will apply:

<b>Accidental Breakage</b>	Breakage caused suddenly by external means, which is not expected and not deliberate.
<b>Accidental Damage</b>	Damage caused suddenly by external means, which is not expected and not deliberate.
<b>British Isles</b>	England, Scotland, Wales, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.
<b>Buildings</b>	The structure of <b>your home</b> including its permanent fixtures and fittings and interior decorations, patios, terraces, tennis courts, swimming pools (excluding covers), ornamental ponds, fountains, septic tanks, central heating fuel tanks, paths, drives, walls, gates, fences, railings and lamp posts, all at the address shown in the <b>schedule</b> .
<b>Excess</b>	The first amount of each claim <b>you</b> have to pay. If <b>you</b> make a claim under more than one section for loss or damage which happens at the same time by the same cause, <b>we</b> will take off only one <b>excess</b> .
<b>Family</b>	<b>Your</b> spouse or partner and children (including adopted and foster children) and any other relatives all permanently living with <b>you</b> .
<b>Home</b>	The private dwelling shown in <b>your schedule</b> , together with its garages, outbuildings, sheds and greenhouses, all owned or used by <b>you</b> for private and domestic purposes.

# words and phrases with special meanings (continued)

<b>Index Linked</b>	Where a specific <b>sum insured</b> , representing the rebuilding cost of the <b>buildings</b> , is shown on the <b>schedule</b> , this will be adjusted monthly in line with the House Rebuildings Cost Index or the Housing Index prepared by the Royal Institution of Chartered Surveyors. Should these indices not be available, another appropriate index will be used. No charge will be made for this during the year, but renewal premiums will be calculated on the adjusted <b>sum insured</b> . Index linking will continue from the date of loss or damage to the settlement of the resulting claim, provided <b>you</b> have not unreasonably delayed notification of the claim.
<b>Period of Insurance</b>	The period shown in <b>your schedule</b> and any further period for which <b>you</b> have paid, or have agreed to pay, and <b>we</b> have agreed to accept <b>your</b> premium.
<b>Schedule</b>	The Home Insurance policy <b>schedule</b> which tells <b>you</b> the sections of this booklet under which <b>you</b> are covered, the <b>period of insurance</b> and other details about the cover provided by <b>your</b> policy.
<b>Services</b>	Cables, underground pipes and drains serving <b>your home</b> and for which <b>you</b> are legally responsible.
<b>Sum Insured</b>	This is the total amount of money <b>you</b> are insured for and the maximum <b>we</b> can pay out if <b>you</b> make a claim. So it's vital the <b>sum insured</b> is large enough to cover <b>you</b> completely.
<b>Unfurnished</b>	Without sufficient furniture for normal living purposes for more than 30 consecutive days.
<b>Unoccupied</b>	When <b>your home</b> has not been lived in, or intended to be lived in, for more than 60 consecutive days.
<b>We/Our/Us</b>	The insurers specified in <b>your schedule</b> .
<b>You</b>	The Person(s) named in the <b>schedule</b> as the Policyholder.
<b>Your</b>	Owned or hired by <b>you</b> , or for which <b>you</b> are legally responsible.

# your buildings cover

<u>what is covered</u>	<u>what is not covered</u>
	(Please see Conditions and Exceptions applying to the whole of the policy on pages 18-20.)
The <b>buildings</b> are insured against loss or damage by the following causes:	<ul style="list-style-type: none"> <li>• The amount of any <b>excess</b> shown in the <b>schedule</b>.</li> <li>• Damage by wet and dry rot.</li> <li>• Damage caused by frost.</li> </ul>
1. Fire, smoke, explosion, lightning or earthquake.	
2. Riot, civil commotion, labour and political disturbances or strikes.	
3. Malicious damage or vandalism.	<ul style="list-style-type: none"> <li>• Loss or damage caused by <b>you</b>, or any person permanently living with <b>you</b>.</li> <li>• Loss or damage caused by a tenant, or any person permanently living with them, or by any paying guest.</li> <li>• Loss or damage occurring when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
4. Storm or flood.	<ul style="list-style-type: none"> <li>• Damage to fences and gates.</li> </ul>

# your buildings cover (continued)

## what is covered

5. Escape of water from, or the freezing of, fixed domestic water installations, or escape of oil from fixed domestic oil heating installations.

## what is not covered

- Loss or damage caused while the **home** is **unfurnished** or **unoccupied**.
- Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.
- The first £1,000 of each claim for loss or damage caused by subsidence of the site as a result of leakage of water from pipes or drains.
- The cost of repairing the installations themselves, unless the damage has been caused by freezing.

6. Theft or attempted theft.

- Loss or damage caused by **you** or **your family**.
- Loss or damage occurring when **your home** is **unfurnished** or **unoccupied**.

7. Impact with **your home** by any aircraft, or other aerial device, or anything dropped from them, or by any vehicle, train, animal, falling tree or branch or any falling aerial, satellite dish or mast.

- Damage caused by domestic pets.
- Damage caused by the alteration, renovation, maintenance or repair of **your home**.
- Loss or damage to the aerial, satellite dish or mast itself.

8. Subsidence and/or heave of the site on which the **buildings of your home** stands, or of land belonging to **your home**, or landslip.

- The first £1,000 (unless a different subsidence **excess** is shown in **your schedule**).
- Damage caused by coastal or river erosion.
- Damage to garden walls, gates, fences, paths, drives, patios, swimming pools, tennis courts, lamp posts, septic tanks and central heating tanks unless the foundations beneath the external walls of **your home** are damaged at the same time, by the same cause.

# your buildings cover (continued)

## what is covered

9. **Accidental breakage** of ceramic hobs, in fixed appliances, sanitary ware and fixed glass in **your home**.

## what is not covered

- Damage to, or resulting from, the movement of solid floor slabs unless the foundations beneath the external walls of **your home** are damaged at the same time, by the same cause.
- Damage caused by demolition, structural alteration or structural repair, excavation, faulty design or faulty workmanship or the use of defective materials.
- Damage resulting from the bedding down of new **buildings** or settlement, shrinkage or expansion.
- Damage that is covered under an NHBC Certificate or other similar guarantee.

## In addition you are also insured for:

10. **Accidental damage to services**

- Damage occurring when **your home** is **unoccupied** or **unfurnished**.
- Damage caused by wear and tear, gradual deterioration or scratching.
- Damage to window frames, door frames and casements.
- The cost of replacing undamaged items.
- Damage caused by wear and tear, gradual deterioration or any other gradually operating cause.
- The cost of clearing blocked drains and pipes.

# additional benefits included in your policy:

what is covered	what is not covered
<p><b>11. Extra expenses</b> If <b>your buildings</b> are damaged by a cause covered under this policy, <b>we</b> will pay for the following extra costs if necessary to repair the <b>buildings</b> and incurred with <b>our</b> consent:</p> <p>The costs of:</p> <ul style="list-style-type: none"> <li>i) Architects, surveyors and legal fees.</li> <li>ii) Complying with Government or Local Authority requirements.</li> <li>iii) Clearing debris, demolition and making the <b>buildings</b> safe.</li> </ul>	<p>The costs of:</p> <ul style="list-style-type: none"> <li>• Any fees charged for preparing or furthering a claim under this policy.</li> <li>• Costs for complying with requirements or regulations notified before the loss or damage occurred.</li> </ul>
<p><b>12. Alternative accommodation</b> If <b>your home</b> is made uninhabitable by any cause covered under this policy, <b>we</b> will pay for:</p> <ul style="list-style-type: none"> <li>i) rent <b>you</b> would have received or are responsible for paying;</li> <li>ii) the reasonable costs of agreed, similar temporary accommodation for <b>you, your family</b> and <b>your</b> domestic pets;</li> </ul> <p>while <b>you</b> cannot live in <b>your home</b>.</p> <p><b>We</b> will pay up to 20% of the <b>sum insured/loss</b> limit shown on <b>your schedule</b> for any one event.</p>	

# additional benefits included in your policy:

(continued)

what is covered	what is not covered
<p><b>13. Cover during sale</b> If <b>you</b> are selling <b>your home</b>, the purchaser will have the benefit of this insurance during the period between exchange of contracts and completion. The purchaser must comply, as far as they are able, with the policy conditions.</p>	<ul style="list-style-type: none"> <li>• Any loss or damage insured under another policy.</li> <li>• Any amount payable in respect of temporary accommodation or rent.</li> </ul>

# accidental damage – optional cover

This cover applies only when indicated on your schedule.

what is covered	what is not covered
	(Please see Conditions and Exceptions applying to the whole of the policy on pages 18-20.)
<ul style="list-style-type: none"> <li>Any other <b>accidental damage</b> to the <b>buildings of your home</b> which is not specifically covered or excluded elsewhere in this policy.</li> </ul>	<ul style="list-style-type: none"> <li>The amount of any <b>excess</b> shown in the <b>schedule</b>.</li> <li>Damage caused by wear and tear, gradual deterioration, depreciation, cleaning, restoring, reproofing, light, atmosphere, wet or dry rot, vermin, insects, mould, fungus or any other gradually operating cause.</li> <li>The cost of maintenance or routine decoration.</li> <li>Damage occurring when <b>your home</b> or any part of it is lent, let or sublet.</li> <li>Movement, settlement or shrinkage in any part of the <b>buildings</b>.</li> <li>Damage caused by demolition, structural alteration, structural repair, excavation, faulty design, faulty workmanship or the use of defective materials.</li> <li>Loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the <b>buildings</b>.</li> <li>Damage caused by chewing, scratching, tearing or fouling by any domestic pets.</li> <li>Loss or damage to equipment directly or indirectly caused by the failure of the programming of computer chips or computer software to recognise the Year 2000 or any other date, or by computer viruses.</li> </ul>

# how much the buildings are covered for

(Please see Conditions and Exceptions applying to the whole of the policy on pages 18-20.)

Where a maximum sum insured/limit representing the rebuilding cost of the buildings is shown in the schedule:

Provided that at the time of loss or damage, the **sum insured** is adequate to cover the full rebuilding cost and the **buildings** are in a good state of repair, **we** will pay either the cost of repair or the cost of replacement.

**We** will not pay any reduction in the market value of **your home** resulting from repair or replacement of damaged parts.

If repair or replacement is not carried out because the damaged property is incapable of economic repair or replacement, **we** will, at **our** discretion, pay the reduction in market value resulting from the damage.

If repair or replacement is not carried out for any other reason, **we** will pay the reduction in market value resulting from the damage, but not exceeding what it would have cost to repair or replace the damage, if the repair work had been carried out without delay.

A deduction for wear and tear will be made when:

- i) The **sum insured** on the **buildings**, at the time of the loss or damage, is less than the cost of rebuilding the whole of the **buildings** in the same size, style and condition as when new.
- ii) The **buildings** are not in a good state of repair.

The maximum amount payable for each claim under paragraphs 1-10, and where applicable the **accidental damage** option, is the **sum insured** shown in **your schedule**, plus **index linked** increases, less any amount shown in the general exceptions and the paragraphs under 'What is not Covered' for each section and any **excess** that applies.

When **you** make a claim, the amount insured will not be reduced by the amount of the claim payment.

# property owner's liability

## what is covered

- All sums for which **you** (or, after **your** death, **your** legal representatives) are legally liable in respect of accidents occurring during the **period of insurance** which result in bodily injury, illness or death of any person, or loss or damage to property arising:
  - i) From ownership of the **buildings** and their land.
  - ii) Under section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, in respect of any other private residence which **you** have previously owned and occupied. This cover will continue for a period of 7 years from the date of cancellation of this policy.
- Up to £1,000,000 will be payable for each claim and in addition **we** will pay **your** defence costs and expenses which are incurred with **our** written consent.

## what is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 18-20.)

- Liability covered by any other policy.
- Liability arising from:
  - Accidental death, bodily injury or illness to **you** or **your family** or any of **your** employees whilst in the course of their employment with **you** or **your family**.
  - Damage to property belonging to, or held in trust by, or occupied by, or in the custody or control of **you** or **your family**, or any of **your** employees.
  - Any business, profession or employment of **you** or **your family**.
  - The ownership, possession or use by, or on behalf of, **you** or **your family**, of any mechanically propelled or assisted vehicles, caravans, boats or lifts.
  - Any contract or agreement which **you** or **your family** have entered into unless liability would have applied anyway.

# customer helpline services

As part of **your buildings** insurance, **you** are automatically entitled to use the customer helpline services outlined below.

The helpline telephone number is **0845 300 1133**.

## what is covered

- Use of the Europ Assistance Emergency Helpline Service.
- By using this service, Europ Assistance will arrange for a repairer to call at **your home** to repair any damage to the:
  - i) Domestic plumbing or drainage system, if there has, or is likely to be, an escape of water or sewage.
  - ii) Domestic gas or electricity supply systems, in the event of the complete failure of either.
  - iii) Roofing, if internal damage is likely to be caused.
  - iv) External locks, doors or windows if the **home** has been made insecure.
  - v) Fixed heating system if water or oil has escaped.
- If the **home** is rendered uninhabitable by any cause not under sections 1-11, Europ Assistance will pay up to £25 per policyholder for necessary Bed and Breakfast accommodation, with an overall maximum of £100 in total and £25 for essential overnight toiletry items.

## what is not covered

- All costs involved. The policyholder must pay the repairer, or Europ Assistance, all charges for call-out, labour and parts or materials used. (However, in many cases these costs may be recoverable under **your** buildings or contents insurance.)
- Any consequential loss, legal liability, loss of, or damage to, any property or person arising from the provision, or delay of, the repair services, unless negligence on the part of Europ Assistance can be demonstrated.

# claims procedures and conditions

This is the procedure **you** should follow in the event of a claim or something happening which may give rise to a claim. If **you** do not follow this procedure, **you** will break a condition of the policy. This may invalidate **your** claim.

**Remember! If you make a claim under the policy which is false or fraudulent in any respect, we will not pay the claim and all cover under the policy will cease.**

## Reporting a Claim

When something happens that causes or may cause a claim, **you** must contact **us** as soon as possible on the telephone number provided on **your** schedule. If it is a case of malicious damage, theft or attempted theft **you** must tell the police immediately and obtain the police reference number. (Please also refer to page 4.)

If, following a claim under the policy, **you** receive a legal claim form (previously known as a writ or summons) or process issued or started against **you**, **you** must send this unanswered, immediately, to **our** Claims Department by recorded delivery, quoting **your** claim reference. **You** must give **us** all the help and information necessary to settle or resist any claim made against **you**, or help **us** to begin proceedings against any other person.

## Proof of Loss or Damage

It is a condition of **your** policy and **your** responsibility to provide sufficient substantiation of **your** claim as may be required. **You** must, if required, and at **your** own expense, provide **us** with all reasonable details, or evidence, **we** may request, including written estimates, quotations, proofs of ownership and value or confirmation of the cause of loss or damage.

# claims procedures and conditions (continued)

## Control of the Claim

**We** control the claim, so **you** must not admit, deny, negotiate or settle a claim without **our** consent. However, any temporary repairs necessary to prevent further damage can be done immediately.

## Our Special Rights

**We** have the right to enter any building affected by the claim and take possession of any of the insured property. **You** may not, however, abandon the property without **our** consent. **We** may, in **your** name and on **your** behalf, take complete control of any proceedings. **We** may also, at **our** expense and for **our** own benefit, take proceedings against any other person, in **your** name, to recover any payment **we** have made under this policy.

## Contribution

If, at the time of a claim, there is any other policy in force, insuring anything covered by this policy, **we** shall only be liable for **our** proportional share.

## Theft Security

If there has been a theft, or a theft occurs during the currency of this policy, **we** may ask **you** to take such reasonable extra precautions to improve the physical security of **your** home as **we** consider necessary. If **you** do not agree to implement these improvements, **we** may not be able to continue to provide cover.

## Arbitration

If **we** accept **your** claim but **you** disagree over the amount **you** will be paid, the dispute will be referred to an Arbitrator, who will be appointed in accordance with current law. When this occurs, the Arbitrator must decide on an award before **you** can bring proceedings against **us**.

# general conditions

These conditions apply to the whole policy.

**Fraud** **We** are not liable to pay any claim under the policy if it is false or fraudulent in any respect, or if **you**, or anyone else entitled to be covered, have not done everything that is required to be done under the terms of the policy.

**Changes in Risk** The following are examples of the types of changes **we** need to know about:

- A permanent change of address.
- If **your home** is to become **unoccupied** for more than 60 days.
- If **your home** is to become **unfurnished** for more than 30 days.
- If **your home** is to become let out to tenants or shared with lodgers.
- Any extension or alteration to the **buildings**.
- Use of **your home** for business or professional purposes.
- If **your home** is not in a good state of repair.
- The conviction, or pending prosecution, of **you** or any member of **your family** for any criminal offence (other than motoring offences).

If **you** are in any doubt as to whether the change may affect the insurance, then please tell **us**. Failure to inform **us** may invalidate **your** policy.

# general conditions (continued)

These conditions apply to the whole policy.

**Precautions** **You** and **your family** must take every reasonable precaution to prevent any loss, damage, accident or injury. **You** should keep the property insured by this policy in a good condition. This insurance is not a maintenance contract and the cost of repairing damage due to gradual deterioration or wear and tear is not covered.

**Transfer of Interest** **You** may not transfer **your** interest in this policy without **our** written consent.

**Cancellation** **You** may cancel this policy by giving **us** 14 days notice in writing. If **you** cancel the policy, **you** may be entitled to a refund of premium provided that no claim has been made during the current **period of insurance**.

**We** need not continue to insure **you**. **We** may cancel this policy by giving **you** 14 days notice at the last known address. **We** shall return to **you** any balance of premium already paid by **you** if it is more than £5. Any cancellation will not affect rights or claims for events occurring before cancellation.

**Monthly Premiums** If **you** pay premiums for this policy by monthly Direct Debit from **your** bank account and **we** do not receive a monthly premium payment when it is due, **we** will advise **you** accordingly and re-submit the unpaid premium for payment. If **your** premium is still not met, **we** will cancel this policy from the date it is paid up to.

**Contracts (Rights of Third Parties) Act 1999** No third party will have, or be able to, enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party apart from this act.

# general exceptions

These exceptions apply to the whole policy.

## This policy does not cover:

<b>War and Similar Risks</b>	Any consequence, whether direct or indirect, of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<b>Radioactivity</b>	Loss or destruction of, or damage to, any property, or any consequential loss or any legal liability directly, or indirectly caused, or contributed to, by or arising from: <ul style="list-style-type: none"><li>– ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;</li><li>– the radioactive toxic explosive or other hazardous nature of any nuclear assembly or nuclear component.</li></ul>
<b>Sonic Bangs</b>	Loss of, or damage to, property caused by pressure waves from aircraft or other aerial devices.
<b>Matching Items</b>	The cost of replacing or altering any undamaged item, or parts of items, forming part of a set, suite or other article of a uniform nature, colour or design including floor coverings, when loss or damage occurs within a clearly identifiable area, or to a specific part, and a replacement cannot be matched.
<b>Pollution</b>	Any loss, damage or legal liability directly, or indirectly, caused by pollution or contamination of buildings, structures, water, land or atmosphere.
<b>Loss of Value and Consequential Loss</b>	Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or any loss or damage which results from anything insured by this policy.
<b>Wear and Tear</b>	Any loss or damage caused by wear and tear, gradual deterioration or any other gradually operating cause.
<b>Pre-inception Loss or Damage</b>	Loss or damage existing before this policy started.
<b>Deliberate Loss</b>	Any deliberate loss or damage caused by <b>you</b> or <b>your family</b> .

# claims and underwriting exchange register

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help **us** to check information provided and also to prevent fraudulent claims. When **we** deal with **your** application for insurance, **we** may search the register to confirm previous claims history. When **you** tell **us** about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, **we** will pass information relating to it to the register.

**You** can ask **us** for more information about this.

**You** should show this notice to anyone who has an interest in property insured under this policy.

In assessing claims made, insurers may also undertake checks against publicly available information as necessary, such as the electoral roll, county court judgements, bankruptcy or repossessions.

**We** will pass any information **you** give **us** to IDS Ltd so that they can make it available to other insurers. Also, in response to any searches **we** make, IDS Ltd may pass **us** information it has received from other insurers about other incidents involving anyone insured under the policy.

**We** may ask for information from other insurers to check any information **you** have given.