

Buildings options policy

Important document



Lloyds TSB
Insurance

Finding your way around your policy

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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 16

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**.

If, having examined **your** policy documentation, **you** decide not to proceed, **you** may cancel this insurance within the first 14 days. This 14 days starts on the day **you** receive the policy documentation, or the day **you** enter into this contract of insurance, whichever is the later. On receipt of **your** notice, any premiums **you** have already paid will be refunded, unless **you** have made a claim. If **you** have made a claim, the refund may be subject to a premium payment for the cover **you** have received, plus our reasonable administration charges.

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 19 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 **schedule**.

The declaration **you** signed, or in the case of telephone applications, the answers **you** gave to **our** questions, form part of this contract.

Your policy will be written and conducted in English.

Your home, our promise

Thank **you** for insuring **your home** with **us** – **we** 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.

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 the Managing Director, 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 080 1800** or at Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

If **you** do take these actions, this will not affect **your** legal rights.

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 17 and 18.
- 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.

At **our** discretion, **we** can either repair or replace any item as new if available, or otherwise the nearest equivalent, or make a money payment instead. In the event of a money payment, the payment will be based on the cost of repair or replacement to **us**. If **we** instruct any tradesman, **we** will do so on **your** behalf.

Please note that on most claims **you** pay the **excess** (the amount is 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 17 and 18 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:

Accidental Breakage	Breakage caused suddenly by external means, which is not expected and not deliberate.
Accidental Damage	Damage caused suddenly by external means, which is not expected and not deliberate.
British Isles	England, Scotland, Wales, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.
Buildings	The structure of your home 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 schedule .
Excess	The first amount of each claim you have to pay. If you make a claim under more than one section for loss or damage which happens at the same time by the same cause, we will take off only one excess .
Family	Your spouse or partner and children (including adopted and foster children) and any other relatives all permanently living with you .
Home	The private dwelling shown in your schedule , together with its garages, outbuildings, sheds and greenhouses, all owned or used by you for private and domestic purposes.

Words and phrases with special meanings (continued)

House Rebuilding Cost Index	Where a specific sum insured , representing the rebuilding cost of the buildings , is shown on the schedule , this will be adjusted monthly in line with the House Rebuilding 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 sum insured . Index linking will continue from the date of loss or damage to the settlement of the resulting claim, provided you have not unreasonably delayed notification of the claim.
Period of Insurance	The period shown in your schedule and any further period for which you have paid, or have agreed to pay, and we have agreed to accept your premium.
Schedule	The Home Insurance policy schedule which tells you the sections of this booklet under which you are covered, the period of insurance and other details about the cover provided by your policy.
Services	Cables, underground pipes and drains serving your home and for which you are legally responsible.
Sum Insured	This is the total amount of money you are insured for and the maximum we can pay out if you make a claim. So it's vital the sum insured is large enough to cover you completely.
Unfurnished	Without sufficient furniture for normal living purposes for more than 30 consecutive days.
Unoccupied	When your home has not been lived in, or intended to be lived in, for more than 60 consecutive days.
We/Our/Us	The insurers specified in your schedule .
You	The Person(s) named in the schedule as the Policyholder.
Your	Owned or hired by you , or for which you are legally responsible.

Your buildings cover

What is covered

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 19-22.)

The **buildings** are insured against loss or damage by the following causes:

- The amount of any **excess** shown in the **schedule**.
 - Damage caused by frost.
-

1. Fire, smoke, explosion, lightning or earthquake.
 2. Riot, civil commotion, labour and political disturbances or strikes.
 3. Malicious damage or vandalism.
 4. Storm or flood.
-

- Loss or damage caused by **you**, or any person permanently living with **you**.
 - Loss or damage caused by a tenant, or any person permanently living with them, or by any guest invited into **your home** by **you** or **your family**.
 - Loss or damage occurring when **your home** is **unoccupied** or **unfurnished**.
 - Damage to fences and gates.
-

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 excavation to gain access to the installation, making good the area disrupted during excavation and/or 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.
 - Loss or damage to the aerial, satellite dish or mast itself.
-

Your buildings cover (continued)

What is covered

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

What is not covered

- 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.
 - 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.
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Your buildings cover (continued)

What is covered

What is not covered

In addition you are also insured for:

- | | |
|---|--|
| <p>9. Accidental breakage of ceramic hobs, in fixed appliances, sanitary ware and fixed glass in your home.</p> <hr/> <p>10. Accidental damage to services</p> | <ul style="list-style-type: none">• Loss occurring when your home is unoccupied or unfurnished.• Damage caused by scratching.• Damage to window frames, door frames and casements.• The cost of replacing undamaged items. <hr/> <ul style="list-style-type: none">• Damage occurring when your home is unoccupied or unfurnished.• Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.• Damage caused by coastal or river erosion.• Damage caused by or from poor or faulty design, workmanship or materials.• Loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the buildings• The cost of clearing blocked drains and pipes. |
|---|--|

Additional benefits included in your policy:

11. **Extra expenses**

If **your buildings** are damaged by a cause covered under this policy, **we** will pay for the following extra costs if necessary to repair the **buildings** and incurred with **our** consent:

The costs of:

- i) Architects, surveyors and legal fees.
- ii) Complying with Government or Local Authority requirements.
- iii) Clearing debris, demolition and making the **buildings** safe.

The costs of:

- Any fees charged for preparing or furthering a claim under this policy.
- Costs for complying with requirements or regulations notified before the loss or damage occurred.

Your buildings cover (continued)

What is covered

12. Alternative accommodation

Whilst **your home** is uninhabitable as a result of any cause covered under this policy, **we** will pay for:

- i) rent **you** would have received or are responsible for paying;
- ii) the reasonable costs of agreed, similar temporary accommodation for **you, your family** and **your** domestic pets;

while **you** cannot live in **your home**.

We will pay up to 20% of the **sum insured**/loss limit shown on **your schedule** for any one event.

What is not covered

- Any costs **you** agree to pay without **our** written permission.

13. Cover during sale

If **you** are selling **your home**, 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.

- Any loss or damage insured under another policy.
- Any amount payable in respect of temporary accommodation or rent.

Accidental damage – optional cover

This cover applies only when indicated on your schedule.

What is covered

- Any other **accidental damage** to the **buildings of your home** which is not specifically covered or excluded elsewhere in this policy.

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 19-22.)

- The amount of any **excess** shown in the **schedule**.
 - The cost of maintenance or routine decoration.
 - Damage occurring when **your home** or any part of it is lent, let or sublet.
 - Movement, settlement or shrinkage in any part of the **buildings**.
 - Damage caused by demolition, structural alteration, structural repair, excavation, faulty design, faulty workmanship or the use of defective materials.
 - Loss or damage caused by the action of chemicals on, or the reaction of chemicals with, any materials which form part of the **buildings**.
 - Damage caused by chewing, scratching, tearing or fouling by any domestic pets.
 - Loss or damage caused by water entering **your home**, unless more specifically covered elsewhere in the policy, points 1-8.
-

How much the buildings are covered for

(Please see Conditions and Exceptions applying to the whole of the policy on pages 19-22.)

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. **You** are responsible for ensuring that the **sums insured** on **your schedule** are adequate at all times.

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.

How much the buildings are covered for (continued)

The maximum amount payable for each claim under paragraphs 1-10, and where applicable the **accidental damage** option is:

- Where a specific **sum insured** representing the rebuilding cost of the **buildings** is shown in **your schedule**:
 - the **sum insured**, plus index linked increases, less any amount shown in the exclusions and any excess that applies.
- Where a maximum **sum insured** or limit is shown in **your schedule**:
 - the maximum **sum insured** or limit shown in **your schedule**, less any amount shown in the exclusions and any excess that applies.

When **you** make a claim, the amount insured will not be reduced by 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 for damages and claimants' costs and expenses. In addition, **we** will pay any 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 19-22.)

- Any legal liability that is more specifically insured 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.

This service is provided by Royal & Sun Alliance Insurance plc.

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

For your protection telephone calls may be recorded and monitored.

What is covered	What is not covered
<ul style="list-style-type: none">• Use of the Emergency Homeline Service.• By using this service, Royal & SunAlliance will arrange for a repairer to call at your home to repair any damage to the:<ol style="list-style-type: none">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, Royal & SunAlliance 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.	<ul style="list-style-type: none">• All costs involved. The policyholder must pay the repairer, or Royal & SunAlliance 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 Royal & SunAlliance can be demonstrated.

If **you** need any information about **your** policy, need to amend **your** details, or need to make a claim, please call the number shown on **your** policy **schedule**.

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.

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/or on **your** behalf, take complete control of any proceedings or settle any claims. **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. If the claim is false or fraudulent, the policy will be cancelled with effect from the date that the fraud was committed. In such circumstances, **we** retain the right to keep the premium, recover any payments made and **we** may take legal action against **you**.

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 in any one policy year.
- If **your home** is to become unfurnished for more than 30 days in any one policy year.
- 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 must keep the property insured by this policy in a good condition. This insurance is not a maintenance contract.
Transfer of Interest	You may not transfer your interest in this policy without our written consent.
Cancellation	You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy, you may be entitled to a partial refund of premium, provided that no claim has been made during the current period of insurance . We may cancel this policy by giving you at least 14 days notice at your last known address. If we cancel the policy, you will be refunded premiums already paid for the remainder of the current period of insurance .
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 rights under, 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.
Renewal	We may automatically renew your policy when it expires unless: <ul style="list-style-type: none">• you tell us that you don't want to renew it; or• we decide not to offer you renewal terms. We will write to you at least 21 days before your policy is due to expire to let you know what you need to do.

General exceptions

These exceptions apply to the whole policy.

This policy does not cover:

- | | |
|------------------------------|--|
| War and Similar Risks | 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. |
| Terrorism | <p>Loss, injury, harm or damage to life or to property (or the threat of such loss, injury, harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism, regardless of any other contributing cause or event.</p> <p>Terrorism: any act or acts including, but not limited to:</p> <ul style="list-style-type: none">– the use or threat of force and/or violence <p>and/or</p> <ul style="list-style-type: none">– loss, injury, harm or damage to life or property (or the threat of such loss, injury, harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s), or group(s) of persons or so claimed, in whole or in part, for political, religious, ideological or similar purposes. |
| Radioactivity | <p>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:</p> <ul style="list-style-type: none">– ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;– the radioactive toxic explosive or other hazardous nature of any nuclear assembly or nuclear component. |
| Sonic Bangs | Loss of, or damage to, property caused by pressure waves from aircraft or other aerial devices. |

General exceptions (continued)

These exceptions apply to the whole policy.

This policy does not cover:

Matching Items	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 and fitted kitchen units, when loss or damage occurs within a clearly identifiable area, or to a specific part, and a replacement cannot be matched.
Pollution	Any loss, damage or legal liability directly, or indirectly, caused by pollution or contamination of buildings, structures, water, land or the atmosphere.
Date Change	Direct or indirect loss or damage caused*:
Computer Failure and Computer Viruses	– to equipment by its failing to correctly recognise data representing any date in such a way that it does not work properly or at all – by computer viruses.
	*But this shall not apply to subsequent loss, or damage or liability which results from a cause which is insured.
	Equipment – includes computers and anything else insured within the policy which has a microchip in it. Computers – include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips – include integrated circuits and microcontrollers. Computer viruses – include any program or software which prevents any operating system, computer programme or software working properly or at all.
Loss of Value and Consequential Loss	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.
Wear and Tear	Any loss or damage caused by wear and tear, gradual deterioration, depreciation, cleaning, restoring, reproofing, light, atmosphere, parasites, vermin, insects, moths, mould, fungus or any other gradually operating cause.
Rot	Any loss or damage caused by wet or dry rot whether or not this was caused directly or indirectly by any other cover included in this insurance.
Pre-inception Loss or Damage	Loss or damage existing before this policy started.
Deliberate Act	Any loss, damage or legal liability caused by a deliberate act by you or your family .

Important information

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.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Telephone call costs, call recording and call monitoring

Calls to 0845 numbers are charged at local rate from UK landlines. Calls to 0800 numbers are free from UK landlines. These charges may differ if calling from a mobile. Please note that telephone calls may be recorded and/or monitored.

Notes

Please contact us if you'd like this in Braille,
large print or on audio tape.

www.insurance.co.uk

Buildings Options is underwritten by the Insurer named in the policy schedule.

24 hour Emergency Helpline is provided by Royal & Sun Alliance Insurance plc.
Registered in England and Wales, No. 93792. Registered Office: St. Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL.

All companies are authorised and regulated by the Financial Services Authority.



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