

Home Insurance

Your Home Options Contents policy booklet.

Protecting the things you value.



official banking and
insurance partner



Lloyds TSB | for the journey...

Useful telephone numbers



General Enquiries

0845 603 8368

.....
Home Insurance Claims

**Please see your policy
schedule.**



.....
Legal Expenses Claims
& Enquiries

0845 300 0180

**In the event of a domestic
emergency** (e.g. burst

pipe, leaking roof or

broken window etc), **call**

the Emergency Helpline*

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.

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*For details see page 40.

Finding your way around your policy

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Welcome to Lloyds TSB Insurance

At Lloyds TSB Insurance we have a panel of leading insurers who we have searched for the most competitive price. Details of your insurer are shown in your policy schedule. All administration is dealt with by us on behalf of the insurer, apart from in the event of a claim.

This is your Home Options Contents policy booklet. Please keep it in a safe place as it sets out the details of the contract you have made with the insurer shown in your policy schedule.

What services do we provide?

We act as an administrator making any amendments to your policy or updates to your cover. Any premiums we collect or refunds we make to you will be on behalf of your insurer.

How do I claim?

Please see Page 6 for further details of what to do if you need to make a claim.

How do I make a complaint?

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 see page 47 for details of who to contact if you need to make a complaint.

How do I renew my insurance?

Each year at renewal you will receive your renewal documents. These will offer you the most competitive price from our panel of insurers and let you know what you need to do.

Your **insurer** covers **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 **Lloyds TSB** using the details shown on page 2.

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 already received.

For full cancellation rights, please refer to the 'cancellation' section on page 44 of this booklet.

The law applicable to the contract

Both **you** and the **insurer** specified in your policy **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 or internet applications, the answers **you** gave, form part of this contract.

Your policy will be written and conducted in English.

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.
- The possessions **you** wish to insure.

If there are any changes which alter these facts, your cover may be affected. Please see page 43 for details.

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 41-42 of this booklet.
 - Inform the police straightaway in the case of malicious damage, theft, attempted theft or accidental loss, and obtain the crime reference number.
 - Call the number shown on your policy **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. This does not apply to spoiled food which can be disposed of as soon as a list has been made of the damaged items.
- 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 and/or the policy terms 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 procedure and conditions' on page 41-42 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, Republic of Ireland, the Channel Islands and the Isle of Man.

Business Contents – Furniture, office equipment, tools, fixtures, fittings and stationery which is owned by, or the legal responsibility of, **you** or your **family**, and which are used for the business, trade or profession of **you** or your **family**.

Contents

- Household goods, **high risk items** and personal effects owned by **you** or your **family**, or for which **you** or your **family** are legally responsible.
- **Contents** owned by people employed by **you** or your **family**, in **your home** and who live there.
- Visitors' **personal belongings** in **your home**, up to £250 for each visitor.

Contents in the open – **Contents** outside **your home**, on land belonging to **your home**.

Credit Cards – Credit, debit, charge, bankers or cash dispenser cards, all issued in the **British Isles**, which belong to **you** or your **family**.

Documents – Deeds, bonds or certificates which are evidence of ownership, or of a sum of **money** owed to **you** or any of your **family**, or similar private documents.

Domestic staff – Any domestic staff **you** or your **family** employ, under a contract of service, to work in or around **your home**.

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**.

Words and phrases with special meanings

(continued)

High Risk Items – Televisions, personal computers, audio and video equipment, photographic equipment, jewellery, items made from precious metal, clocks, watches, furs, pictures, works of art, curios and stamp or coin collections.

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.

Household – Your **family** and **domestic staff**.

Index Linking – The **sum insured** for **contents** and any specified items shown on your **schedule**, will be adjusted each month using the Consumer Durables Section of the Retail Price Index. Should this not be available, another appropriate index will be used. No charge will be made for this during the year, however, renewal premiums will be adjusted based on the revised **sum insured**. If the index reduces, **we** will not lower your **sum insured**, unless **you** ask **us** to.

Index linking of the **sum insured** will only be applied where **you** have set a specific **sum insured**. Where **we** have set your **sum insured**, **index linking** will not apply. Your **schedule** will clearly indicate when **index linking** is applicable to your **sum insured**.

Please note, any **sum insured** stated in any of the other sections of your policy will not be subject to **index linking**.

Insurer – The insurers specified in your policy **schedule**.

Lloyds TSB – Lloyds TSB Insurance Services Limited who are the administrator on behalf of your **Insurer**.

Money – Cash, currency notes, bank notes, gift vouchers, money orders and current postage stamps, cheques, savings and trading stamps, savings certificates and savings bonds, luncheon vouchers, traveller's cheques, travel tickets and phonecards, all held for social and domestic purposes.

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.

Words and phrases with special meanings

(continued)

Personal Belongings – Articles normally worn, used or carried about the person, in everyday life, including sports equipment, musical instruments and mobile telephones.

Satellite Receiving Equipment – Professionally installed, external television satellite receiving equipment, which is permanently fixed to **your home**.

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.

Securities – Any document or certificate which is proof of an investment, or of **money** owed to **you** or your **family**.

Stock or Trade Samples – Goods held by **you** or your **family**, for sale or supply, or as trade samples.

Sum Insured – This is the total amount **you** are insured for and the maximum **we** can pay out if **you** make a claim.

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.

Section 1 - Your contents cover

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

What you are covered for

What is covered

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

-
1. Fire, smoke, explosion, lightning or earthquake.

What is not covered

- The amount of any **excess** shown in the **schedule**.
 - Road vehicles or any other mechanically propelled or assisted vehicles or toys, or parts or accessories for any of them except for motorised garden tools, electric wheelchairs and remote-controlled or battery-powered models or toys.
 - Aircraft, caravans, trailers, boats, windsurfers, other watercraft, or parts or accessories for any of them.
 - Pets and livestock.
 - Growing trees, shrubs or plants.
 - Fixtures and fittings other than fixed items of decoration and home improvements **you** make as a tenant.
 - **Documents** of any kind, except those covered under 'Deeds and **Documents**' – page 15.
 - Any articles used or held for business or professional purposes, either wholly or partly.
 - Any item which is more specifically insured, either by this policy or any other policy.
-
- Damage caused, unless the **accidental damage** option is in force, by cigarette or cigar burns, scorching, melting or warping unless accompanied by flames.

Section 1 - Your contents cover

What you are covered for (continued)

What is covered

2. Storm or flood.

3. Escape of water from fixed domestic water installations, or escape of oil from fixed domestic oil heating installations.

4. Riot, civil commotion, labour and political disturbances or strikes.

5. Malicious damage or vandalism.

6. Theft or attempted theft.

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.

- 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**.

- Theft not involving forcible and violent entry to, or exit from, **your home**, if **you** have lent, let or sublet any part of **your home**, or whilst persons other than your **family** are staying there.
- Official confiscation or detention
- Loss or damage occurring when **your home** is **unfurnished** or **unoccupied**.
- Loss by deception, unless the only deception is gaining entry to **your home**.

Section 1 - Your contents cover

What you are covered for (continued)

What is covered

6. Theft or attempted theft.
(continued)

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

8. 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.

9. **Accidental breakage** of fixed glass in furniture, mirrors, glass in shelves and ceramic hobs.

What is not covered

- Loss or damage caused by **you** or your **family**.
- More than £2,000 for any one claim for **contents** stolen from a garage, outbuilding, shed or greenhouse.

- Damage caused by coastal or river erosion.
- Damage caused by the movement of solid floor slabs unless the foundations 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 caused by domestic pets.

- Loss occurring when **your home** is **unoccupied** or **unfurnished**.
- Loss occurring when any part of **your home** is lent, let or sublet.
- Damage caused by scratching.

Section 1 - Your contents cover

What you are covered for (continued)

What is covered

10. Accidental damage to televisions, video and audio installations, and computer equipment, and to any aerials or **satellite receiving equipment** fixed to **your home** and professionally installed.

What is not covered

- Records, discs, cassettes, tapes, diskettes or software.
- Damage caused by mechanical or electrical breakdown or derangement, or adjustment, or repair to any machine, or misuse.
- Damage occurring when **your home** is **unfurnished** or **unoccupied** or any part of it is lent, let or sublet.
- 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, section 1, points 1-8.

Section 1 - Your contents cover

Additional benefits included in your policy

What is covered

11. Alternative accommodation

Whilst **your home** is uninhabitable as a result of any cause covered under section 1, points 1-8, or the accidental damage option if it is in force on your policy.

We will pay for:

- i) rent **you** 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 your **contents sum insured** at the time of the loss for any one event.

12. Loss of metered water or domestic heating oil

We will pay for the accidental loss at **your home** of metered water, or oil from the domestic heating installation, resulting from any cause covered under section 1, points 1-8.

We will pay up to £1,000 for any one claim.

What is not covered

- Any costs payable by your **family** once **your home** can be lived in again.
 - Anything under 'What is not covered' under section 1, points 1-8 and the accidental damage option.
 - Any cost payable when **you** and your **family** have to move out of **your home** because of subsidence, heave or landslip.
 - Any costs **you** agree to pay without **our** written permission.
-
- Anything under 'What is not covered' under section 1, points 1-8.
 - Loss or damage while **your home** is **unoccupied** or **unfurnished**.

Section 1 - Your contents cover

Additional benefits (continued)

What is covered

13. Deeds and documents

Loss or damage whilst:

- i) deposited with a bank, or
- ii) removed from a bank and kept in the care of **you** or your **family**.

We will pay up to £1,000 for any one claim.

14. Locks and keys

If the keys to locks on external doors of **your home**, or to locks on safes or alarms in **your home** are lost, stolen or incur **accidental damage**, **we** will pay the cost of replacing the locks up to £250 for any one claim.

What is not covered

- Loss or damage caused by delay or confiscation by an official body.
 - Loss or damage outside the **British Isles**.
 - **Documents** which are removed from a bank for more than 7 days.
 - Damage caused by items losing value, insects, vermin, fungus, cleaning, dyeing, repairing or restoring, mechanical or electrical breakdown or weather conditions (other than storm or flood).
-
- An **excess** of £25.
 - Loss or damage while **your home** is **unfurnished** or **unoccupied**.
 - Damage to locks.
 - Replacing locks when only the parts need changing.

Section 1 - Your contents cover

Additional benefits (continued)

What is covered

15. Money and credit cards

We will pay for theft or accidental loss of **money** in **your home** belonging to **you** or your **family**, or for which **you** or they are responsible; up to £500 for any **money** claim.

We will pay for loss anywhere caused by **credit cards** being taken from **your home** and used without the permission of any of the authorised cardholders; up to £500 for any **credit card** claim.

What is not covered

- An **excess** of £25.
- Anything under 'What is not covered' under section 1, points 1-8.
- Theft or loss where **you** or your **family** have not notified the police immediately upon discovery.
- Unexplained disappearance.
- Financial loss if **you** or your **family** have not kept to the conditions of the card issuer, or reported the loss or theft of the card to the issuing company immediately upon discovery.
- Fraudulent use of cards by **you** or your **family**.
- Loss from depreciation in value, official confiscation or shortages caused by error or omissions.
- **Money** and **credit cards** held for trade or business.

Section 1 - Your contents cover

Additional benefits (continued)

What is covered

16. Seasonal increase

We will increase the **contents** limit shown in your **schedule** by 10% of the **sum insured** up to £3,000.

- i) during the month of your religious festival to cover gifts and extra food and drink **you** buy for the religious festival.
- ii) one month before and one month after your wedding day or that of any of your **family** to cover wedding gifts and extra items bought for the wedding.

17. Fatal injury benefit

Death of **you** or your **family** caused by fire in **your home**. **We** will pay £5,000 per individual.

Death of **you** or your **family** caused by criminal assault occurring in **your home**. **We** will pay £5,000 per individual.

What is not covered

- Anything under 'What is not covered' under section 1, points 1-10 and the accidental damage option.
- Any spouse or partner who does not normally live with **you**.
- Any death which is the result of suicide.
- Any death which occurs more than 3 calendar months after the fire.
- Any spouse or partner who does not normally live with **you**.
- Any death which occurs more than 3 calendar months after the criminal assault.
- Death arising out of and in the course of the employment of **you** or your **family**.

Section 1 - Your contents cover

Additional benefits (continued)

What is covered

18. Visitors' personal belongings

Loss or damage resulting from any cause covered under section 1, points 1-8. **We** will pay up to £250 per visitor for any one claim.

19. Household removal

We will cover **your contents** during transit if being moved by a professional removal contractor from **your home** directly to your new home within the **British Isles**. **Your contents** are covered against loss or damage resulting from any cause covered under section 1, points 1, 4, 5, 9 and 10 and the accidental damage option if it is in force on your policy.

We will pay up to 15% of your **contents sum insured**, or any limit shown on your **schedule**, whichever is the lower.

What is not covered

- An **excess** of £25.
- Anything under 'What is not covered' under section 1, points 1-8.
- The **excess** shown in your **schedule**.
- Anything under 'What is not covered' under section 1, points 1, 4, 5, 9 and 10 and the accidental damage option.
- **Contents** removed to Furniture depositories.

Section 1 - Your contents cover

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

Where your contents are covered

What is covered

- In **your home**.
- In the open, within the boundary of **your home** up to £1,000 for any one claim.
- Anywhere in the **British Isles** when temporarily removed from **your home** for a period not exceeding 3 calendar months.
- Up to 15% of your **contents sum insured**, or any limit shown on your **schedule** whichever is the lower.

What is not covered

- Loss or damage caused by storm or flood.
- Anything under 'What is not covered' under section 1, points 1-8.
- Loss or damage occurring when **your home** is **unoccupied** or **unfurnished**.
- **Contents** removed for sale or exhibition or to furniture depositories.
- Loss or damage caused by storm or flood to property not in a building.
- Loss or damage insured under points 9 and 10 and the accidental damage option.
- Loss or damage caused by theft or attempted theft, other than from:
 - i) An occupied, private **home** or any building where **you** or your **family** are working or temporarily living.
 - ii) Any other building or caravan but only if force and violence are used to gain entry or exit.
 - iii) Any bank or safe deposit, or while **you** or your **family** are taking the item to or from the bank or safe deposit.

Section 1 - Your contents cover

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

How much your contents are covered for

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

A deduction for wear and tear will be made when the **sum insured** on the **contents** or **high risk items** at the time of loss or damage, is less than the cost of replacing the whole of the **contents** or **high risk items**, to the same specification and condition as when new.

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 an item is irreplaceable, **we** will base **our** payment on expert opinion of its value immediately prior to its loss or damage.

The most **we** will pay for any one loss or event under this section is the **contents sum insured** shown in your **schedule**. The most **we** will pay in respect of **high risk items** is subject to the **high risk items** limits shown in your **schedule**. **We** will not reduce these limits if you make a claim.

Index Linking

To help protect **you** from the effects of inflation **we** will apply **index linking** to the **sum insured** for **contents** and any specified items shown in your **schedule**.

Index linking of the **sum insured** will only be applied where **you** have set a specific **sum insured**. Where **we** have set your **sum insured**, **index linking** will not apply.

Your **schedule** will clearly indicate when **index linking** is applicable to your **sum insured**.

Section 1 - Legal liabilities cover

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

What you are covered for

What is covered

20. Personal and employer's liability

You (or your legal representatives in the event of your death) and any member of your **family** are insured against any legal liability during the **period of insurance** for:

- i) Damages which result from an accident and causing:
 - accidental bodily injury (including death, disease or illness) to anyone not in your **household**,
 - accidental loss or damage to physical property other than property **you** or your **family** own or are looking after.

The most **we** will pay for claims resulting from one accident, or a series of accidents, resulting from any one cause is £1,000,000. This includes any claimants' costs and expenses. In addition, **we** will pay any defence costs and expenses which are incurred with **our** written consent.

- ii) Damages which result from an accident occurring and causing accidental bodily injury to **domestic staff** while employed by **you**.

The most **we** will pay for claims resulting from one accident, or a series of accidents, resulting from any one cause is £10,000,000. This includes any 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

- Any legal liability that is more specifically insured by any other policy.
- Any action against **you** brought in a court outside the **British Isles**.
- Liability resulting from:
 - i) Ownership of **your home**.
 - ii) Your occupation or ownership of any other land or building.
 - iii) Sport involving the use of motors.
 - iv) Any trade, profession or business.
 - v) An agreement made by **you** or your **household**, unless **you** or your **household** would have been liable even if the agreement had not been made.
 - vi) The transmission of any diseases or virus.
- Liability resulting from the use or ownership of:
 - i) Mechanically or motor powered vehicles, except garden machinery used in **your** garden.
 - ii) Powered boats, hang gliders or aircraft, unless they are models.
 - iii) Animals, except horses, domestic cats and dogs (other than dogs referred to in the Dangerous Dogs Act 1991 or any amending legislation).

Section 1 - Legal liabilities cover

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

What you are covered for (continued)

What is covered

21. Unrecovered damages and costs

Damages and costs which **you** or your **family** cannot recover.

If **you** have claimed against another party and have been awarded damages and taxed costs in any court in the **British Isles**, for something which would be covered under the Personal and employer's liability section, as a result of anything **you** or your **family** do in their personal lives, and payment has not been received 3 months after the date of the award.

We will pay the outstanding amount up to £1,000,000 for:

- accidental death, disease, illness or physical injury to **you** or your **family**;
- **accidental damage** to property belonging to **you** or your **family**.

If **you** die this cover is transferred to your legal, personal representative provided that the representative follows the terms and conditions of the policy as far as they possibly can.

What is not covered

- Damage, injury, death, illness or disease which occurs outside any **period of insurance**.
- Any responsibility covered by any other policy.
- Anything under 'What is not covered' under point 20 on the previous page.
- Any payment where an appeal against a judgement is pending, in whole or in part.

Section 1 - Legal liabilities cover

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

What you are covered for (continued)

What is covered

22. Tenant's legal responsibilities

Your legal responsibilities under the terms of **your** tenancy agreement, as a tenant of **your home**, not the owner or the landlord, for damage to **your home** caused by:

- i) Storm or flood, freezing of fixed water or heating installations, water escaping from washing machines, dishwashers, fixed water or heating installations, oil escaping from a fixed heating installation, theft or attempted theft, falling television or radio aerial fittings or masts.
- ii) **Accidental damage** to drains, pipes, cables and underground tanks providing services to, or from, **your home**.
- iii) **Accidental breakage** of glass or sanitary ware, fixed to and forming part of **your home**.

The most **we** will pay for any single event occurring during any **period of insurance** is £2,000.

If **you** die this cover is transferred to your legal personal representative, provided that the representative follows the terms and conditions of the policy as far as they possibly can.

What is not covered

- Damage caused by frost.
- Damage to fences or gates by storm or flood.
- Damage whilst **your home** is **unfurnished** or **unoccupied**.

Section 1 - Accidental damage option

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46
This cover applies only when indicated on your schedule.

What you are covered for

What is covered

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

What is not covered

- The amount of any **excess** shown in the **schedule**.
- Clothing.
- Contact lenses.
- Spoiled food.
- Damage occurring when **your home** is **unfurnished** or **unoccupied** or any part of it is lent, let or sublet.
- Damage caused by chewing, scratching, tearing or fouling by any domestic pets.
- Mechanical or electrical breakdown or derangement or adjustment or repair to any machine, or misuse.
- Official confiscation or detention.
- Accidental loss or damage outside **your home** or unexplained disappearance.
- Loss or damage caused by water entering **your home**, unless more specifically covered elsewhere in the policy, section 1, points 1-8.

Section 2 - Personal belongings, money and credit cards

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

This part of the policy sets out the cover we provide for your personal belongings, money and credit cards, whether they are in or away from your home. This cover applies only when indicated on your schedule.

What you are covered for

What is covered

- Theft or accidental loss of, or **accidental damage to you** or your **family's personal belongings** and **money**.
- Theft or accidental loss of, or **accidental damage to you** or your **family's personal belongings** and **money**, when outside of the **British Isles** for up to 60 days in any **period of insurance**.
- Loss anywhere caused by **credit cards** being used without the permission of any of the authorised cardholders.
- Theft of **you** or your **family's personal belongings** from a motor vehicle, provided they are stored in a glove or locked luggage compartment or in a covered boot.

What is not covered

- The **excess** shown in your **schedule**.
- Any event for which **you** are also submitting a claim under section 1 – Contents.
- Loss or damage to:
 - i) Any articles used, or held, for business or professional purposes, either wholly or partly.
 - ii) Road vehicles or any other mechanically propelled or assisted vehicles or toys, or parts or accessories for any of them except for motorised garden tools, electric wheelchairs and remote-controlled or battery-powered models or toys.
 - iii) Aircraft, hang gliders, trailers, boats, surfboards, windsurfers, other watercraft and all their accessories, or associated equipment.
 - iv) Caravans, tents or any camping or associated equipment.
 - v) Tools, machinery or mechanical implements.
 - vi) Pedal cycles and their accessories.

Section 2 - Personal belongings, money and credit cards

What you are covered for (continued)

What is covered

What is not covered

- vii) Pets and livestock.
- viii) Household goods, domestic appliances, televisions, non portable computer equipment, discs, cassettes, tapes or diskettes.
- ix) **Securities or documents** of any kind.
- x) Articles of china, porcelain or glass (other than spectacles), earthenware and contact lenses.
- xi) Sports equipment when it is being used for its intended purpose.
- xii) Property more specifically insured either by this policy, or any other policy.
- Loss or damage caused by:
 - i) Mechanical or electrical breakdown or derangement or adjustment or repair to any machine or misuse.
 - ii) Official confiscation or detention.
 - iii) Chewing, scratching, tearing or fouling by any domestic pets.
 - iv) Deception.
- Loss or damage caused by water entering **your home**, unless more specifically covered elsewhere in the policy, section 1, points 1-8.

Section 2 - Personal belongings, money and credit cards

How we settle claims for personal belongings, money and credit cards

If any **personal belonging** has been damaged and it can be economically repaired, **we** will pay the cost of repair. Otherwise **we** will replace it with a new item or **we** will pay the replacement cost of a new item.

Where **we** agree that **you** do not need to have an item replaced with an item of similar quality, **we** will not pay more than the amount **we** would have had to pay if **we** had replaced the item.

We will not pay for any loss of value to any item which **we** have repaired or replaced.

Any **excess** that applies will be taken off the amount **you** and **we** agree will settle the claim.

The most **we** will pay for any **one personal belonging** or **money** claim is the amount which **you** or your **family** are

responsible for, up to the **sum insured** shown on your **schedule**, subject to any special limits shown in this section or on your **schedule**.

The most **we** will pay for any one **credit card** claim, is the amount which **you** or your **family** are responsible for, up to the **sum insured** shown on your **schedule**, subject to any special limits shown in this section or on your **schedule**.

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

We will apply **index linking** to any items shown as specified against this section, we will not however apply **index linking** to the **sum insured** for **personal belongings, money** and **credit cards**.

Section 3 - Pedal cycles

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

This part of the policy sets out the cover we provide for pedal cycles away from your home. This cover applies only when indicated on your schedule.

What you are covered for

What is covered

- Theft or accidental loss of, or **accidental damage** to pedal cycles belonging to **you** or your **family**, including their accessories whilst attached to them.
- The pedal cycles are covered within the **British Isles**, or whilst temporarily outside the **British Isles** for a period not exceeding 60 days, if in the custody and control of **you** or your **family**.

What is not covered

- The **excess** shown in your **schedule**.
- Motorised or motor assisted pedal cycles.
- Loss or damage when being used for racing.
- Theft of a pedal cycle left unattended in a public place, unless it is securely locked to a permanently fixed structure.
- Loss or damage caused by:
 - i) Mechanical or electrical breakdown, or derangement, or adjustment, or repair to any pedal cycle, or misuse.
 - ii) Official confiscation or detention.
 - iii) Deception.

How we settle claims under the pedal cycle section

If a pedal cycle has been damaged and it can be repaired economically, **we** will pay the cost of repair.

Otherwise **we** will replace it with a new pedal cycle, or pay the cost of replacement as new if available, or the nearest equivalent, less any discounts available.

Any **excess** that applies will be taken off the amount **you** and **we** agree will settle your claim.

The most **we** will pay for any one claim for each pedal cycle is the limit per cycle shown on your **schedule**.

Section 4 - Freezer contents

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

This part of the policy sets out the cover we provide for the food in your freezer in your home. This cover applies only when indicated on your schedule.

What you are covered for

What is covered

- If an accidental change in temperature, or accidental leakage of refrigerant, causes damage to frozen food in a freezer in **your home**, **we** will pay the cost of replacing the frozen food and of hiring another freezer for a period not exceeding 1 calendar month.

What is not covered

- The **excess** shown in your **schedule** applying to this section of your policy.
- Loss or damage caused by the deliberate act of any electricity or gas supply authority or business.
- Loss or damage whilst **your home** is **unfurnished** or **unoccupied**.
- Loss or damage to food kept in a freezer where the freezer is more than 15 years old.

How we settle claims for freezer food

Any **excess** that applies will be taken off the amount **you** and **we** agree will settle your claim.

The most **we** will pay for any one claim is the freezer food limit shown on your **schedule**.

Section 5 - Clerical business use

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

This part of the policy sets out the cover we provide for clerical business use in your home. This cover applies only when indicated on your schedule.

What you are covered for

What is covered

- If **you** use part of the main dwelling of **your home** for business purposes as an office, **we** will pay for loss or damage to **business contents**, business money, **stock or trade samples**, whilst in **your home** if caused by an event covered under section 1, points 1-8, and **accidental damage** if you have Contents cover including the **accidental damage** option.

What is not covered

- The **excess** shown in your **schedule** applying to this section of your policy.
- Road vehicles or any other mechanically propelled or assisted vehicles or toys, or parts or accessories for any of them, except for motorised garden tools, electric wheelchairs and remote-controlled or battery-powered models or toys.
- Aircraft, caravans, trailers, boats, windsurfers, other watercraft, or parts or accessories for any of them.
- Pets and livestock.
- Landlord's fixtures and fittings.
- Mobile telephones.
- Alcoholic beverages, tobacco, furs, jewellery, precious metals or precious stones.

Section 5 - Clerical business use

What you are covered for (continued)

What is covered

What is not covered

- The cost of replacing **documents**, business books or computer records, except as their value as stationery.
- Loss or damage due to official confiscation or detention, loss of value, incorrect receipts, payments or accountancy.
- Loss by deception, unless the only deception is gaining entry to **your home**.
- Anything under 'What is not covered' under section 1, points 1-8 and the **accidental damage** option.
- Any property more specifically insured either by this policy or any other policy.
- Mechanical or electrical breakdown or derangement or adjustment or repair to any machine, or misuse.
- Loss or damage caused by chewing, scratching, tearing or fouling by any domestic pets.

Section 5 - Clerical business use

How we settle claims for clerical business use

If an item has been damaged and it can be repaired economically, **we** will pay the cost of repair. Otherwise **we** will replace it with a new item, or pay the cost of replacement as new if available, or the nearest equivalent, less any discounts available.

For **documents**, business books and computer records **we** will only pay the value as stationery and costs **you** may incur in obtaining a copy of a **document**, or the rewriting and/or restamping of a **document**.

If at the time of any loss or damage the **sum insured** on your **schedule** is less than the cost of replacing all **your business contents** and **stock or trade samples** as new, and items cannot be economically repaired, **we** will pay the cost of replacement as new less a deduction for wear and tear.

We will not pay the cost of replacing or changing undamaged items, or parts of items, which belong to a set, suite or which have a common design or use, when the loss or damage relates to a specific part, or clearly defined area.

Any **excess** that applies will be taken off the amount **you** and **we** agree will settle your claim.

The most **we** will pay for any one claim is the **business contents**, business money and **stock or trade samples** limit shown on your **schedule**.

Section 6 - Legal expenses

This section is underwritten by DAS Legal Expenses Insurance Company Limited. In addition to the words and phrases with special meanings set out on pages 7 – 9 the words and phrases set out below have meanings that only apply to this section of the policy:

Any one claim – All **legal expenses** for all **legal proceedings**, including appeals, arising from or relating to the same original event.

Court – A **court**, tribunal or other appropriate authority.

Goods – Items **you** own, or which **you** can use (except motorised vehicles or parts of them, land, buildings, or items used for business purposes).

Insurer – DAS Legal Expenses Insurance Company Limited.

Legal expenses – Your **representative's** legal fees, costs and disbursements which **we** have agreed, or the costs of any other people involved in the **legal proceedings**, if **you** have to pay those costs. This includes costs following an out-of-court settlement to which **we** have agreed.

Legal proceedings – A legal action to protect your rights in a dispute.

Representative – The solicitor, or other suitably qualified person, appointed to act for **you**.

Territorial limits – The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

We/Us/Our – DAS Legal Expenses Insurance Company Limited.

You/Your – The person(s) named as policyholder on your **schedule** and members of your **family** (as described on page 7).

Glossary of legal terms

The following is a glossary of some legal terms used in this section.

Disbursements – Money that your solicitor has spent on your behalf in dealing with your case. These amounts are different from your solicitor's own fees and will be shown as a separate item on your solicitor's bill.

Expert witness – A person who has a special skill or technical or professional knowledge (for example, a doctor or a surveyor) and whose opinion can be given as evidence in court.

Section 6 - Legal expenses

Please see conditions and exceptions applying to the whole of the policy on pages 43 – 46

This part of the policy sets out the cover we provide for legal expenses.

This cover applies only when indicated on your schedule.

What you are covered for

What is covered

- The following cover is provided for **legal expenses** up to £50,000 in total for any one claim.
 - **You** can also use **our** legal helpline which provides assistance with personal, legal problems, 24 hours a day. All **you** have to do is phone **us** on **0845 3000 180** and quote your policy number. **You** may talk in complete confidence to a solicitor, or legal advisor, free of charge apart from the cost of the phone call.
 - The cause of the action must have occurred within the **territorial limits** and during the **period of insurance**.
 - **We** must have given **our** written agreement to support your claim.
- 1 The cost of **you** taking legal action, in the **territorial limits**, against another party as a result of the following:
- i) An event which causes your death, or bodily injury to **you**.

What is not covered

- The **excess** shown in your **schedule** applying to this section of your policy.
- Any claim where **we** do not feel there are reasonable prospects of success, or where it is unreasonable for **legal expenses** to be provided.
- Any event, dispute or cause of action that first happened before **you** took out this **legal expenses** insurance, or any legal costs and expenses incurred before **we** have given **our** consent.
- A claim where the insured person has failed to notify **us** of the insured incident within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that **we** have agreed to) or of making a successful defence.
- **Legal proceedings** where a reasonable estimate of your total **legal expenses** is greater than the amount in dispute.
- Legal costs and expenses **you** could recover under any other insurance which you have, or which **you** should have by law.
- Defending civil **legal proceedings** that are connected with:
 - i) Death, disease, illness of, or bodily injury to anyone.

Section 6 - Legal expenses

What you are covered for (continued)

What is covered

- ii) A dispute over a contract **you** made during the **period of insurance** for buying, selling or renting of goods or services, where more than £250 is in dispute.
- iii) An infringement of your legal rights relating to **your home**. **You** must be legally entitled to live in the **home** and the infringement must occur at least 90 days after this insurance came into force.
- iv) A dispute with your employer over your contract of employment. As soon as **you** are aware of the dispute, **you** must take and follow the legal advice **we** give **you**. **You** must agree to be represented by **our** employment consultants. **You** may also use any other **representative we** allow.

What is not covered

- ii) Your professional duties, or your duties as director or officer of any company.
- iii) The loss or destruction of, or damage to, any property (this includes property which cannot be used because of the loss, destruction or damage).
 - Any matter connected with a money making activity, other than a dispute with your employer over your contract of employment.
 - Anything relating to the building, converting, extending, altering, renovating or demolishing of **your home** (this does not apply to common home improvements, such as installing double glazing or replacement kitchens).
 - Any **legal proceedings** between any members of your **family**, other than if **you** are injured whilst a passenger in a motor vehicle.
 - Any **legal proceedings** between **you** and your spouse or partner, or former spouse or partner. This includes **legal proceedings** relating to custody, access or maintenance.

Section 6 - Legal expenses

What you are covered for (continued)

What is covered

2 The cost of your defence of a legal action brought against **you** in the **territorial limits** as a result of any of the following:

- i) A dispute over a contract **you** made during the **period of insurance** for buying, selling or renting of goods or services where more than £250 is in dispute.
- ii) An unjustified legal action against your legal rights relating to **your home**. **You** must be legally entitled to live in the **home**. This action must be brought at least 90 days after this insurance came into force.
- iii) The cost of your **representative** acting on your behalf in an in-depth investigation by HM Revenue & Customs into the amount of tax **you** may have to pay on your wages or salary.

What is not covered

- Defending any criminal proceedings or **legal proceedings** arising from anything **you** did deliberately or recklessly.
- **Legal proceedings** between **you** and a government department or a local authority, unless **you** could lose **money** if your case is not successful.
- Any damages, fine or penalty.
- A dispute with an insurer over the amount that the insurer has offered to settle your claim.
- Any dispute with the **legal expenses** provider or the **insurer** that is not dealt with under the disagreement condition below.
- Any dispute concerning letting, sub-letting or a licence to occupy **your home**.

Section 6 - Legal expenses

Legal expenses conditions - pages 43 – 44 set out the policy conditions you will need to meet as your part of this contract. You must also keep to the conditions on this page and the following pages.

Preventing legal proceedings

You must take all reasonable measures to prevent, or avoid, being involved in a legal action and keep the costs as low as possible.

Disagreements

If there is a disagreement about the way **we** handle a claim that is not resolved through our internal complaints procedure, **you** can contact the Financial Ombudsman Service. (See page 47 for How to Complain).

Claims settlement conditions for legal expenses.

These conditions apply when **you** make a **legal expenses** claim. **You** must keep to these conditions as **your** part of the **legal expenses** contract:

1. Notification of the claim

If anything happens which might lead to a **legal expenses** claim, **you** must tell **us** as soon as possible, in writing, by completing a claim form. **You** must tell **us** fully and truthfully, in writing, all of the details concerning your claim and give **us** all of the information that **we** may require. Until **you** have informed **us** of the claim and **we** have given **our** written agreement, the **insurer** will not be responsible for any **legal expenses**. The **insurer** will not cover any **legal expenses** involved in your **representative** dealing with the claim before the date when **we** give **our** written agreement.

2. Giving our agreement

We will give **you our** agreement if all of the following apply:

- **We** consider **you** have a reasonable chance of winning your case and achieving a reasonable outcome.
- **We** consider it is reasonable to pay your **legal expenses**.
- The **legal proceedings** arise from a cause of action which is covered by this insurance, within the **territorial limits** and during the **period of insurance**.
- The **legal proceedings** will be dealt with by a court within the **territorial limits**.
- **You** have kept to the terms and conditions of the policy and none of the exceptions on pages 45 – 46 of this policy apply to your claim. If **we** do not accept your claim, **we** will tell **you** why.

Section 6 - Legal expenses

3. Choosing a representative

During the period before **we** agree to the appointment of a **representative**, or in the circumstances set out in 'Claims settlement condition 8' page 39, **we** may take over and conduct in your name, any claim or **legal proceeding**. **We** may attempt to negotiate on your behalf and **you** must agree to a settlement which is reasonable. Where **we** agree to start **legal proceedings**, or if there is a conflict of interest, **you** may agree with **us** a **representative** to act for **you** in the **legal proceedings**. **You** must remember that **you** have a duty to keep the costs as low as possible.

In certain circumstances, **we** may not accept the **representative you** have suggested, however, **we** will explain why. If **we** cannot agree on your **representative**, **you** can take the matter to an arbitrator. Any **representative** chosen is appointed to act for **you**.

4. Rights and responsibilities

You must tell **us** if an offer is made to settle the dispute. **You** must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If **you** do not accept a reasonable offer to settle the dispute, **we** may not continue to support **your** claim.

You must send **us** all bills for the **representative's legal expenses** as soon as **you** receive them. **You** must

confirm to **us** that any charges **you** have to pay for the **representative** handling this dispute, are acceptable and that **we** may pay the bill for **you**. **You** and your **representative** must take all reasonable steps to recover **legal expenses**. **You** may pay any recovered **legal expenses** to your **representative**, who must then refund any **legal expenses** which the **insurer** has paid, or is due to pay. If the **insurer** pays **legal expenses** up to the policy limit and **you** pay more **legal expenses** to finalise **your** case, **you** and the **insurer** will share any **legal expenses** that are recovered. The **insurer** and **you** will share the recoveries in proportion to their contribution to the total **legal expenses**.

5. Information your representative will require from you

You must provide your **representative** with all of the information and help he or she may require, including a truthful account concerning the facts of your case and any paperwork to do with your case.

6. What you and your representative must do for us

We must be able to contact your **representative**. **You** and your **representative** must cooperate fully and inform **us** about all developments concerning your case. **We** must be able to have access to your **representative's** files if **we** so require.

Section 6 - Legal expenses

If your **representative** wants to consult a barrister or expert witness, **we** will agree if **we** consider it reasonable. **You** must provide **us** with the name of the barrister or expert witness, and the reasons **you** require one.

7. Appealing against a court's decision

If **you** want to appeal against a court's decision, **you** must give **us** your reasons and obtain **our** agreement. **You** must provide **us** with written notice, via recorded delivery, at least 10 working days before the final date for lodging your appeal.

8. What action we may take

We may take over and continue in your name all legal action in any of the following circumstances:

- If the dispute is for an amount less than £1,000 or if the dispute could be dealt with by the Small Claims Court.
- If **you** take legal action against someone or defend a case without our agreement, or in a different manner from that advised by your **representative**.
- If **you** do not give proper instructions to your **representative** or barrister in time.
- If **you** cause a delay and your **representative** considers that it will harm your case.

In these circumstances, **we** may conduct **our** own investigation and try to settle your dispute. **You** must agree to a settlement which is reasonable.

If **we** ask, **you** must tell your **representative** to get the court to tax your **legal expenses**, or ask the Law Society to certify them according to the Solicitors Act 1974, or the Solicitors Remuneration Order 1972.

9. When we may stop supporting your claim

If, during the claim, **we** consider that there is no longer a reasonable chance of **you** winning the case and achieving a reasonable outcome, **we** may withdraw **our** support of your **legal proceedings**. If **we** do not continue with your claim, **we** will explain why.

Customer helpline services

As part of your contents insurance, you are automatically entitled to use the customer helpline services outlined below. This service is provided by RSA.

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

For your protection, telephone calls may be recorded and monitored.

What you are covered for

What is covered

- Use of the Emergency Homeline Service.
- By using this service, RSA 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 covered under Section 1, points 1-11, RSA 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 RSA 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 legal liability, loss or damage to any property or person arising from the provision or delay of the repair services, unless negligence on the part of RSA can be demonstrated.

Claims procedure and conditions

These conditions apply to Section 1 – 5.

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** immediately on the telephone number provided on your **schedule**. If it is a case of malicious damage, theft, attempted theft or accidental loss **you** must tell the police immediately and obtain the police reference number. (Please also refer to page 6.)

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.

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.

Claims procedure and conditions

(continued)

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.

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.
- Use of **your home** for business or professional purposes.

- If **your home** is not in a good state of repair.
- Any alterations or extensions to **your home**.
- The conviction, or pending prosecution, of **you** or any member of your **family** for any criminal offence (other than motoring offences).

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

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. Failure to meet this condition may invalidate your policy and/or any claim.

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

General conditions

(continued)

Cancellation – 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 already received.

If **you** do not cancel within the first 14 days the cancellation procedure is as follows:

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, if it is more than £5. This refund will be subject to a deduction for the cover **you** have already received.

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, **Lloyds TSB** will advise **you** accordingly and re-submit the unpaid premium for payment. If your premium is not met, **Lloyds TSB** 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 – Lloyds TSB Insurance Services Limited 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. However, the pollution or contamination and riot exceptions do not apply to the **legal expenses** section.

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 – 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.

Terrorism: any act or acts including, but not limited to:

- the use or threat of force and/or violence and/or
- 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 – Loss or destruction of, or damage to, any property, or any additional expense or legal liability directly, or indirectly caused, or contributed to, by or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- the radioactive toxic explosive or other hazardous 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.

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 carpets and other floor coverings, when loss or damage occurs within a clearly identifiable area, or to a specific part, and a replacement cannot be matched.

General exceptions

(continued)

Pollution – Any loss, damage or legal liability arising from pollution or contamination of buildings, structure, water, land or the atmosphere, unless caused by:

- a sudden, unexpected or unintentional act and can be identified; or
- oil leaking from a domestic oil installation at **your home**.

Date change, computer failure and computer viruses – Direct or indirect loss or damage caused:*

- to equipment by its failing correctly to recognise data representing any date in such a way that it does not work properly or at all.
- by computer viruses.

Legal expenses – Legal benefits and/or liability arising directly or indirectly from:*

- equipment failing correctly to recognise data representing any date in such a way that it does not work properly or at all; (except for any claim for **legal expenses**/benefits to pursue compensation for personal injury).
- computer viruses.

*But this shall not apply to subsequent loss, damage or liability which results from a cause which is insured.

Equipment – includes computers and anything else insured in 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 program or software working properly or at all.

Pre-inception loss or damage – Loss or damage existing before this policy started.

Rot – Any loss or damage caused by wet rot or dry rot whether or not this was caused directly or indirectly by any other cover included in this insurance.

Loss of Value – Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or depreciation.

Indirect losses – Any loss, damage or additional expense which results indirectly from anything insured by this policy. This includes, but is not limited to, the following: loss of earnings, travel costs, costs incurred when preparing and submitting a claim, loss assessor fees, compensation for stress and/or inconvenience.

Wear and tear – Any loss or damage caused by wear and tear, gradual deterioration, cleaning, restoring, reproofing, light, atmosphere, parasites, vermin, insects, moths, mould, fungus or any other gradually operating cause.

Deliberate acts – Any loss, damage or legal liability caused by a deliberate act by **you** or your **family**.

How do I make a complaint?

If you are dissatisfied with the service provided then:

For complaints relating to sales or administration

Contact LTSB Customer Care Department on **0845 300 5599**.

Or write to:

**Customer Care Lloyds TSB Insurance
Tredegar Park
Newport
South Wales
NP10 8SB**

Or email:

Customer.care.insurance@lloydtsb.co.uk*

For complaints relating to a claim under Sections 1-5

Please call your **insurer** using the claims telephone number shown in your policy **schedule**.

For complaints relating to a Legal Expenses claim under Section 6

Please write to:

**Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH**

Alternatively, **you** can telephone DAS on **0117 934 0066** or email them at customerrelations@das.co.uk*

If **you** are still not satisfied **you** may refer your complaint to the financial Ombudsman Scheme (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.

Important information

My personal data and Lloyds Banking Group¹

I agree that you may keep my personal details (which may include sensitive data as defined in the Data Protection Act 1998), given to you by me or other people during my relationship with you and other companies in your Group¹ and their insurance agents, in a Lloyds Banking Group database. This includes:

- details I give you on application forms,
- details I give you during financial reviews and interviews,
- your analysis of my banking transactions, and
- what you know from operating my accounts.

Companies in your Group may use and update this centrally held information to:

- provide me with services,
- identify products and services which might be suitable for me,
- assess lending and insurance risks,
- recover debts,
- prevent and detect fraud, and
- update their own records about me.

You may also use my information for research and statistical analysis with the aim of improving your services.

If I request it, on payment of a fee, which is currently £10, you will provide me with a copy of the information you hold, in line with the Data Protection Act.

The information you hold about me is confidential. You will only disclose it outside the Lloyds Banking Group¹ when:

- I give you my consent,
- it is needed by your agents and others involved in running accounts and services for me,
- you or others need to investigate or prevent crime,
- the law permits or requires it, even without my consent, or
- there is a duty to the public to reveal the information

When assessing my application and managing my borrowing automated decision making systems may be used. I agree that when making credit decisions you may make searches at credit reference agencies, including electoral register information. These searches will be recorded by the credit reference agencies.

Important information

My personal data and Lloyds Banking Group¹ (continued)

I agree that if I am applying in joint names, this will create a financial link between us in the records at the credit reference agencies meaning that my financial affairs and those of my joint applicant may be treated as affecting each other.

You may disclose how I have run my accounts to the credit reference agencies. In the event that you make formal demand for repayment of my borrowing and I do not make full repayment or satisfactory proposals to you within 28 days, you may disclose this to the agencies, who will record the outstanding debt.

You may check what I have told you and share information with fraud prevention agencies. I understand that it is important that I give you accurate information as if I give false or inaccurate data and you suspect fraud, you will record this at the fraud prevention agencies.

You and other organisations may use credit or insurance reference agency and fraud prevention agency records about me and people financially linked to me, and others in my household to help make decisions about me and them:

- for credit and credit related services, and to manage my accounts,
- for motor, household, credit, life, and other insurance proposals or validating claims (including but not limited to Claims and Underwriting Exchange register run by Insurance Database Services Limited) and
- for fraud prevention, debtor tracing, debt recovery, and to check my identity to prevent money laundering.

If I ask, you will tell me which credit reference and fraud prevention agencies you have used so I can get a copy of my details from them.

I confirm that I have consent for this agreement from any joint applicant who is not present, and I will share with them the details of what I have agreed to on their behalf.

You, or others involved in running my policy, may administer my policy and provide other services from centres in countries outside Europe (such as India and the USA) that do not always have the same standard of data protection laws as the UK. However, you will have a contract in place to ensure that my information is adequately protected, and you will remain bound by your obligations under the Data Protection Act even when my personal information is processed outside Europe.

Important information

My personal data and Lloyds Banking Group¹ (continued)

You may monitor or record phone calls with me in case you need to check you have carried out my instructions correctly and to help improve your quality of service.

You may contact me about products and services available from the Lloyds Banking Group, and from selected companies outside your Group which you believe may interest me or benefit me financially, unless I have told you that I do not want to receive this information. Other companies, including those in your Group, will not make marketing approaches to me without my consent.

If you would prefer not to receive information from us about other services, please call **01202 444153**.

¹The Lloyds Banking Group includes us and a number of other companies using brands including Lloyds TSB, Halifax and Bank of Scotland, and their associated companies. More information on the Lloyds Banking Group can be found at www.lloydsbankinggroup.com

Important information

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. Further information about compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on 020 7892 7300.

Telephone call costs, call recording and call monitoring

Call charges to 0845 numbers will vary from UK landlines. Calls to 0800 numbers are free from UK landlines. Contact your landline or mobile provider for up to date details of charges. Please note that telephone calls may be recorded and/or monitored.

Alternative formats

The information within this document is available in alternative formats such as Braille, audio tape, large print and CD ROM. Please call **0800 731 9046** if you wish to receive it in one of these formats and we will be happy to help.

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

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