

Contents 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 38

Welcome to Lloyds TSB Insurance

This is **your** Contents 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.
- The possessions **you** wish to insure.

You must tell **us** about any changes which alter these facts, as **your** cover may be affected if **you** do not. Please see page 41 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 pages 39 and 40 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.
- Telephone 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 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 pages 39 and 40 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	<ul style="list-style-type: none">• 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 .

Words and phrases with special meanings (continued)

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 .
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 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	Where a specific sum insured for contents and personal belongings is shown on your schedule , this 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. Please note, any sum insured/loss limits stated in any of the other sections of your policy will not be subject to index linking .
Money	Cash, currency notes, bank notes, 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.

Words and phrases with special meanings (continued)

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.
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 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.
Us/We/Our	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 contents cover

What is covered

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

1. Fire, smoke, explosion, lightning or earthquake.
 2. Storm or flood.
-

What is **not** covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- 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 13.
 - 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.
-

Your contents cover (continued)

What is covered	What is not covered
<hr/> <p>3. Escape of water from fixed domestic water installations, or escape of oil from fixed domestic oil heating installations.</p>	<ul style="list-style-type: none">• 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. <hr/>
<p>4. Riot, civil commotion, labour and political disturbances or strikes.</p>	
<hr/> <p>5. Malicious damage or vandalism.</p>	<ul style="list-style-type: none">• 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. <hr/>
<hr/> <p>6. Theft or attempted theft.</p>	<ul style="list-style-type: none">• 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.• Loss or damage caused by you or your family.• More than £2000 for any one claim for contents stolen from a garage, outbuilding, shed or greenhouse. <hr/>

Your contents cover (continued)

What is covered

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.

What is not covered

- 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.

-
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.

-
- Damage caused by domestic pets.

In addition you are also insured for:

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

- 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.
-

Your contents cover (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.
-

Additional benefits included in your policy:

What is covered

What is not 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.

- 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.
- 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.

12. Metered water

Loss by any of the covers under section 1, points 1-8.

- Anything under 'What is not covered' under section 1, points 1-8.
 - Loss or damage while **your home** is **unoccupied** or **unfurnished**.
 - More than £1,000 for any one claim.
-

Additional benefits included in your policy:

(continued)

What is covered

What is not 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**.

- More than £1,000 for any one claim.
- 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).

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.

- 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.

Additional benefits included in your policy:

(continued)

What is covered

What is not 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.

- 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.

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 December to cover gifts and extra food and drink **you** buy for Christmas
- 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.

Additional benefits included in your policy:

(continued)

What is covered	What is not covered
<p>17. Fatal injury benefit</p> <p>Death of you or your family caused by fire in your home. We will pay £5,000 per individual.</p> <p>Death of you or your family caused by criminal assault occurring in your home. We will pay £5,000 per individual.</p>	<ul style="list-style-type: none">• 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.
<p>18. Visitors' personal belongings</p> <p>Loss or damage by any of the covers under section 1, points 1-8. We will pay up to £250 per visitor for any one claim.</p>	<ul style="list-style-type: none">• An excess of £25.• Anything under 'What is not covered' under section 1, points 1-8.

Where are the contents covered?

What is covered

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- 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.
- Loss or damage occurring when **your home** is **unoccupied** or **unfurnished**.
 - Loss or damage caused by storm or flood.
 - Anything under 'What is not covered' under section 1, points 1-8.
 - **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 paragraphs 9 and 10 and the **accidental damage** option, unless caused during household removal by a professional removal contractor.
 - 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.

How much the contents are covered for

What is covered

- 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.
- **You** are responsible for ensuring that the **sums insured** on **your schedule** are 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.

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- The **excess** shown in **your schedule**.

How much the contents are covered for (continued)

What is covered

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- To help protect **you** from the effects of inflation **we** will adjust **your sum insured** and limits each month using the Consumer Durables Section of the Retail Price Index or a similar index.
If **your sum insured** increases, **we** will not make any extra charge for the period up to the next time **you** renew **your** policy. When **you** renew **your** policy, if the index has risen **your sum insured** and limits shown on **your schedule** will have been changed to include the rise.
For **your** protection, **we** will not reduce **your sum insured** if the index moves down, unless **you** ask **us** to.
 - The **excess** shown in **your schedule**.
-

Legal liabilities cover

What is covered

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

19. 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.

- 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).

Legal liabilities cover (continued)

What is covered

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

20. 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.

- 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 19 on the previous page.
- Any payment where an appeal against a judgement is pending, in whole or in part.

Legal liabilities cover (continued)

What is covered

What is **not** covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

21. 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**.

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

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.

Accidental damage

This cover applies only when indicated on your schedule.

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

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- 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.
-

Personal belongings, money and credit cards

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 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 or attempted theft of **you or your family's personal belongings** from a motor vehicle, up to £1,000, or any lower amount shown in **your schedule,** unless the vehicle has someone aged 16 years or over in it at the time.

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- 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.
 - vii) Pets and livestock.

Personal belongings, money and credit cards

(continued)

What is covered

What is not covered

- 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.
-

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**.

Inflation protection – index linking – personal belongings only.

- **We** will adjust **your sum insured** and limits each month using the Consumer Durables Section of the Retail Price Index or a similar index.
- If **your sum insured** increases, **we** will not make any extra charge for the period up to the next renewal of **your** policy.
- When **you** renew **your** policy, if the index has risen, **your sum insured** and limits shown on **your schedule** will have to be changed to include the rise.
- For **your** protection, **we** will not reduce **your sum insured** even if the index moves down, unless **you** ask **us** to.

Pedal cycles

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 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

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- 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**.

Freezer contents

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 is covered	What is not covered
<ul style="list-style-type: none"> 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. 	<p>(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)</p> <ul style="list-style-type: none"> 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**, subject to any special limits shown in this section, or on **your schedule**.

Clerical business use

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 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.

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- 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.
- 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.

Clerical business use (continued)

What is covered

What is **not** covered

- 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.
-

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**, subject to any special limits shown in this section or **your schedule**.

Legal expenses

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

This cover applies only when indicated on your schedule.

Definition of words and phrases used in this section. 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	The insurer for this legal expenses section, shown on your schedule .
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	Great Britain and Northern Ireland, all other countries in the European Union, the Isle of Man, the Channel Islands, Andorra, Gibraltar, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City.
We/Us/Our	The legal expenses insurer as shown on your schedule .
You/Your	The person(s) named as policyholder on your schedule and members of your family (as described on pages 6 and 7).

Legal expenses (continued)

Glossary of legal terms

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

Arbitration	A meeting held in private to settle a dispute about the policy. This is less formal than a court hearing.
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.

What is covered

What is not covered

(Please see Conditions and Exceptions applying to the whole of the policy on pages 41-45.)

- | | |
|--|--|
| <ul style="list-style-type: none"> • The following cover is provided for legal expenses up to £25,000 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 the number shown on your schedule 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. • You must have told us about the claim within 6 months of the cause of action arising. | <ul style="list-style-type: none"> • The General Exceptions applying to the whole of this policy – see page 43. • 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. • Any event which you report to us more than 6 months after it occurred. • Legal proceedings where a reasonable estimate of your total legal expenses is greater than the amount in dispute. |
|--|--|

Legal expenses (continued)

What is covered

- **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** (this does not apply if the event happens when **you** are the driver of a motor vehicle).
 - 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

- 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.
 - ii) **Your** professional duties, or **your** duties as a 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.

Legal expenses (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 the Inland Revenue 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 arbitration condition below.
- Any dispute concerning letting, sub-letting or a licence to occupy **your home**.

Legal expenses (continued)

Legal expenses conditions

Pages 41 and 42 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.

Arbitration

If there is a dispute between **you** and either the **legal expenses** provider or the **insurer** concerning this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom **you** and **we** agree to. If **we** cannot agree with **you** concerning the arbitrator, the President of the Law Society (or similar organisation within the appropriate **territorial limits**) will choose an arbitrator.

The side which loses the arbitration will pay all the costs of the arbitration. If the decision is not totally in the favour of one particular side, the arbitrator will decide who pays the costs. If **you** lose, this policy will not cover these costs.

You can still use the complaints procedure shown on Page 3 of this policy booklet.

Legal expenses (continued)

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. **You** must notify **us** of the claim within 6 months of the cause of action arising. 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 43 - 45 of this policy apply to **your** claim.

If **we** do not accept **your** claim, **we** will tell **you** why.

Legal expenses (continued)

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' (opposite), **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.

Legal expenses (continued)

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.

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 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 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

- 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:
 - 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, 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.

What is not covered

- 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** 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 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.
- 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.

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.

General conditions (continued)

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 to 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. 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	<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 <p>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.</p>
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)

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 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.
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	<ul style="list-style-type: none">• 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.

General exceptions (continued)

This policy does not cover:

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 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.
Pre-inception Loss or Damage	Loss or damage existing before this policy started.
Deliberate Acts	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

Notes

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

www.insurance.co.uk

Contents 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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