North Tyneside Council

Simple
Household Contents Insurance
Brought to you by Consortium Procurement

Household Contents Insurance

Policy Wording

RSA

Index

Your policy

The following sections 'Understanding and using your policy', 'How to make a claim' and 'Guidance when making a claim' do not form part of the legal contract between you and us. They include information which will help you to understand and use your policy.

Understanding and using your policy

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 8 to 11 'Words with special meanings'. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

Your policy is in two parts – the **policy** wording and the **schedule**. The policy wording explains what is and what is not covered, **how we** settle claims and other important information. The **schedule** shows which sections of the **policy** wording apply, the **sum insured** and the premium. Please keep **your schedule** with the **policy** wording. **We** will send **you** a new **schedule** whenever **you** or **we** make a change to the insurance and each year before renewal so **you** can check that the cover still meets **your** needs.

If you have any questions please contact **us**. The telephone numbers are shown in this **policy** booklet on page 44.

Your right to cancel the policy

Once **you** receive the **policy you** have 14 days to make sure the cover is exactly what **you** need. If it isn't, please send the documents back and ask **us** to make any necessary changes. Alternatively, **you** can ask for the **policy** to be cancelled and receive a full refund of premium as long as no claim has been made.

Remember to keep your sum insured up to date

You will need to make sure that the amount insured shown on the **schedule** is kept up to date. **Your** cover is for replacement as new. Remember to keep **your sum insured** up to date when **you** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value. **You** should make certain that these items are insured for the correct amount at all times.

The insurance contract

This **policy** is a legal contract between **you** and **us**. The **policy** wording and **schedule** are both part of **your policy** and must be read together. Please keep them together.

The contract is based on the information **you** gave **us** on **your application form** when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this **policy** wording:

- for those sections which are shown on **your policy schedule;**
- for the **insurance period** set out on the same **schedule.**

Your part of the contract is:

- **you** must pay the premium as shown on **your schedule** for each **insurance period;**
- **you** must comply with all the conditions set out in this **policy.**

If **you** do not meet **your** part of the contract, **we** may turn down a claim, increase the premium or **you** may find that **you** do not have any cover.

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on pages 12 to 14. The conditions set out the changes in circumstances that could affect **your** cover and when **we** would cancel **your** policy. Please take the opportunity to read the Policy Conditions.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if you live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

This **policy** has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

How to make a claim

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide. Naturally **we** hope **you** won't have any accidents or misfortune, but if **you** do, the following advice might be useful.

When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water.

Look at **your policy** to check that the loss or damage is covered. Read carefully "what is not covered" and any **policy** exclusions or conditions that may apply.

Call **our** claims helpline on the number shown on page 44 of this **policy** booklet. Please have **your policy** number handy when you call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information, and/or **we** may wish to arrange a visit and inspection.

If you wish to register your claim online, please use the following link and complete the online claim form. **www.directgroup.co.uk/tenants-contents-insurance-claims**

If it is necessary to complete a claim form this can be obtained from the **claims administrator**. **You** must complete the claim form and forward it to the **claims administrator** at the address shown on the claim form as soon as possible. The **claims administrator** will then deal with your claim.

Remember **your policy** does not cover any loss or damage which has been caused by wear and tear. It is not a maintenance contract and does not cover repairs and work necessary to maintain the home in a good condition.

Remember too that the amount of any claim may be reduced if the **sum insured** is inadequate.

To help **us** deal with **your** claim quickly, please read this **policy** booklet carefully, particularly the Claims conditions and Policy exclusions on pages 15 to 19.

Guidance when making a claim

Claim Notification

Conditions that apply to the **policy** and in the event of a claim are set out in **your policy** booklet. It is important that **you** and **your family** comply with all **policy** conditions and **you** should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions on page 15.
Please be aware that events that may give rise to a claim under the insurance must be notified as soon as possible although there are some situations where immediate notice is required. Further guidance is contained in the **policy** booklet.

The **claims administrator** will deal with your claim.

Depending on the type of claim and the value the **claims administrator** may contact **you** by telephone or letter to progress **your** claim.

If an item is lost or damaged beyond repair, the **claims administrator** has a nationwide network of suppliers who can provide a fast and efficient replacement service and the **claims administrator** will make the necessary arrangements.

Some items such as carpets, soft furnishings etc. may often be capable of cleaning or repair. Contact the **claims administrator** who will make the necessary arrangements for specialist attention.

Claims conditions require **you** to provide **us** or the **claims administrator** with any assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your** home and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

Guidance when making a claim

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property.

- Purchase dates and location of loss or damaged property.

- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Sometimes **we**, or someone acting on **our** behalf, may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations

Nationwide network of suppliers
We take pride in the claims service **we** offer to **our** customers. **Our** philosophy is, to repair or replace lost or damaged property, where **we** consider it appropriate and **we** have developed a nationwide network of contractors, repairers and product suppliers dedicated to providing claim solutions. Where **we** can offer repair or replacement through **our** suppliers but we agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid our supplier.

Our aim is to deal with **your** claim promptly and fairly. At all times **we** will try to provide **you** with the highest standard of service. If **you** have any comment or complaint or if **our** service has not met **your** expectations please let **us** know.

Words with special meanings

This part of the **policy** sets out the words which have a special meaning. Each word is listed with the meaning explained below it and is printed in **bold** type whenever it appears in the **policy**.

Accidental damage
Sudden, unexpected and visible damage which has not been caused on purpose.

Application form
The form signed by **you** which describes **you**, and details specific to **you** or the property and all material information relevant to the cover which **you** have requested.

Buildings
The **home**, fixtures and fittings, any domestic outbuildings, sheds, greenhouses and garages all on the same site as the **home**, patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues **and** fountains permanently fixed into the ground, drives, walls, fences, hedges and gates. **Buildings** does not include;

- aerials and satellite receiving equipment;
- any domestic outbuildings, shed, greenhouse or garage not on the same site as the **home**.

Claims administrator
Direct Group Property Services, the firm that will handle **your** claim. Their contact details are shown at the back of this **policy** booklet.

Contents
Household goods, **valuables**, **personal belongings**, personal documents, **pedal cycles, money** and **credit cards,** owned by **your family** or **your family's** responsibility under contract. Visitors **personal belongings** in **your home** and internal fixtures **you** have installed.

Contents does not include:

- motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles (other than **wheelchairs**, garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- anything used for trade, professional or business purposes;
- conservatories and greenhouses;
- fixtures and fittings not installed by **you**;
- hearing aids.

Words with special meanings

Credit cards
Credit, debit, cheque, charge, bankers or cash dispenser cards, all issued in the British Isles, owned by **your family** or **your family's** responsibility under contract.
Credit cards does not include store loyalty cards or **credit cards** used or held for any trade, professional or business purposes.

Domestic animals
Any cat or dog owned solely by **you** or **your family**.
Domestic animals does not mean animals:
- whilst in quarantine;
- used primarily for showing, working or breeding;
- 9 years or older;
- which have any physical defect, illness or disease known to **you** or **your family** when the **policy** was taken out or at renewal;
- outside the British Isles.

Excess
The first part of any claim which **you** must pay. The amount is shown on **your schedule**.

Heave
Upward and/or lateral movement of the site on which the **buildings** stand caused by swelling of the ground.

Home
The private house, bungalow or self contained flat at the address shown on **your** schedule, its garages (including garages **you** own or rent which are allocated to the **home** but are not on the land belonging to the **home**), outbuildings and greenhouses, all used for domestic purposes only.
Home does not include rooms in any hostel building.

Insurance period
The period shown on **your schedule** and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

Landslip
Downward movement of sloping ground.

Words with special meanings

Money
Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and **money** orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, owned by **your family** or **your family's** responsibility under contract.
Money does not include:
• promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection;
• **money** used or held for any trade, professional or business purposes.

Pedal cycles
Any **pedal cycle** and its accessories, owned by **your family** or **your family's** responsibility under contract.
Pedal cycles does not include any motorised **pedal cycle**.

Personal belongings
Jewellery, watches and personal items which **your family** normally wear or carry and which are owned by **your family** or **your family's** responsibility under contract. **Personal belongings** does not include:
• household goods and domestic appliances;
• external television and satellite receiving equipment;
• motor vehicles and children's motor vehicles whether licensed for road use or not, mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
• animals;
• money , credit cards, securities and documents of any kind;
• anything used for any trade, professional or business purposes (other than portable computer equipment and mobile phones);
• china, glass, pottery and any other items of a similar nature which are fragile;
• hearing aids and wheelchairs;
• **pedal cycles** and it's accessories.

Policy
This policy booklet and your schedule.

Words with special meanings

Policyholder/you/your
The person(s) named as **policyholder** on **your schedule**.

Schedule
The document which describes **you**, the **sum insured** and any details of **your policy** that are specific to **you.**

Subsidence
Downward movement of the site on which the **buildings** stand by a cause other than the weight of the **buildings** themselves.

Sum insured
The amount for which **your contents** are insured as shown on **your schedule** or as notified to **you** at renewal.

Unoccupied
When **your home** has not been lived in by **your family** or by anyone who has **your** permission, for more than 60 days in a row. Lived in means slept in frequently.

Valuables
Jewellery, watches, furs, pictures, works of art, clocks, collections of coins, medals or stamps and any property made of precious metal.

We/us/our
Royal & Sun Alliance Insurance plc.

Wheelchairs
Any **wheelchair**, powerchair or similar electric or motorised scooter specifically designed for the disabled or infirm owned by **your family** or **your family's** responsibility under contract, which does not legally require to be licensed for road use and cannot go faster than 8 mph.

You/your/policyholder
The person(s) named as **policyholder** on **your schedule**.

Your family
You or any of the following people providing they normally live with **you**:
- **your** husband, wife or partner;
- children (including foster children);
- **your** relatives;
- **your** domestic employees.

Policy conditions

These are the conditions of the insurance **you** and **your family** will need to meet as **your** part of this contact. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

Eligibility
You must be a Tenant or Leaseholder of the Landlord to be eligible for this insurance **policy**. Should **you** cease to be a Tenant or Leaseholder, **you** will no longer be eligible for this insurance and cover provided by this **policy** will cease. **You** must make alternative insurance arrangements.

Changes in your circumstances
When **you** arranged **your** insurance **you** told **us** certain material facts. Y**ou** must tell **us** within 30 days as soon as **you** know about any of the following changes:
- **you** are going to move **home** permanently;
- someone other than **your family** is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday home;
- **your home** is going to be unoccupied. For the purposes of this condition unoccupied means **your home** is going to be left without any occupants for more than a total of 60 days in any **insurance period**;
- work is to be done on **your home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to **your home**;
- **you** or any member of **your family** has received a conviction for any offence except for driving;
- any part of **your home** is going to be used for any trade, professional or business purposes;
- any increase in the value of **your contents**;
- if **you** stop being a Tenant or Leaseholder of the Landlord.

We may reassess **your** cover, terms and premiums when **we** are told about changes in **your** circumstances. If **you** do not tell **us** about any changes, or give **us** incorrect information, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **your policy** might be invalid, and **you** may not be entitled to a refund of premium.

Fraud
If dishonesty, exaggeration or false documentation is used by **you**, **your family** or anyone acting on behalf of **you** or **your family** to obtain or support:
• a claims payment under the **policy**; or
• cover for which **you** do not qualify; or
• cover at a reduced premium;
all benefits under the **policy** will be lost, the **policy** may be invalid, **you** may not be entitled to a refund of premium, legal action may be taken against **you** and we may inform the Police of the circumstances.

Policy conditions

Taking care
Your family must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

Payment of premiums
You should make sure **you** pay every premium on time. If **you** miss a payment, **we** may not pay a claim. If **you** are more than 6 weeks late, **we** will cancel **your policy**. **We** will give **you** 14 days notice at **your** last known address.

Transferring your interest in the policy
You cannot transfer **your** interest in this **policy** to anyone else without **our** written permission.

Cancelling the policy
If **you** wish to cancel **your policy** please write to **us** at the address or call the number shown in this **policy** booklet giving **us** 14 days notice. **We** will confirm cancellation in writing. If **you** do not receive written confirmation of cancellation it may mean **your** cover has not been cancelled so **you** should contact **us**. **You** may have to continue to pay premiums until **you** receive **our** acknowledgement. If **you** cancel the **policy you** may be entitled to a refund of premium provided that no claim has been made during the current **insurance period**.

Cancellation by you within the first 14 days
If **you** cancel the policy within 14 days of the date you receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **insurance period**.

Cancellation by you after the first 14 days
If **you** cancel the policy after 14 days of the date you receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Where we cancel your policy
Please also refer to the Fraud condition and to the Changes in Circumstances condition on page 12 of this policy.

We may also cancel the policy where **we** have identified serious grounds, including but not limited to;
- failure to provide us with information we have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against our staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

Policy conditions

we will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving you 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **insurance period**, provided no claim has been made during the current **insurance period**.

Financial sanctions
We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this **policy** to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of Policy issue.

If any such resolution, sanction, law or regulation takes effect during the **insurance period we** may cancel this **policy** immediately by giving **you** written notice at **your** last known address.

Other conditions
There are other conditions which relate to any claim **you** may make and these are shown on pages 15 to 16 headed 'Claims conditions'. **You** should also refer to any conditions shown under individual sections of **your policy**.

Claims conditions

These are the claims conditions **you** and **your family** will need to keep to as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your policy** might be invalid.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. The sooner **you** tell **us** or the **claims administrator** the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 5.

You should also check the information on 'How **we** settle claims' under the section of **your policy** which covers the loss or damage, e.g. contents.

What **you** must do
If **you** or **your family** are the victims of theft, riot, a malicious act or vandalism, or if **you** or **your family** lose something away from **your home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** or the **claims administrator** as soon as **you** can, or in the case of riot tell **us** or the **claims administrator** immediately.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** or the **claims administrator** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your family** must be sent to **us** or the **claims administrator** straightaway without being answered.

For all other claims, tell **us** or the **claims administrator** as soon as **you** can.

You should do all **we** or the **claims administrator** reasonably ask **you** to do to get back any lost or stolen property.

Do not throw away any damaged items before **we** or the **claims administrator** have had a chance to see them, or carry out any non emergency repairs before **we** or the **claims administrator** have had a chance to inspect them.

To help **us** deal with **your** claim quickly, **we** or the **claims administrator** may require additional information which may include the following:
- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Claims conditions

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

We will not pay for any claim which **you** do not notify to the **claims administrator** within 60 days of the event.

Rights and responsibilities
We or the **claims administrator** may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** or the **claims administrator** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this **policy** without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:
• take over the defence or settlement of any claim;
• start legal action to get compensation from anyone else;
• start legal action to get back from anyone else any payments that have already been made.

You must provide **us** or the **claims administrator**, with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to.

When **you** call **us** or the **claims administrator we** will advise **you** of **our** requirements, which will be either:
• ask **you** to get estimates for repairs or replacement items; or
• arrange for the damage to be inspected by one of **our** claims advisors or an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
• arrange for the repair or a replacement as quickly as possible.

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Other insurance
If **you** claim under this **policy** for something which is also covered by another insurance policy, **you** must provide **us** with full details of the other insurance policy. **We** will only pay **our** share of any claim.

Policy exclusions

These exclusions apply to all the sections of **your policy**. This insurance does not cover:

Radioactive contamination
Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:
• ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
• the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

War risks
Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by war, invasion or revolution.

Sonic bangs
Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

Pollution or contamination
Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:
• a sudden unexpected incident, or
• oil or water escaping from a fixed oil or fixed water installation,
and which was not the result of an intentional act,
and, which occurs during any **insurance period**.
All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Rot
Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

Date change and computer viruses
Any direct or indirect loss or damage caused:
• to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
• by computer viruses.
Liability arising directly or indirectly from:
• equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
• computer viruses;

Policy exclusions

For the purposes of this exclusion:
- Equipment includes computers and anything else insured by this **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.

Existing and deliberate damage
Any loss, damage, liability, cost or expense of any kind occurring, or arising from an event occurring, before the **insurance period** starts or caused deliberately by **your family**.

Terrorism
Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.
For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/ or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Wear and tear
Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from wear and tear, viruses, disease, depreciation, repairs necessary in the normal course of maintenance, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Indirect losses
Any loss or cost that is not directly caused by the event that led to **your** claim.

Loss of value
Depreciation or loss in value of property.

Property more specifically insured
Property more specifically insured by another policy.

Confiscation
Loss or damage caused by nationalisation or confiscation by any authority.

Policy exclusions

Defective construction or design
Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Illegal activities
Any direct or indirect loss or damage caused as a result of the **home** being used for illegal activities.

Section 1 – Contents in the Home

This part of the **policy** explains the cover **we** provide for **contents** in **your home** if **your schedule** states **your** cover is Simple or Simple+.

What is covered	What is not covered
Loss or damage to **contents** in **your home** caused by the following:	The **excess** shown on **your schedule**.
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution. Loss or damage caused by scorching without a fire actually starting.
2. Storm or flood.	Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).
3. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems and fish tanks. Oil escaping from a fixed heating system.	Loss or damage while **your home** is **unoccupied**. Damage to the appliance or system which the water or oil escapes from.
4. Riot, civil commotion, strike, labour or political disturbance.	
5. Malicious acts or vandalism. If **you** have a secure key box or safe fitted to the exterior of **your home** with access to the box protected by a key operated lock or security code, **we** will not reject a claim for malicious acts or vandalism if the keys are stolen from the key safe and used to gain entry to **your home.**	Loss or damage while **your home** is **unoccupied**. Loss or damage while **your home** is lent, let or sub-let to anyone other than **your family** unless force and violence has been used to get into or out of **your home**. Loss or damage caused by **you** or **your family.**
6. Theft or attempted theft using force and violence to get into or out of **your home.** Cover for the unauthorised or fraudulent use of **your credit cards**. Where **you** have reported **your credit card** for unauthorised or fraudulent use, in most cases **you** will only be liable for the first £50 of the claim. Remember to inform the Credit Card Company and/or the Police as soon as **you** can in the event of a loss. There is no excess payable for **credit cards.**	Loss or damage while **your home** is **unoccupied**. Loss or damage caused by **you** or **your family.** Theft of **money** or **credit cards** from any garage or outbuilding. Loss which results from any authorised cardholder not following the terms and conditions under which the **credit card** was issued. Use of **credit cards** by any of **your family** without the permission of any authorised cardholder.

Section 1 – Contents in the Home

What is covered	What is not covered
7. Theft or attempted theft not using force and violence to get into or out of **your home**. If **you** have a secure key box or safe fitted to the exterior of **your home** with access to the box protected by a key operated lock or security code, **we** will not reject a claim for theft or attempted if the keys are stolen from the key safe and used to gain entry to **your home.**	Loss or damage while **your home** is **unoccupied**. Loss or damage caused by **you** or **your family.** Loss or damage while **your home** is lent, let or sub-let to anyone other than **your family**. Loss by deception unless the only deception was someone tricking their way into **your home**. Theft of **money** or **credit cards.** Loss or damage while **your home** is used to receive visitors or paying guests in connection with **your** business.
8. **Subsidence** or **heave** of the site on which **your home** stands or of land belonging to **your home** or **landslip.**	Loss or damage caused by solid floors moving unless the foundations of the outside walls of **your home** are damaged by the same cause and at the same time. Loss or damage caused by structures bedding down or settlement of newly made up ground. Loss or damage caused by the coast or a riverbank being worn away. Loss or damage caused by or from demolition, alteration or repair to **your home**. Loss or damage caused by or from poor or faulty design, workmanship, or materials.
9. Falling trees or branches.	
10. Falling aerials or satellite receiving equipment, their fittings or masts.	
11. Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets, any insect, vermin or, bird.

Section 2 – Contents Extra Cover

In addition **we** also provide the following cover if **your schedule** states **your** cover is Simple or Simple+.

What is covered	What is not covered
	The **excess** shown on **your schedule**.
12. Accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of the furniture in the **home**.	The replacement cost of any part of the item other than the broken glass. Breakage while **your home** is lent, let or sub-let to anyone other than **your family.**
13. Wedding, civil partnership and birthday gifts Loss or damage to wedding, civil partnership and birthday gifts by any cover listed in Section 1 and Section 3 (if selected). The **sum insured** for **contents** is increased by the amount shown on **your** summary of limits for one month before and one month after the wedding day, civil partnership ceremony or birthday of any of **your family**.	
14. Religious festivals Loss or damage to contents purchased as a result of a religious festival by any cover listed in Section 1 and Section 3 (if this cover is selected). The **sum insured** for **contents** is increased by the amount shown on **your** summary of limits for one month before and one month after a religious festival.	
15. Theft or accidental loss of metered water, liquid petroleum gas or oil at **your home**.	Loss or damage while **your home** is **unoccupied**. Any amount exceeding the limit shown on **your** summary of limits.

Section 2 – Contents Extra Cover

What is covered	What is not covered
16. Fridge / Freezer contents The cost of replacing food in a fridge or freezer in **your home** that has been spoilt by an accidental change in temperature in **your** fridge or freezer or contamination from refrigerant or refrigerant fumes.	Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to **your home**. Loss or damage while **your home** is **unoccupied**. Any amount exceeding the limit shown on **your** summary of limits.
17. If **your home** is uninhabitable as a result of damage to **your contents** by any of the causes listed in Section 1, and provided no other insurance covers this loss, **we** will pay • the additional cost of similar short-term accommodation for **your family** and also for any pets living with **you**. • the cost of temporary storage of **your contents** • the amount of rent which **you** remain legally responsible to pay as a tenant.	Any costs **your family** would have to pay once **your home** becomes habitable again. Any costs **you** agree to pay without **our** written permission. The cost of alternative accommodation for anyone who is not a member of **your family.** Any costs arising from loss or damage by any cover listed elsewhere in Section 1 and which is specifically excluded under that cover. Any amount exceeding the limit shown on **your** summary of limits.
18. Professional removals **Accidental damage** or loss while a professional removal firm are moving **your contents** from **your home** directly to **your** new permanent **home** in the British Isles.	Loss or damage by mechanical, electrical or electronic fault or breakdown. Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers. Loss or damage while **your contents** are in storage or being moved to or from storage. Loss of **money**. Any amount exceeding the limit shown on **your** summary of limits.

Section 2 – Contents Extra Cover

What is covered	What is not covered
19. Loss of or damage to **your contents** while in the open on the land belonging to **your home** and on communal areas attached to **your home** caused by:	Any amount exceeding the limit shown on **your** summary of limits.
• Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution. Loss or damage caused by scorching without a fire actually starting.
• Storm or flood. • Oil escaping from a fixed storage container. • Riot, civil commotion, strike, labour or political disturbance.	
• Malicious acts or vandalism.	Loss or damage while **your home** is **unoccupied**. Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**. Loss or damage caused by **you** or **your family.**
• Theft or attempted theft.	Loss or damage while **your home** is **unoccupied**. Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**. Loss or damage when **your home** is used to receive visitors or paying guests in connection with **your** business. Loss or damage caused by **you** or **your family.** Theft of **money** or **credit cards**. Theft of clothes from a garden clothes line or from a drying area.
• Falling trees or branches. • Falling aerials or satellite receiving equipment, their fittings or masts.	
• Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets, any insect, vermin or, bird.

Section 2 – Contents Extra Cover

What is covered	What is not covered
20. Loss of or damage to **your contents** caused by the following while they are moved temporarily away from **your home** to a **building** or residence where **your family** is living, working or studying at university, college or school, or to other premises all within the British Isles.	Any amount exceeding the students possessions limit shown on **your** summary of limits, for loss of or damage to **your contents** in a **building** or residence where **your family** is living or studying while they are away from **home** at university, college or school.
• Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution. Loss or damage caused by scorching without a fire actually starting.
• Storm or flood.	Loss or damage to any **contents** in the open.
• Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.
• Riot, civil commotion, strike, labour or political disturbance.	
• Malicious acts or vandalism.	Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.
• Theft or attempted theft using force and violence to get into or out of the premises where **your contents** are temporarily kept.	Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there. Loss or damage to any **contents** in the open.
• Falling trees or branches. • Falling aerials or satellite receiving equipment, their fittings or masts.	
• Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets, any insect, vermin or, bird.

Section 2 – Contents Extra Cover

What is covered	What is not covered
21. Trees and shrubs Loss of or damage to **your** trees, shrubs, plants, hedges and lawns on the land belonging to **your home** caused by: • Fire, lightning, explosion, earthquake or smoke. • Riot, civil commotion, strike, labour or political disturbance. • Malicious acts or vandalism. • Theft or attempted theft. • Falling aerials or satellite receiving equipment, their fittings or masts. • Impact involving vehicles or aircraft or anything dropped from them.	Any amount exceeding the limit shown on **your** summary of limits. Damage by smoke from air pollution. Loss or damage while **your home** is **unoccupied**. Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**. Loss or damage caused by **you** or **your family**. Loss or damage while **your home** is **unoccupied**. Loss or damage when **your home** is lent, let or sub-let to anyone other than **your family**. Loss or damage caused by **you** or **your family**.
22. Locks and keys **Accidental damage** to the locks of, or loss or theft of the keys to, the outside doors of, **your home** or to safes and alarms in **your home**. **We** will pay the cost of: • buying new keys; or • changing parts of the locks; or • replacing the locks.	Any amount exceeding the limit shown on **your** summary of limits. Loss or damage while **your home** is lent, let or sub-let to anyone other than **your family**. Damage to locks caused by mechanical, electrical or electronic fault or breakdown. The replacement cost of any part of the item other than the replacement key or lock.
23. Tenants improvements Damage, as provided by any of the causes listed in Section 1 to fixed tenants' improvements and fixed internal decorations in **your home.**	Any amount exceeding the limit shown on **your** summary of limits. Conservatories and greenhouses installed by **you**.

Section 2 – Contents Extra Cover

What is covered	What is not covered
24. Tenants liability **Your** liability at law if **you** are legally liable under the terms of **your** tenancy agreement for damage to the following: a) The buildings Damage to the **buildings**, including external glazing, by any of the causes listed in Section 1. b) Internal decorations Damage to the internal decorations of the **buildings** by any of the causes listed in Section 1. **We** will also pay for damage to the internal decorations caused by the emergency services while getting into **your home** to deal with an emergency. c) Sanitary ware Accidental breakage of sanitary ware fixed to and forming part of **your home**	Any amount exceeding the limit shown on **your** summary of limits. Damage by any cover listed in the **Contents** Section 1 and which is specifically excluded under that cover. Loss or damage arising from fire, **subsidence, heave** or **landslip.** Loss or damage to gates, hedges and fences caused by storm or flood.
25. Personal documents The cost of replacing deeds, bonds, securities or similar personal documents if they are lost or damaged by any of the causes listed in Section 1 while in **your home** or lodged with **your** Mortgage Lender, Bank or Solicitor.	Any amount exceeding the limit shown on **your** summary of limits.
26. Bogus officials **We** will pay for the theft of **money** following illegal entry into **your home** by a person/ persons falsely claiming to be an official.	Any amount exceeding the limit shown on **your** summary of limits. Any theft that has not been reported to the police within 24 hours (**you** must obtain a crime reference number).
27. Emergency services **We** will pay for damage to the contents caused by the emergency services while getting into the **home** to deal with an emergency.	Any amount exceeding the limit shown on **your** summary of limits.

Section 2 – Contents Extra Cover

What is covered	What is not covered
28. Court awards **We** will pay for damages awarded to **your family** in a court in the United Kingdom which has not been paid within three months of the date of the award. This cover applies to awards for accidental death, accidental bodily injury, illness or disease or **accidental damage** to physical property.	Any amount exceeding the limit shown on **your** summary of limits. Any award made against any of **your family.** Any award resulting from any employment, trade, profession or business. Any award resulting from any agreement unless the award would have been made without the agreement. Any award resulting from the passing on of any disease or virus. Any award resulting from the ownership or use of: • any motor vehicle, including children's vehicles (other than gardening machinery or **wheelchairs**), whether licenced for road use or not; • any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models); • gliders, hang-gliders, caravans or trailers. Any award resulting from any willful or malicious act.
29. Shopping in transit **We** will pay for loss or damage to food or other **contents** while **you** are bringing them to **your home** from a shop or shops where **you** bought them.	Any amount exceeding the limit shown on **your** summary of limits. Theft from motor vehicles unless at the time of the loss or damage: • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment.
30. Mugging Theft of **your personal belongings** following an assault on **you** or any of **your family** provided the incident occurs in the British Isles and during the **insurance period.**	Any amount exceeding the limit shown on **your** summary of limits.

Section 2 – Contents Extra Cover

What is covered	**What is not covered**
31. Accidental death **We** will pay the amount shown on **your** summary of limits if **you** or any of **your family** dies within 3 months arising directly from the following incidents: a. an accident, assault or fire occurring in or about the **buildings** b. an accident while travelling as a fare paying passenger by train, bus or taxi c. an assault in the street providing the incident occurs in the British Isles and during the **insurance period.**	
32. Domestic animals **We** will pay up to the limit shown on **your** summary of limits if any of **your domestic animals** die as a result of an accident sustained in the British Isles during the **insurance period.** **We** will pay the cost of replacing the insured animal with another of the same breed, sex and pedigree as the insured animal.	Slaughter without **our** consent unless immediate slaughter on humane grounds is considered necessary by a veterinary surgeon. Breeding. Death as a result of surgery not necessitated by accidental bodily injury or not necessary to save the insured animals life.

Section 2 – Contents Extra Cover

What is covered	What is not covered
33. Legal liability The legal liability of **your family**: • as occupier of **your home** and its land; • as individuals; • as an employer to any of **your family's** domestic employees; to pay damages and costs to others which arise from any single event occurring during the **insurance period** which results in: • accidental death, disease, illness or accidental physical injury to anyone; • **accidental damage** to physical property. The most **we** will pay is: - up to £2,500,000 for any incident not involving **your family's** domestic employees plus defence costs agreed by **us** in writing. - up to £5,000,000 for any incident involving liability to any of **your family's** domestic employees plus defence costs agreed by **us** in writing.	Anything owned by or the legal responsibility of **your family**. Injury, death, disease or illness to any of **your family** (other than **your** domestic employees who normally live with **you**). Liability arising from any employment, trade, profession or business of any of **your family**. Liability arising from any of **your family** passing on any disease or virus. Liability arising from the ownership or use of: • any motor vehicle, including children's vehicles (other than garden machinery or **wheelchairs**), whether licensed for road use or not; • any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models); • gliders, hang-gliders, caravans or trailers. Liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement. Liability arising from any of **your family** owning land or **buildings**. Liability covered by any other policy. Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991. Liability arising from The Party Wall etc. Act 1996.

Section 3
Accidental Damage to Contents in the Home

This part of the **policy** sets out the cover **we** provide for **accidental damage** to **contents** in **your home** but only if **your schedule** states **your** cover is Simple+.

What is covered	What is not covered
	The **excess** shown on **your schedule**.
Accidental damage to **your contents** while in **your home.**	Damage to clothing, contact lenses, food, drink and plants. Damage while **your home** is **unoccupied**. Damage when **your home** is lent, let or sub-let to anyone other than **your family**. Damage by water entering **your home** other than by storm or flood. Damage by mechanical, electrical or electronic fault or breakdown. Damage by any cover listed in Section 1 and which is specifically excluded under that cover.

Sections 1, 2 and 3

How we settle Claims for Contents in the Home, Contents Extra Cover and Accidental Damage to Contents in the Home

How we settle claims for Contents in the Home, Contents Extra Cover and Accidental Damage to Contents in the Home

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

1 a. Where the damage can be economically repaired **we** will pay the cost of repair.
b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available we will replace it with an item of similar quality.
c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value. For clothing and household linen **we** may take off an amount for wear and tear.
d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

2. **We** will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.

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

4. Where an **excess** applies, this will be taken off the amount of **your** claim.

5. If loss or damage happens and the **sum insured** on **your** schedule is less than the cost of replacing all **your contents** as new (less an amount we take off for wear and tear on clothing and household linen), **we** will only pay for part of the loss or damage. For example, if **your sum insured** only covers half of the cost of replacing the **contents**, **we** will only pay half of **your** claim.

6. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your contents** as new but not more than the **sum insured** shown on **your** schedule.

Section 4 – Optional Extra Covers

A. Personal belongings

This part of the **policy** sets out the cover **we** provide for **your personal belongings** in or away from **your home**.

If **you** have selected **personal belongings** cover and **your** schedule states **personal belongings** cover is included, **you** are covered for the following.

What is covered	What is not covered
	The **excess** shown on **your schedule**.
Loss or damage to **personal belongings** in the British Isles and temporarily elsewhere within the European Union while in the possession of any of **your family**.	Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies. Loss or damage caused by water entering **your home** other than by storm or flood. Theft from motor vehicles unless at the time of the loss or damage: • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. Loss or damage in **your home** when **your home** is **unoccupied**. Loss or damage in **your home** by theft, malicious acts or vandalism when **your home** is: • lent, let or sub-let to anyone other than **your family**; • used to receive visitors or paying guests in connection with any business; unless force and violence is used to get into or out of **your home**. Loss by deception unless the only deception is someone tricking their way into **your home**. Loss or damage caused by theft or attempted theft from any unlocked hotel room. Loss or damage after **your personal belongings** have been outside the British Isles for a total of more than 14 days in any **insurance period**.

B. Hearing aids

This part of the **policy** sets out the cover **we** provide for **your** hearing aids in or away from **your home**.

If **you** have selected hearing aids cover and **your** schedule states hearing aids cover is included, **you** are covered for the following.

What is covered	What is not covered
	The **excess** shown on **your schedule**.
Loss or damage to hearing aids in the British Isles and temporarily elsewhere within the European Union while in the possession of any of **your family**.	Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies. Loss or damage caused by water entering **your home** other than by storm or flood. Theft from motor vehicles unless at the time of the loss or damage: • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. Loss or damage in **your home** when **your home** is **unoccupied**. Loss or damage in **your home** by theft, malicious acts or vandalism when **your home** is: • lent, let or sub-let to anyone other than **your family**; • used to receive visitors or paying guests in connection with any business; unless force and violence is used to get into or out of **your home**. Loss by deception unless the only deception is someone tricking their way into **your home**. Loss or damage caused by theft or attempted theft from any unlocked hotel room. Loss or damage after **your** hearing aid has been outside the British Isles for a total of more than 14 days in any **insurance period**.

Section 4 – Optional Extra Covers

C. Wheelchairs

This part of the **policy** sets out the cover **we** provide for **your wheelchairs** in or away from **your home**.

If **you** have selected **wheelchairs** cover and **your** schedule states **wheelchairs** cover is included, **you** are covered for the following.

What is covered	What is not covered
	The **excess** shown on **your schedule**.
Loss or damage to **wheelchairs** in the British Isles and temporarily elsewhere within the European Union while in the possession of any of **your family**.	Loss or damage by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies. Loss or damage caused by water entering **your home** other than by storm or flood. Theft from motor vehicles unless at the time of the loss or damage: • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot, luggage or glove compartment. Loss or damage in **your home** when **your home** is **unoccupied**. Loss or damage in **your home** by theft, malicious acts or vandalism when **your home** is: • lent, let or sub-let to anyone other than **your family**; • used to receive visitors or paying guests in connection with any business; unless force and violence is used to get into or out of **your home**. Loss by deception unless the only deception is someone tricking their way into **your home**. Loss or damage caused by theft or attempted theft from any unlocked hotel room. Loss or damage after **your wheelchair** has been outside the British Isles for a total of more than 14 days in any **insurance period**.

Section 4 – Optional Extra Covers

How we settle claims for personal belongings, hearing aids and wheelchairs

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

1 a. Where the damage can be economically repaired **we** will pay the cost of repair.
b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value. For clothing and household linen **we** may take off an amount for wear and tear.
d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

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

3. Where an **excess** applies, this will be taken off the amount of **your** claim.

4. The most **we** will pay for any one claim is the amount it will cost **us** to replace all **your personal belongings**, hearing aids and **wheelchairs** as new but not more than the **sum insured** shown on **your** schedule.

Section 4 – Optional Extra Covers

D. Pedal Cycles

This part of the **policy** sets out the cover **we** provide for Pedal Cycles in or away from **your home.**

If **you** have selected **Pedal Cycles** cover and **your** schedule states **Pedal Cycles** cover is included, **you** are covered for the following.

What is covered	What is not covered
	The **excess** shown on **your schedule**.
We will pay for loss or damage to **pedal cycles** (including accessories) which are owned by any member of **your household** in the British Isles and temporarily elsewhere within the European Union while in the possession of any of **your family.**	Loss or damage in **your home** when **your home** has been left **unoccupied**. Loss or damage in **your home** by theft, malicious acts or vandalism when **your home** is: - lent, let or sub-let to anyone other than **your family** - used to receive visitors or paying guests in connection with any business unless force and violence is used to get into or out of **your home** or it's domestic outbuildings or garages. Loss or damage to a **pedal cycle** used for racing, pacemaking, taking part in speed or reliability trials or whilst practicing for any of them. Loss of a **pedal cycle** when left in a public place without being attached by a chain and padlock or other equivalent security device to a permanently fixed structure. Theft of **pedal cycle** accessories unless the **pedal cycle** is stolen at the same time.

Section 4 – Optional Extra Covers

How we settle claims for Pedal Cycles.

If **you** wish to claim under this section of **your policy** please follow the steps detailed in 'How to make a claim' on page 5. **You** should also read the Claims Conditions and Policy Exclusions on pages 15 to 19.

1 a. Where the damage can be economically repaired **we** will pay the cost of repair.

b. Where the damage cannot be economically repaired and the damaged or lost **pedal cycle** can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with a **pedal cycle** of similar quality.

c. Where **we** are unable economically to repair or to replace the **pedal cycle** with a **pedal cycle** of similar quality, **we** will agree a cash payment with **you** based on the replacement value.

d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid our preferred supplier.

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

3. Where an **excess** applies, this will be taken off the amount of **your** claim.

4. The most **we** will pay for any one claim is the amount it will cost **us** to replace your **pedal cycle** as new but not more than the **sum insured** shown on **your schedule**.

What to do if you have a complaint

Our Commitment to Customer Service

At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

Our promise to you

We will:

- Acknowledge your complaint promptly;
- Investigate your complaint quickly and thoroughly;
- Keep you informed of progress;
- Do everything possible to resolve your complaint fairly;
- Ensure you are clear on how to escalate your complaint, if necessary

How to make a complaint

Step 1

If your complaint relates to your policy then please contact the sales and service number 0345 071 0143. If your complaint relates to a claim then please call the claims administrator number 03456 718171.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint.
Their contact details are as follows:

Post: **RSA**
Customer Relations Team
PO Box 255
Wymondham
NR18 8DP

Email: **crt.halifax@uk.rsagroup.com**

What to do if you have a complaint

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post:	**Financial Ombudsman Service** **Exchange Tower** **London E14 9SR**
Telephone:	**0800 0234567 (free from mobile phones and landlines)** **0300 1239123 (costs no more than calls to 01 or 02 numbers)**
Email:	**complaint.info@financial-ombudsman.org.uk**
Website:	**www.financial-ombudsman.org.uk**

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

How we use your information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who are we?

We are Royal & Sun Alliance Insurance plc (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreTh>n. We also provide insurance services in partnership with your Landlord.

Why do we collect and use your personal information?

As an insurer, we need your personal information to understand the level of insurance cover you require. We'll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you'll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).

We may need to check information you have submitted with external companies/organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we'll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

How we use your Information

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as "special categories of personal data".

For marketing, you will always be given a choice over the use of your data.

- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information in certain ways.
- **Legitimate Interests:** We will also process your personal information where this processing is in our "legitimate interests". When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Where else do we collect information about you?

Where possible, we'll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies;
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

How we use your information

Will we share your personal information with anyone else?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
- Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);
- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
- With healthcare providers in the context of any relevant claim being made against your policy;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

Which decisions made about you will be automated?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- **Credit Referencing** – using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services.
- **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.
- **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

How we use your Information

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent (e.g. we would stop contacting you for marketing purposes once you have asked us to).
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

Will you be contacted for marketing purposes?

If you have agreed, we might contact you by post, email, phone and text message to let you know about offers and services we think you'll like. The messages may be personalised using information you have previously provided us.

You can ask us to stop contacting you for marketing purposes at any point.

We will only contact you for marketing purposes if we collected your information directly, except when authorised and instructed by the third-party acting on your behalf.

We may use the information which we collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising message where through the use of cookies, we know you have browsed our products and services. If you don't want to be shown targeted advertising messages from us, you can change the advertising setting on some third-party sites and some browsers to block our adverts.

Your information is incorrect what should you do?

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

What are your rights over the information that is held by RSA?

We understand that your personal information is important to you, therefore you may request the following from us to:

How we use your information

1. Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
2. Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
3. Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]
4. Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:

a) If you believe that the information we hold about you is inaccurate, or;

b) If you believe that our processing activities are unlawful and you do not want your information to be deleted.

c) Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.

d) Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.

5. Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:

a) Where we believe it is in the public interest to use your information in a particular way, but you disagree.

b) Where we have told you we are using your data for our legitimate business interests and you believe we shouldn’t be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don’t, we will notify you of anticipated timelines ahead of the one month deadline.

How we use your Information

Please note that simply submitting a request doesn't necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

Our Privacy Notice

If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How you can contact us about this Privacy Notice?

If you have any questions or comments about this Privacy Notice please contact:

The Data Protection Officer
RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com.

How you can lodge a complaint?

If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are not processing your personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner's Office, whose contact details are;

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Legal helpline

This service is operated by Capita on behalf of **us** and will provide **you** with advice on a private problem relating to the laws of the United Kingdom.

It is available 24 hours a day.

Your Helpline number is:

0345 330 8022

Ref. 33962

RSA

Your Helpline **does not** provide :
- Advice relating to business affairs
- Advice which cannot be reasonably provided over the telephone.

Some useful addresses and telephone numbers

The Insurer
RSA
Household Operations
PO Box 4162
17 York Street
Manchester
M2 3RS

The Claims Administrator
Direct Group
Direct House
Lacy Way
Lowfields Business Park
Elland
Halifax
HX5 9DB
Tel: 03456 718171

The Council
North Tyneside Council
Quadrant Silverlink North
Cobalt Business Park
North Tyneside
NE27 0BY
Tel: 0191 643 2360

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

Summary of limits

The most **we** will pay for any one claim is as follows:

Cover	**Limit**
Contents	The Contents Sum Insured subject to the following limits where appropriate
Contents in the home single item limit	£1,500
Valuables total	1/3 of the Contents Sum Insured
Valuables single item limit	£1,500
Contents in garages and outbuildings (including buildings, sheds, greenhouses etc).	£2,000
Occupiers and Personal Liability	£2,500,000
Employers Liability	£5,000,000
Money in the home	£500
Credit cards in the home	£500
Pedal cycles	Contents Sum Insured
Tenant's Legal Liability	20% of the Contents Sum Insured
Tenants Improvements (including buildings, sheds, greenhouses etc).	20% of the Contents Sum Insured
Alternative accommodation/Loss of rent	20% of the Contents Sum Insured
Temporary Removal of Contents	Contents Sum Insured
Fridge and Freezer Food	Contents Sum Insured
Students Possessions	£2,500
Locks and Keys replacement (following loss or theft of keys)	£500
Loss of metered water or oil	£1,000
Visitors personal belongings	£250
Contents in the open/garden	£500
Trees, shrubs, plants, lawns	£250
Wedding, civil partnership and birthday gifts increase	10% of the Contents Sum Insured
Religious festivals increase	10% of the Contents Sum Insured
Theft of money by bogus official	£300
Professional household removal	Contents Sum Insured
Personal documents	£250
Emergency services	£500
Court awards	£1,000,000
Shopping in transit	£250
Mugging	£250
Accidental death	£5,000
Domestic animals (Death)	£200 per animal
Garden huts, outbuildings, garages and greenhouses	£500

Summary of limits

Optional Covers	Limit
Personal belongings total	The Sum Insured shown on your schedule
Personal belongings single item limit	£350
Wheelchairs	The Sum Insured shown on your schedule
Hearing aids	The Sum Insured shown on your schedule
Pedal Cycles	The Sum Insured shown on your schedule

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