

Specialist Home

Insurance Policy Wording



CALEDON
MGA

Index

Welcome

Caledon MGA

How to get in contact

How to make a claim

How to make a complaint

About your policy 1

Policy documents 2

What do I need to do now? 2

What conditions do I need to comply with? 2

What is covered and what is not covered? 2

Defined words 3

Guidance 3

Examples of common claims 4

Accidental damage 5

Escape of water 5

Fire 6

Storm damage 6

Theft 6

General terms 7

Defined words 8

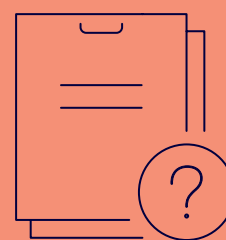
General exclusions for all sections 15

General conditions 17

Claims conditions 19

Building works conditions 20

Cancellation conditions 20



Section 1 – Buildings **21**

1.1 – Buildings – Cover **22**

1.2 – Buildings – Additional cover **25**

1.3 – Buildings – Unoccupied home cover **28**

1.4 – Buildings – Holiday / Second home cover **31**

1.5 – Buildings – Residential let home cover **33**

1.6 – Buildings – Liability cover **35**

1.7 – Buildings – How we pay claims **36**



Section 2 – Contents **37**

2.1 – Contents – Cover **38**

2.2 – Contents – Additional Cover **40**

2.3 – Contents – Unoccupied home cover **44**

2.4 – Contents – Holiday / Second home cover **46**

2.5 – Contents – Residential let home cover **48**

2.6 – Contents – Liability cover **51**

2.7 – Contents – How we pay claims **52**

2.8 – Cover away from the home **53**

2.9 – Cover away from the home – How we pay claims **54**

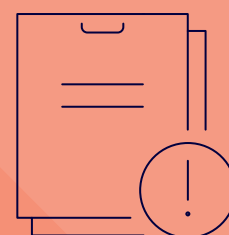


Important information **55**

Your data **56**

Financial Services Compensation Scheme (FSCS) **56**

About the insurers **56**



Welcome

This **policy** wording, together with **your schedule**, sets out **your** levels of cover, defined words and any requirements or exclusions. Please keep these details safe.

We encourage **you** to review **your** documents fully, so **you** are informed about the protection available to **you**.

Thank **you** for choosing Caledon MGA for **your home** insurance.

How to get in contact

Speak to **your broker** in the first instance, their details can be found on **your schedule** under 'Key Contacts'.

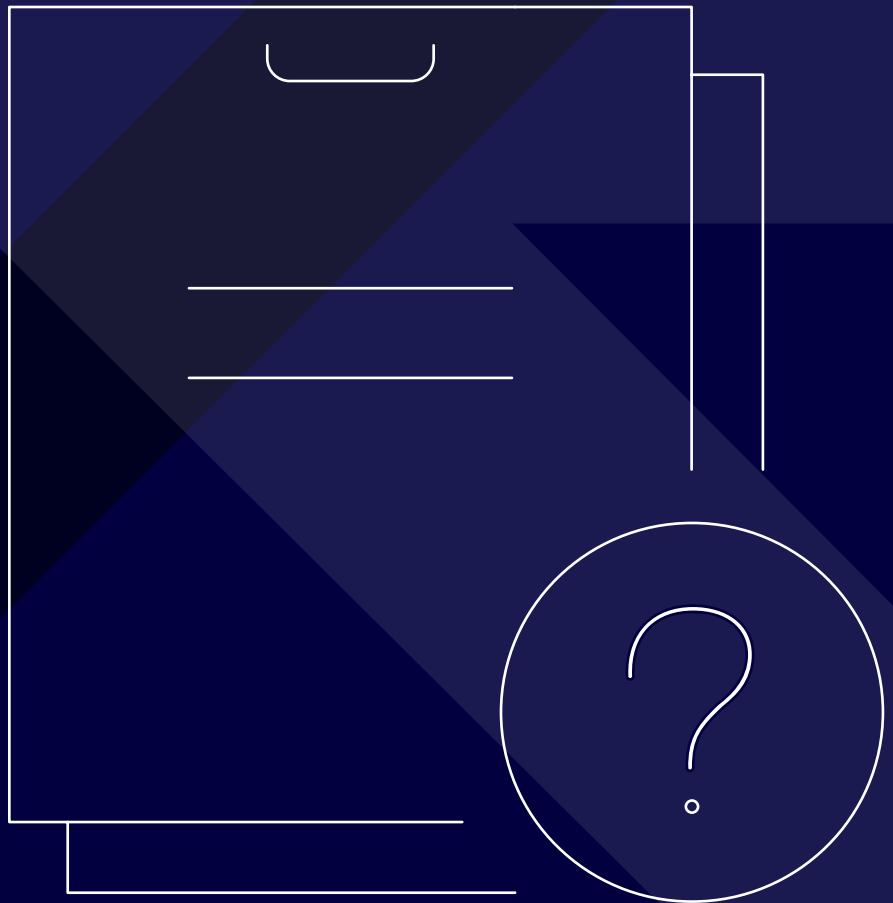
How to make a claim

- Tell **us** as soon as possible if something has happened which may result in a claim.
 - The contact details are shown on **your schedule** under the 'How to make a claim' section.
 - **You** must comply with the claims conditions detailed under the 'General Terms' of this **policy** wording.
 - Each section of cover in this **policy** wording also details how **we** pay claims.
-

How to make a complaint

We aim to deal with all aspects of **your policy** fairly and promptly. **We** are committed to providing the highest levels of service. However, if **you** do need to make a complaint, please follow the procedure shown on **your schedule**.

About your policy



About your policy

This **policy** has been arranged by Caledon MGA Ltd on behalf of Insurers under the agreement number as stated in **your schedule**.

The written authority allows Caledon MGA Ltd to sign and issue this **policy** and **schedule** on the Insurers behalf.

Caledon MGA Ltd acts as an agent for Insurers in performing its duties under this agreement.

All enquiries in relation to this **policy** (other than claims) should be directed to **your broker**.

In return for payment of the premium shown in **your schedule**, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this **policy** and **schedule**, against any loss or damage **you** sustain or legal liability **you** incur for accidents happening during the period shown in **your schedule**.

The insurance relates ONLY to those sections of the **policy** which are shown in **your schedule** as being included.

Please read the following information, which will help **you** understand how **your policy** works.

Policy documents

Your policy is made up of:

- This policy wording
- **Your schedule** - this shows the sections of cover **you** have bought and any **policy** limits.
- Any **endorsements** – these are agreed changes to the cover. They are shown on **your schedule** if any apply.

IMPORTANT

These **policy** documents set out the conditions of the contract of insurance between **you** and **us**.

You should keep them in a safe place. Please read all these documents carefully. The **policy** is arranged in different sections. It is important that:

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

What do I need to do now?

You should read the **policy** carefully and check **you** are happy that it meets **your** needs. **You** should speak to **your broker** without delay if the **policy**:

- Does not meet **your** needs
- Any information is wrong
- **You** have any questions about the **policy**

What conditions do I need to comply with?

The policy includes things **you** must do (or not do). These can be found in the:

- General Conditions on page 17
- Sections of cover and depending on how **your home** is used there may be additional conditions that only apply to that **home** use and **you** must refer to the relevant section for **your home** use. For example, Unoccupied home, Holiday / Second home or Residential Let home.
- Claims Conditions on page 19.

IMPORTANT

Please read the conditions carefully and check **you** can comply with them. Please speak to **your broker** if **you** cannot comply with the conditions as non-compliance may affect **your** cover.

What is covered and what is not covered?

The **policy** is split into different parts.

There are sections providing information and sections that set out the cover available.

- **Your schedule** shows which covers are included in **your policy**
- The 'General terms' section applies to all parts of the **policy**
- Each section of cover has headings which show 'What is covered' and 'What is not covered'
- **Your policy** also contains 'General exclusions' which apply to all sections of cover – these are found on page 15
- Each section of cover may contain additional cover, exclusions and conditions that only apply to that section
- The most **we** will pay in respect of the cover provided for each **home** is shown on **your schedule**.

IMPORTANT

You are only covered under a section of cover under this **policy** if **your schedule** specifically shows **you** are covered under that section.

Defined words

Some words have a special meaning. These are shown in **bold**. Their meaning is either shown under 'Defined words' within the 'General terms', pages 8 to 14, or in the section in which they are used.

Guidance

Throughout the **policy**, **you** will see the following, which are designed to help **you** understand the cover:

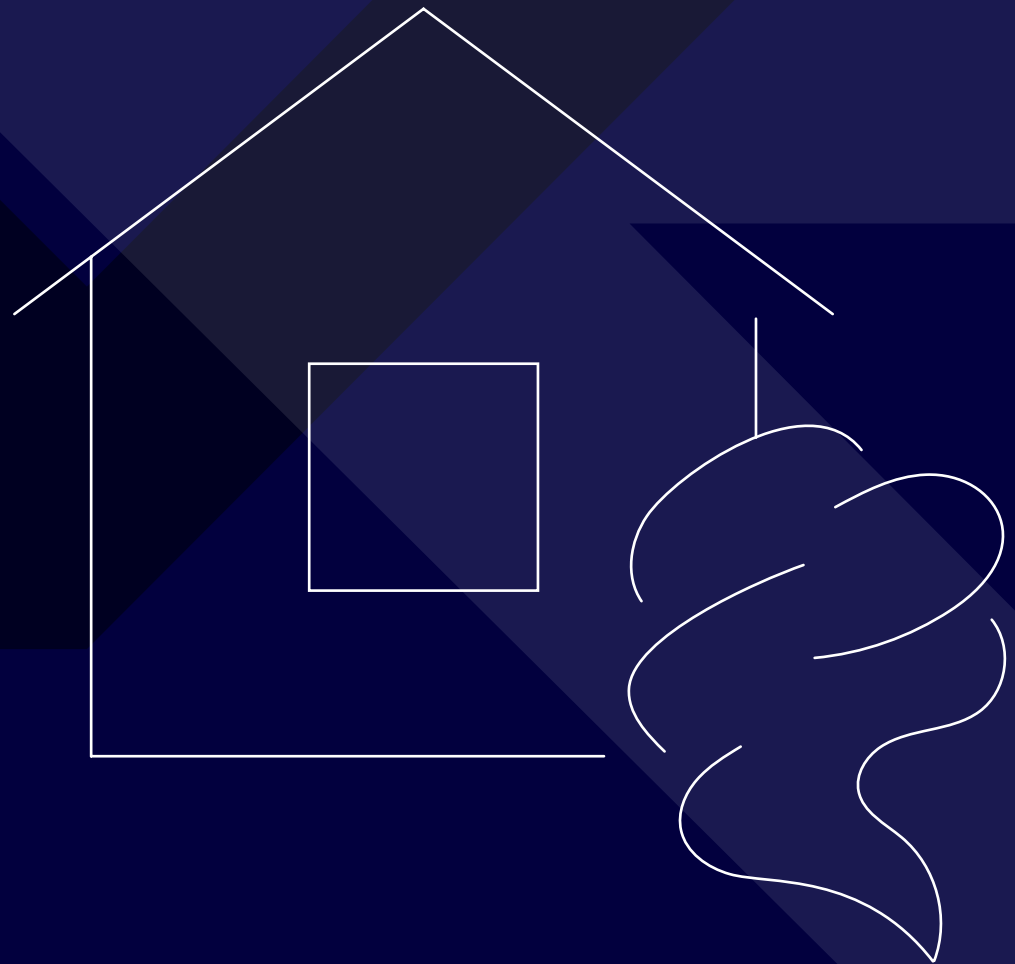
TIP

These boxes contain tips to help **you** understand **your** cover or protect **your** property. These are included to help **you**, and are not part of the actual cover.

EXAMPLE

These boxes contain examples to help **you** understand the cover. These are examples only and are not exhaustive lists.

Examples of common claims



Examples of common claims

Below is a list of some common reasons for making a claim, together with a list of the steps **you** need to take.

You should read **your schedule**, any **endorsements** and the relevant sections of **your policy** to ensure **you** have the cover **you** require.

Accidental damage

What has happened?

- Spilled red wine on **your** carpet?
- Put **your** foot through the ceiling while working in the loft?
- A game of football resulted in a damaged window.
- TV knocked over or **your** mobile phone dropped down the toilet by **your** children?

What you need to do

1. Check if **you** purchased cover for **accidental damage**, as this is not automatically included under **your policy**. **You** can do this by looking at **your schedule**.
2. If **you** do have cover, find **accidental damage** under either the **Buildings** or **Contents** sections to see what is covered and what is not covered. These are on page 24 for **Buildings** or page 39 for **Contents**.
3. If **you** think **your** claim might be covered, check the 'Claims conditions' on page 19, which tell **you** how to let **us** know about the claim.

Tips

- Do not forget, **accidental damage** is defined as being sudden and accidental, so it does not include wear and tear
- It is useful if **you** have the details of the damaged items to hand, for example make, model and cost when purchased.

Escape of Water

What has happened?

- Flooding from a burst pipe?
- Water leaking from **your** washing machine?
- Water has damaged **your** carpets and furniture?

What you need to do

1. Apart from Unoccupied home Level 1 and 2 cover **your policy** covers escape of water under the **Buildings** or **Contents** sections as standard, so unless any exclusions apply, **you** should be covered.
2. Under the **Buildings** section, **we** will not cover escape of water caused by **subsidence, heave** or **landslip**.
3. If **you** think **your** claim might be covered, check the 'Claims conditions' on page 19, which tell **you** how to let us know about the claim.

Tips

*During October to April having **your** heating set at a minimum 15 degrees centigrade, rather than off for long periods, may help prevent pipes freezing.*

We recommend that **you** get **your** heating system checked regularly to make sure it is in good working order. It would be helpful to have any service history of **your** boiler to hand if the claim relates to **your** pipes.

Fire

<p>What has happened?</p> <p>Fire caused by a faulty cooker destroyed your kitchen?</p>	<p>What you need to do</p> <ol style="list-style-type: none"> 1. Your policy covers fire, including related smoke damage as standard, so unless any exclusions apply, you should be covered. It also covers lightning, explosion or earthquake. 2. If you think your claim might be covered, check the 'Claims conditions' on page 19, which tell you how to let us know about the claim. 	<p>Tips</p> <p>We recommend you have smoke alarms fitted throughout your home.</p> <p><i>Keeping bedroom doors shut at night can help reduce the spread of fire or smoke.</i></p> <p>We may appoint a surveyor to help assess the actual loss, but it would be helpful if you have any documents that show the value of any items that have been damaged</p> <p>If the fire has damaged any electrical fittings, you should get your property checked by a qualified electrician.</p>
---	---	---

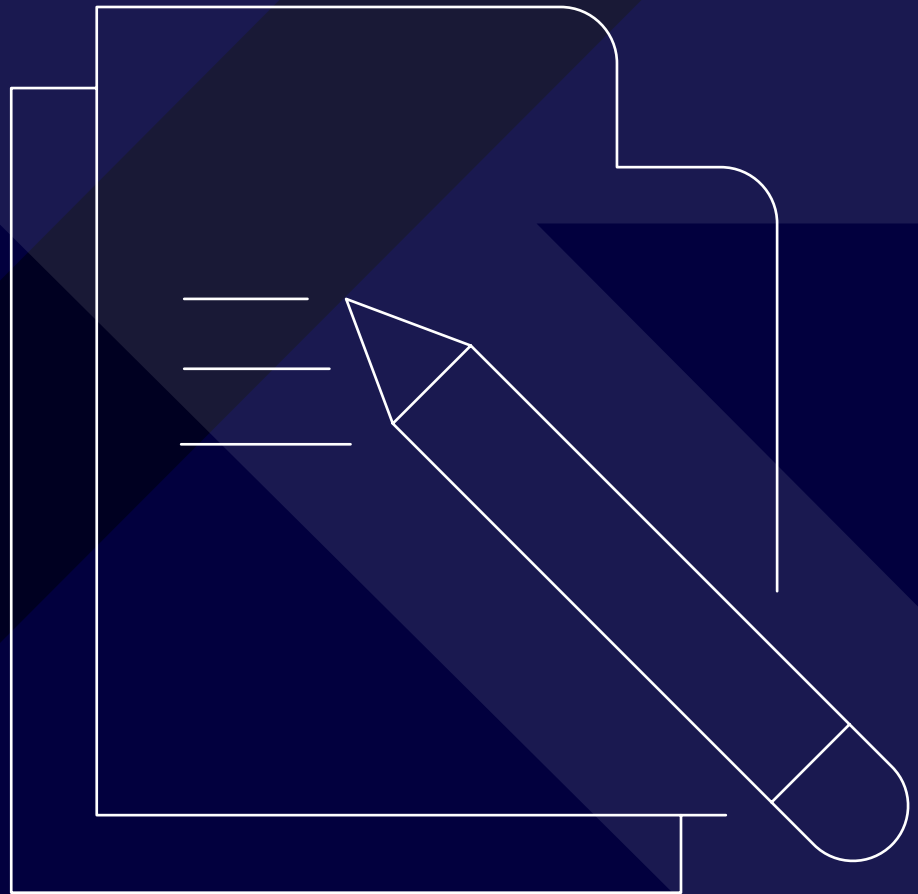
Storm damage

<p>What has happened?</p> <ul style="list-style-type: none"> • Tiles blown from your roof during a storm? 	<p>What you need to do</p> <ol style="list-style-type: none"> 1. Apart from Unoccupied home Level 1 cover your policy covers storm, flood or weight of snow or ice as standard, so unless any exclusions apply, you should be covered. 2. If you think your claim might be covered, check the 'Claims conditions' on page 19, which tell you how to let us know about the claim. 	
---	---	--

Theft

<p>What has happened?</p> <p>Contents stolen from your home?</p>	<p>What you need to do</p> <ol style="list-style-type: none"> 1. Apart from Unoccupied home Level 1 cover your policy may cover theft or attempted theft as standard, so please check your cover on your schedule. For example, unoccupied property may not cover theft or have a limit. 2. Do not forget to get a crime reference number when you contact the Police. 3. If you think your claim might be covered, check the 'Claims conditions' on page 19, which tell you how to let us know about the claim. 	
---	---	--

General terms



General terms

These terms apply throughout the **policy**. Additional terms are found in each section of the **policy**.

Defined words

Whenever the following appear in **bold**, they will have the meaning below. This includes singular versions of plural words and vice versa. Definitions of defined words may also be found on the page in which they appear.

Accidental damage

Sudden, unexpected and visible damage not caused on purpose.

Accidental damage does not include:

- wear and tear
- breakdown
- malfunction

Bank cards

Credit, charge, debit, and bankers' cards.

Bodily injury

Physical harm, damage or impairment to a person's body including physical trauma and disease.

Broker

The insurance broker or intermediary who arranged the **policy** for **you**.

Buildings

Buildings at the home. This includes:

- decorations
- fixtures and fittings
- solar panels attached to such buildings
- professionally installed electric vehicle charging points
- swimming pools or built in hot tubs;
- sports courts and pitches
- drives, patios, and terraces
- walls, gates and fences
- fixed fuel tanks

Contents

Where the defined word **contents** is used in this policy wording, please refer to the sub definition relevant to how **your home** is used to see what is included and what is not included for **your home** use as follows:

If **your home** use is **your**:

- Main home (including part let) see definition **Contents – main home**
- Holiday home see definition **Contents – holiday / second home**
- Unoccupied home see definition **Contents – unoccupied home**
- Residential let home see definition **Contents – residential let home**

Contents – main home

Household goods and other items in the **home**, which **you** own or are legally responsible for, including:

- furniture
- carpets, curtains and blinds
- televisions and other audio-visual equipment
- domestic appliances
- personal computers, laptops, tablets, gaming consoles and mobile phones

- **contents** in the open but within the boundaries of **your home** up to £2,500 in total.
- mobility aids, mobility scooters and wheelchairs
- domestic oil in fixed fuel tanks
- domestic garden machinery
- **home business contents**
- **money** and **bank cards** up to £1,500 per claim
- pedal cycles including **electrically assisted pedal cycles (EAPC)** up to £5,000 per individual pedal cycle and up to £15,000 in total.
- **personal items**
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- stamp or coin collections
- fixtures and fittings for **you** as leaseholder or tenant
- **valuables**
- **contents** in garages and outbuildings up to £15,000.
- deeds, registered bonds and other personal documents

Contents – main home does NOT include:

- animals
- any part of the **buildings**
- motor vehicles, motorcycles, mopeds, motorised scooters, hoverboards, self-balancing scooters, caravans, trailers, watercraft or accessories for any of these. This does not apply to domestic garden machinery, which is included in **contents**
- wind turbines
- freestanding solar panels
- land or water
- any property insured under any other insurance
- more than 35% of **your contents** sum insured for valuables in total and £5,000 for a single item unless **you** have chosen to increase cover and the increase is shown on **your schedule**.

Contents holiday / second home

Household goods and other items in the **home**, which **you** own or are legally responsible for, including:

- furniture
- carpets, curtains and blinds
- televisions and other audio-visual equipment
- domestic appliances
- home computers, laptops, tablets and gaming consoles
- computer hardware
- contents in the open but within the boundaries of **your home** up to £2,500 in total.
- mobility aids, mobility scooters and wheelchairs
- domestic oil in fixed fuel tanks
- domestic garden machinery
- pedal cycles including **electrically assisted pedal cycles (EAPC)** up to £1,000 in total
- personal items
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the home
- stamp or coin collections
- fixtures and fittings for **you** as leaseholder or tenant
- contents in garages and outbuildings up to £5,000
- valuables to the following limits:
 - Antiques and collectibles, pictures, paintings and other works of art up to 10% of the contents sum insured
 - Gold, silver and other precious metals up to £2,500
 - Jewellery, gemstones and watches up to £5,000
 - Musical instruments up to £1,000
 - Guns are NOT covered in holiday homes

Contents holiday / second home does not include:

- animals
- any part of the **buildings**
- motor vehicles, motorcycles, mopeds, motorised scooters, hoverboards, self-balancing scooters, caravans, trailers, watercraft or accessories for any of these. This does not apply to domestic garden machinery, which is included in **contents**
- wind turbines
- freestanding solar panels
- deeds, registered bonds and other personal documents
- **home business contents**
- mobile phones
- **money** and **bank cards** or casino chips
- any property held or used for business purposes other than used or held to furnish or maintain the home for use as a holiday home
- any property belonging to tenants
- land or water
- any property insured under any other insurance

Contents – unoccupied home

Household goods and other items in the **home**, which **you** own or are legally responsible for, including:

- furniture
- carpets, curtains and blinds
- televisions and other audio-visual equipment
- domestic appliances
- mobility aids, mobility scooters and wheelchairs
- domestic garden machinery
- pedal cycles including **electrically assisted pedal cycles (EAPC)** up to £500
- **personal items**
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- fixtures and fittings for **you** as leaseholder or tenant
- **contents** in garages and outbuildings up to £500
- **valuables** to the following limits:
 - Antiques and collectibles, pictures, paintings and other works of art up to 10% of the contents sum insured
 - Gold, silver and other precious metals up to £1,000
 - Jewellery, gemstones and watches are NOT covered in unoccupied homes.
 - Musical instruments are NOT covered in unoccupied homes
 - Guns are NOT covered in unoccupied homes

Contents - unoccupied home does NOT include:

- animals
- any part of the **buildings**
- motor vehicles, motorcycles, mopeds, motorised scooters, hoverboards, self-balancing scooters, caravans, trailers, watercraft or accessories for any of these. This does not apply to domestic garden machinery, which is included in **contents**
- wind turbines
- freestanding solar panels
- deeds, registered bonds and other personal documents
- mobile phones
- **money** and **bank cards** or casino chips
- domestic oil in fixed fuel tanks
- contents in the open but within the boundaries of **your home**
- any property held or used for business purposes
- stamp or coin collections
- land or water
- any property insured under any other insurance

Contents - residential let home

Household goods and other items in the **home**, which **you** own or are legally responsible for, including:

- furniture
- carpets, curtains and blinds
- televisions and other audio-visual equipment
- domestic appliances
- contents in the open but within the boundaries of **your home** up to £1,000 in total.
- domestic garden machinery
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the home
- fixtures and fittings for **you** as leaseholder or tenant
- contents in garages and outbuildings up to £1,000
- personal items
- valuables to the following limits:
 - Antiques and collectibles, pictures, paintings and other works of art up to £5,000
 - Gold, silver and other precious metals are NOT covered in let homes
 - Jewellery, gemstones and watches are NOT covered in let homes
 - Musical instruments are NOT covered in let homes
 - Guns are NOT covered in let homes

Contents – residential let home does NOT include:

- animals
- any part of the **buildings**
- motor vehicles, motorcycles, mopeds, motorised scooters, hoverboards, self-balancing scooters, caravans, trailers, watercraft or accessories for any of these. This does not apply to domestic garden machinery, which is included in **contents**
- wind turbines
- freestanding solar panels
- deeds, registered bonds and other personal documents
- **home business contents**
- home computers, laptops, tablets, gaming consoles and mobile phones
- **money** and **bank cards** or casino chips
- domestic oil in fixed fuel tanks
- pedal cycles including **electrically assisted pedal cycles (EAPC)**
- any property held or used for business purposes other than used or held to furnish or maintain the home for use as a residential let **home**
- stamp or coin collections
- any property belonging to tenants
- land or water
- Any property insured under any other insurance

Domestic staff

Anyone **you** or **your family** employ under a contract for service to perform domestic duties, work or services at **your home**.

Domestic staff does not include anyone working for **your** or **your family's** business.

Electrically Assisted Pedal Cycle (EAPC)

To be classified as an EAPC under the EAPC regulations, the cycle must:

- be fitted with pedals that can propel it
- have an electric motor with a maximum continuous rated power not exceeding 250 watts
- cut off electrical assistance when it reaches 15.5 miles per hour (mph)

We will not pay for any **electrically assisted pedal cycles (EAPC)** that does not comply with the EAPC regulations.

Endorsement(s)

An agreed change to the terms of the **policy**. These are shown on **your schedule**.

Excess

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

Family

Members of **your** family who permanently live in the **home**. This includes:

- adopted children, stepchildren and foster children
- spouses, fiancé(e)s, co-habitees and partners

Family does not include:

- lodgers
- tenants
- paying guests or
- **domestic staff**

Flood

Water from any source external to a **building**, which enters a **building**:

- at or below ground level: or above ground level, provided part of the body of such water is at ground level; and
- does so with a volume, weight or force which is substantial and abnormal whether resulting from **storm** or otherwise

For the avoidance of doubt the following do not constitute a Flood:

- the gradual seepage or percolation of water into a **building** (such as rising damp); and
- water escaping from a water main, drain, sewer, pipe or other thing inside a **building**, unless such escape was solely the consequence of a **flood** meeting the above definition

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Home

The private dwelling, including garages and outbuildings used for domestic purposes, at the address shown on **your schedule**.

Home business contents

Any property used for business purposes, which **you** or **your family**:

- own; or
- are legally responsible for
- and included in the **contents** sum insured

Infectious disease

Any disease that can be transmitted from an infected person, animal or species to another person, animal or species by any means.

Landslip

Downward movement of sloping ground.

Money

- cash
- cheques, postal and money orders
- preloaded cash cards, phone cards and travellers' cheques
- savings stamps, saving certificates and premium bonds
- travel cards and travel tickets
- unused postage stamps
- vouchers and gift cards,

for private, domestic or charitable purposes.

Occupant

Persons authorised by **you** to stay in the **home** overnight.

Period of insurance

The period when the **policy** is in force. This is shown on **your schedule**.

Personal items

- Clothes
- Sports equipment
- pedal cycles (including **electrically assisted pedal cycles (EAPC)**); or
- Other personal items worn, used or carried by **you** or **your** family

which belong to **you** or **your family**.

Personal items does NOT include:

- **bank cards**
- **money**
- **valuables**

Policy

This insurance policy which is made up of:

- this **policy** wording
- **your schedule**
- any **endorsements** shown on **your schedule**

Schedule

The document showing **your** name, the **home**, the sums insured, the **period of insurance** and the sections of cover that apply and any **endorsements** that apply.

Settlement

Downward movement due to the ground being compressed by the weight of the **buildings** within 10 years of construction.

Storm

A period of violent weather with:

- Wind speeds of at least 48 knots (55 mph) which are equivalent to Storm Force 10 on the Beaufort Scale; or
- Torrential rain, falling at a rate of at least 25mm per hour; or
- Snow to a depth of at least one foot (30 centimetres) in 24 hours; or
- Hail of such intensity that it causes damage to hardened surfaces or breaks glass.

Subsidence

Downward movement of the ground beneath the **buildings**. This does not include **settlement**.

United Kingdom

England, Wales, Scotland, Northern Ireland and the Channel Islands.

Unfurnished holiday /second home

When the **home** is not furnished for anyone to live in.

Unoccupied

Your home is not being lived in and occupied overnight for more than 60 consecutive days by **you** or a person(s) authorised by **you**.

Unoccupied holiday / second home

When the **holiday home** is:

- not being lived in and occupied overnight by **you**, **your** tenants or **your** invited guests, or
- not booked for a short-term rental period

Unoccupied let home

The period of more than 14 consecutive days:

- between one tenant vacating the **home** and the next tenant moving into the **home**; or
- where the **home** has been permanently vacated whether the tenancy agreement has expired or not

Valuables

- Antiques and collectibles
- Gold, silver and other precious metals
- Guns
- Jewellery, gemstones and watches
- Musical instruments
- Pictures, paintings and other works of art

All owned by **you**.

We / us / our

The insurers who provide this **policy** as named on **your schedule**.

You / your

The person, or persons or entity named as the 'Policyholder' on **your schedule**.

General exclusions for all sections

The following exclusions apply to the whole **policy**.

Additional exclusions are found in the section of cover under the **policy** to which they apply.

We will not cover:

1. Biological or Chemical Weapons

Loss, damage, liability, injury or death due to a criminal or terrorist act involving biological or chemical materials.

2. Cyber and Data

The following exclusions apply to the whole of the **policy**.

We will not pay for any:

a. Cyber

loss, damage, liability, cost or expense caused deliberately or accidentally by:

- i. the use of or inability to use any application, software, or programme;
- ii. any computer virus;
- iii. any computer related hoax relating to i and/or ii above.

b. Electronic Data

loss of or damage to any electronic data (for example files or images) wherever it is stored.

3. Defective workmanship

Loss or damage caused by:

- a. faulty design
- b. the use of unsuitable materials
- c. faulty workmanship
- d. defective materials

4. Excess

The first part of any claims which **you** must pay. **We** will deduct the applicable **excess** before paying **your** claim. If **your** claim relates to an incident of loss or damage that involves more than one **excess**, it is the highest applicable **excess** that will be deducted from total settlement.

5. Existing damage

Loss, damage, or liability happening before the **period of insurance**.

6. Deliberate damage

Loss or damage caused deliberately by:

- a. **You**, or
- b. Any other person living with **you**

7. Government action

Loss, damage, or liability due to **your** property being taken, damaged or destroyed by any government, public or local authority.

8. Infectious diseases

Loss, damage, liability, cost or expense in any way caused by or resulting from any:

- a. infectious disease;
- b. fear or threat of an **infectious disease**; or
- c. action taken to minimise or prevent the impact of an **infectious disease**.

9. Mechanical, electrical or electronic breakdown

Loss or damage to:

- a. any item due to its mechanical breakdown or malfunctioning; or
- b. electronic devices, equipment or systems (for example televisions, radios, gaming consoles, DVD players, home computers, and all other audio and video equipment within **your home**) due to mechanical, electrical or electronic failure or breakdown.

10. Nuclear

Loss, damage, liability, injury or death due to any type of nuclear reaction, nuclear radiation or radioactive contamination.

11. Pollution

Damage in any way involving any kind of pollution or contamination, other than where cover is given under the “Liability to the public” section of the **policy**.

12. War

Loss or damage caused by:

- a. war, civil war, hostilities or any similar acts or events, whether or not war has been declared; or
- b. a rebellion, revolution, insurrection, military or usurped power.

13. Wear, tear and gradual deterioration

Loss, damage or liability due to:

- a. wear and tear (the damage that happens to an object in ordinary use over time); or
- b. anything else which happens gradually. This includes:
 - i. damage caused by dryness, dampness wet or dry rot;
 - ii. mould, fungus or frost;
 - iii. extremes of temperature; or
 - iv. exposure to light.

EXAMPLE

We do not cover damp formed over a period of time due to blocked or poorly maintained guttering.

14. Transaction of insurance business

Any claim under this **policy** unless **you** transact **your** United Kingdom insurance business for this **policy** via a United Kingdom bank account in Sterling for the payment of premium from **you** and the payment of claims to **you**.

General conditions

The following conditions apply to the whole **policy**.

1. Information you give to us

You must take reasonable care when providing information to **your broker** or **us**.

We will rely on information **you** or **your broker** give **us** when:

- a. deciding whether to cover **you**;
- b. deciding the **policy** terms; and
- c. setting the premium.

If any information is not true, complete and accurate, it may affect **your** cover.

2. Incorrect information

a. If **you** carelessly give us incorrect information, **we** can:

- i. treat the **policy** as if it never existed. This means **we** will not cover any claim, but **we** will return the premium to **you**. **We** will only do this if **we** would not have entered into the **policy** if **you** had given correct information; or
- ii. change the terms of the policy with effect from the start of the **period of insurance**. This could include adding additional exclusions or obligations or amending limits or **excesses**. **We** will only do this if **we** would have applied those other terms if **you** had given correct information; and/or
- iii. charge an additional premium or reduce the amount **we** pay for a claim. If **we** reduce the amount **we** pay, **we** will only pay the proportion of the claim that the premium charged bears to the premium **we** would have charged. **We** will only do this if **we** would have charged a higher premium if **you** had given correct information.

EXAMPLE

*If **we** would have doubled the premium, **we** will pay half **your** claim.*

If **you** deliberately or recklessly give us incorrect information, **we** can treat the policy as if it never existed and decline all claims. **We** will also keep the premium.

If **you** give us incorrect information and **we** do not treat the **policy** as if it never existed, **we** can cancel the **policy** in accordance with the Cancellation condition

3. Changes to information

You must tell **your broker**:

- a. as soon as possible if:
 - i. **you** realise **you** have given us any incorrect information
 - ii. any information **you** have given **us** has changed
 - iii. someone other than **your family** is going to live in the **home**. This includes if the **home** will be let
 - iv. the **home** will be used for short periods each week or as a holiday **home**
 - v. the **home** is not going to be occupied for more than 30 days in a row or
- b. work is going to be done to the **home**. This does not include routine maintenance, repair or decoration; and
- c. at least 30 days before any conversion, extension or other building works at the **home**.

When **we** are told about any such change, **we** will let **you** know if it changes the policy. **We** can change **policy terms**, charge an additional premium or cancel the **policy**

4. Failure to tell us about a change

If

- a. **you** do not tell **us** about a change; or
- b. **you** give **us** incorrect information when telling **us** about a change,

we may treat the **policy** as if it never existed, reduce the amount **we** pay for a claim or decline to pay a claim.

5. Other insurance

- a. If **you** are covered under this **policy** as well as another policy, **you** must give us details of the other policy.
- b. **We** will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond this amount which would have been covered under such other insurance had this insurance not been effected.

6. Sanctions Suspension

You agree that any cover, the payment of any claim and any benefit provided under **your policy** will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:

- a. United Nations' resolution(s); or
- b. trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

7. Law and disputes

Unless a different law is agreed by **you** and **us** in writing, in the event of a dispute under the **policy**:

- a. this insurance will be governed by the laws of England and Wales; and
- b. all disputes will be dealt with by the courts of England and Wales.

8. Reasonable care to prevent a loss

You must take reasonable care to:

- a. prevent any loss, damage or injury; and
- b. keep any property covered under this **policy** in a good state of repair,

If **you** do not comply with the above, **we** may decline **your** claim or reduce the amount **we** pay

9. Index Linking

Caledon MGA will update sums insured for Section 1- Buildings and Section 2 - Contents monthly and the new sums insured will be notified to **you** annually on **your** renewal **schedule**.

This is to reflect rising costs in line with the applicable index for house rebuilding costs for **buildings** and retail price index for **contents**.

Caledon MGA will not reduce **your** sum insured if the index falls.

10. Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Claims conditions

If **you** need to make a claim, **you** must comply with the following obligations.

1. How to make a claim

We will not cover a claim unless **you**:

- a. tell **us** as soon as possible – contact details are shown on **your schedule** under the ‘How to make a claim’ section; and
- b. give **us** full details of what has happened.

2. Further information

If **we** ask for more information, **you** must give it to **your broker**,

3. Claims against you

If a claim is made against **you**, **you** must send any official documents to **us** as soon as possible.

This should be within no more than 14 days.

EXAMPLE

Official documents may include claim court papers or other legal documents. These can be subject to a legal time limit to respond.

4. Telling the Police

Following a loss due to any:

- a. malicious act
- b. violent disorder, riot or civil commotion
- c. theft or attempted theft
- d. lost property

You must tell the Police as soon as possible.

You must also obtain a crime number.

5. No admissions

You must not:

- a. admit fault; or
- b. settle any claim or make an offer

without **our** agreement.

6. Reasonable care

You must take reasonable care to limit any loss, damage or injury.

7. Proof

You must give **us** proof of the age or value of any item and evidence of purchase if required.

8. Keeping property

You must keep any damaged item until the claim has been resolved, or until **we** authorise its disposal. **We** will not collect items from **you** or accept liability for them unless **we** agree to do so.

9. Fraudulent claims

If **you** make a fraudulent claim, **we** will:

- a. not cover the claim;
- b. require **you** to repay any payment **we** have made towards that claim;
- c. have the right to cancel the **policy** from the date of the fraudulent claim; and keep the premium.

10. Defending claims

If a covered claim is made against **you**, **we** may (but do not have to):

- a. take over conduct of the defence and settlement of the claim; and
- b. take any action to enforce **your rights** or **our** rights under the **policy**.

We may do this in **your** name.

IMPORTANT

If **you** do not comply with the conditions above, **we** may decline **your** claim or reduce the amount **we** pay.

Building works conditions

You must notify **your broker** at least 30 days in advance of any building works starting at the **home** and before **you** enter into any contract for the works where the building works will exceed £75,000 including VAT.

Building work includes structural and non-structural work, demolition, alteration, construction, renovation, restoration, refurbishment and repair. It does not include redecoration only.

Once **your broker** has provided **us** with the full information of the work **we** will write to **you** regarding how it affects **your policy**. This may be a change in the terms and/or an increased premium to continue **your policy**.

In some circumstances **we** may not be able to continue **your policy** and **we** will need to cancel the **policy** in accordance with the 'Cancellation conditions – 3 Cancellation by us', below. If this is the case, then **you** and/or **your broker** will need to arrange alternative cover with another insurance provider.

If **we** are not notified of building work exceeding £75,000 including VAT, **we** may decline **your** claim or reduce the amount **we** pay.

Where **we** have been notified of building works and **we** have agreed to continue **your policy**, any additional conditions or exclusions will be shown on **your schedule** under the **endorsements** section.

Cancellation conditions

The following explains how **we** or **you** can cancel the **policy**.

1. Cooling off

You can cancel the **policy** for any reason within 14 days of either:

- a. the start of the **period of insurance**; or
- b. the date **you** receive **your policy** documents.

whichever is the later.

We will treat the **policy** as if it never existed and will return any premium payment to **you**. **We** will not do this if **you** have made a claim.

2. Cancellation by you

After the cooling-off period, **you** can cancel the **policy** at any time.

- a. To do this, please tell **your broker**
- b. **We** will return any premium **you** have paid in respect of any period after the cancellation date
- c. **We** will not return any premium if **you** have made a claim. **We** may charge an administration fee for dealing with the cancellation

NOTE

To cancel the **policy**, please contact **your broker**. **You** can find **your broker's** details on **your schedule** under 'Key Contacts'.

3. Cancellation by us

We can cancel the **policy** by giving **you** 30 days' written notice. **We** will only do this for a valid reason. This includes if:

- a. **you** have not paid the premium
- b. there are any changes to the risk covered by the **policy**
- c. **you** do not co-operate with **us**; or
- d. where **we** reasonably suspect fraud; or
- e. **you** threaten or abuse **our** staff or representatives.

We will return any premium paid for any period after the cancellation date.

We will not return any premium if **you** have made a claim.

Section 1 - Buildings



Section 1 - Buildings

This section covers physical loss or damage to **your buildings** at the **home**, together with certain other losses relating to **your buildings**.

If **your schedule** shows 'How is the **home** used?' as 'Main home (including Part Let)' the cover set out under section '1.1 – Buildings cover' below applies in full unless otherwise amended by **endorsement** which will be shown on **your schedule**.

If **your home** use is an Unoccupied home, a Holiday / Second home, or a Residential let home **you** will also need to see the additional relevant section '1.3 – Buildings – Unoccupied home cover', '1.4 – Buildings – Holiday / Second home cover', or '1.5 – Buildings – Residential let home cover' and be read in conjunction with section '1.1 – Buildings cover'.

1.1 – Buildings Cover

Perils	What is covered	What is not covered
	We will cover physical loss or damage to the buildings during the period of insurance due to:	The 'General exclusions' apply in addition to the exclusions listed below. We will not cover loss or damage:
1. Fire	a. Fire, including related smoke damage b. lightning c. explosion or d. earthquake	
2. Aircraft	a. Aircraft and other flying devices. This includes drones, gliders, hang gliders; or b. items dropped from any of the above.	
3. Storm and flood	a. storm b. flood , or c. Weight of snow or ice	to: a. domestic fixed fuel-oil tanks in the open b. swimming pools or hot tubs c. sports courts and pitches; or d. drives, patios, terraces, decking, gates or fences. e. Subsidence, heave or landslip other than as covered under 9. Subsidence
4. Escape of water	From fixed water tanks, apparatus or pipes; or freezing of fixed water tanks, apparatus or pipes.	a. caused by subsidence, heave ; or landslip . This does not apply to damage covered under 9. Subsidence . b. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 1.3 - Buildings - cover for the cover provided. c. to domestic fixed fuel oil tanks, swimming pools, hot tubs and ornamental fountains or ponds. d. due to the failure or lack of grouting or sealant.

TIP

During October to April having **your** heating on at a minimum 15 degrees centigrade rather than off for long periods, may help prevent freezing pipes. Note that depending on the use of **your home** this may be a condition of cover. Please see the relevant section of cover for **your home** use.

We recommend that **you** get **your** heating system checked regularly to make sure it is in good working order.

It would be helpful to have any service history of **your** boiler to hand if the claim relates to **your** pipes.

5. Heating installation	<p>a. Escape of oil from a fixed domestic oil-fired heating installation; or</p> <p>b. smoke damage caused by a fault in any fixed domestic heating installation.</p>	<p>a. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 1.3 - Buildings - cover for the cover provided.</p> <p>b. where you cannot provide evidence that the oil tank is less than 10 years old, or</p> <p>c. Where you cannot provide evidence that the oil tank has been inspected every 12 months by a qualified OFTEC engineer and certificated as safe.</p>
6. Theft	Theft or attempted theft	<p>a. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 1.3 - Buildings - cover for the cover provided.</p> <p>b. loss or damage whilst the home is lent, let or sublet unless the loss or damage follows damage to the home and/or threat or violence against you or the occupant in course of entry.</p>
7. Vehicles or animals	Impact by vehicles or animals	
8. Riot	<p>a. Anyone taking part in a riot, violent disorder, strike, labour disturbance or civil commotion; or</p> <p>b. any person acting maliciously.</p>	<p>a. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 1.3 - Buildings - cover for the cover provided.</p> <p>b. more than £10,000 in respect of any one incident for damage caused by your guests or tenants.</p>
9. Subsidence	Subsidence, heave or landslip.	<p>Caused by subsidence, heave or landslip:</p> <p>a. to domestic fixed fuel-oil tanks in the open; or</p> <p>b. to swimming pools or hot tubs; or</p> <p>c. to sports courts and pitches; or</p> <p>d. to drives, patios, terraces, decking, gates or fences. This exclusion does not apply if the buildings at the same time by the same event.</p> <p>e. to solid floors. This does not apply if the walls of the main building are damaged at the same time as a result of the same event.</p> <p>f. as a result of settlement.</p> <p>g. as a result of coastal or riverbank erosion.</p> <p>h. whilst the buildings are undergoing any structural repair, structural alteration, extension or demolition.</p> <p>i. for which compensation has been provided for or would have been provided under any contract or a guarantee or by law if this policy did not exist.</p>

10. Aerials and satellite dishes	Breaking or collapse of fixed radio and TV aerials and satellite dishes, including their fittings and masts.	to the actual aerial, dish, fitting or mast.
----------------------------------	--	--

TIP

Check out **your contents** cover which may provide cover for this type of loss.

11. Falling trees	Falling trees, utility poles or lamp posts. This includes telephone and telegraph poles and mobile masts.	<ul style="list-style-type: none"> a. caused by trees within the boundaries of your home being cut down or cut back; or b. to gates and fences caused by falling trees, utility poles or lamp posts. This includes telephone and telegraph poles and mobile masts.
-------------------	---	---

TIP

If **your** neighbours have any large trees growing near **your** boundary, consider having a chat with them about getting a tree surgeon in to make them more manageable, as this can prevent loss to **your** property.

<p>12. Optional cover - Accidental damage</p> <p>This cover is only provided if shown to be included on your schedule</p>	Accidental damage.	<p>We will not cover accidental damage:</p> <ul style="list-style-type: none"> a. specifically excluded anywhere in this section of the policy b. to the buildings caused by moving, settling, shrinking, collapsing or cracking c. while the home is being renovated, structurally altered, or extended d. damage while any part of the home is lent, let or sublet e. due to a lack of maintenance or the cost of general maintenance f. to: <ul style="list-style-type: none"> i. swimming pools or hot tubs ii. sports courts, drives, patios, terraces and decking iii. walls, gates or fences; or iv. fuel tanks g. caused by chewing, tearing, scratching or fouling by pets h. caused by infestation, chewing, scratching, tearing or fouling by insects or vermin.
---	---------------------------	---

TIP

You should let **your broker** know if **your** property is being renovated so they can check **you** have all the cover **you** need. **You** may need to take out specific cover to protect **you** against damage that may happen in this situation.

1.2 – Buildings – Additional cover

If **your schedule** shows ‘How is the **home** used?’ as ‘Main home (including Part Let)’ the additional cover set out under section ‘1.2 – Buildings – Additional cover’ below applies in full unless otherwise amended by **endorsement** which will be shown on **your schedule**.

If **your home use** is an Unoccupied home, a Holiday / Second home, or Residential let home, **you** will also need to see the additional relevant section for **your home use** ‘1.3 – Buildings – Unoccupied home cover’, ‘1.4 – Buildings – Holiday / Second home cover’, or ‘1.5 – Buildings – Residential let home cover’ to what additional cover applies as some additional covers do not apply or are amended.

Additional cover	What is covered	What is not covered
	We will also cover the following during the period of insurance due to:	The ‘General exclusions’ apply in addition to the exclusions listed below. We will not cover:
1. Glass, solar panels, bathroom fittings and hobs	Accidental damage to: a. fixed glass (including the cost of replacing frames); b. solar panels c. sinks and bathroom fittings; and d. glass or ceramic hobs forming part of the buildings	a. loss or damage whilst your home is unoccupied unless your schedule states ‘unoccupied’ under ‘how is the home used?’.
2. Underground pipes	Accidental damage to: a. domestic oil pipes; and b. underground: c. water-supply pipes d. sewers, drains and septic tanks e. gas pipes; and f. cables, that you are legally responsible for.	a. loss or damage whilst the home is unoccupied unless your schedule states ‘unoccupied’ under ‘how is the home used?’.
3. Emergency Access	Damage to your : a. home ; or b. landscaped garden caused by emergency services making a forced entry due to an emergency to the occupants or responding to damage caused by an insured peril covered under this section.	a. more than £10,000 for any one claim. b. forced entry due to: i. unlawful activities ii. criminal investigation c. any costs for any undamaged parts of the garden. d. any plants grown on a commercial basis
4. Garden, Plants and Shrubs	Damage to your garden cause by perils 1, 2, 6, 7 and 8 as detailed under this section.	a. More than £2,500 any one claim. b. Any costs relating to the any undamaged part of the garden
3. Debris removal and local authority requirements	Expenses you have to pay, with our prior written agreement, for: a. architects, surveyors, consulting and legal fees; b. removing debris and making the buildings safe; and c. complying with any government or local authority requirements connected to damage covered under section ‘1.1 – Buildings – Cover’.	Expenses for: a. preparing a claim b. assessing loss or damage; or c. complying with government or local authority requirements which had been served on you before the damage happened.

6. Metered water	Increased domestic metered water charges you have to pay due to an escape of water covered under section '1.1 – Buildings – Cover'.	<ul style="list-style-type: none"> a. more than £5,000 in any period of insurance. b. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 1.3 - Amended Additional Cover - Buildings for the cover provided. c. if you claim for such loss under the buildings and contents section we will not pay more than £5.000 in total.
------------------	--	---

NOTE

If loss of metered water is also covered under the 'Contents section' of the **policy**, **we** will only cover the loss under either the 'Buildings' section or the 'Contents' section, up to whichever is the higher 'Metered water' sub-limit shown on **your schedule**.

7. Finding leaks	The cost of finding the source of water escaping from fixed water tanks, apparatus or due to damage covered under section '1.1 – Buildings – Cover'.	<ul style="list-style-type: none"> a. more than £15,000 in any period of insurance. b. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 1.3 - Amended Additional Cover - Buildings for the cover provided. c. costs incurred before commencement of cover.
8. Selling your home	<p>We will extend cover to anyone buying the home on the same basis as you are covered. They will be covered from exchange of contracts until the earlier of the:</p> <ul style="list-style-type: none"> a. sale completing; or b. end of the period of insurance. 	

TIP

You will need to cover **your new home** from exchange of contracts. **Your broker** should be able to help **you** with this.

9. Loss of rent	The rent you would have received but are unable to recover whilst your home cannot be lived in following damage covered under section '1.1 – Buildings – Cover'.	<ul style="list-style-type: none"> a. Any amount over 25% of the sum insured for buildings damaged or destroyed. b. Any costs without our agreement. c. Any costs after the home is reinstated and ready for re-habitation. d. Any loss of rent at the same time as paying alternative accommodation. e. More than 24 months loss of rent cover f. any costs recoverable elsewhere
10. Alternative accommodation	The reasonable cost of alternative accommodation up to an equivalent standard of your existing home for you and your pets and horses whilst the home cannot be lived in following reinstatement of damage covered under section '1.1 – Buildings – Cover'.	<ul style="list-style-type: none"> a. Any amount over 25% of the sum insured for buildings damaged or destroyed. b. Any costs incurred without our agreement c. Any costs after the home is reinstated and ready for re-habitation. d. Any alternative accommodation at the same time as paying loss of rent. e. Any alternative accommodation for an occupant unless we specifically agree. f. More than 24 months alternative accommodation cover g. Any costs recoverable elsewhere

11. Loss of oil	Loss of domestic oil from fixed fuel oil tanks.	a. more than £7,500 in any period of insurance . If you claim for such loss under sections 1 and 2, we will not pay more than £7,500 in total. If your schedule states ' unoccupied ' under 'how is the home used?' and you have L3 cover. See Section 1.3 - Amended Additional Cover - Buildings for the cover provided'.
12. Adverse possession	The cost of alternative accommodation for you , your pets and horses when someone has deliberately entered your home without your permission and lives there, or intends to live there.	a. More than £5,000 any one claim.
13. Unauthorised use of domestic utilities	The costs of metered electricity, gas (including LPG) or water for which you are legally responsible arising from its unauthorised use following adverse possession.	a. More than £5,000 any one claim. b. Where you have not acted as soon as practicably possible to stop the unauthorised use having been notified of the unauthorised use.
14. Replacement locks	The cost of replacing locks to safes, alarms and outside doors in the home following theft, loss or where there is evidence that your keys to your or your family's keys to the home have been copied by an unauthorised person.	a. more than £5,000 in any period of insurance . If you claim for such loss under sections 1 and 2, we will not pay more than £5,000 in total.
15. Ground rent	Ground rent which you have to pay whilst the home cannot be lived in following loss or damage which is covered under section '1.1 – Buildings – Cover'.	a. Any amount more than 10% of the sum insured for the buildings damaged or destroyed. b. Any ground rent payable after the property is reinstated and ready for habitation. c. Any costs without our agreement to pay. d. Any costs recoverable elsewhere. e. Ground rent costs for more than 24 months after the damage occurred.
16. Removal of insect nests	Costs incurred to remove bees, wasps and hornets nests from the home .	More than £1,000 any one claim.
17. Fly-tipping/illegal waste dumping	The costs of removal of such waste to a licensed waste management site. The costs of reinstating any damage to the home caused by the incident.	More than £1,000 any one claim.
18. Fire and security	Costs incurred following damage that is covered under section '1.1 – Buildings – Cover' for the following: Reinstatement of fire extinguishing appliances and used sprinkler head. Resetting of fire, intruder alarms and closed-circuit television systems.	More than £5,000 any one claim

1.3 – Buildings – Unoccupied home cover

If **your schedule** shows ‘How is the **home** used?’ as ‘Unoccupied’ then the following section must be read in conjunction with the cover set out under section ‘1.1 – Buildings – Cover’.

Unoccupied Definition

The **unoccupied** definition as stated under ‘General terms’, ‘Defined words’ in this **policy** wording no longer applies along with all associated cover restrictions in recognition that the **home** is not being lived in and occupied overnight for more than 60 consecutive days. The cover for **your unoccupied home** is amended as detailed below.

Buildings – Cover

We will cover physical loss or damage to ‘Section 1 – Buildings’ if shown as operative on **your schedule** during the **period of insurance** for the perils stated below. **Your schedule** will detail whether **you** have Level 1, Level 2 or Level 3 cover.

Please see section ‘1.1 – Buildings – Cover’ to see exactly ‘what is covered’ under the individual perils and ‘what is not covered’.

Please also see the ‘General terms’ section of this **policy** wording.

Level 1	Level 2	Level 3
Perils operative: 1. Fire 2. Aircraft 9. Subsidence	Perils operative: 1. Fire 2. Aircraft 3. Storm and Flood 7. Vehicle or animals 9. Subsidence 10. Aerials and satellite dishes (buildings cover only) 11. Falling trees	Perils operative: 1. Fire 2. Aircraft 3. Storm and Flood 4. Escape of Water up to £10,000 any one claim 5. Heating Installation up to £10,000 any one claim 6. Theft up to £10,000 any one claim 7. Vehicle or animals 8. Riot up to £10,000 any one claim 9. Subsidence 10. Aerials and satellite dishes (buildings cover only) 11. Falling trees
‘Section 1.6 – Buildings – Liability to others’ is automatically included.	‘Section 1.6 – Buildings – Liability to others’ is automatically included.	‘Section 1.6 – Buildings – Liability to others’ is automatically included.

Amended Additional Cover - Buildings

As the **home** is **unoccupied**, section ‘1.2 – Buildings – Additional cover’ is amended as follows:

Restricted Cover

4. Garden, Plants and Shrubs is reduced to £1,000 any one claim.

Excluded Cover

- 3. Emergency access cover is excluded.
- 6. Metered Water cover is excluded unless **you** have Level 3 cover.
- 7. Finding leaks cover is excluded unless **you** have Level 3 cover.
- 9. Loss of rent cover is excluded.
- 10. Alternative accommodation cover is excluded.
- 11. Loss of oil cover is excluded unless **you** have Level 3 cover.
- 12. Adverse possession cover is excluded.
- 16. Removal of insect nests cover is excluded.
- 17. Fly tipping/illegal waste dumping cover is excluded.
- 18. Security expenses cover is excluded unless **you** have Level 3 cover.

Level 3 Cover

If **your schedule** states that **you** have Level 3 cover **you** have the following cover included on a restricted basis:

- 6. Loss of metered water up to £1,000 any one claim.
- 7. Finding leaks up to £5,000 any one claim.
- 11. Loss of oil up to £1,000 any one claim.
- 18. Security expenses up to £5,000 any one claim

Please see section '1.2 – Buildings – Additional cover' to see what is covered and what is not covered for the each of the additional covers provided above.

Please also see the 'General Terms' section of this **policy** wording.

Additional Exclusions and Conditions

In addition to the above the following additional exclusions and/or conditions apply:

IMPORTANT

If **you** do not comply with the following conditions, **we** may decline **your** claim or reduce the amount **we** pay.

1. Inspection of the home

We will not cover any loss or damage under this **policy** unless **you** or **your** responsible adult representative:

- a. inspects the **home** internally and externally at least once every 14 days.
- b. keeps a central written record of dates, times and observations of every inspection of the **home**
- c. provide **us** with a copy of the written record when requested and/or during a claim.

2. Accumulation of Combustible Materials

We will not cover any loss or damage caused by Peril 1 – Fire as a result of an accumulation of combustible materials such as any mail, newspapers and leaflets not being removed at each inspection of the **home**.

3. Physical security of the home

We will not cover any loss or damage following unauthorised entry to the **home** unless the following physical security protections are fitted, maintained and operative at all times:

- a. Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder.
- b. All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.
- c. All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the **building** secured by key-operated window locks.

1.4 – Buildings – Holiday / Second home cover

If **your schedule** shows 'How is the **home** used?' as 'Holiday home / Second home' then the following section must be read in conjunction with the cover set out under section '1.1 – Buildings – Cover'.

Buildings – Cover

We will cover physical loss or damage to 'Section 1 – Buildings' if shown as operative on **your schedule** during the **period of insurance** for the perils stated under 'Section 1.1– Buildings – Cover' subject to the following variations:

If 'Section 1.1 – Buildings – Cover' 'peril 12. Optional cover – **Accidental damage**' is covered as shown on **your schedule** – the exclusion under 'what is not covered' 'd. damage while any part of the **home** is lent, let or sublet' does NOT apply in recognition that **your home** is a Holiday / Second **home**.

Amended Additional Cover - Buildings

As the **home** is **your** 'Holiday / Second home', section '1.2 – Buildings – Additional cover' is amended as follows:

1. Restricted Cover

6. Metered water is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

11. Loss of oil is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

2. Excluded Cover

10. Alternative accommodation is excluded from section 1.2 - but see 'Extensions of Cover - Holiday / Second home'.

Extensions of Cover – Holiday / Second home

1. Common Parts Cover

We will pay up to £1,000 for loss or damage to **your contents** of the common parts of the **home** to which all tenants have access following loss or damage which is covered under the perils insured under 'Section 1 – Buildings'.

2. Guest/Tenant Alternative Accommodation Cover

We will pay up to 25% of **your contents – holiday /second home** sum insured for the cost of using other accommodation substantially the same as **your** existing accommodation, which **you** have to pay, for **you, your** guests and **your** tenants as the holiday / second **home** cannot be lived in following loss or damage which is covered under the perils insured under 'Section 2 – Contents'.

What is not covered

We will not pay:

- any alternative accommodation payable after the property is reinstated and ready for habitation.
- any costs incurred without **our** agreement to pay.
- any costs recoverable elsewhere.
- more than 24 months for this extension of cover.
- any alternative accommodation at the same time as paying loss of rent.

3. Liability Extension

Section '1.6 – Buildings – Liability cover' is extended to include **your** legal liability, as defined in that section, for using the **home** for the business purposes of holiday letting. However, **we** will not pay any claim for any liability arising out of advice given or services rendered in respect of **your** profession, occupation, business or employment.

Additional Exclusions and Conditions

In addition to the above the following additional exclusions and/or conditions apply whilst the **home** is being used as a Holiday / Second **home**:

IMPORTANT

If **you** do not comply with the following conditions, **we** may decline **your** claim or reduce the amount **we** pay.

1. Accumulation of Combustible Materials

We will not cover any loss or damage caused by 'Peril 1 – Fire' as a result of an accumulation of combustible materials such as any mail, newspapers and leaflets not being removed at each inspection whilst the **home** is an **unoccupied holiday / second home** or an **unfurnished holiday /second home**.

2. Turning off the mains water stopcock

We will not cover any loss or damage caused by escape of water from fixed water tanks, apparatus or pipes; or freezing of fixed water tanks, apparatus or pipes whilst the **home** is an **unoccupied holiday / second home** or an **unfurnished holiday / second home** unless **you** or **your** responsible adult representative turn off the mains water stopcock or set the heating to operate continuously for 24 hours each day (not controlled by a timing device) to maintain a minimum 15 degrees centigrade throughout the **home** during the months October to April (inclusive).

3. Physical security of the home

We will not cover any loss or damage following unauthorised entry to the **home** unless the following physical security protections are fitted, maintained and operative at all times:

- Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder
- All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.
- All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the **building** secured by key-operated window locks.

4. Inspection of the home

We will not cover any loss or damage under this **policy** whilst the **home** is an **unoccupied holiday /second home** or an **unfurnished holiday / second home** unless **you** or **your** responsible adult representative:

- inspects the **home** internally and externally at least once every 30 days.
- keeps a central written record of dates, times and observations of every inspection of the **home**
- provide us with a copy of the written record when requested and/or during a claim.

5. Gas and Electrical Inspections

As the owner/landlord of the holiday / second **home** **you** must ensure that **you** follow any Electrical and Gas Safety Regulations that exist to avoid any danger to anyone who uses **your** holiday / second **home**.

1.5– Buildings – Residential let home cover

If **your schedule** shows 'How is the **home** used?' as 'Residential Let Home (You are the Landlord)' then the following section must be read in conjunction with the cover set out under section '1.1 – Buildings – Cover'.

Landlord and Tenant Type

We have accepted this insurance on the basis that **you** as stated on **your schedule** as policyholder are the landlord of the **home** and that **you** are stated as such in the tenancy agreement between **you** and **your** tenant(s). In addition, the 'tenant type' stated on **your schedule** is a true reflection of the tenant(s) of **your home** whilst let.

If this changes, please follow the instructions under 'General conditions – 3 Changes to information' as this may affect **your** cover.

Cover

We will cover physical loss or damage to 'Section 1 – Buildings' if shown as operative on **your schedule** during the **period of insurance** for the perils stated under section '1.1 – Buildings – Cover' subject to the following variations:

If section '1.1 – Buildings – Cover', 'peril 12. Optional cover – **Accidental damage**' is covered as shown on **your schedule** – the exclusion under 'what is not covered' 'd. damage while any part of the **home** is lent, let or sublet' does NOT apply in recognition that **your home** is a let/tenanted **home**.

Amended Additional Cover - Buildings

As the **home** is a residential let home, section '1.2 – Buildings – Additional cover' is amended as follows:

1. Restricted Cover

6. Metered water is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

11. Loss of oil is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

2. Excluded Cover

9. Alternative accommodation is excluded from section '1.2 – Buildings – Additional cover' but see 'Extensions of Cover - Residential Let Home'.

Extensions of Cover – Residential Let Home

1. Theft by Tenants

We will pay up to £10,000 for theft or attempted theft by **your** tenant(s) for any one claim. However, **we** will not pay any amount of a claim that is recoverable from **your** tenant(s) deposit.

In addition **we** will not pay any claim for theft or attempted theft by **your** tenant(s) if **you** have not complied with additional general condition 'Inspection of the **home** whilst the **home** is Tenanted' as stated below.

2. Automatic Contents Cover

If 'Section 1 – Buildings' is shown as operative on **your** schedule, **we** will pay up to £5,000 for loss or damage to **contents – let home** for any one claim following loss or damage which is covered under the perils 1 to 11 under section '1.1 – Buildings – Cover'.

3. Common Parts Cover

We will pay up to £1,000 for loss or damage to **your** contents of the common parts of the **home** to which all tenants have access following loss or damage which is covered under the perils insured under section '1.1 – Buildings – cover'.

4. Tenant Alternative Accommodation Cover

We will pay up to 25% of **your** contents - residential let home sum insured for the cost of using other accommodation substantially the same as **your** existing accommodation, which **you** have to pay, **your** tenants as the residential let **home** cannot be lived in following loss or damage which is covered under the perils insured under 'Section 2 – Contents'.

What is not covered

We will not pay:

- any alternative accommodation payable after the property is reinstated and ready for habitation.
- any costs incurred without **our** agreement to pay.
- any costs recoverable elsewhere.
- more than 24 months for this extension of cover.
- any alternative accommodation at the same time as paying loss of rent.

5. Liability Extension

'Section 1.6 - Buildings – Liability to others' is extended to include **your** legal liability, as defined in that section, for using the **home** for the business purposes of residential letting. However, **we** will not pay any claim for any liability arising out of advice given or services rendered in respect of **your** profession, occupation, business or employment.

Additional Exclusions and Conditions

In addition to the above the following additional exclusions and/or conditions apply whilst the **home** is being used as a residential let **home**:

IMPORTANT

If **you** do not comply with the following conditions, **we** may decline **your** claim or reduce the amount **we** pay.

1. Illegal Activities Exclusion

We will not pay for any loss, damage or liability caused as a result of the residential let **home** being used for illegal activities unless the rent is paid monthly by direct debit from a UK bank account in the tenants name with proof of identity obtained by **you** or **your** letting agent.

2. Inspection of the home condition

We will not cover any loss or damage under this **policy** whilst the residential let **home** is a let home and tenanted unless **you** or **your** responsible adult representative:

- a. inspects the **home** internally and externally at least once every 6 months.
- b. keeps a central written record of dates, times and observations of every inspection of the residential let **home**.
- c. provide **us** with a copy of the written record when requested and/or during a claim.

3. Change of tenant

We will not pay any claim under this **policy** unless **you** or **your** responsible adult representative inspect the **home** internally and externally, as soon as practicably possible after **your** tenant permanently vacates the **home** and before a new tenant takes occupancy.

When the home becomes unoccupied for more than 60 consecutive days.

We will not pay any claim under this **policy** for loss or damage resulting from unauthorised entry into the **home**, when the **home** is **unoccupied**, unless **you** or **your** responsible adult representative:

- a. inspects the **home** internally and externally at least once every 30 days.
- b. keeps a central written record of dates, times and observations of every inspection of the **home**.
- c. provide **us** with a copy of the written record when requested and/or during a claim.

1.6 – Buildings – Liability cover

TIP

If **you** are both the owner and the occupier of the **home** be aware this section does NOT cover **your** liability as occupier, personal liability or liability for **domestic staff**. This buildings liability section only covers **you** as owner of the **home** and its land. For liability as occupier, **your** personal liability and liability for **domestic staff** **you** must ensure **you** have **contents** insurance in place which will provide the cover.

	What is covered We will also cover:	What is not covered The General exclusions apply in addition to the exclusions listed below. We will not cover your liability:
Liability to others	What is covered your or your family's liability to pay compensation to the public as a result of: <ol style="list-style-type: none"> bodily injury to a third party; or damage to property belonging to a third party, due to an accident during the period of insurance arising from: <ol style="list-style-type: none"> you owning the home and its land. 	<ol style="list-style-type: none"> for you occupying the home and its land (refer to the liability section under 'Section 2 – Contents' if operative). for bodily injury to: <ol style="list-style-type: none"> you or your family anyone living permanently in the home; or anyone employed by you or your family. This includes domestic staff. for damage to property owned by, or in the control of: <ol style="list-style-type: none"> you or your family anyone living permanently in the home; or anyone carrying out work for you or your family arising from any profession, occupation business or employment of you or your family due to pollution or contamination. This does not apply if it: <ol style="list-style-type: none"> is caused by a sudden, identifiable and unexpected accident that happens at a specific time and place during the period of insurance at the home; or is reported to us not later than 30 days from the end of the period of insurance. arising from you or your family's ownership, occupation, possession or use of land or buildings away from the home.
Defective Premises	your liability to pay compensation under: <ol style="list-style-type: none"> section 3 of the Defective Premises Act 1972; or article 5 of the Defective Premises (Northern Ireland) Order 1975, or any similar or amending laws due to an incident during the period of insurance at a home you previously owned or occupied.	

1.7 – Buildings – How we pay claims

1. Maximum payment

We will pay up to the 'Buildings – cover' limit shown on **your schedule** for each loss for each **home** covered under this section of the **policy**, unless a lower limit is shown on **your schedule** for a particular type of loss.

2. Repair or replacement

For covered damage, **we** will pay the cost of repair or rebuilding.

3. Poor state or repair

If the **buildings** were not in a good state of repair immediately before the damage, **we** will only pay to repair or rebuild the **buildings** to their actual condition before the loss.

4. Underinsurance

If the **policy** limit for the **buildings** is lower than the true cost of rebuilding them to their condition immediately before the damage, **we** will reduce the amount **we** pay. The amount **we** pay will be calculated as follows:

$$\text{Amount we will pay (\%)} = \frac{\text{Policy limit}}{\text{True rebuilding cost}} \times 100$$

EXAMPLE

If the true cost of replacement is £900,000 and the **policy** limit is £600,000, **we** will only pay 67% of **your** claim (£603,000 in this example).

IMPORTANT

The true rebuilding cost is the cost to rebuild the **buildings** if they're completely destroyed. This includes:

1. the full cost of rebuilding as new in the same form, style and condition
2. architects', surveyors, engineers and legal fees; and
3. debris removal and costs to comply with any legal requirements.

This is not the market value. If **you** need help in working out the correct **policy** limit **you** should speak to **your broker** as it is very important to get this amount right. If **you** do not, **we** may not pay **your** claim in full.

If the full value of **your buildings** exceeds the values shown on **your schedule** the cover under this **policy** may no longer meet **your** needs. **You** must tell **us** if this is the case as **we** may no longer be able to offer **you** cover.

If the full value of **your buildings** at the inception date of the **policy** exceeds the maximum limit **we** are willing to insure then **we** may treat the **policy** as if it never existed, return all premiums and not consider any claims.

5. Matching sets

If

- a. any parts of the **buildings** form part of a pair, set or suite with a common design; and
- b. the loss is restricted to an identifiable area or specific part; **we** will only cover the damaged area or part. However, if it's not possible to repair or replace the damaged parts or items, **we** will pay 50% towards the cost of replacing the non-damaged matching parts or items.

EXAMPLE

If **your** sink is damaged but not the matching toilet or bathtub, **we** will pay for the sink to be replaced, if a matching replacement can be obtained. If a matching replacement cannot be obtained, **we** will pay for a new sink and 50% towards the cost of the toilet or bathtub.

6. Loss in value

We will not cover any loss in value of any item that **we** have agreed to repair or replace.

7. Automatic increase of limit

If **you** renew this **policy**, **we** will automatically increase the sum insured limit for the 'Buildings – Cover' in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index.

If the index falls, **we** will not reduce the limit.

We will tell **you** the new sum insured limit at renewal.

TIP

We recommend **you** check the rebuilding cost of **your home** regularly, as the index is based on an average of house types. It will not take into account regional trends, labour and material costs.

Your **broker** should be able to help if **you** have any queries

8. Maximum liability to others payment

For section '1.6 – Buildings – Liability to others' **we** will pay up to the limit shown on **your schedule** for each claim, unless a lower limit is shown on **your schedule** for a particular type of loss.

9. Liability to others defence costs

We will pay defence costs (where agreed by **us**) in addition to the limit shown on **your schedule** for '1.6 – Buildings – Liability to others', subject to the defence costs limit shown on **your schedule**.

10. Liability to others connected claims

If more than one claim arises from the same accident or event, **we** will only pay up to one limit shown on **your schedule** for all of those claims. If a claim is covered under more than one section of cover under this **policy**, **we** will only pay up to one limit, whichever is the higher limit shown on **your schedule**.

EXAMPLE

*If one incident causes **bodily injury** and damage to property, **we** will only pay up to one **policy** limit for both claims together.*

Section 2 - Contents



Section 2 – Contents

This section covers physical loss or damage to **your contents** at the **home**, together with certain other losses relating to **your contents**.

If **your schedule** shows ‘How is the **home** used?’ as ‘Main home (including Part Let)’ the cover set out under section ‘2.1 – Contents cover’ below applies in full unless otherwise amended by **endorsement** which will be shown on **your schedule**.

If **your home** use is an Unoccupied home, a Holiday /Second home, or a Residential let home **you** will also need to see the additional relevant section ‘2.3 – Contents – Unoccupied home cover’, ‘2.4 – Contents – Holiday / Second home cover’, or ‘2.5 – Contents – Residential let home cover’ and be read in conjunction with section ‘2.1 – Contents Cover’.

2.1 – Contents Cover

Perils	What is covered	What is not covered
	We will cover physical loss or damage to the contents whilst at the home during the period of insurance due to:	The ‘General exclusions’ apply in addition to the exclusions listed below. We will not cover loss or damage:
1. Fire	a. Fire, including related smoke damage b. lightning c. explosion or d. earthquake	
2. Aircraft	a. Aircraft and other flying devices. This includes drones, gliders, hang gliders; or b. items dropped from any of the above.	
3. Storm and flood	a. storm b. flood ; or c. weight of snow or ice.	a. to anything not designed to be left outside
4. Escape of water	escape of water from fixed water tanks, pipes and appliances. This includes washing machines, dishwashers and similar items.	a. whilst the home is unoccupied unless your schedule states ‘unoccupied’ under ‘how is the home used?’ and you have L3 cover. See Section 2.3 - Contents - cover for the cover provided. b. Due to the failure or lack of grouting or sealant.
5. Heating installation	a. escape of oil from a fixed domestic oil-fired heating installation; or b. smoke damage caused by a fault in any fixed domestic heating installation.	a. whilst the home is unoccupied unless your schedule states ‘unoccupied’ under ‘how is the home used?’ and you have L3 cover. See Section 2.3 - Contents - cover for the cover provided. b. where you cannot provide evidence that the oil tank is less than 10 years old, or c. where you cannot provide evidence that the oil tank has been inspected every 12 months by a qualified OFTEC engineer and certificated as safe.

6. Theft	theft or attempted theft.	<p>a. caused by theft or attempted theft of contents whilst any part of the home is lent, let or sub-let unless force and violence are used to enter.</p> <p>b. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 2.3 - Contents - cover for the cover provided.</p>
7. Vehicle or animals	impact by vehicles or animals.	
8. Riot	<p>a. anyone taking part in a riot, violent</p> <p>b. disorder, strike, labour disturbance or</p> <p>c. civil commotion; or any person acting maliciously.</p>	<p>a. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 2.3 - Contents - cover for the cover provided.</p> <p>b. more than £10,000 in respect of any one incident for damage caused by your guests or tenants.</p>
9. Subsidence	<p>a. subsidence</p> <p>b. heave; or</p> <p>c. landslip.</p>	<p>a. whilst any:</p> <p>i. structural repairs or alterations to; or</p> <p>ii. extensions or demolition of, the buildings are being undertaken.</p>
10. Falling trees	falling trees, utility poles or lamp-posts. This includes telephone and telegraph poles and mobile masts.	<p>a. caused by trees within the boundaries of your home being cut down or cut back.</p>
<p>11. Optional cover – Accidental damage</p> <p>This cover is only provided if shown to be included on your schedule</p>	accidental damage.	<p>a. specifically excluded anywhere in this section</p> <p>b. while any part of the home is lent, let or sublet</p> <p>c. to money, bank cards, documents or stamps</p> <p>d. caused by dyeing, cleaning, repair or renovation of any item</p> <p>e. caused whilst an item is being worked on</p> <p>f. caused by chewing, tearing, scratching or fouling by pets; or</p> <p>g. caused by infestation, chewing, scratching, tearing or fouling by insects or vermin.</p>

2.2 – Contents – Additional cover

If **your schedule** shows ‘How is the **home** used?’ as ‘Main home (including Part Let)’ the additional cover set out under section ‘2.2 – Contents – Additional cover’ below applies in full unless otherwise amended by **endorsement** which will be shown on **your schedule**.

If **your home use** is an Unoccupied home, a Holiday / Second home, or Residential let home, **you** will also need to see the additional relevant section for **your home use** ‘2.3 – Contents – Unoccupied home cover’, ‘2.4 – Contents – Holiday / Second home cover’, or ‘2.5 – Contents – Residential let home cover’ to what additional cover applies as some additional covers do not apply or are amended.

Additional cover	What is covered	What is not covered
	We will also cover the following during the period of insurance due to:	The ‘General exclusions’ apply in addition to the exclusions listed below. We will not cover:
1. Glass, solar panels, bathroom fittings and hobs	Accidental damage to: a. fixed glass and sinks and bathroom fittings you are legally responsible for as a tenant b. mirrors c. glass tops and fixed glass in furniture and d. glass or ceramic hobs	a. costs to repair, remove or replace frames. b. damage whilst the home is unoccupied .
2. Underground pipes	a. domestic oil pipes; or b. underground water-supply pipes c. underground sewers, drains and septic tanks d. underground gas pipes; and e. underground cables	a. damage whilst the home is unoccupied .
3. Emergency Access	Damage to your contents caused by emergency services making a forced entry due to an emergency to the occupants or responding to damage caused by an insured peril covered under this section.	a. more than £10,000 for any one claim. b. forced entry due to: i. unlawful activities ii. a criminal investigation
4. Audio & visual	accidental damage to: a. TVs, radios and DVD players b. Mobile phones, game consoles and computers; and other audio and video equipment, when in the home .	a. damage caused whilst the item is being cleaned, repaired, renovated or dismantled. b. Damage whilst the home is unoccupied .
5. Fridge and freezer contents	the cost of replacing food in your fridge or freezer if it spoils due to: a. a change in temperature; or b. contamination by refrigeration fumes.	a. damage caused by the utility company cutting off or restricting your supply. b. More than £1,000 any one loss. c. Damage whilst the home is unoccupied .

6. Contents temporarily away from the home	<p>damage to contents whilst temporarily away from the home caused by:</p> <ul style="list-style-type: none"> a. any cause under the section '2.1 – Contents – Cover' other than accidental damage, happening while the item is in any: <ul style="list-style-type: none"> b. building where you are living or working c. building for valuation, cleaning or repair; or d. storage facility, bank or safe deposit e. fire, lightning, explosion, earthquake, theft or attempted theft while the items are being moved to or from: <ul style="list-style-type: none"> i. your new home; or ii. any storage facility, bank or safe deposit 	<ul style="list-style-type: none"> a. contents outside the United Kingdom b. money or bank cards c. theft from student accommodation or lodgings, unless force and violence are used to enter d. more than £15,000 any one loss. e. for contents removed for sale or exhibition.
7. Rent you owe and alternative accommodation	<ul style="list-style-type: none"> a. rent you or your family have to pay as occupier; or b. The reasonable cost of alternative accommodation up to an equivalent standard of your existing home for you and your pets and horses <p>Sections a and b above will apply if your home cannot be lived in due to damage covered under section '1.1 - Buildings – Cover'.</p>	<ul style="list-style-type: none"> a. rent or accommodation costs for more than 24 months after the damage. b. any amount over 25% of the contents sum insured. c. any costs recoverable elsewhere. d. any costs incurred without our agreement. e. any costs after the home is reinstated and ready for re-habitation.
8. Liability as tenant	<p>your liability as a tenant for damage to buildings, caused by damage covered under section '1.1 – Buildings cover'.</p>	<ul style="list-style-type: none"> a. damage caused by: <ul style="list-style-type: none"> i. fire, lightning, explosion. This does not apply to damage to landlord's fixtures and fittings ii. subsidence, landslip or heave; or iii. riot, violent disorder, strike, labour disturbance, civil commotion or any malicious act. b. more than £25,000 or 10% of the sum insured for contents (whichever is the greater) for loss or damage to the buildings. c. the costs of maintenance and normal redecoration. d. damage whilst the home is unoccupied.
9. Replacement locks	<p>the cost of replacing locks to safes, alarms and outside doors in the home following theft, loss or where there is evidence that your keys to your or your family's keys to the home have been copied by an unauthorised person.</p>	<p>more than £5,000 in any period of insurance. If you claim for such loss under sections 1 and 2, we will not pay more than £5,000 in total.</p>

10. Metered water	increased metered water charges you have to pay due to an escape of water covered under section '2.1 – Contents – Cover'.	<p>a. more than £5,000 in any period of insurance.</p> <p>b. whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 2.3 - Contents - cover for the cover provided.</p> <p>c. if you claim for such loss under the buildings and contents section we will not pay more than £5,000 in total.</p>
-------------------	--	--

NOTE

If loss of metered water is also covered under section '1.2 – Buildings – Additional covers' of **your policy**, **we** will only cover the loss under either section '2.2 -Contents – Additional covers' or under section 1.2 – Buildings – Additional covers up to whichever is the higher 'Metered water' limit shown for **your policy**.

11. Fatal Injury	<p>fatal injury suffered by you or your family caused by physical violence by intruders or by a fire, at the covered address shown on your schedule.</p> <p>However, we will only pay where you or your family die within 12 months of such injury.</p>	<p>a. more than £10,000 for each insured person or £5,000 for each insured person under sixteen (16) years of age at the time of death).</p> <p>b. more than once under your policy for any one incident.</p> <p>c. for domestic employees.</p>
12. New acquisitions	<p>an increase in the contents sum insured to cover any items you acquire during the period of insurance.</p> <p>We will only do this if you tell us about the new possession(s) within 60 days of acquisition and pay an extra premium.</p> <p>This applies separately to each home insured under this policy.</p> <p>Any items that are only intended to be in your possession for a short period of time, for example presents for other people, are covered automatically for up to 60 days.</p>	<p>a. more than £15,000 any one claim.</p> <p>b. more than £2,500 any one item.</p>
13. Contents while being professionally removed	<p>your contents for physical loss or physical damage which happens during removal by professional removal contractors between your home and any new residence, including a holiday / second home within the United Kingdom.</p>	<p>a. China, porcelain, glass or brittle articles that have not been professionally and appropriately packed for transportation; or</p> <p>b. any transit outside of the United Kingdom without our prior agreement; or</p> <p>c. Jewellery and watches.</p>

14. Loss of oil	Loss of domestic oil from fixed fuel oil tanks	<ul style="list-style-type: none"> a. more than £7,500 in any period of insurance. b. Whilst the home is unoccupied unless your schedule states 'unoccupied' under 'how is the home used?' and you have L3 cover. See Section 2.3 - Contents - cover for the cover provided. c. where you cannot provide evidence that the oil tank is less than 10 years old, or where you cannot provide evidence that the oil tank has been inspected every 12 months by a qualified OFTEC engineer and certificated as safe. d. If you claim for such loss under sections 1 and 2, we will not pay more than £7,500 in total.
15. Data retrieval	The costs of retrieving your personal data from your computers in your home or from your other personal electronic devices as a result of damage covered under section '2.1 – Contents – Cover'.	<ul style="list-style-type: none"> a. More than £5,000 any one claim b. Illegal data
16. Student belongings	Personal items of permanent members of your household in full time education while they are studying away from the home .	<ul style="list-style-type: none"> a. More than £10,000 any one claim. b. Theft unless violence and force are used to enter or exit the building.
17. Visitor's personal effects	Visitors, including guests and domestic staff personal effects following loss or damage covered under section '2.1 – Contents – Cover'.	<ul style="list-style-type: none"> a. More than £5,000 any one claim. b. More than £1,000 any one item.
18. Ground rent	Ground rent which you have to pay whilst the home cannot be lived in following loss or damage which is covered under section '1.1 – Buildings – Cover'.	<ul style="list-style-type: none"> a. Any amount more than 10% of the sum insured for the contents damaged or destroyed. b. Any ground rent payable after the property is reinstated and ready for habitation. c. Any costs without our agreement to pay. d. Any costs recoverable elsewhere. e. Ground rent costs for more than 24 months after the damage occurred.

2.3 – Contents – Unoccupied home cover

If **your schedule** shows ‘How is the **home** used?’ as ‘Unoccupied Home’ then the following section must be read in conjunction with the cover set out under section ‘2.1 – Contents – Cover’.

Definitions

Unoccupied definition

The **unoccupied** definition as stated under ‘General terms’, ‘Defined words’ in this **policy** wording no longer applies along with all associated cover restrictions in recognition that the **home** is not being lived in and occupied overnight for more than 60 consecutive days. The cover for **your home** is amended as detailed below.

Contents definition

The definition of **Contents** is amended to **Contents – Unoccupied Home** as detailed under the ‘General terms’, defined words on page 10 whilst the **home** is not being lived in and occupied overnight for more than 60 consecutive days.

Cover

We will cover physical loss or damage to ‘Section 2 – Contents’ if shown as operative on **your schedule** during the **period of insurance** for the perils stated below. **Your schedule** will detail whether **you** have Level 1, Level 2 or Level 3 cover.

Please see section ‘2.1 – Contents – Cover’ to see exactly what is covered under the individual perils and ‘what is not covered’.

Please also see the ‘General Terms’ section of this **policy** wording.

Level 1	Level 2	Level 3
Perils operative: 1. Fire 2. Aircraft 9. Subsidence	Perils operative: 1. Fire 2. Aircraft 3. Storm and Flood 7. Vehicle or animals 9. Subsidence 10. Falling trees	Perils operative: 1. Fire 2. Aircraft 3. Storm and Flood 4. Escape of Water up to £10,000 any one claim 5. Heating Installation up to £10,000 any one claim 6. Theft up to £10,000 any one claim 7. Vehicle or animals 8. Riot up to £10,000 any one claim 9. Subsidence 10. Falling trees

Amended Additional Cover - Contents

As the **home** is **unoccupied**, section ‘2.2 – Contents – Additional cover’ is amended as follows:

1. Restricted Cover

- Replacement locks is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.
- Metered water is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.
- Loss of oil is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

2. Excluded Cover

- Glass, solar panels, bathroom fittings and hobs cover is excluded.
- Underground pipes cover is excluded
- Emergency access cover is excluded

4. Audio & visual cover is excluded
5. Fridge and freezer contents cover is excluded
6. **Contents** temporarily away from the **home** cover is excluded
7. Rent **you** owe and alternative accommodation is excluded
8. Liability as tenant cover is excluded
11. Fatal injury cover is excluded
12. New acquisitions cover is excluded
13. **Contents** being professionally removed cover is excluded
15. Data retrieval cover is excluded
16. Students belongings cover is excluded
17. Visitors personal effects cover is excluded
18. Ground rent cover is excluded

Please also see the General Terms section of this **policy** wording.

Additional Exclusions and Conditions

In addition to the above the following additional exclusions and/or conditions apply whilst the **home** is not being lived in and occupied overnight for more than 60 consecutive days:

IMPORTANT

If **you** do not comply with the following conditions, **we** may decline **your** claim or reduce the amount **we** pay.

1. Inspection of the home

We will not cover any loss or damage under this **policy** unless **you** or **your** responsible adult representative:

- a. inspects the **home** internally and externally at least once every 14 days.
- b. keeps a central written record of dates, times and observations of every inspection of the **home**
- c. provide **us** with a copy of the written record when requested and/or during a claim.

2. Accumulation of Combustible Materials

We will not cover any loss or damage caused by Peril 1 – Fire as a result of an accumulation of combustible materials such as any mail, newspapers and leaflets not being removed at each inspection of the **home**.

3. Physical security of the home

We will not cover any loss or damage following unauthorised entry to the **home** unless the following physical security protections are fitted, maintained and operative at all times:

- a. Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder
- b. All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.
- c. All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the **building** secured by key-operated window locks.

2.4 – Contents – Holiday / Second home cover

If **your schedule** shows 'How is the **home** used?' as 'Holiday Home / Second Home' then the following section must be read in conjunction with the cover set out under section '2.1 – Contents – Cover'.

Definition

The definition of **Contents** is amended to **Contents - holiday / second home** as detailed under the 'General terms', 'Defined words' on page 9 whilst the **home** is being used as a holiday **home** / second **home**.

Cover

We will cover physical loss or damage to **Contents - holiday / second home** under 'Section 2 – Contents' if shown as operative on **your schedule** during the **period of insurance** for the perils stated under section '2.1 – Contents – Cover' subject to the following variations:

If section '2.1 – Contents – Cover' - peril 11. 'Optional cover – **Accidental Damage**' is covered as shown on **your schedule** – the exclusion under 'what is not covered' 'b. damage while any part of the **home** is lent, let or sublet' does NOT apply in recognition that **your home** is a holiday / second **home**.

Amended Additional Cover - Contents

As the **home** is a holiday home, section '2.2 – Contents – Additional Cover' is amended as follows:

1. Restricted Cover

10. Metered water is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

14. Loss of oil is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

2. Excluded Cover

7. Rent **you** owe, and alternative accommodation is excluded - but see 'Extensions of Cover - Holiday / Second Home'.

8. Liability as tenant cover is excluded

12. New acquisitions cover is excluded

15. Data Retrieval cover is excluded.

16. Students' Belongings cover is excluded.

Extensions of Cover – Holiday / Second home

1. Theft by Tenants

We will pay up to £10,000 for theft or attempted theft by **your** tenant(s) for any one claim. However, **we** will not pay any amount a claim that is recoverable from **your** tenant(s) deposit.

In addition, **we** will not pay any claim for theft or attempted theft by **your** tenant(s) if **you** have not complied with additional general condition 'Inspection of the **home** whilst the **home** is Tenanted' as stated below.

2. Common Parts Cover

We will pay up to £1,000 for loss or damage to **your contents** of the common parts of the **home** to which all tenants have access following loss or damage which is covered under the perils insured under 'Section 2 – Contents'.

3. Guest/Tenant Alternative Accommodation Cover

We will pay up to 25% of **your contents holiday / second home** sum insured for the cost of using other accommodation substantially the same as **your** existing accommodation, which **you** have to pay, for **you, your** guests and **your** tenants as the holiday /second **home** cannot be lived in following loss or damage which is covered under the perils insured under 'Section 2 – Contents'.

What is not covered

We will not pay:

- a. any alternative accommodation payable after the property is reinstated and ready for habitation.
- b. any costs incurred without **our** agreement to pay.
- c. any costs recoverable elsewhere.
- d. more than 24 months for this extension of cover.
- e. any alternative accommodation at the same time as paying loss of rent.

Additional Exclusions and Conditions

In addition to the above the following additional exclusions and/or conditions apply whilst the **home** is being used as a holiday / second **home**:

IMPORTANT

If **you** do not comply with the following conditions, **we** may decline **your** claim or reduce the amount **we** pay.

1. Accumulation of Combustible Materials

We will not cover any loss or damage caused by Peril 1 – Fire as a result of an accumulation of combustible materials such as any mail, newspapers and leaflets not being removed at each inspection whilst the **home** is an **unoccupied holiday / second home** or an **unfurnished holiday / second home**.

2. Turning off the mains water stopcock

We will not cover any loss or damage caused by escape of water from fixed water tanks, apparatus or pipes; or freezing of fixed water tanks, apparatus or pipes whilst the **home** is an **unoccupied holiday / second home** or an **unfurnished holiday / second home** unless **you** or **your** responsible adult representative turn off the mains water stopcock or set the heating to operate continuously for 24 hours each day (not controlled by a timing device) at to maintain a minimum 15 degrees centigrade throughout the **home** during the months October to April (inclusive).

3. Physical security of the home

We will not cover any loss or damage following unauthorised entry to the **home** unless the following physical security protections are fitted, maintained and operative at all times:

- a. Final exit doors must be secured by a mortice deadlock with at least 5 levers or a rim deadlock conforming to British Standard 3621 or, if the door(s) are UPVC or double glazed, a multi-point locking system with either a lever or built-in deadlocking cylinder
- b. All other external doors must be secured by a mortice deadlock or a deadlock conforming to British Standard 3621 or by a multi-point locking system with either a lever or built-in deadlocking cylinder or key-operated security bolts fitted internally to the top and bottom.
- c. All opening sections of the basement, ground floor and easily accessible windows, fanlights and skylights to the **building** secured by key-operated window locks.

4. Inspection of the home

We will not cover any loss or damage under this **policy** whilst the **home** is an **unoccupied holiday / second home** or an **unfurnished holiday / second home** unless **you** or **your** responsible adult representative:

- a. inspects the **home** internally and externally at least once every 30 days.
- b. keeps a central written record of dates, times and observations of every inspection of the **home**
- c. provide **us** with a copy of the written record when requested and/or during a claim.

5. Gas and Electrical Inspections

As the owner/landlord of the holiday / second **home** **you** must ensure that **you** follow any Electrical and Gas Safety Regulations that exist to avoid any danger to anyone who uses **your** holiday /second **home**.

2.5 – Contents – Residential Let home cover

If **your schedule** shows ‘How is the **home** used?’ as ‘Residential Let Home (You are the Landlord)’ then the following section must be read in conjunction with the cover set out under section ‘2.1 – Contents – Cover’.

Landlord and Tenant Type

We have accepted this insurance on the basis that **you**, as stated on **your schedule** as policyholder are the landlord of the **home** and that **you** are stated as such in the tenancy agreement between **you** and **your** tenant(s). In addition, the ‘tenant type’ stated on **your schedule** is a true reflection of the tenant(s) of **your home** whilst let.

If this changes, please follow the instructions under ‘General conditions – 3. Changes to information’ as this may affect **your** cover.

Definition

The definition of **Contents** is amended to **Contents - residential let home** as detailed under the ‘General terms’, defined words on page 11 whilst the **home** is being used as a residential let **home**.

Cover

We will cover physical loss or damage to **Contents - residential let home** if shown as operative on **your schedule** during the **period of insurance** for the perils stated under section ‘2.1 – Contents – Cover’ subject to the following variations:

If section ‘2.1 – Contents – Cover’ Peril 11. Optional cover – **Accidental Damage** is covered as shown on **your schedule** – the exclusion under ‘what is not covered’ ‘b - damage while any part of the **home** is lent, let or sublet’ does NOT apply in recognition that **your home** is a let/tenanted home.

Amended Additional Cover - Contents

As the **home** is a residential let **home**, section ‘2.2 – Contents – Additional cover’ is amended as follows:

1. Restricted Cover

10. Metered water is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

14. Loss of oil is restricted to £2,500 in any **period of insurance**. If **you** claim for such loss under sections 1 and 2, **we** will not pay more than £2,500 in total.

2. Excluded Cover

5. Fridge and freezer contents cover is excluded.

6. **Contents** temporarily away from the **home** cover is excluded.

7. Rent **you** owe and alternative accommodation is excluded - but see ‘Extensions of Cover – Residential Let Home’.

8. Liability as tenant cover is excluded

12. New acquisitions cover is excluded

15. Data Retrieval cover is excluded.

16. Students’ Belongings cover is excluded.

Extensions of Cover – Residential Let Home

1. Theft by Tenants

We will pay up to £10,000 for theft or attempted theft by **your** tenant(s) for any one claim. However, **we** will not pay any amount of a claim that is recoverable from **your** tenant(s) deposit.

In addition, **we** will not pay any claim for theft or attempted theft by **your** tenant(s) if **you** have not complied with additional general condition ‘Inspection of the **home** whilst the **home** is Tenanted’ as stated below.

2. Common Parts Cover

We will pay up to £1,000 for loss or damage to **your contents** of the common parts of the **home** to which all tenants have access following loss or damage which is covered under the perils insured under ‘Section 2 – Contents’.

3. Tenant Alternative Accommodation Cover

We will pay up to 25% of **Contents - residential let home** sum insured for the cost of using other accommodation substantially the same as **your** existing accommodation, which **you** have to pay, **your** tenants as the residential let **home** cannot be lived in following loss or damage which is covered under the perils insured under 'Section 2 – Contents'.

What is not covered

We will not pay:

- a. any alternative accommodation payable after the property is reinstated and ready for habitation.
- b. any costs incurred without **our** agreement to pay.
- c. any costs recoverable elsewhere.
- d. more than 24 months for this extension of cover.
- e. any alternative accommodation at the same time as paying loss of rent.

Additional Exclusions and Conditions

In addition to the above the following additional exclusions and/or conditions apply whilst the **home** is being used as a residential let **home**:

IMPORTANT

If **you** do not comply with the following conditions, **we** may decline **your** claim or reduce the amount **we** pay.

1. Illegal Activities Exclusion

We will not pay for any loss, damage or liability caused as a result of the residential let **home** being used for illegal activities unless the rent is paid monthly by direct debit from a UK bank account in the tenant's name with proof of identity obtained by **you** or **your** letting agent

2. Inspection of the home Condition

We will not cover any loss or damage under this **policy** whilst the **home** is a residential let **home** and tenanted unless **you** or **your** responsible adult representative:

- a. inspects the **home** internally and externally at least once every 6 months.
- b. keeps a central written record of dates, times and observations of every inspection of the **home**
- c. provide **us** with a copy of the written record when requested and/or during a claim.

3. Change of Tenant

We will not pay any claim under this **policy** unless **you** or **your** responsible adult representative inspects the **home** internally and externally, as soon as practicably possible after **your** tenant permanently vacates the **home** and before a new tenant takes occupancy.

When the home becomes unoccupied for more than 60 consecutive days.

We will not pay any claim under this **policy** for loss or damage resulting from unauthorised entry into the **home** when the **home** is **unoccupied**, unless **you** or **your** responsible adult representative:

- a. inspects the **home** internally and externally at least once every 30 days.
- b. keeps a central written record of dates, times and observations of every inspection of the **home**
- c. provide **us** with a copy of the written record when requested and/or during a claim.

2.6 – Contents – Liability cover

TIP

If **you** are the owner but not the occupier of the **home** be aware this section does not cover **your** liability as owner of the **home** and its land. As owner **you** must ensure that **you** have **buildings** insurance in place which provides **your** liability to the public as owner of the **home**.

	What is covered We will also cover:	What is not covered The General exclusions apply in addition to the exclusions listed below. We will not cover your liability:
Liability to others	<p>You or your family's liability to pay compensation as a result of:</p> <p>a. bodily injury to a third party</p> <p>b. damage to property belonging to a third party,</p> <p>due to an accident during the period of insurance arising from:</p> <p>a. you or your family's occupation of the home and as private individuals.</p> <p>b. your employment of domestic staff</p> <p>We will also pay all your costs and expenses which we have already agreed to in writing.</p>	<p>a. for bodily injury to:</p> <p>i. you or your family</p> <p>ii. anyone living permanently in the home; other than domestic staff</p> <p>b. for bodily injury caused by:</p> <p>i. infectious disease</p> <p>ii. fear or threat of an infectious disease; or</p> <p>iii. action taken to minimise or prevent the impact of an infectious disease.</p> <p>c. for criminal or violent acts</p> <p>d. for damage to property owned by, or in the control of:</p> <p>i. you or your family</p> <p>ii. anyone living permanently in the home; or</p> <p>iii. anyone carrying out work for you or your family other than domestic staff domestic duties for you or your family.</p> <p>e. for any incident in the USA or Canada after a stay has exceeded 30 days</p> <p>f. arising from any profession, occupation business or employment of you or your family</p> <p>g. arising under any contract. This does not apply to any liability that would have arisen without the contract arising from the ownership, possession or use by you or your family of any:</p> <p>i. motorised or horse-drawn vehicle. This does not apply to domestic gardening equipment used at the home; or electrically assisted pedal cycles (EAPC) or battery-operated mobility scooters/wheelchairs.</p> <p>ii. aircraft, drones or watercraft other than non-motorised watercraft; or</p> <p>iii. animal other than cats, horses or dogs. However, we will not cover liability due to 'Specially Controlled Dogs' under the Dangerous Dogs Act 1991 or any similar or replacement law.</p> <p>h. due to pollution or contamination. This does not apply if it:</p> <p>i. is caused by a sudden, identifiable and unexpected accident that happens at a specific time and place during the period of insurance at the home; or</p> <p>ii. is reported to us not later than 30 days from the end of the period of insurance.</p> <p>i. arising from you or your family's ownership, occupation, possession or use of land or buildings away from the home.</p>

2.7 – Contents – How we pay claims

1. Maximum payment

We will pay up to the 'Contents – Cover' limit shown on **your schedule** for each loss covered under this section of the **policy**, unless a lower limit is shown on **your schedule** for a particular type of loss.

2. Repair of replacement

For covered damage, **we** will choose either to pay the cost of repair or replacement

3. Poor state of repair

If the **contents** were not in a good state of repair immediately before the damage, **we** will only pay to repair or replace the **contents** to their actual condition before the loss.

4. Underinsurance

If the **policy** limit for **contents** is lower than the true cost of replacing to their condition immediately before damage, **we** will reduce the amount **we** pay. The amount **we** pay will be calculated as follows:

$$\text{Amount we will pay (\%)} = \frac{\text{Policy limit}}{\text{True replacement cost}} \times 100$$

EXAMPLE

If the true cost of replacing all **your contents** is £35,000 and the **policy** limit is £20,000, **we** will only pay 57% of **your** claim (£19,950 in this example).

If the full value of **your contents** exceeds the values shown on **your schedule** the cover under this **policy** may no longer meet **your** needs. **You** must tell **us** if this is the case as **we** may no longer be able to offer **you** cover.

If the full value of **your contents** at the inception date of the **policy** exceeds the maximum limit **we** are willing to insure then **we** may treat the **policy** as if it never existed, return all premiums and not consider any claims.

5. Matching sets

If:

Any **contents**, form part of a pair, set or suite with a common design; and the loss is restricted to an identifiable area or specific part,

We will only cover the damaged area or part. However, if it is not possible to repair or replace the damaged parts or items, **we** will pay 50% towards the cost or replacing the non-damaged matching parts or items.

EXAMPLE

If **your** sofa is damaged but not the rest of the suite, **we** will only pay the cost to repair or replace the sofa.

6. Loss in value

We will not cover any loss in value of any item that **we** have agreed to repair or replace.

7. Maximum liability to others payment

We will pay up to the 'Contents – Liability cover' limit shown on **your schedule** for each claim, unless a lower limit is shown on **your schedule** for a particular type of loss.

8. Liability to others defence costs

We will pay defence costs (where agreed by us) in addition to the 'Contents – Liability cover' limit shown on **your schedule**, subject to the defence costs limit shown on **your schedule**.

9. Liability to others connected claims

If more than one claim arises from the same accident or event, **we** will only pay up to one limit shown on **your schedule** for all of those claims. If a claim is covered under more than one section of cover under this **policy**, **we** will only pay up to one limit, whichever is the higher limit shown on **your schedule**.

EXAMPLE

If one incident causes **bodily injury** and damage to property, **we** will only pay up to one **policy** limit for both claims together.

2.8 – Cover away from the home

This optional section covers physical loss or damage to **your money, bank cards, valuables** and **personal items** (including pedal cycles) whilst away from the **home** in the **United Kingdom** and the Channel Islands and up to 60 days abroad.

Your schedule will show whether or not **you** are covered under this section.

	What is covered	What is not covered
	We will also cover the following during the period of insurance:	The 'General exclusions' apply in addition to the exclusions listed below. We will not cover loss or damage:
1. Money and bank cards	<ul style="list-style-type: none"> a. Theft or accidental loss of money; and b. amounts you and your family are legally liable to pay due to unauthorised use of bank cards following loss or theft. 	<ul style="list-style-type: none"> a. More than £1,500 any one claim. b. shortage of money due to error or omission. This includes the malfunction of a cash machine c. loss of value d. any loss if you do not notify: <ul style="list-style-type: none"> i. the Police or, if appropriate, border authorities; and ii. for bank cards, the card issuer, within 24 hours of discovering the loss or theft e. any loss if you or your family have not followed the bank card issuers conditions relating to loss or cancellation. f. Loss, damage or liability relating to any crypto currency. This includes Bitcoin and Ethereum

IMPORTANT

If **your money** or **bank cards** are lost, **you** must contact card issuer as soon as possible. If they are stolen, **you** must also let the Police know as soon as **you** can.

2. Pedal cycles	<p>The cost of repairing or replacing your or your family's pedal cycles following:</p> <ul style="list-style-type: none"> a. theft or attempted theft; or b. accidental damage. <p>This includes electrically assisted pedal cycles EAPC's.</p>	<ul style="list-style-type: none"> a. loss or damage to: <ul style="list-style-type: none"> i. tyres; or ii. lamps or accessories, unless the cycle is stolen or damaged at the same time; b. mechanical or electrical fault or breakdown; c. loss or damage happening: <ul style="list-style-type: none"> i. during racing or pace making; ii. whilst hired or let out; or iii. when used other than for private use. d. theft when unattended, unless: <ul style="list-style-type: none"> i. in a locked building; or ii. secured by a suitable lock to a permanent structure or motor vehicle; or e. loss or damage happening outside the United Kingdom.
-----------------	--	--

<p>3. Valuables or personal items</p>	<p>Physical loss of or damage to personal items or valuables that are specifically listed on:</p> <p>a. your schedule; or</p> <p>b. on a list attached to your schedule.</p>	<p>a. More than £5,000 any one item unless separately specified on your schedule.</p> <p>b. loss or damage caused:</p> <p>i. by dyeing, cleaning, repair or renovation; or</p> <p>ii. while the item is being worked on;</p> <p>c. damage to guns caused by:</p> <p>i. rusting; or</p> <p>ii. bursting of barrels;</p> <p>d. damage to sports equipment whilst in use;</p> <p>e. theft or disappearance of jewellery from baggage, unless the baggage is:</p> <p>i. carried by hand; and</p> <p>ii. under your personal supervision; or</p> <p>f. damage caused by:</p> <p>i. chewing, tearing, scratching or fouling by pets; or</p> <p>ii. infestation, chewing, scratching, tearing or fouling by insects or vermin.</p>
--	--	---

2.9 – Cover away from the home – How we pay claims

1. Maximum payment

We will pay up to the limit shown on **your schedule** for each loss covered under section '2.8 – Cover away from the home' of the **policy**, unless a lower limit is shown on **your schedule** for a particular type of loss.

2. Specified items

For items that are specifically listed on **your schedule**, we will pay up to the amount shown under 'Amount insured' for that item.

3. Repair or replacement

For covered damage, we will choose to pay either the cost of repair or replacement.

4. Wear and tear

We will reduce the amount we pay to reflect any wear and tear to the following items:

- a. camping equipment
- b. clothes
- c. pedal cycles including **electrically assisted pedal cycles (EAPC)**
- d. sports equipment

5. Underinsurance

If the **policy** limit for **valuables, personal items** (including pedal cycles) is lower than the true cost of replacing them as new, we will reduce the amount we pay. The amount we pay will be calculated as follows:

$$\text{Amount we will pay (\%)} = \frac{\text{Policy limit}}{\text{True replacement cost}} \times 100$$

EXAMPLE

If the true cost of replacement is £15,000 and the **policy** limit is £11,000, we will only pay 73% of **your** claim (£10,950 in this example).

This adjustment will not apply to any item specifically listed on **your schedule**.

If the full value of **your valuables** and **personal items** (including pedal cycles) exceeds the values shown on **your schedule**, the cover under this **policy** may no longer meet **your** needs. **You** must tell **us** if this is the case as we may no longer be able to offer **you** cover.

If the full value of **your valuables** and **personal items** (including pedal cycles) at the inception date of the **policy** exceeds the maximum limit we are willing to insure then we may treat the **policy** as if it never existed, return all premiums and not consider any claims.

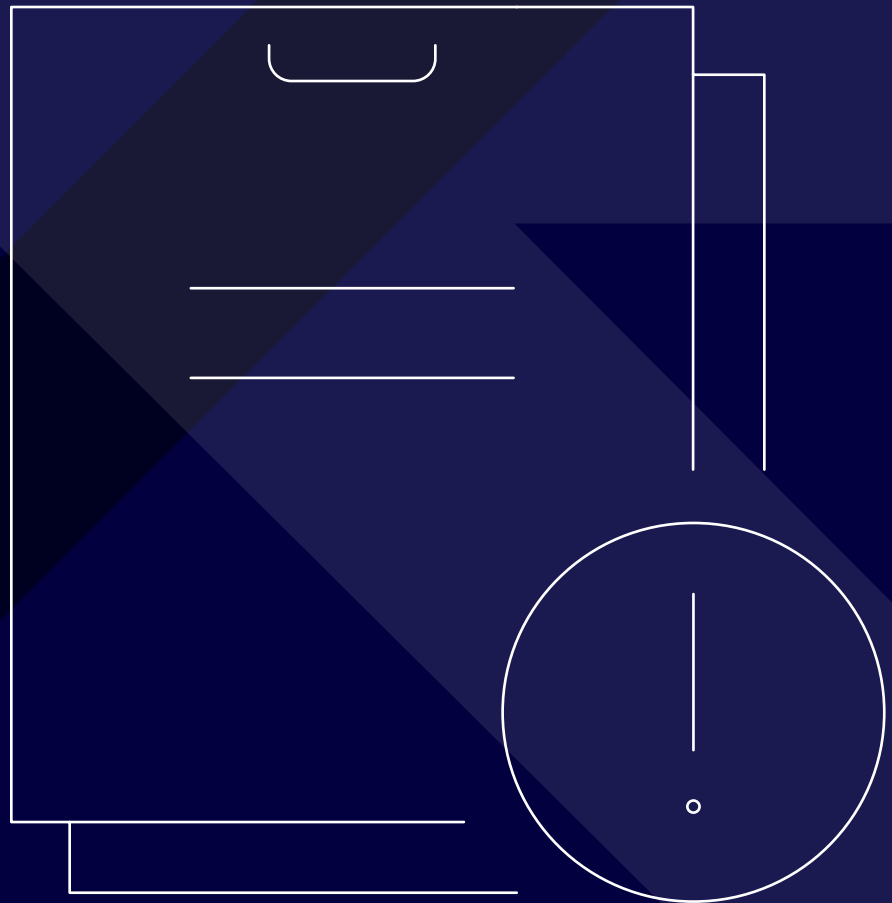
6. Loss in value

We will not cover any loss in value of any item that we have agreed to repair or replace.

TIP

We recommend **you** check the value of **your** property regularly, to ensure **you** have sufficient cover.

Important information



Important information

Please read the important information shown below.

Your data

Please read the information below about how **we** use **your** data.

1. Using your data

We collect and use personal information about **you** to provide insurance cover to **you** or which benefits **you**. **We** also use **your** information to meet **our** legal obligations.

2. Data we collect

The information **we** collect can include:

- **your** name, address and contact details.
- other information relevant to the cover.
- in some cases, sensitive information. This includes information about **your** health and any convictions.

3. Sharing data

Due to the way insurance works, **we** may share **your** information with others. This includes:

- insurers, reinsurers, **your broker** or agent;
- loss-adjusters and sub-contractors;
- regulators and law enforcement agencies; and
- crime and fraud prevention agencies and insurance databases.

We will only share information in connection with the insurance and where legally permitted.

4. Other people's information

If **you** give **us** or **your broker** information about someone else following their permission to do so, **you** must give them **our** privacy notice.

5. Further information

For more information about how **we** use data, please read **our** full privacy notice. This is available on **our** website. If **you** need the notice in another format, please let **us** know.

6. Contacting us and your rights

You have rights relating to how **we** use **your** data. This includes the right to access **your** data. If **you** want to access **your** information or discuss **your** rights, please let **us** know. Alternatively, contact **your broker**.

Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if **we** cannot meet **our** obligations under the **policy**. If **you** are entitled to compensation and the extent of any compensation, the level depends on the nature of the **policy**.

For further information, please contact the FSCS as follows:

Address: Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY

Website: www.fscs.org.uk

About the insurers

Please read the information below about the insurers

1. The Insurers

The Insurer details are shown on **your schedule**. This includes the reference numbers and the proportions of the cover they are providing.

2. Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

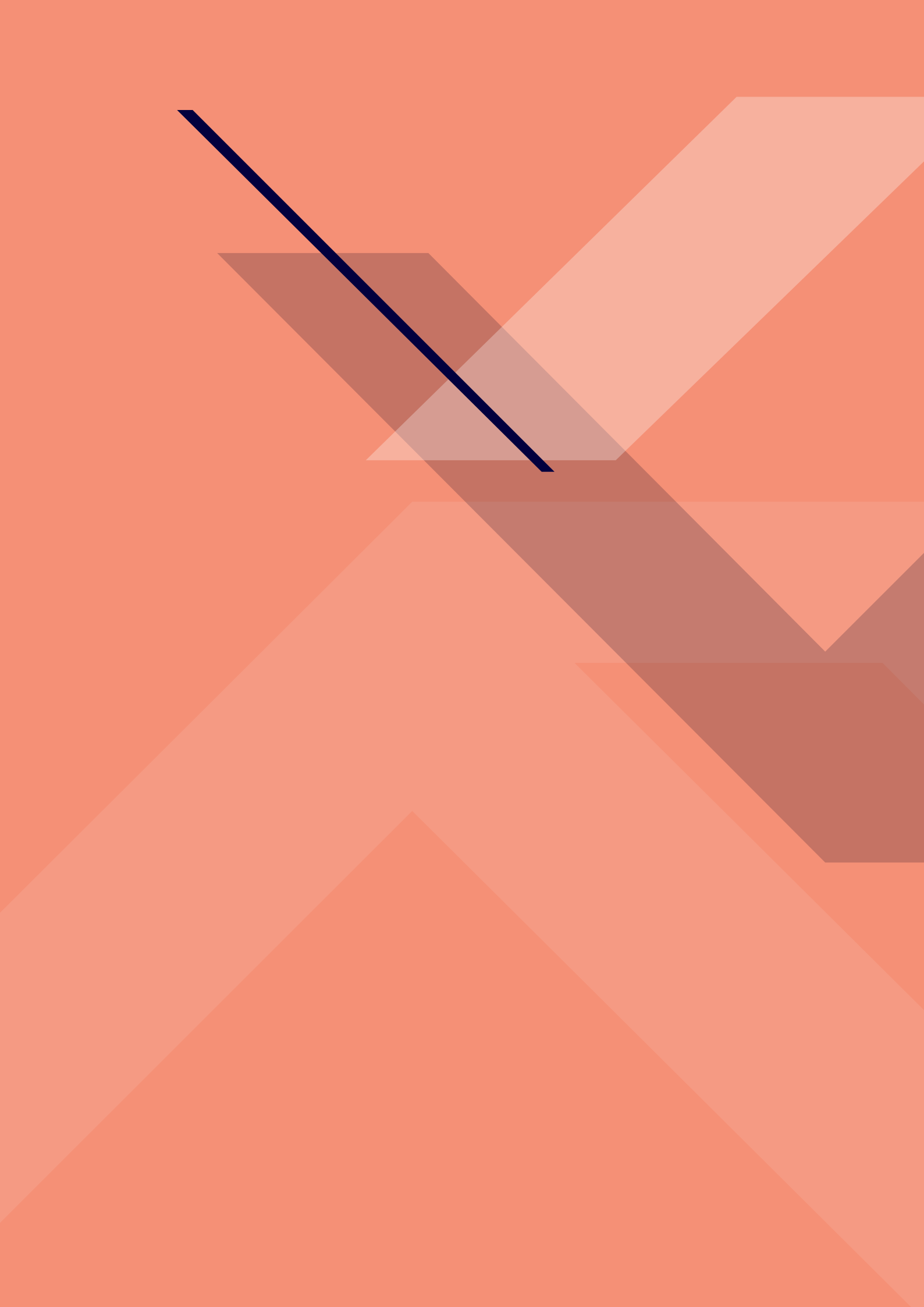
3. Regulation

The insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

4. Further details

Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk.

Notes





CALEDON
MGA

© 2026 Caledon MGA Ltd. All rights reserved.

Caledon MGA Ltd is authorised and regulated by the Financial Conduct Authority (Firm reference no. 305814) and registered in England No. 3251842.
Registered Office: Bankside 300, Peachman Way, Broadland Business Park,
Norwich, Norfolk NR7 0LB.

CMLUKSHPW01032026

caledonmga.co.uk