

# Home Insurance

## Your policy wording

JOHN LEWIS  
MONEY

# Welcome to your Home insurance through John Lewis Money

Thanks for choosing **us** to insure **your** home through John Lewis Money – **we** are delighted to have **you** with **us**. Now that **your** cover has been set up, there are a few things that **we** need **you** to do.

## Read through this document carefully

This document is the policy wording, that explains exactly what the insurance provided to **you** by **your Insurer** covers. It also sets out the obligations and responsibilities for both **you** and **the Insurer**. This policy wording is laid out so that **you** should be able to easily find what **you** need when **you** need it.

This policy wording, combined with **your policy schedule** and **statement of fact**, form the basis of a **contract** of insurance between **you** and the **Insurer** listed in **your policy schedule**.

Please take the time to read through this policy wording to ensure **you** have the cover **you** need.

## Changes we make to your cover

**We** will notify **you** in advance of the expiry date of **your** insurance when changes are being made to the policy wording or cover provided. These changes will take effect if **you** decide to proceed with renewal of **your** insurance with **us**, so please take time to read **your** documents.

## Check your information is correct

**You** gave **us** some important information so **we** could provide **you** with a quote. This information is detailed in **your** statement of fact. In addition, **you** have selected cover limits as outlined in **your policy schedule**. **We** need **you** to check that the information in these documents is correct and that **you have** the cover that's right for **you**:

- **Your policy schedule**
- **Your statement of fact**

If the policy doesn't provide **you** with the insurance cover that **you** want, or any of the information in these documents is incorrect, or it becomes incorrect in the future, **you** must let **us** know.

If **we** don't have the correct information, **your** claim may be rejected or not paid out in full. **We** may even cancel the policy.

Please have **your** policy number to hand when contacting **us**. **You** will find this on **your policy schedule**, and it will be included in any communication that **we** have sent to **you**.

Live Chat: [www.johnlewismoney.com/home-insurance](http://www.johnlewismoney.com/home-insurance)

Email: [service@home-insurance.johnlewismoney.com](mailto:service@home-insurance.johnlewismoney.com)

Call: 0345 608 9031

Monday to Friday 9am – 6pm (live chat until 7pm) and Saturday 9am – 12pm (live chat only), excluding bank holidays.

## Register for your online My Account

The quickest and easiest way to manage **your** policy 24/7 is through **your** online account at **www. insurance.johnlewismoney.com** – **you** will need **your** policy number, postcode and date of birth to register..

**You** will be able to:

- View or print **your** policy documents
- Check **your** personal details and cover limits
- Renew or cancel **your** cover
- Opt out of automatic renewal

When reading **your** insurance **documents**, please note that:

**'we'**, **'our'** and **'us'** refers to John Lewis Finance Limited acting as an insurance broker on behalf of the **Insurer**;

**'Insurer'** refers to the **Insurer** who has provided **you** with this policy whose name is referred to in the **policy schedule**; and

**'you'** or **'your'** refers to the person, company or firm named in **your policy schedule** as the insured.

# How to make a claim

## Before you start

- Take any necessary and reasonable immediate action to reduce further loss or damage, ensuring that **you** and **your family** are safe as a priority.
- **You** should report loss or damage involving any other criminal activity, such as theft, vandalism or malicious damage to the police as soon as possible and make a note of any reference number they provide. **Your Insurer** may ask for this as part of **your** claim.
- Do not complete any repairs or dispose of any items without prior authorisation from **your Insurer**. If it is absolutely necessary for **you** to dispose of any item, or carry out emergency repairs to prevent further additional damage, take photos of the damage before it is repaired or disposed of. Failure to do so may result in **your** claim not being paid.
- Claims for unauthorised transactions arising from the use of a lost or stolen credit, debit, charge or cash-dispenser card will need reporting to **your** card provider and the police.
- Locate **your policy** number – this can be found at the top of **your policy schedule**.

## Call the number provided

- **You** will find **your Insurer's** claim phone number on **your policy schedule**.

## Leave the rest to your Insurer

- Once **you** contact the **Insurer**, they will review **your** claim as quickly as they can.
- Most claims can be made over the phone, but **you** may be asked to fill in a claim form to provide more information.
- If **your** claim is covered by **your policy**, the **Insurer** will send **you** updates about **your** claim so **you** know what to expect and when.
- If **your** claim is not covered, the **Insurer** will explain why.

# A guide to your cover

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# Cover at a glance

<b>Buildings (if selected)</b>		The main structure of <b>your home</b> , together with <b>outbuildings</b> , fixtures and fittings, and permanently fixed garden structures.
<b>Buildings - Alternative accommodation</b>		If <b>your home</b> is made uninhabitable as a result of damage to the <b>buildings</b> , £50k with Bronze cover, £100k with Silver cover, unlimited with Gold cover.
<b>Legal Liability</b>		Provides cover for <b>your</b> legal liability as a property owner (up to £5m) and defective premises liability (up to £2m).
<b>Repairs are guaranteed</b>		Repairs undertaken to <b>Buildings</b> by approved contractors will be guaranteed for 3 years.
<b>Contents (if selected)</b>		<b>Household goods, personal possessions, valuables, &amp; money.</b>
<b>Contents - Alternative accommodation</b>		If <b>your home</b> is made uninhabitable as a result of damage to the <b>contents</b> , £10k with Bronze cover, £15k with Silver cover, unlimited with Gold cover.
<b>Legal liability</b>		Provides cover for <b>your</b> legal liability as an occupier of the property and in a personal capacity up to £5m. Also provides cover for <b>your</b> legal liability as an employer, up to £10m.
<b>Shopping in transit</b>		Covers loss or damage to food and domestic purchases while they're being transported <b>home</b> .
<b>Freezer food</b>		Pays up to £250 on Bronze cover, £500 on Silver cover or £750 on Gold cover for loss of, or damage to, food stored in a freezer in <b>your home</b> .
<b>Credit, debit, charge or cash-dispenser cards</b>		Covers charges for unauthorised transactions on a lost or stolen card.
<b>Personal possessions (optional)</b>		Accidental loss, theft or damage to <b>your</b> personal possessions and <b>money</b> anywhere in the world.
<b>Bicycles (optional)</b>		Loss of, or damage to <b>your bicycles</b> anywhere in the world.
<b>Student (optional)</b>		Up to £5,000 cover for student <b>contents</b> while they're temporarily moved away from <b>your home</b> to <b>student accommodation</b> .

This is just a summary of the covers available under **your** home insurance policy through John Lewis Money. **Your schedule** will confirm which options, and the level of cover **you** chose, when buying **your policy**. Please note that terms, conditions and exclusions apply (as detailed within this document) and the above table is a summary of cover only.

# Understanding your policy

Your policy is in two parts – this policy wording and the **policy schedule**.

- Policy wording: explains what is and what is not covered, how claims are settled and other important information
- **Policy schedule**: shows which sections of cover apply, the amount insured, the premium and any **excesses**.

## How to check your cover in this policy document

First, **you** need to refer to **your policy schedule** to see which sections of cover are included, then:

- To check what's covered, see the first column of each cover section.
- To check what isn't covered, see the second column of each cover section.
- View Definitions on page **9** to find simple definitions of certain terms (**you** will see these in bold throughout this document).

There are general conditions of the insurance that **you** and **your family** will need to meet as **your** part of the **contract** on page **41**. The conditions set out the changes in circumstances that could affect **your** cover and when **we** may cancel **your** policy. Please read the General Conditions carefully.

## Changes in your circumstances

It's important that **you** tell **us** about any changes in **your** circumstances while **your** policy is in force as failing to do so could affect **your** cover – or even invalidate it. This means **your Insurer** will not have an obligation to pay claims **you** submit under the **policy**. Please refer to the General Conditions for full details of how **your** cover could be affected.

If **your** circumstances change and **we** are able to continue **your** cover, a new **policy schedule** and statement of fact will be provided so that **you** can check that the cover still meets **your** needs.

If **you** have any questions, please contact **us**. Telephone numbers are shown on page **2**.

Once **you** receive the **policy wording** and **policy schedule**, please ensure the cover is exactly what **you** need. If **you** need to make any changes, please contact **us** as soon as possible.

If **you** wish to cancel **your** policy, **you** can find this information on page **42** of this policy wording.

## Printed and accessible documentation

**Your** policy wording is primarily designed to be read easily on a screen. However, if **you** would rather receive it in print or large print, braille, audio tape or CD, **we** will be happy to provide this. Just let **us** know by emailing **us** at **service@home-insurance.johnlewismoney.com** or by calling **us** on **0345 608 9031**

# Excesses

## What you need to pay if you make a claim

**Excesses** form part of **your** insurance **contract** and can have a direct effect on the price **you** pay.

If **you** selected a voluntary **excess**, please be aware that **you** will have to pay this on top of any other **excess** shown in **your** **policy schedule**. This means **you** will have to pay a higher **excess** if **you** need to make a claim.

**Your policy schedule** will confirm which options, and the level of **excess** **you** chose, when buying **your** policy.

If **your Insurer** arranges to repair the damage **you** are claiming for, **you** will need to pay **your excess** to the repairer, or **your Insurer** will deduct the **excess** from any settlement payment they make to **you**.

If **your Insurer** arranges to replace a lost, stolen or damaged item, **you** will need to pay **your excess** to the supplier, or **your Insurer** will deduct the **excess** from any settlement payment they make to **you**.

If **you** are claiming under more than one section of cover, for example under both **Buildings** and **Contents**, then only one **excess** will be applied, whichever is the higher, together with any voluntary **excess** **you** have chosen for that section of cover.

# Definitions

Certain words and phrases **we** have used in this policy wording have specific meanings that **you** need to be aware of. **You** will find the meanings of these words and phrases listed in this section. **You** will see these defined terms in bold text where they are used within this policy wording.

## Accidental damage

Damage or loss of function caused by an external force and resulting from a sudden, unforeseen, and unintentional event.

## Bicycle

Any cycle powered by human pedalling which is not subject to the requirements of the Road Traffic Act.

This includes electrically assisted pedal cycles (please refer to legal definition) and tricycles and tandem, trailer cycles, hand-pedal cycles or push scooters.

This does not include any **motorised vehicle**, moped or electrically or battery propelled scooter.

## Buildings

The main structure of **your home**, which is owned by **you**, in which **you** live. This includes its **fixtures & fittings**, detached annexes and **outbuildings**, and any of the following if they form, or are situated within the boundaries of the title deeds of the property:

- The drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, fences and gates.
- External lighting, surveillance equipment, permanently wire fixed alarm systems, fixed solar heating systems, fixed wind turbines, air- and ground-source heat pumps, electric vehicle charging points, but not
  - Aerials or satellite receiving equipment attached to **your home**.
- Tiling, wooden, vinyl or laminated floor covering that cannot be removed and reused, but not
  - Carpeting.
- **Buildings** also includes the following items if they are permanently fixed into the ground belonging to **your home**
  - Cesspits, septic tanks and oil and gas tanks
  - Statues, pergolas, gazebos, garden ponds, swimming pools, and fountains
  - Recreational toys and brick-built barbecues
  - Hot tubs or Jacuzzis

**Buildings** does not include:

- Any **home** used for trade, professional or business purposes, except for clerical business use.
- Any caravans, mobile homes or **motorised vehicles**.

## Business equipment

Computers and other home office equipment, such as printers, photocopiers and telecommunications devices, used for a business, trade, or profession, which **you** own or for which **you** or **your family** are legally responsible.

**Business equipment** does not include:

- Data
- Business stock, under Silver or Bronze cover
- Materials or tools
- **Money**, store loyalty cards or credit/debit cards used or held for any trade, professional or business purposes

## Contents

The following items which **you** or **your family** own or are legally responsible for:

- **Household goods**
- **Personal possessions**
- **Valuables**
- **Money, credit, debit, charge or cash dispenser cards**
- **Business equipment**
- **Documents**
- **Garden contents** – Trees, shrubs, plants, hedges and lawns, gardening equipment (including motorised gardening equipment), garden furniture and removable items that are normally used in the garden, including play equipment, temporary gazebos, water features, statues, pots, lights and barbecues.

**Contents** does not include:

- **Motorised vehicles**, whether licenced for road use or not.
- Mechanically propelled or assisted vehicles other than pedestrian-controlled vehicles.
- Aircraft, drones, trains, and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft.
- Any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached.
- Any living creature.

## Contract (of insurance)

The legally binding agreement between **you** and **your Insurer**, which sets out the cover provided and the information which the **contract** is based upon. The **contract** is made up of this policy wording, **your statement of fact** (the information which **you** provided to **us**) and **your policy schedule** (including any endorsements or specific terms).

## Documents

Deeds, bonds, or **securities** (excluding **money**).

## Domestic staff

A person employed to carry out domestic duties associated with **your home** and not employed by **you** in connection with **your** business, trade, or profession.

## Endorsement

Any extra terms or added features that are part of **your** policy. These are shown in **your schedule**.

## Excess

The amount **you** must pay towards any claim, including any voluntary **excess you** have selected. Details of **excess** amounts are shown in **your policy schedule** (sometimes by **endorsement**).

## Family

**Your** spouse, domestic partner or civil partner, children, **domestic staff** and/or any other person permanently living with **you** and not paying for their accommodation.

## Fixtures & fittings

- Built-in furniture, kitchen units and domestic appliances
- Fixed glass and sanitary ware
- Fixed pipes, ducts, tanks, wires, cables, switches, fires, heating installations, boilers and storage heaters
- Light fittings

## Flood

Invasion of the property by a large volume of water, caused by a rapid build-up or sudden release from outside the **buildings**.

## Heave

Sudden and/or unexpected upward movement of the ground beneath the **buildings** as a result of the soil expanding or swelling.

## Home

The private residence shown in **your policy schedule** including its garages, **outbuildings** and garden if they form part of the property.

## Household goods

Furnishings, lamps, clothing and accessories, linen, pots and pans, plates, cutlery and crockery, furniture, televisions, satellite, video, audio equipment and gaming consoles, portable electrical appliances and freestanding white goods.

Where applicable, this also includes tenants' **fixtures & fittings** and interior decorations.

## Insurance period

The period of time between the policy start date and policy end date, as shown in **your policy schedule** and during which **you** are covered by this policy, unless the policy is cancelled.

## Insurer

The **Insurer** shown in **your policy schedule**.

## Landslip

Sudden and unexpected downward movement of sloping ground.

## Market value

The current retail price (including VAT) of the insured item, or the price of an equivalent product.

## Money

- Current banknotes and coins.
- Stamps, cheques, electronic pre-payment cards.
- Savings certificates, gift tokens, postal and money orders.
- Phone cards or vouchers, traveller's cheques, premium bonds, parking vouchers, retail vouchers, and
- Season or travel tickets.

That are owned by **you** or **your family**.

**Money** does not include:

- Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratch cards and raffle tickets.
- **Money** used or held for any trade, professional or business purposes.
- Stamp/coin/medal collections.

## Motorised vehicle

Any electrically or mechanically propelled vehicle, other than:

- Vehicles designed to help disabled people.
- Vehicles used only as domestic gardening equipment within the garden.
- Golf buggies and trolleys.
- Electrically assisted pedal cycles (please refer to legal definition).
- Toys and models remotely controlled by a pedestrian
- Go karts.
- Children's Motorcycles.

As long as the vehicles are not legally required to be registered for road use.

## Outbuildings

**Buildings** which form part of the **home** but not the main building of the **home** and which are permanently fixed and used for **your** domestic purposes, including:

- Carports
- Garages
- Greenhouses
- Sheds
- Summer houses
- Garden rooms

**Outbuildings** does not include:

- Any caravans, mobile homes, motor homes or any **motorised vehicle**.

## Personal possessions

Personal effects, jewellery and clothing which **you** or **your family** own or are legally responsible for and is normally worn or carried outside **your home**.

**Personal possessions** does not include:

- Anything used solely for trade, professional or business purposes.
- **Motorised vehicles**, whether licenced for road use or not.
- Mechanically propelled or assisted vehicles other than pedestrian-controlled vehicles.
- Aircraft, drones, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft.
- Any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached.
- China, glass, pottery, and any other similar items of a fragile nature.
- Trailer tents.
- Any living creature.

## Policy schedule

This forms part of the policy and contains details of **you** and **your home** and important features of the insurance, including cover limits and specific terms.

## Securities

A document or certificate which is proof of money owed to any member of **your family**.

## Storm

A period of extreme weather which includes:

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

## Student accommodation

A building or residence within the British Isles where **your family** lives while studying at university, college, or school.

## Subsidence

Sudden and/or unexpected downward movement of the ground beneath the **buildings** other than by settlement.

## Unoccupied

Not lived in and not occupied overnight by **you** or **your family** for more than 60 consecutive days during **your insurance period**.

## Valuables

Single item limits apply and are shown in **your policy schedule**:

- Articles containing gold, silver or other precious metals or stones.
- Stamp/coin/medal collections.
- Furs, jewellery, watches.
- Paintings and other works of art.

## Vermin

Rats, mice, squirrels, foxes, wasps or hornets.

## We/us/our

John Lewis Finance Limited acting as an insurance broker on behalf of the **Insurer**.

## You/your

The person named in **your policy schedule** as the policyholder(s), as well as any member of **your family**.

# Buildings cover

This section explains **our Buildings Cover**, so **you** can be sure of what is and isn't covered.

**Your policy schedule** will confirm whether **your policy** includes **Buildings Cover**, together with the level of cover **you** chose when buying **your policy** and the **excess you** will have to pay when making a claim.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they're easier to spot. **You** will find them all explained in the Definitions section on page 9.

Here's exactly what is and isn't included within **our Buildings Cover**.

What's covered	...and what's not
<p><b>Your Buildings Cover</b> insures <b>your buildings</b>, as defined in the Definitions section, against physical loss or damage which happens during the <b>insurance period</b> and is caused by the following:</p>	<p>Anything listed in the General Exclusions of <b>your</b> policy is not covered.</p>
<p>1. Fire, lightning, explosion, earthquake, or smoke</p>	
What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to the <b>buildings</b> caused by fire, lightning, explosion, earthquake, or smoke.</p>	<p>There is no cover for loss or damage caused by scorching, melting or warping unless accompanied by flames.</p> <p>There is no cover for damage caused by air pollution.</p>
<p>2. Storm or flood</p>	
What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to the <b>buildings</b> caused by <b>storm</b> or <b>flood</b>.</p>	<p>This doesn't include damage caused by frost, nor any damage to fences or gates caused by <b>storm</b>.</p> <p>There is no cover for loss or damage arising from a gradual rise in the water table, or groundwater levels.</p> <p>There is no cover for loss or damage to any of the following, caused by <b>flood</b>:</p> <p>Drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wire fixed alarm systems, fences, and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools, and fountains that are permanently fixed into the ground belonging to <b>your home</b>. External lighting, surveillance equipment, fixed solar heating systems, fixed wind turbines, air- and ground-source heat pumps, electric vehicle charging points. Permanently fixed recreational toys and brick-built barbecues. Permanently fixed hot tubs or Jacuzzis.</p> <p>Unless the main residence is also damaged by the same cause, at the same time.</p>

### 3. Escape of water

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to the <b>buildings</b> that results from water escaping from – or freezing in – washing machines, dishwashers, fridges, freezers, fixed water plumbing systems or fixed heating systems.</p>	<p>There is no cover for loss or damage to the following:</p> <ul style="list-style-type: none"><li>• The appliance or system from which the water escapes, unless the damage is caused by freezing.</li><li>• Any part of <b>your buildings</b> due to <b>subsidence</b>, caused by water escaping.</li><li>• <b>Your home</b> while it is <b>unoccupied</b>.</li></ul> <p>There is no cover for loss or damage, caused by:</p> <ul style="list-style-type: none"><li>• Failure, wear and tear or lack of grouting or sealant.</li><li>• Water overflowing from sinks, bidets, showers and baths, as a result of taps being left on in <b>your home</b></li><li>• Water escaping, or overflowing from guttering, rainwater down pipes, roof valleys and gullies.</li></ul> <p>The cost of removing, repairing or replacing part of <b>your home</b> in order to locate the source of the water escaping is not covered.</p>

### 4. Escape of oil

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to the <b>buildings</b> that results from oil escaping from – or freezing in – a fixed heating system.</p>	<p>There is no cover for loss or damage to the following:</p> <ul style="list-style-type: none"><li>• The appliance or system from which the oil escapes, unless the damage is caused by freezing.</li><li>• Any part of <b>your buildings</b> due to <b>subsidence</b>, caused by oil escaping.</li><li>• <b>Your home</b> while it is <b>unoccupied</b>.</li></ul> <p>The cost of removing, repairing, or replacing part of <b>your home</b> in order to locate the source of the oil escaping is not covered.</p>

## 5. Subsidence, heave, or landslip

What's covered	...and what's not
<p>You are insured against loss or damage to the <b>buildings</b> caused by <b>subsidence</b> or <b>heave</b> of the site on which the <b>buildings</b> stand or of land belonging to it, or <b>landslip</b>.</p>	<p>There is no cover for loss or damage to any of the following, caused by <b>subsidence, heave</b> or <b>landslip</b>:</p> <ul style="list-style-type: none"> <li>• Drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wire fixed alarm systems, fences, and gates, plus statues, pergolas, gazebos, garden ponds, swimming pools, and fountains that are permanently fixed into the ground belonging to <b>your home</b>. External lighting, surveillance equipment, fixed solar heating systems, fixed wind turbines, air- and ground-source heat pumps, electric vehicle charging points. Permanently fixed recreational toys and brick-built barbecues. Permanently fixed hot tubs or Jacuzzis.</li> </ul> <p>Unless the main residence is also damaged by the same cause, at the same time.</p> <p>There is no cover for loss or damage caused by <b>subsidence, heave</b> or <b>landslip</b> to solid floors unless the foundations of the outside walls of <b>your home</b> are damaged by the same cause, at the same time.</p> <p>There is no cover for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• Structures bedding down or settlement of newly made-up ground</li> <li>• Coast or riverbanks being worn away</li> <li>• Demolition, alteration or repair to <b>your home</b></li> <li>• Poor or faulty design, workmanship, or materials</li> <li>• Sulphate reacting with any materials from which any part of <b>your buildings</b> is constructed</li> </ul> <p>There is no cover for any loss or damage that is covered under an alternative warranty, agreement, guarantee or insurance policy. For example, National House Building Council (NHBC).</p>

## 6. Theft or attempted theft

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to the <b>buildings</b> caused by theft or attempted theft.</p>	<p>There is no cover for loss or damage that happens:</p> <ul style="list-style-type: none"> <li>• While <b>your home</b> is <b>unoccupied</b>.</li> <li>• While any part of <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> – unless fraud or misrepresentation, or force and violence has been used to get into or out of <b>your home</b>.</li> </ul>

## 7. Fixed radio and television aerials, fixed solar heating systems, fixed satellite dishes

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to the <b>buildings</b> caused by the falling of fixed radio and television aerials, fixed solar heating systems, fixed satellite dishes and their fittings and masts.</p>	<p>There is no cover for loss or damage to the falling item itself.</p>

## 8. Impact

What's covered	...and what's not
<b>You</b> are insured against loss or damage to the <b>buildings</b> caused by impact from <b>motorised vehicles</b> , aircraft (including anything dropped from them) or animals.	There is no cover for loss or damage caused by the impact from pets.

## 9. Trees or branches

What's covered	...and what's not
<b>You</b> are insured against loss or damage to the <b>buildings</b> caused by falling trees or branches.	There is no cover for the cost of removing fallen trees or branches that have not caused damage to <b>your buildings</b> .

## 10. Malicious acts or vandalism

What's covered	...and what's not
<b>You</b> are insured against loss or damage to the <b>buildings</b> caused by malicious acts or vandalism.	<p>There is no cover for loss or damage that happens:</p> <ul style="list-style-type: none"><li>• While <b>your home</b> is <b>unoccupied</b>.</li><li>• While any part of <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> – unless fraud or misrepresentation, or force and violence has been used to get into or out of <b>your home</b>.</li></ul> <p>There is no cover for loss or damage caused by <b>you</b>, <b>your family</b>, <b>your domestic staff</b>, lodgers, paying guests or tenants, or any person that <b>you</b> or <b>your family</b> has allowed into the <b>home</b>.</p>

## 11. Riot, civil commotion

What's covered	...and what's not
<b>You</b> are insured against loss or damage to the <b>buildings</b> caused by any person involved in riot, violent disorder, strike, labour disturbance, or civil commotion.	There is no cover for loss or damage caused by <b>you</b> , <b>your family</b> , <b>your domestic staff</b> , lodgers, paying guests or tenants, or any person that <b>you</b> or <b>your family</b> has allowed into the <b>home</b> .

## 12. Fees and related costs

What's covered	...and what's not
<p>Once agreed in writing, <b>you</b> are covered for the following expenses if they are necessary as the result of loss or damage that's covered under the <b>Buildings</b> Cover section:</p> <ul style="list-style-type: none"><li>• Fees for architects, surveyors, consulting engineers and legal services.</li><li>• The cost of removing debris and making the building safe.</li><li>• Costs <b>you</b> have to pay in order to comply with any government or local authority requirements.</li></ul>	<p>There is no cover for any costs or fees that <b>you</b> incur while preparing or furthering a claim.</p> <p>There is no cover for fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if these apply to undamaged parts of the building.</p> <p>There is no cover for any costs or fees that <b>you</b> incur without <b>your insurer's</b> agreement in writing.</p>

### 13. Locks and keys

What's covered	...and what's not
<p><b>You</b> are insured against <b>accidental damage</b> to the locks of the outside doors and windows of <b>your home</b>, to safes and alarms inside it, and the loss of the keys to any of these.</p> <p>In the event of a claim, <b>we</b> will pay for the replacement of the lock mechanism or change the locks.</p>	<p>There is no cover for loss or damage caused by any process of repair or restoration, or by mechanical, electrical breakdown, or electronic fault.</p>

### 14. Alternative accommodation

What's covered	...and what's not
<p><b>Your Insurer</b> will pay reasonable costs for alternative accommodation for <b>you</b> and <b>your family</b> if <b>your home</b> is made uninhabitable as a result of damage to the <b>buildings</b> caused by any covers under the <b>Buildings</b> section of <b>your</b> policy.</p> <p>This includes:</p> <ul style="list-style-type: none"><li>• The additional cost of suitable accommodation including that required for any pets living with <b>you</b>, or</li><li>• Rent <b>you</b> would otherwise have received, but have lost as a result of the damage, including ground rent.</li></ul>	<p>There is no cover for any costs that <b>you</b>:</p> <ul style="list-style-type: none"><li>• Have to pay once the <b>home</b> becomes habitable again.</li><li>• Agree to pay without <b>your insurer's</b> permission.</li></ul> <p>There is no cover for the cost of alternative accommodation for anyone other than <b>you</b> or <b>your family</b>.</p> <p>There is no cover for costs resulting from damage that's specifically excluded elsewhere within the <b>Buildings</b> section of <b>your</b> policy.</p>

### 15. Emergency services

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to the <b>buildings</b> or garden caused by the emergency services while gaining access to deal with an emergency.</p>	<p>There is no cover for loss or damage that's specifically excluded elsewhere within the <b>Buildings</b> section of <b>your</b> policy.</p>

### 16. Selling the home

What's covered	...and what's not
<p>When <b>you</b> are selling the <b>buildings</b> covered by this policy, the buyer of <b>your home</b> will be covered for any loss or damage caused by anything covered under the <b>Buildings</b> section of the policy between the date of exchange of contracts and completion of the sale.</p>	<p>There is no cover for loss or damage that's specifically excluded elsewhere within the <b>Buildings</b> section of <b>your</b> policy.</p> <p>There is no cover under this policy if the buyer has their own insurance policy.</p>

## 17. Trace and access

What's covered	...and what's not
<p><b>Your Insurer</b> will pay the reasonable costs for removing and replacing any part of the <b>buildings</b> necessary to find and repair the source of any:</p> <p>Escape of water from water tanks, pipes, and apparatus or fixed heating systems.</p> <p>Escape of heating fuel.</p> <p><b>Your Insurer</b> will pay up to the limit shown in <b>your policy schedule</b>.</p>	<p>There is no cover for loss or damage that's specifically excluded elsewhere within the <b>Buildings</b> section of <b>your policy</b>.</p>

**If your policy schedule shows that you have selected Gold or Silver cover, then you are also covered for the following.**

**If your policy schedule shows that you have selected Bronze cover, then these covers will only apply if you have also chosen to include Buildings Extended Accidental Damage cover.**

## 18. Drains and pipes

What's covered	...and what's not
<p><b>You</b> are insured against <b>accidental damage</b> to drains, pipes, cables and underground tanks which are used to provide services to or from <b>your home</b>, for which <b>you</b> or <b>your family</b> is responsible.</p> <p>If normal methods of releasing a blockage between the main sewer and <b>your home</b> are unsuccessful, <b>your Insurer</b> will pay the cost of breaking into and repairing the pipe.</p>	<p>There is no cover for loss or damage that happens while <b>your home</b> is <b>unoccupied</b>.</p> <p>There is no cover for loss or damage arising from gradual deterioration, which has caused an installation to reach the end of its life.</p> <p>There is no cover for damage caused by:</p> <ul style="list-style-type: none"><li>• Demolition, alteration, or repair to <b>your home</b>.</li><li>• Poor or faulty design, workmanship, or materials.</li><li>• Mechanical, electrical breakdown or electronic fault.</li><li>• Coast or riverbanks being worn away.</li><li>• Sulphate reacting with any materials from which <b>your home</b> is built.</li></ul>

## 19. Glass, ceramic hobs or sanitaryware

What's covered	...and what's not
<p><b>You</b> are insured against <b>accidental damage</b> to:</p> <ul style="list-style-type: none"><li>• Glass.</li><li>• Ceramic or glass hobs, or</li><li>• Sanitaryware.</li></ul> <p>that's fixed to, and forms part of, <b>your home</b>.</p>	<p>There is no cover for loss or damage that happens while <b>your home</b> is <b>unoccupied</b>.</p> <p>There is no cover for the replacement cost of any part of the item other than the broken glass or ceramic surface.</p>

# Buildings extended accidental damage

**Your policy schedule** will confirm whether this cover is included within **your** policy, together with the level of protection **you** chose when buying **your** policy and the **excess you** will have to pay when making a claim.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page 9.

## 1. Buildings

What's covered	...and what's not
<p><b>You</b> will be insured against <b>accidental damage</b> to <b>buildings</b> that happens during the <b>insurance period</b>.</p>	<p>There is no cover for loss or damage that happens while:</p> <ul style="list-style-type: none"><li>• <b>Your home</b> is <b>unoccupied</b>.</li><li>• Any part of <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.</li></ul> <p>There is no cover for any loss or damage that's specifically excluded elsewhere within the <b>Buildings</b> section of <b>your</b> policy.</p> <p>There is no cover for damage caused by:</p> <ul style="list-style-type: none"><li>• Water entering <b>your home</b> other than by <b>storm</b> or <b>flood</b>.</li><li>• Mechanical, electrical breakdown or electronic fault.</li><li>• Coast or riverbanks being worn away.</li><li>• Sulphate reacting with any materials from which <b>your home</b> is built.</li></ul>

**If your policy schedule shows that you have selected Bronze cover, then Buildings Extended Accidental Damage also includes covers for**

## 2. Drains and pipes

What's covered	...and what's not
<p><b>You</b> will be insured against <b>accidental damage</b> to drains, pipes, cables and underground tanks which are used to provide services to or from <b>your home</b>, for which <b>you</b> or <b>your family</b> are responsible.</p> <p>If normal methods of releasing a blockage between the main sewer and <b>your home</b> are unsuccessful, <b>your Insurer</b> will pay the cost of breaking into and repairing the pipe.</p>	<p>There is no cover for loss or damage that happens while <b>your home</b> is <b>unoccupied</b>.</p> <p>There is no cover for loss or damage arising from gradual deterioration, which has caused an installation to reach the end of its life.</p> <p>There is no cover for damage caused by:</p> <ul style="list-style-type: none"><li>• Demolition, alteration, or repair to <b>your home</b>.</li><li>• Poor or faulty design, workmanship, or materials.</li><li>• Mechanical, electrical breakdown or electronic fault.</li><li>• Coast or riverbanks being worn away.</li><li>• Sulphate reacting with any materials from which <b>your home</b> is built.</li></ul>

### 3. Glass, ceramic hobs or sanitaryware

What's covered	...and what's not
<p><b>You</b> are insured against <b>accidental damage</b> to:</p> <ul style="list-style-type: none"><li>• Glass.</li><li>• Ceramic or glass hobs, or</li><li>• Sanitaryware.</li></ul> <p>that's fixed to, and forms part of, <b>your home</b>.</p>	<p>There is no cover for loss or damage that happens while <b>your home</b> is <b>unoccupied</b>.</p> <p>There is no cover for the replacement cost of any part of the item other than the broken glass or ceramic surface.</p>

# Contents cover

This section explains our **Contents** Cover, so **you** can be sure of what is and is not covered.

**Your policy schedule** will confirm whether **your policy** includes **Contents** Cover, together with the level of cover **you** chose when buying **your policy** and the **excess you** will have to pay when making a claim.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page **9**.

Here's what counts as <b>contents</b>	...and here's what doesn't
<p><b>Your Contents</b> Cover insures <b>your contents</b> as defined in the Definitions section, when they are in <b>your home</b>.</p> <p>Where specifically stated, certain items also benefit from Worldwide Cover. These items are included within <b>your Contents</b> Cover while they are outside <b>your home</b> for up to 60 days in any one trip anywhere in the world.</p> <p>Limits apply in relation to <b>contents</b> in the open, within the boundary of the property. These limits are shown in <b>your policy schedule</b>.</p>	<p>There is no cover for any living creature under <b>Contents</b> Cover.</p>

## Credit, debit, charge, or cash-dispenser cards

What's covered	...and what's not
<p>Credit debit, charge, or cash-dispenser cards owned by <b>you</b> or <b>your family</b>.</p>	<p>This cover does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes.</p> <p>There is no cover for the use of credit, debit, charge, or cash-dispenser cards by any of <b>your family</b> without the permission of an authorised cardholder.</p>

## Documents

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to documents, as defined in the Definitions section, while they are:</p> <ul style="list-style-type: none"> <li>• Within the main building of <b>your home</b>.</li> <li>• Deposited for safe custody in any bank safe deposit or solicitor's strongroom, anywhere in the world.</li> </ul>	

Now that **we** have explained what counts as **contents**, here's exactly what is and isn't included within **our Contents** Cover.

Anything listed in the General Exclusions of **your** policy is not covered.

What's covered	...and what's not
<p><b>Your Contents</b> Cover insures <b>your contents</b> as defined in the Definitions section, against loss or damage, which happens during the <b>insurance period</b> and is caused by the following:</p>	<p>Anything listed in the General Exclusions of <b>your</b> policy is not covered.</p>

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

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by fire, lightning, explosion, earthquake, or smoke.</p>	<p>There is no cover for loss or damage caused by scorching, melting or warping unless accompanied by flames.</p> <p>There is no cover for damage caused by air pollution.</p>

### 2. Storm or flood

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by <b>storm</b> or <b>flood</b>.</p>	<p>There is no cover for loss or damage caused by frost.</p>

### 3. Theft or attempted theft

What's covered	...and what's not
<p><b>You</b> are insured against theft or attempted theft of <b>contents</b> from <b>your home</b>.</p> <p><b>You</b> are insured against theft or attempted theft of <b>contents</b> from <b>your outbuildings</b> and garages, up to the limit shown in <b>your policy schedule</b>.</p>	<p>There is no cover for loss or damage that happens while:</p> <ul style="list-style-type: none"> <li>• <b>Your home is unoccupied.</b></li> <li>• <b>Your home</b> is used to receive any visitors or paying guests in connection with any trade, profession, or business.</li> <li>• <b>Your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless fraud or misrepresentation, or force and violence has been used to get into or out of <b>your home</b>.</li> </ul> <p>There is no cover for loss or damage:</p> <ul style="list-style-type: none"> <li>• Arising from deception, unless the only deception was someone tricking their way onto <b>your home</b>.</li> <li>• Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable, or irredeemable for any reason.</li> </ul> <p>There is no cover for loss or damage of, or to, <b>money</b> unless force and violence has been used to get into or out of <b>your home</b>.</p>

#### 4. Escape of water

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by water escaping from – or freezing in – washing machines, dishwashers, fridges, freezers, fixed water plumbing systems, or fixed heating systems.</p> <p><b>You</b> are also insured against accidental loss of metered water at <b>your home</b>.</p>	<p>There is no cover for loss or damage:</p> <ul style="list-style-type: none"><li>• To the appliance from which the water escapes, unless the damage is caused by freezing.</li><li>• That happens while <b>your home</b> is <b>unoccupied</b>.</li></ul> <p>There is no cover for loss or damage to any of the following, caused by:</p> <ul style="list-style-type: none"><li>• Failure, wear and tear or lack of grouting or sealant.</li><li>• Water overflowing from sinks, bidets, showers and baths, as a result of taps being left on in <b>your home</b>.</li><li>• Water escaping, or overflowing from guttering, rainwater down pipes, roof valleys and gullies.</li></ul>

#### 5. Escape of oil

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by oil escaping from a fixed heating system.</p> <p><b>You</b> are also insured against accidental loss of metered liquid petroleum gas or oil at <b>your home</b>.</p>	<p>There is no cover for loss or damage:</p> <ul style="list-style-type: none"><li>• To the appliance from which the oil escapes, unless the damage is caused by freezing.</li><li>• That happens while <b>your home</b> is <b>unoccupied</b>.</li></ul>

#### 6. Malicious acts or vandalism

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by malicious acts or vandalism.</p>	<p>There is no cover for loss or damage that happens while:</p> <ul style="list-style-type: none"><li>• <b>Your home</b> is <b>unoccupied</b>.</li><li>• Any part of <b>your home</b> is lent, let, or sub-let to anyone other than <b>your family</b> – unless fraud or misrepresentation, or force and violence has been used to get into or out of <b>your home</b>.</li></ul> <p>There is no cover for loss or damage caused by <b>you, your family, your domestic staff</b>, lodgers, paying guests or tenants, or any person that <b>you</b> or <b>your family</b> has allowed into the <b>home</b>.</p>

#### 7. Riot, civil commotion

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by any person involved in riot, violent disorder, strike, labour disturbance, or civil commotion.</p>	<p>There is no cover for loss or damage caused by <b>you, your family, your domestic staff</b>, lodgers, paying guests or tenants, or any person that <b>you</b> or <b>your family</b> has allowed into the <b>home</b>.</p>

## 8. Subsidence, heave, or landslip

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by <b>subsidence</b>, or <b>heave</b> of the site on which <b>your home</b> stands or of the land belonging to it, or <b>landslip</b>.</p>	<p>There is no cover for loss or damage caused by:</p> <ul style="list-style-type: none"><li>• Structures bedding down or settlement of newly made up ground.</li><li>• Coast or riverbanks being worn away.</li><li>• Demolition, alteration, or repair to <b>your home</b>.</li><li>• Poor or faulty design, workmanship, or materials.</li><li>• Sulphate reacting with any materials from which any part of <b>your buildings</b> is constructed.</li></ul> <p>There is no cover for any loss or damage that is covered under an alternative warranty, agreement, guarantee or insurance policy. For example, National House Building Council (NHBC).</p>

## 9. Impact

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by impact from <b>motorised vehicles</b>, aircraft (including anything dropped from them) or animals.</p>	<p>There is no cover for loss or damage caused by the impact from pets.</p>

## 10. Falling trees or branches

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>contents</b> caused by falling trees or branches.</p>	<p>There is no cover for the cost of removing fallen trees or branches.</p>

## 11. Falling fixed radio and television aerials, fixed satellite dishes, fixed solar heating systems and their fittings and masts

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by the falling of fixed radio and television aerials, fixed solar heating systems, fixed satellite dishes and their fittings and masts.</p>	<p>There is no cover for loss or damage to the falling item itself.</p>

## 12. Loss of keys

What's covered	...and what's not
<p><b>You</b> are insured against the loss of the keys to the locks of the outside doors and windows of <b>your home</b>, to safes and alarms inside it.</p> <p><b>You</b> are also insured against <b>accidental damage</b> to safes and alarms within the <b>home</b>.</p> <p>In the event of a claim, <b>your Insurer</b> will pay for the replacement of the lock mechanism, or change the locks.</p>	<p>There is no cover for loss or damage caused by any process of repair or restoration, or by mechanical, electrical breakdown, or electronic fault.</p>

### 13. Alternative accommodation

What's covered	...and what's not
<p><b>Your Insurer</b> will pay reasonable costs for alternative accommodation for <b>you</b> and <b>your family</b> if <b>your home</b> is made uninhabitable as a result of damage to the <b>contents</b> caused by any covers under the <b>Contents</b> section of <b>your</b> policy.</p> <p>This includes:</p> <ul style="list-style-type: none"><li>• The additional cost of suitable accommodation including that required for any pets living with <b>you</b></li><li>• Temporary storage of <b>your home's contents</b> where necessary.</li></ul> <p>If <b>you</b> are a tenant, <b>your Insurer</b> will provide this cover as long as no other insurance covers the same loss.</p>	<p>There is no cover for any costs that <b>you</b>:</p> <ul style="list-style-type: none"><li>• Have to pay once the <b>home</b> becomes habitable again.</li><li>• Agree to pay without <b>your insurer's</b> permission.</li></ul> <p>There is no cover for the cost of alternative accommodation for anyone other than <b>you</b> or <b>your family</b>.</p> <p>There is no cover for costs resulting from damage that's specifically excluded elsewhere within the <b>Contents</b> section of <b>your</b> policy.</p>

### 14. Visitors' personal effects

What's covered	...and what's not
<p><b>You</b> are insured against the loss of, or damage to, visitors' personal effects while they are in <b>your home</b>.</p>	<p>There is no cover for any loss or damage that's specifically excluded elsewhere within the <b>Contents</b> section of <b>your</b> policy.</p>

### 15. Domestic staff's personal effects

What's covered	...and what's not
<p><b>You</b> are insured against the loss of, or damage to, <b>domestic staff's</b> personal effects while they are in <b>your home</b>.</p>	<p>There is no cover for any loss or damage that's specifically excluded elsewhere within the <b>Contents</b> section of <b>your</b> policy.</p>

### 16. Freezer food

What's covered	...and what's not
<p><b>You</b> are insured against the loss of, or damage to, food stored in a freezer in <b>your home</b> due to a change in temperature or contamination by freezing agents.</p> <p><b>Your Insurer</b> will pay up to the amount shown in <b>your</b> schedule.</p>	<p>There is no cover for any loss or damage caused by an electricity or gas supplier deliberately cutting off or reducing the supply to <b>your home</b>.</p> <p>There is no cover for any frozen food used solely for business, trade, professional or employment purposes.</p> <p>There's a limit of two claims under this section of cover in any single insured period.</p>

### 17. Tenant's liability

What's covered	...and what's not
<p><b>Your Insurer</b> will provide cover under the <b>Buildings</b> section of <b>your</b> policy if <b>you</b> are legally liable for damage to <b>your home</b> under the terms of <b>your</b> tenancy agreement, and if <b>you</b> are the tenant and not the owner, leaseholder or landlord.</p>	<p>There is no cover for any loss or damage that's specifically excluded elsewhere within the <b>Buildings</b> section of <b>your</b> policy.</p>

## 18. Tenant's fixtures & fittings

What's covered	...and what's not
<p><b>Your Insurer</b> will provide cover under the <b>Buildings</b> section of this policy for loss or damage to fixed improvements and fixed internal decorations which <b>you</b> have added as a tenant of <b>your home</b>.</p>	<p>There is no cover for any loss or damage that's specifically excluded elsewhere within the <b>Buildings</b> section of this policy.</p>

## 19. Unrecovered damages

What's covered	...and what's not
<p><b>Your Insurer</b> will pay the amount of any award of damages in <b>your</b> or <b>your family's</b> favour in respect of death, bodily injury, illness or damage to property which:</p> <ul style="list-style-type: none"><li>• Is made by a court within the United Kingdom, Isle of Man, or Channel Islands; and</li><li>• Is still outstanding 6 months after the date on which it is made; and</li><li>• Is not the subject of an appeal.</li></ul>	<p>There is no cover for any award of damages in respect of death, bodily injury, illness or damage to property of such nature that <b>you</b> or <b>your family</b> would not have been entitled to a claims payment under Legal Liability to the Public had <b>you</b> or <b>your family</b> been responsible for the injury or damage.</p>

## 20. Emergency services

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your contents</b> caused by the emergency services while gaining access to <b>your home</b> to deal with an emergency.</p>	<p>There is no cover for loss or damage that's specifically excluded elsewhere within the <b>Contents</b> section of <b>your</b> policy.</p>

## 21. Shopping in transit

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to food and domestic purchases while they are being transported from the place of purchase to <b>your home</b>.</p>	<p>There is no cover for theft from an unattended road vehicle, unless it occurs from a locked boot, concealed luggage compartment or glove compartment, following forcible and violent entry to a securely locked vehicle.</p>

## 22. Dependent relative

What's covered	...and what's not
<p><b>Your</b> policy covers <b>contents</b> belonging to <b>your</b> parent or grandparent, spouse, domestic/civil partner, or children whilst at a nursing home or residential care home.</p> <p>There's a limit of £2,500 for each claim.</p>	<p>There is no cover for loss or damage caused by theft unless force and violence have been used to get into or out of the building.</p> <p>There is no cover for loss or damage that's specifically insured elsewhere.</p>

## 23. Music, film, or electronic downloads

What's covered	...and what's not
<p><b>Your Insurer</b> will pay the cost of replacing non-recoverable music, film, or electronic data legally downloaded by <b>you</b> or <b>your family</b> from a legitimate website following loss or damage to <b>your contents</b>.</p>	<p>There is no cover for:</p> <ul style="list-style-type: none"><li>• The cost of remaking or recreating any non-recoverable music, film, or electronic data.</li><li>• Any data that is commercially unavailable at the time of the loss.</li></ul>

## 24. Credit, debit, charge, or cash-dispenser cards

What's covered	...and what's not
<p><b>You</b> are insured against charges by <b>your</b> card provider resulting from unauthorised transactions arising from the use of <b>your</b> lost or stolen credit, debit, charge, or cash-dispenser card.</p> <p><b>You</b> must inform the police and <b>your</b> bank or card provider as soon as possible in the event of a loss.</p> <p>This also includes Worldwide Cover for up to 60 days away from <b>your home</b>.</p> <p>Please note that in most cases, <b>you</b> will only be liable for the first £50 loss per card.</p>	<p>There is no cover for any loss:</p> <ul style="list-style-type: none"><li>• Where <b>you</b> or <b>your family</b> haven't complied with the terms and conditions of the card issuing authority</li><li>• Due to errors or omissions in receipts, payments, or accountancy</li><li>• That <b>you</b> or <b>your family</b> incur while living away from <b>home</b>, studying at university, college or school</li><li>• That <b>you</b> do not report to the police and <b>your</b> card provider as soon as possible</li></ul> <p>There is no cover for the use of credit, debit, charge, or cash-dispenser cards by any of <b>your family</b> without the permission of an authorised cardholder.</p>

**If your policy schedule shows that you have selected Gold or Silver cover, then you are also covered for the following.**

**If your policy schedule shows that you have selected Bronze cover, then this cover will only apply if you have also chosen to include Contents Extended Accidental Damage cover.**

## 25. Professional removal of contents

What's covered	...and what's not
<p><b>You</b> are insured against accidental loss or damage to <b>your contents</b> when a professional removal firm is moving <b>your contents</b> from <b>your home</b> directly to <b>your</b> new permanent <b>home</b> anywhere in the British Isles.</p>	<p>There is no cover for loss or damage caused by mechanical, electrical breakdown, or electronic fault.</p> <p>There is no cover for loss or damage to:</p> <ul style="list-style-type: none"><li>• China, glass, pottery or other fragile items, unless they were packed for moving by professional packers.</li><li>• <b>Contents</b> that are in storage or being moved to or from storage.</li></ul> <p>There is no cover for loss or damage of, or to, <b>money</b>.</p>

**If your policy schedule shows that you have selected Gold cover, then you are also covered for the following.**

**If your policy schedule shows that you have selected Silver or Bronze cover, then these covers will only apply if you have also chosen to include Contents Extended Accidental Damage cover.**

## 26. Television, satellite, video, audio entertainment equipment, and computer equipment

What's covered	...and what's not
<p><b>You</b> are insured against <b>accidental damage</b> to television, satellite, video, audio equipment, and computer equipment while it's in <b>your home</b>.</p>	<p>There is no cover for loss or damage that happens:</p> <ul style="list-style-type: none"><li>• While <b>your home</b> is <b>unoccupied</b>.</li><li>• While any part of <b>your home</b> is lent, let, or sub-let to anyone other than <b>your family</b>.</li></ul> <p>There is no cover for damage caused by:</p> <ul style="list-style-type: none"><li>• Water entering the <b>home</b>, other than by <b>storm</b> or <b>flood</b>.</li><li>• Mechanical, electrical breakdown, or electronic fault.</li></ul> <p>There is no cover for the cost of remaking any film, disc or tape where data has been lost, nor the value of any information contained on a storage device.</p>

## 27. Mirrors, ceramic hobs in freestanding cookers, or glass

What's covered	...and what's not
<p><b>You</b> are insured against accidental breakage of mirrors, ceramic hobs in freestanding cookers, or glass which forms part of the furniture in <b>your home</b>.</p>	<p>There is no cover for loss or damage that happens:</p> <ul style="list-style-type: none"><li>• While <b>your home</b> is <b>unoccupied</b>.</li><li>• While any part of <b>your home</b> is lent, let, or sub-let to anyone other than <b>your family</b>.</li></ul> <p>There is no cover for the cost of replacing any part of the item other than the broken glass or ceramic.</p>

# Contents extended accidental damage

This cover is optional. **Your policy schedule** will confirm whether it's included within **your** cover, together with the level of protection **you** chose when buying **your** policy and the **excess you** will have to pay when making a claim.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page 9.

## 1. Accidental damage to contents while in your home

What's covered	...and what's not
<p><b>You</b> are insured against <b>accidental damage to your contents</b> which happens during the <b>insurance period</b> while in <b>your home</b>.</p>	<p>There is no cover for loss or damage that happens:</p> <ul style="list-style-type: none"><li>• While <b>your home</b> is <b>unoccupied</b>.</li><li>• While any part of <b>your home</b> is lent, let, or sub-let to anyone other than <b>your family</b>.</li></ul> <p>There is no cover for damage caused by:</p> <ul style="list-style-type: none"><li>• Water entering the <b>home</b>, other than by <b>storm</b> or <b>flood</b>.</li><li>• Mechanical, electrical breakdown or electronic fault.</li></ul> <p>There is no cover for deterioration of food</p> <p>There is no cover for any loss or damage that's specifically excluded elsewhere within the <b>Contents</b> section of <b>your</b> policy.</p>

**If your policy schedule shows that you have selected Bronze cover, then Contents Extended Accidental Damage also includes covers for**

## 2. Professional removal of contents

What's covered	...and what's not
<p><b>You</b> are insured against accidental loss or damage when a professional removal firm is moving <b>your contents</b> from <b>your home</b> directly to <b>your</b> new permanent <b>home</b> anywhere in the British Isles.</p>	<p>There is no cover for loss or damage caused by mechanical, electrical breakdown, or electronic fault.</p> <p>There is no cover for loss or damage to:</p> <ul style="list-style-type: none"><li>• China, glass, pottery or other fragile items, unless they were packed for moving by professional packers.</li><li>• <b>Contents</b> that are in storage or being moved to or from storage.</li></ul> <p>There is no cover for loss or damage of, or to, <b>money</b>.</p>

**If your policy schedule shows that you have selected Bronze or Silver cover, then Contents Extended Accidental Damage also includes covers for**

**3. TV, satellite, video, audio entertainment equipment, and computer equipment**

What's covered	...and what's not
<p><b>You</b> are insured against <b>accidental damage</b> to TV, satellite, video, audio equipment, and computer equipment while it's in <b>your home</b>.</p>	<p>There is no cover for loss or damage that happens:</p> <ul style="list-style-type: none"><li>• While <b>your home</b> is <b>unoccupied</b>.</li><li>• While any part of <b>your home</b> is lent, let, or sub-let to anyone other than <b>your family</b>.</li></ul> <p>There is no cover for damage caused by:</p> <ul style="list-style-type: none"><li>• Water entering the <b>home</b>, other than by <b>storm</b> or <b>flood</b>.</li><li>• Mechanical, electrical breakdown, or electronic fault.</li></ul> <p>There is no cover for the cost of remaking any film, disc or tape where data has been lost, nor the value of any information contained on a storage device.</p>

**4. Mirrors, ceramic hobs in freestanding cookers, or glass**

What's covered	...and what's not
<p><b>You</b> are insured against accidental breakage of mirrors, ceramic hobs in freestanding cookers, or glass which forms part of the furniture in <b>your home</b>.</p>	<p>There is no cover for loss or damage that happens:</p> <ul style="list-style-type: none"><li>• While <b>your home</b> is <b>unoccupied</b>.</li><li>• While any part of <b>your home</b> is lent, let, or sub-let to anyone other than <b>your family</b>.</li></ul> <p>There is no cover for the cost of replacing any part of the item other than the broken glass or ceramic.</p>

# Personal possessions cover

This cover is optional. **Your policy schedule** will confirm whether it's included within **your** cover, together with the level of protection **you** chose when buying **your** policy and the **excess you** will have to pay when making a claim.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page 9.

Here's exactly what is and isn't included within **our** Personal Possessions Cover.

## 1. Personal possession cover

What's covered	...and what's not
<p><b>You</b> are insured against accidental loss, theft, or damage to <b>your personal possessions</b> and <b>money</b>, as defined in the Definitions section, anywhere in the world, other than while they are away from the <b>home</b> in <b>student accommodation</b>.</p>	<p>Anything listed in the General Exclusions of <b>your</b> policy is not covered.</p> <p>There is no cover for:</p> <ul style="list-style-type: none"><li>• <b>Personal possessions</b> left outside <b>your</b> arm's-length reach, unless they were locked away and out of sight, and force and violence has been used to access them.</li><li>• <b>Personal possessions</b> while in the possession of any person other than <b>you</b> or <b>your family</b>.</li><li>• Mechanical, electrical breakdown, or electronic fault</li><li>• <b>Documents</b>.</li></ul> <p>There is no cover for the cost of remaking any film, disc, or tape where data has been lost, nor the value of any information contained on a storage device.</p> <p>There is no cover for theft from an unattended road vehicle, unless it occurs from a locked boot, concealed luggage compartment or glove compartment, following forcible and violent entry to a securely locked vehicle.</p> <p>There is no cover for <b>you</b> or <b>your family's personal possessions</b> while they are away from the <b>home</b> in <b>student accommodation</b>.</p> <p>These items will be covered separately under <b>our</b> Student Cover if <b>you</b> have chosen to add it to <b>your</b> policy.</p>

# Bicycle cover

This cover is optional. **Your policy schedule** will confirm whether it's included within **your** policy and the **excess you** will have to pay when making a claim.

If it is, **we** will provide cover for individual **bicycles** worth up to £5,000, up to a total of £15,000 for multiple bicycles.

**Bicycles** worth over £1,200 need to be specified on **your** policy.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page 9.

Here's what counts as <b>bicycles</b>	...and here's what doesn't
Any <b>bicycle</b> , as defined in the Definitions section, and its accessories, that are owned by <b>you</b> or <b>your family</b> or are the responsibility of <b>you</b> or <b>your family</b> under contract.	Bicycles not owned by <b>you</b> or <b>your family</b> , or anything excluded under Definitions.

Now that **we** have explained what counts as a **bicycle**, here's exactly what is and is not included within **our** Bicycle Cover.

## Bicycle Cover

What's covered	...and what's not
Loss of, or damage to, <b>your bicycles</b> anywhere in the world.	Anything listed in the General Exclusions of <b>your</b> policy is not covered. There is no cover for loss or damage to: <ul style="list-style-type: none"><li>• Any <b>bicycle</b> left unattended in a public place, unless it's locked to an object that cannot be moved.<ul style="list-style-type: none"><li>• The <b>bicycle</b> must be secured using the type of lock specified below.</li></ul></li><li>• Any <b>bicycle</b> in <b>your home</b> while it is <b>unoccupied</b>.</li><li>• Any <b>bicycle</b> in the possession of any member of <b>your family</b> who is living away from the <b>home</b> while studying at university, college, or school.</li></ul>

An important note on protecting **your bicycle**

Please note that to qualify for this cover, **your bicycle** must be appropriately secured.

The table below summarises the level of protection that **you** must be able to demonstrate when making a claim under this section of **your** policy.

Bicycles valued	Must be secured with
Up to £1,200	A <b>bicycle</b> , motor scooter or motorcycle lock (D-lock or similar).
£1,200 - £2,000	A Bronze, Silver, or Gold rated Sold Secure lock or a Thatcham-approved motorcycle lock.
Over £2,000	Gold rated Sold-Secure lock or a Thatcham-approved motorcycle lock.

# Student cover

This cover is optional. **Your policy schedule** will confirm whether it's included within **your** cover, together with the level of protection **you** chose when buying **your** policy and the **excess you** will have to pay when making a claim.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page 9.

## 1. Student Cover

What's covered	...and what's not
<p>This covers <b>your contents</b>, as defined in the Definitions section, while they are temporarily moved away from <b>your home</b> to <b>student accommodation</b>.</p> <p>The most <b>your Insurer</b> will pay for any one claim under Student Cover is £5,000, and the maximum limit for any one item is £1,500 unless stated otherwise below, or in <b>your policy schedule</b>:</p> <ul style="list-style-type: none"> <li>Printers, electronic data downloads and film downloads - £1,500 total limit.</li> <li><b>Business equipment</b> - £500 total limit.</li> <li>DVDs, CDs, records - £500 total limit.</li> <li><b>Bicycles</b> - £500 limit.</li> <li><b>Money</b> - £200 limit.</li> <li>Credit, debit, charge or cash dispenser cards - £1,000. <ul style="list-style-type: none"> <li>Although in most cases, <b>you</b> will only be liable for the first £50 per card.</li> </ul> </li> <li>Sports equipment - £500 limit.</li> </ul>	<p>Anything listed in the General Exclusions of <b>your</b> policy is not covered.</p>

## 2. Household goods, business equipment and documents

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your household goods, business equipment, and documents</b>, as defined in the Definitions section, while they are temporarily removed from <b>your home</b> to <b>student accommodation</b> caused by any of the following:</p>	<p>There is no cover for:</p> <ul style="list-style-type: none"> <li>Loss or damage caused by Mechanical, electrical breakdown, or electronic fault.</li> <li>China, glass, pottery or fragile items of a similar nature, whilst in transit between <b>your home</b> and <b>your student accommodation</b>, unless they have been packed by professional packers.</li> <li>Damage to <b>household goods, business equipment and documents</b> while they are in storage.</li> </ul>
<p>Loss or damage caused by fire, lightning, explosion, earthquake, or smoke.</p>	<p>There is no cover for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>Air pollution.</li> <li>Scorching, melting or warping unless accompanied by flames.</li> </ul>
<p>Loss or damage caused by <b>storm</b> or <b>flood</b></p>	<p>There is no cover for loss or damage to any <b>household goods, business equipment and documents</b> left out in the open.</p>

<p>Loss or damage caused by water escaping from – or freezing in- washing machines, dishwashers, fixed water, or fixed heating systems.</p>	<p>There is no cover for loss or damage:</p> <ul style="list-style-type: none"> <li>To the appliance from which the oil escapes, unless the damage is caused by freezing.</li> <li>That happens while <b>your student accommodation is unoccupied</b>.</li> </ul> <p>There is no cover for loss or damage caused by:</p> <ul style="list-style-type: none"> <li>Failure, wear and tear or lack of grouting or sealant.</li> <li>Water overflowing sinks, bidets, showers and baths, as a result of taps being left on in <b>your student accommodation</b>.</li> <li>Water escaping, or overflowing from guttering, rainwater down pipes, roof valleys and gullies.</li> </ul>
<p>Loss or damage caused by oil escaping from a fixed heating system.</p>	<p>There is no cover for loss or damage:</p> <ul style="list-style-type: none"> <li>To the appliance from which the oil escapes, unless the damage is caused by freezing.</li> <li>That happens while <b>your student accommodation is unoccupied</b>.</li> </ul>
<p>Loss or damage caused by any person involved in riot, violent disorder, strike, labour disturbance, or civil commotion.</p>	
<p>Loss or damage caused by malicious acts or vandalism.</p>	<p>There is no cover for loss or damage caused by <b>you</b> or anyone <b>you</b> are living with at the time.</p>
<p>Theft or attempted theft using force and violence to get into or out of the <b>student accommodation</b>.</p>	<p>There is no cover for loss or damage to any <b>household goods, business equipment and documents</b> that happens while <b>your student accommodation is unoccupied</b>.</p>
<p>Falling trees or branches.</p>	<p>There is no cover for the cost of removing fallen trees or branches.</p>
<p>Falling aerials or satellite receiving equipment, their fittings, or masts.</p>	<p>There is no cover for loss or damage to the falling article itself.</p>
<p>Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>There is no cover for loss or damage caused by pets.</p>

### 3. Bicycles

What's covered	...and what's not
<p><b>You</b> are insured against loss or damage to <b>your bicycles</b> anywhere in the world, while in the possession of <b>your family</b> when studying at university, college, or school in the British Isles.</p>	<p>There is no cover for loss or damage:</p> <ul style="list-style-type: none"> <li>To any <b>bicycle</b> left unattended in a public place, unless it is secured with a specially designed <b>bicycle</b>, motor scooter or motorcycle lock (D-lock or similar).</li> <li>To any <b>bicycle</b> while <b>your student accommodation is unoccupied</b>.</li> <li>To <b>bicycles</b> worth over £500.</li> <li>That happens as a result of deception, unless the only deception was someone tricking their way into <b>your student accommodation</b>.</li> </ul>

## 4. Personal Possessions

What's covered	...and what's not
<p><b>You</b> are insured against loss, damage or theft of <b>personal possessions, valuables, and money</b>, as defined in the Definitions section, anywhere in the world, while in the possession of <b>your family</b> when studying at university, college or school in the British Isles.</p>	<p>There is no cover for any loss or damage:</p> <ul style="list-style-type: none"><li>• Caused by mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.</li><li>• <b>Personal possessions</b> left outside <b>your family's</b> arm's-length reach, unless they were locked away and out of sight, and force and violence has been used to access them.</li><li>• That happens as a result of deception, unless the only deception was someone tricking their way into <b>your student accommodation</b>.</li><li>• Due to errors or omissions in receipts, payments or accountancy.</li></ul>

## 5. Unauthorised transactions charges

What's covered	...and what's not
<p><b>You</b> are insured against charges by <b>your</b> card provider resulting from unauthorised transactions arising from the use of <b>your</b> lost or stolen credit, debit, charge, or cash-dispenser card.</p> <p>Please note that in most cases, <b>you</b> will only be liable for the first £50 loss per card.</p> <p><b>You</b> must inform the police and <b>your</b> bank or card provider as soon as possible in the event of a loss.</p>	<p>There is no cover for any loss:</p> <ul style="list-style-type: none"><li>• Where <b>you</b> or <b>your family</b> haven't complied with the terms and conditions of the issuing authority.</li><li>• Due to errors or omissions in receipts, payments, or accountancy.</li><li>• That <b>you</b> or <b>your family</b> incur while not living away from <b>home</b>, studying at university, college or school.</li><li>• That <b>you</b> do not report to the police and <b>your</b> card provider as soon as possible.</li></ul> <p>There is no cover for the use of credit, debit, charge, or cash-dispenser cards by any of <b>your family</b> without the permission of an authorised cardholder.</p>

# Legal liability cover

This section explains **our** Legal Liability Cover, so **you** can be sure of what is and is not covered.

**Your policy schedule** will confirm the exact Legal Liability Cover that's included in **your** policy and the **excess you** will have to pay when making a claim.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page 9.

If **you** have chosen **Buildings** Cover within **your** policy, **you** are insured against the following legal liabilities:

## 1. Defective premises liability

What's covered	...and what's not
<p><b>You</b> are protected for legal liabilities which result from <b>your</b> ownership of any <b>home</b>, and which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975.</p> <p>The most <b>your Insurer</b> will pay is £2,000,000, plus defence costs, agreed by them in writing.</p>	<p>There is no cover for:</p> <ul style="list-style-type: none"> <li>Any <b>home</b> in which <b>you</b> still hold legal title or have an interest.</li> <li>Any incident which happens more than 7 years after the last day of the last <b>insurance period</b> in respect of any <b>home</b> previously insured by <b>us</b>, and owned and occupied by <b>you</b>.</li> <li>Anything owned by, in the custody or control of, or the legal responsibility of <b>you</b> or <b>your family</b>.</li> <li>Injury, death, disease, or illness to any of <b>you</b> or <b>your family</b>, other than <b>domestic staff</b> who normally live with <b>you</b>.</li> </ul> <p>There is no cover for any liability:</p> <ul style="list-style-type: none"> <li>Arising from any employment, trade, profession, or business of any of <b>you</b> or <b>your family</b>.</li> <li>Arising from the ownership or use of a lift (other than a stairlift) that <b>you</b> or <b>your family</b> own or are responsible for maintaining Accepted by any of <b>you</b> or <b>your family</b>.</li> <li>Arising under any agreement unless the liability would exist without the agreement.</li> </ul>
<p><b>Your Insurer</b> will pay up to the limit shown in <b>your policy schedule</b>, plus any defence costs that they agree in writing.</p>	

## 2. Property owner's liability

What's covered	...and what's not
<p>This covers <b>you</b> and <b>your family's</b> legal liability as owner of <b>your home</b>.</p>	<p>There is no cover for:</p> <ul style="list-style-type: none"> <li>Anything owned by, in the custody or control of, or the legal responsibility of <b>you</b> or <b>your family</b>.</li> <li>Injury, death, disease, or illness to any of <b>you</b> or <b>your family</b>, other than <b>domestic staff</b> who normally live with you.</li> </ul>

<p><b>Your Insurer</b> will pay damages and costs to others arising from any single event that happens during the <b>insurance period</b>, if it results in:</p> <ul style="list-style-type: none"> <li>• Accidental death, disease, illness, or accidental physical injury to anyone.</li> <li>• <b>Accidental damage</b> to physical property.</li> </ul>	<p>There is no cover for any liability:</p> <ul style="list-style-type: none"> <li>• Arising from any employment, trade, profession, or business of any of <b>you</b> or <b>your family</b>.</li> <li>• Accepted by any of <b>you</b> or <b>your family</b>.</li> <li>• Arising under any agreement unless the liability would exist without the agreement.</li> </ul>
<p><b>Your Insurer</b> will pay up to the limit shown in <b>your policy schedule</b>, plus any defence costs that they agree in writing.</p>	

If **you** have chosen **Contents** Cover within **your** policy, **you** are insured against the following legal liabilities:

## 1. Personal and occupier's liability

What's covered	...and what's not
<p>This covers <b>you</b> and <b>your family's</b> personal legal liability as occupiers of <b>your home</b>, and as private individuals away from the <b>home</b>.</p>	<p>There is no cover for:</p> <ul style="list-style-type: none"> <li>• Anything owned by, in the custody or control of, or the legal responsibility of <b>you</b> or <b>your family</b>.</li> <li>• Injury, death, disease, or illness to any of <b>you</b> or <b>your family</b>.</li> <li>• Injury, death, disease, or illness caused by any dog described in Section 1 of the Dangerous Dogs Acts 1991, or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</li> </ul>
<p><b>Your Insurer</b> will pay damages and costs to others arising from any single event that happens during the <b>insurance period</b>, if it results in:</p> <ul style="list-style-type: none"> <li>• Accidental death, disease, illness, or accidental physical injury to anyone.</li> <li>• <b>Accidental damage</b> to physical property.</li> </ul>	<p>There is no cover for any liability:</p> <ul style="list-style-type: none"> <li>• Arising from any employment, trade, profession, or business of any of <b>you</b> or <b>your family</b>.</li> <li>• Arising from <b>you</b> or <b>your family</b> passing on any disease or virus.</li> <li>• Arising from the ownership or use of any motor vehicle whether licenced for road use or not, including children's vehicles, <ul style="list-style-type: none"> <li>• other than garden machinery or wheelchairs, or similar electric scooters specifically designed for the disabled or infirm.</li> </ul> </li> <li>• Arising from the ownership or use of any boat, drone, wetbike, sand yacht, hovercraft, aircraft, or train, glider, hang-glider, caravan or trailer <ul style="list-style-type: none"> <li>• other than hand-propelled boats and models.</li> </ul> </li> <li>• Accepted by any of <b>you</b> or <b>your family</b>.</li> <li>• Arising under any agreement unless the liability would exist without the agreement.</li> </ul>
<p><b>Your Insurer</b> will pay up to the limit shown in <b>your policy schedule</b>, plus any defence costs that they agree in writing.</p>	

## 2. Employer's liability

What's covered	...and what's not
<p>This covers <b>you</b> and <b>your family's</b> personal legal liability as an employer of <b>domestic staff</b>.</p>	<p>There is no cover for:</p> <ul style="list-style-type: none"> <li>• Injury, death, disease, or illness to any of <b>you</b> or <b>your family</b>, other than <b>domestic staff</b> who normally live with <b>you</b>.</li> </ul>
<p><b>Your Insurer</b> will pay damages and costs to others arising from any single event that happens during the <b>insurance period</b>, if it results in:</p> <ul style="list-style-type: none"> <li>• Accidental death, disease, illness, or accidental physical injury to <b>domestic staff</b>.</li> </ul>	<p>There is no cover for any liability::</p> <ul style="list-style-type: none"> <li>• Arising from any employment, trade, profession, or business of any of <b>you</b> or <b>your family</b>.</li> <li>• Arising from <b>you</b> or <b>your family</b> passing on any disease or virus.</li> <li>• Arising from the ownership or use of any motor vehicle whether licenced for road use or not, including children's vehicles, <ul style="list-style-type: none"> <li>• other than garden machinery or wheelchairs, or similar electric scooters specifically designed for the disabled or infirm.</li> </ul> </li> <li>• Arising from the ownership or use of any boat, drone, wetbike, sand yacht, hovercraft, aircraft, or train, glider, hang-glider, caravan or trailer <ul style="list-style-type: none"> <li>• other than hand-propelled boats and models.</li> </ul> </li> <li>• Accepted by any of <b>you</b> or <b>your family</b>.</li> <li>• Arising under any agreement unless the liability would exist without the agreement.</li> </ul>
<p><b>Your Insurer</b> will pay up to the limit shown in <b>your policy schedule</b>, plus any defence costs that they agree in writing.</p>	

# General exclusions

In this section, **you** will find a list of general exclusions – in other words, those things that aren't covered by **your** policy of insurance. **We** want **you** to understand what is and is not covered, so **we** have made everything as clear as possible.

**Your Insurer** can't accept any claim where the exclusions listed in this section apply, so **we** encourage **you** to familiarise yourself with them. They apply at all times and work alongside the specific exclusions **we** have set out within each section of **your** policy wording.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page 9.

## Your policy doesn't cover:

### Wear and tear

Loss, damage, liability, cost, or expense of any kind caused directly or indirectly by, or resulting from:

Wear and tear, depreciation, cost of general maintenance or redecoration, corrosion, rusting, damp, insects, **vermin**, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

### Defective construction or design

Loss, damage, liability, cost, or expense of any kind resulting from poor or faulty design, specification, workmanship, or materials. This includes any work on **your buildings** that didn't meet building control regulations when the work was completed.

### Deliberate loss or damage

Loss or damage of any kind that is deliberately, wilfully, maliciously, illegally, or unlawfully caused, or allowed to be caused, by **you** or **your family**, or anyone lawfully in **your home**.

### Existing damage

Loss, damage, liability, cost, or expense of any kind that happens, or arising from an event that happened before the start of the **insurance period**.

### Illegal activities

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

### Rot

Loss, damage, liability, cost, or expense of any kind caused by rot, whether or not this is caused [directly or indirectly] by something else covered under this insurance.

### Date change and computer viruses

Any loss, damage or liability caused directly or indirectly as a result of unauthorised and/or malicious access by any person to:

- The power network, leading to a power failure or surge; and/or
- Computer or electronic components and systems, resulting in:

- Any reprogramming of software
- Loss of data
- Introduction of malware, virus or codes which cause such systems or components to fail or not function as designed.

## Cover from other liability policies

There is no cover for any liability claim that's covered under any other policy **you** may have.

## Pollution or contamination

Loss, damage, liability, cost, or expense of any kind caused (directly or indirectly) by pollution or contamination, unless caused by:

- A sudden and unexpected incident
- Oil or water escaping from a fixed oil or fixed water installation, which was not the result of a deliberate act.

Pollution or contamination arising from one incident will be deemed to have occurred at the same time that the incident took place.

## Radioactive contamination

Loss, damage, liability, cost, or expense of any kind caused (directly or indirectly) by, or resulting from:

- Ionising radiation or radioactive contamination from nuclear fuel or waste which results from the burning of nuclear fuel
- The radioactive, toxic, explosive or other dangerous properties of nuclear machinery, or any part of it.

## Sonic bangs

Loss, damage, liability, cost, or expense of any kind caused directly or indirectly by pressure waves from aircraft.

## Terrorism

Loss, damage, liability, cost, or expense of any kind caused [directly or indirectly by, resulting from, or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force, or contamination by any person(s), whether acting alone or on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

## **War risks**

Loss, damage, liability, cost, or expense of any kind caused or happening through war, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, or military power.

## **Reduction in market value**

Any reduction in the value of the insured property following repair or replacement paid for under this insurance.

## **Contractors**

Loss, damage, or liability arising out of the activities of contractors. A contractor is any person, company or organisation working at or in the property, including where **you** are working in **your** capacity as a professional tradesman.

## **Infectious or contagious viruses or disease**

Loss, damage, liability, cost, or expense of any kind caused directly or indirectly by, resulting from:

- a. Infectious or contagious virus or disease
- b. Any fear or threat of a) above
- c. Any action taken to minimise or prevent the impact of a) above.

# General conditions

These are the conditions that **you** will need to meet as part of this **contract** of insurance. If **you** do not meet these conditions, **your Insurer** may reject or reduce a claim payment. In some circumstances **your** policy may not be valid.

Remember that certain terms have specific definitions under **your** policy. **We** have put these in bold so they are easier to spot. **You** will find them all explained in the Definitions section on page 9.

## Taking care of your home

**You** and **your family** must take all reasonable precautions to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance, and to keep all the insured property in good condition and good repair.

## Correct information

**You** must be sure **you** have answered all the questions in **your** application honestly and to the best of **your** knowledge. **You** must always take reasonable care to give **us** complete and correct information in relation to this policy. If **you** fail to do so and:

- **Your** failure was deliberate or reckless, **we** may treat **your** policy as if it never existed, refuse all claims, and keep any premiums **you** have paid. If **your** failure occurs during a change to **your** policy, **we** may terminate **your** policy from the date of the change, refuse subsequent claims, and keep any premiums **you** have paid.
- **Your** failure was careless, and **we** would not have issued **your** policy had **you** told **us** the correct information, **we** may treat **your** policy as if it never existed, refuse all claims, and return any premiums **you** have paid. If **your** failure occurs during a change to **your** policy, **we** may treat **your** policy as if the change was never made and return any additional premium paid for that change. **You** may wish to cancel **your** policy if it no longer meets **your** needs.
- **Your** failure was careless, and **we** would have insured **you** on different terms had **you** given **us** the correct information, **we** may:
  - Alter the terms of **your** policy to those **we** would have applied (other than relating to premiums); and
  - Reduce the amount payable on any claim in proportion to the amount of additional premiums **we** would have charged.

## Changes in your circumstances

Using the contact details on the front of **your policy schedule**, **you** must tell **us** as soon as possible if any of the information on **your statement of fact** is incorrect as a result of a change in **your** circumstances, examples include:

- The cost of **your contents** increases.
- **You** are going to move out of **your home** permanently.
- Someone other than **you** or **your family** is going to live in **your home**.
- **Your home** is going to be **unoccupied**.
- Any building works or extension to **your home**.
- The number of bedrooms and/or bathrooms changes.
- **You** or any member of **your family** receives a conviction for any offence other than a driving offence.
- **You** or a member of **your family** is declared bankrupt,

enters into an Individual Voluntary Agreement (IVA) or receives a County Court Judgement.

- Any part of **your home** is going to be used for any trade, professional or business purposes.

There is no need to tell **us** about trade, professional or business use if:

- The trade, professional or business use is only clerical, and
- **You** do not have staff employed to work from **your home**, and
- **You** do not have any visitors to **your home** in connection with the trade, professional or business.

When **you** tell **us** about changes in **your** circumstances, **we** may re-assess **your** cover and premiums. In certain circumstances **your** policy may be cancelled, and **you** may be entitled to a refund of premiums. If **you** do not tell **us** about changes, or give **us** incorrect information, the wrong terms may be quoted and **your Insurer** may be entitled to reject a claim, or payment of a claim could be reduced. In certain circumstances, **your** policy might be invalid, the policy may be cancelled, and **you** may not be entitled to a refund of premiums.

## Fraud

If **you** or **your family**, or anyone acting on behalf of **you** or **your family** uses dishonesty, exaggeration, or false documentation to obtain or support:

- A claims payment under **your** policy.
- Cover for which **you** do not qualify, or
- Cover at a reduced premium, then.

**We** may treat the policy as if it never existed, refuse all claims and keep any premiums **you** have paid. **We** may also be entitled to take legal action against **you** and inform the police about what has happened.

## Transferring your interest in the policy

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

## How to cancel your policy

**You** can cancel **your** policy at any time if **you** decide this policy does not meet **your** insurance needs by calling or writing to **us**, or through **your** online account.

### If you cancel your policy within 14 days

From **your** policy start or renewal date, or the day **you** receive **your** policy **documents** (whichever is later), **you** can cancel without incurring a cancellation fee.

If the insurance cover hasn't started when **you** cancel, the **Insurer** will give a full refund of any premium paid. If the cover has already started, the **Insurer** will deduct an amount for the time **you** have had cover and refund the rest.

The **Insurer** will not refund any amount paid during the cooling off period if **you** have made a claim or a claim has been made against **you**. If a claim has been made and **you** pay by monthly instalments, **you** will need to pay the remaining balance of **your** policy in full.

### If you cancel your policy after your 14-day cooling off period

If **you** cancel after this cooling off period, **you** will be charged a cancellation fee.

If **you** have paid for **your** policy in full, by a single payment, the **Insurer** will refund the exact number of days left on **your** policy, less a cancellation fee as detailed in **your** Terms of Business.

If **you** have chosen to pay for **your** policy by instalments to spread the cost, **you** must continue to pay **your** monthly Direct Debit until **your** policy is cancelled. The **Insurer** will refund any overpayment, less a cancellation fee as detailed in **your** Terms of Business.

The **Insurer** won't refund any amount paid outside the cooling off period if **you** have made a claim or a claim has been made against **you**. If a claim has been made and **you** pay by monthly instalments, **you** will need to pay the remaining balance of **your** policy in full.

For further details on cancellation and fees, please refer to the Terms of Business.

### Where we (or the Insurer) may cancel your policy

**We** or the **Insurer** may also cancel **your** policy if **we** or the **Insurer** have a good reason to do so. Some examples of situations where **we** or the **Insurer** might do this include:

- Failure to provide **us** or the **Insurer** with information **we** or the **Insurer** have requested that is directly related to the cover provided under this policy or any claim.
- The use or threat of violence or aggressive behaviour against **our** staff, contractors, or property.
- The use of foul or abusive language.
- Nuisance or disruptive behaviour.
- If **you** have not made a payment for **your** insurance policy

when it is due. This includes any monthly instalments under a credit agreement.

In this case, **we** will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **you** and **us**, **we** or the **Insurer** may cancel the policy by giving **you** 7 days' written notice to **your** last known address.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** or the **Insurer** cancel **your** policy, **we** will refund the amount for the exact number of days left on **your** policy (if applicable). **We** may also charge **you** a cancellation fee as detailed in **your** Terms of Business. If any claim has been made by **you** or against **you** in the current **insurance period**, **we** will not provide a refund of any amounts **you** have paid for the policy and the full amount payable for the policy will be payable if **you** are paying by instalments.

If **you** or the **Insurer** cancel this policy and **you** have also bought Home Emergency or Legal Protection, these products will automatically be cancelled at the same time as this policy.

### Financial sanctions

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

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

### Renewing your policy

**We** will notify **you** in good time, and no later than **21** days before the end of **your insurance period**, that **your** renewal is due.

As part of **our** commitment to **you**, **we** review **our** home insurance products on a regular basis so that **we** can continue to deliver value for **money** and make sure **we** offer good quality products. From time to time, this may involve changing one of the insurers or the terms and conditions of **your** cover at renewal.

**You** agree that **we** may offer terms with an alternative **Insurer** at renewal without seeking **your** permission to do so.

Before **we** renew **your** policy, **we** may review **your** past claims history. As a result of this review, **we** may not be able to offer **you** the same type or level of cover at renewal.

# Our approach to claims

For all claims where an **excess** applies, **your Insurer** will deduct the **excess** from any settlement payment they make to **you** or will need to be paid by **you** to the insurers appointed repairer or supplier

## Insurer rights

When handling **your** claim, **your Insurer** is entitled to:

- Take legal proceedings for their benefit in respect of the cost of the claim, damages or otherwise.
- Take over and conduct the defence or settlement of any claim.
- Take possession of the insured property and deal with any salvage.
- Take any action they consider necessary to enforce **yours** or **your insurer's** rights under this policy.

## Enforcing your rights

**Your Insurer** may, at their expense take all necessary steps to enforce **your** rights against any third party. **Insurers** can do this before or after they pay a claim. **You** must not do anything before or after **your Insurer** pays **your** claim to affect their rights, and **you** must give **your insurer**, or **us** any help or information **we** ask for.

**You** must take reasonable steps to make sure that **you** protect **your** rights to recover amounts from third parties.

## Matching sets, suites and carpets

If items that were originally purchased as part of a set cannot be matched, and an appropriate replacement cannot be sourced, **your Insurer** will pay for accompanying items from a bathroom suite, three-piece suite, or kitchen unit, if one individual item is damaged. This does not include kitchen appliances.

If **your Insurer** cannot repair a damaged carpet, they will replace the carpet with a new one of similar quality through their preferred supplier. At their option **your Insurer** may pay the replacement cost of a new one of similar quality.

**Insurers** will also replace any attached carpet of the same colour, design and material, in any other parts of the **home**. However, they will not pay to replace any undamaged carpet in other parts of the **home** that is separated from the damaged carpet, for example by a door or room divider.

In all other circumstances, an individual item from a matching set of articles is regarded as a single item. **Your Insurer** will pay for individual damaged items, but not for undamaged companion pieces.

Other than carpets, if floor coverings are damaged beyond economical repair, only the damaged floor coverings will be replaced and not undamaged floor coverings in adjoining rooms.

## How Insurers settle claims for Buildings

At their option, **your Insurer** will arrange for the work to be carried out or pay the cost of repairing or replacing the damaged

parts of **your buildings** and agreed fees and related costs. The amount **your Insurer** will pay where repairs are carried out will be no more than:

- The cost of the work had it been completed by **your Insurer's** nominated contractor or
- The cost of the work based on the most competitive estimate or tender from **your** nominated contractor whichever is lower.

If the repair or replacement is not carried out, **your Insurer** will pay:

- The decrease in **market value** of **your buildings** due to the damage or
- The cost of the work had it been completed by **your Insurer's** nominated contractor if the work had been carried out without delay or
- The cost of the work based on the most competitive estimate or tender from **your** nominated contractor if the work had been carried out without delay whichever is the lower.

Repairs completed by **your Insurer's** nominated contractor as a result of a claim covered by this insurance are guaranteed for 3 years.

The most **your Insurer** will pay for any one claim will be no more than the sum insured in **your policy schedule**, or the limits shown in this policy wording. Where there are multiple claims in one **insurance period**, then aggregate limits may apply. These will be shown in **your policy schedule** or this policy wording.

## How Insurers settle claims for contents, personal possessions, student and bicycle cover

Where the damage can be economically repaired, **your Insurer** will pay the cost of repair.

Where the damage cannot be economically repaired, and the lost or damaged item can be replaced, then **your Insurer** will replace it. If a replacement is not available, **your Insurer** will replace it with an item of similar quality.

Where they are unable to economically repair the damage, or find a replacement item of similar quality, **your Insurer** will agree to a cash settlement with **you**, based on the replacement value.

Where **your Insurer** can offer repair or replacement through one of their preferred suppliers, but **you** request, and **your Insurer** agrees, a cash payment then the amount will be no more than **your Insurer** would have paid their preferred supplier.

**Your Insurer** will not pay for any loss of value to any item that they have repaired or replaced.

The most **your Insurer** will pay for any one claim will be no more than the sum insured in **your policy schedule**, or the limits shown in this policy wording. Where there are multiple claims in one **insurance period**, then aggregate limits may apply. These will be shown in **your policy schedule** or this policy wording.

## Other insurance

If a claim for loss or damage under this policy is also covered by any other insurance, then **your Insurer** will pay no more than a proportionate share of the claim. There is no cover for any liability that's covered under any other policy **you** may have.

## Underinsurance

It is important that **you** select the right amount of cover to replace or reinstate **your** property, or items, as new.

If at the time of a loss **your** sum insured is too low, **your Insurer** will reduce the claims settlement proportionately based on what **your** premium would have been if the sum insured was adequate. For example, if **you** only paid 70% of the premium **you** should have paid, the most **your Insurer** will pay for any claim would be 70% of the claim made by **you**.

**Insurers** will only apply this reduction if **we** find that the values given to **us** are less than 75% of the replacement cost.

# Complaints

**We** aim to provide excellent customer service at all times. If **we** haven't delivered the quality **you** expect from **us**, **we** want to hear about it so that **we** can try to put things right.

## Our promise to you

**We** will:

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from **your** complaint to proactively improve **our** service.

## How to make a complaint

If **you** complaint relates to **your** policy, and not a claim under **your** policy, please contact **our** Customer Services team on **0345 608 9031** or email **us** at [complaints@home-insurance.johnlewisismoney.com](mailto:complaints@home-insurance.johnlewisismoney.com) quoting **your** policy number.

If **your** complaint relates to a claim, there's a different process.

In the first instance, please get in touch with **your Insurer** about the claim related complaint. **You** can find their contact details in **your policy schedule**.

**We** will aim to resolve **your** concerns swiftly and informally, ideally within three business days. If **we** are able to achieve this, **we** will send **you** a letter confirming the action **we** have taken to resolve **your** complaint to **your** satisfaction.

## Further action

If **you** are unhappy with the outcome of **your** complaint, or if **you** haven't received a written offer of resolution within eight weeks of the date **we** received it, then **you** may be able to refer **your** case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints. **You** can contact them using the following means:

## Telephone

**0800 023 4567** (Free from standard landlines. Mobiles may be charged.)

**0300 123 9123** (Costs no more than calls to 01 or 02 numbers.)

## Email

[Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

## Website

[Financial-ombudsman.org.uk](http://Financial-ombudsman.org.uk)

## Post

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR

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

# More information

Other things **you** should know about the **Insurer**, how what they do is regulated, and how they use **your** information.

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## Registration and regulatory information

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**John Lewis Money** is a trading name of John Lewis Finance Limited. (Financial Services Register No. 1018169) Registered in England No. 15785347. Registered Office 1 Drummond Gate, Pimlico, London, SW1V 2QQ.

**John Lewis Money** has arranged for **your home** to be insured by the **Insurer(s)** named on **your policy schedule**.

**Insurers'** details can be checked on the FCA's register by visiting the FCA's website at [register.fca.org.uk](https://register.fca.org.uk)

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## Financial Services Compensation Scheme

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The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the FSCS if the **Insurer** cannot meet their obligations. **Home** Insurance is covered for 100% of the claim without any upper limit. **You** can get more information about this at [www.fscs.org.uk](https://www.fscs.org.uk) or **you** can phone the FSCS on **0800 678 1100** or **0207 741 4100**.

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## Law

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Unless **you** and the **Insurer** agree differently in writing, English law will apply. The **Insurer** supplies the policy **documents** only in English and will always communicate with **you** in English.

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## Privacy Notice

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### How **we** use **your** information

**We** take the responsibilities for the security and management of personal data seriously and it is important to **us** that **you** understand and are confident about how **we** use **your** personal data. **We** invest in systems and processes to ensure that the way **we** collect, use, store and share the information meets not just the regulatory standards, but **our** own high standards.

**We** cannot provide **you** with quotes or policies without this information.

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### Purpose

The main purpose for which **we** process personal data is to provide **you** with services that **you** request from **us**. It is **your** responsibility to let any person named on the policy know about who **we** are and how this information will be processed.

All calls and web chats are recorded. This helps **us** improve **our** customer service, train **our** staff, respond to complaints, and prevent fraud, and other financial crime.

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For full details of how **we** use the personal data **we** collect from **you**, and **your** rights, **you** can view **our** Privacy Notice at [www.johnlewis.com/privacy](https://www.johnlewis.com/privacy)

The Privacy Notice will be updated from time to time, so please check it each time **you** submit personal **data** to **us** or renew **your** insurance policy. If **you** have any queries about the Privacy Notice, please contact **us** and **we** will be happy to discuss these with **you**. If **you** do not have access to the internet, **you** can request a copy from **us** via email, in printed form, large print or Braille by contacting **us**.

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# Notes

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