

Home Insurance

Your home insurance policy wording

JOHN LEWIS
MONEY

Welcome to your John Lewis Home Insurance

Thank you for choosing John Lewis Home Insurance, underwritten by Great Lakes Insurance UK Limited and HSB Engineering Insurance Limited (HSB).

We hope **you** won't need to make a claim. But, if **you** do, **you** can rest assured that **you** will receive excellent service from **our** team of claims specialists.

Please see page **41** for full details of the changes in circumstances that **you** need to tell **us** about.

We want to ensure that **you** understand **your** Home Insurance Policy and legally **we** need to make **you** aware that the information **you've** given **us** is the basis of **your** insurance contract with **us**. **Your** policy, including this booklet, and **your** Policy Schedule are evidence of that contract, so please read them carefully to ensure that the cover is exactly what **you** need. Please keep them in a safe place.

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London United Kingdom EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting register.fca.org.uk

HSB is registered in England and Wales under company number 02396114. Registered Office: Chancery Place, 50 Brown Street, Manchester, M2 2JT. Tel: +44 (0)20 7264 7000. HSB is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK (FCA registration number 202738).

Munich Re Digital Partners Limited is authorised to underwrite and administer this policy. Munich Re Digital Partners Limited acts as agent of Great Lakes Insurance UK Limited and HSB in performing its duties under separate Binding Authority Agreements.

Correct information

You must give **us** correct information. If **you** fail to do so and:

- **your** failure was deliberate or reckless, **we** will treat **your** policy as if it never existed, refuse all claims and keep any premium **you** have paid. If **your** failure occurs during a change to **your** policy **we** will terminate **your** policy from the date of that change, refuse subsequent claims and keep any premium **you** have paid.
- **your** failure was careless and **we** would not have issued **your** policy had **you** told **us** the correct information, **we** will treat **your** policy as if it never existed and return any premium **you** have paid. If **your** failure occurs during a change to **your** policy **we** will treat **your** policy as though the change was not made and where appropriate return any additional premium charged for the change. **You** may want to cancel **your** policy if it does not meet **your** needs.
- **your** failure was careless and **we** would have insured **you** on different terms had **you** given **us** correct information, **we** will;
 - (1) alter the terms of **your** policy to those **we** would have imposed (other than those relating to premium); and
 - (2) reduce the amount paid or payable on any claim in proportion to the amount of additional premium **we** would have charged.

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How to contact us

Customer Services

Call **0345 608 9001**, or enquiries@service.home-insurance.johnlewisfinance.com

Claims helpline

In the event of a claim, call **us** on this number, **0345 608 9005** or enquiries@claim.home-insurance.johnlewisfinance.com

Home Emergency

In the event of a claim call **0345 608 9006**.

Please refer to **your** Policy Schedule which includes details of **your** cover, if **you** have selected this.

Please read the Home Emergency section of **your** policy before **you** telephone.

Before making a claim, **you** should take any immediate action that **you** think is necessary to reduce further loss or damage.

Please have **your** policy number handy when **you** call. While most claims can be agreed over the phone, there may be times when **we** will ask **you** to complete a claim form and provide **us** with further information.

Telephone calls may be recorded and monitored.

Understanding your policy

The policy is in two parts - the Policy Wording and the Policy Schedule. The Policy Wording explains what is and what is not covered, how claims are settled and other important information.

Within each section of cover, the first column will tell **you** what the cover includes. The second column will tell **you** what it does not cover.

Please read 'How **we** settle claims' on pages **44** and the General Exclusions on page **46** and the General Conditions on page **41** and the claims conditions on page **43**.

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

The Policy Schedule shows which sections of cover from the policy apply, the amount insured and the premium. Please keep the Policy Schedule with the Policy Wording.

A new Policy Schedule will be sent whenever a change is made to the insurance 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 **4**.

Once **you** receive the Policy Wording, **you** have 14 days to make sure that the cover is exactly what **you** need. If **you** need to make any changes, please contact **us** as soon as possible.

Printed and accessible documentation

Your Policy Wording is primarily designed to be read easily on a screen. However, if **you'd** rather receive it in print or large print, braille, audio tape or CD, **we'd** be happy to do so. Just let **us** know by emailing **us** at enquiries@service.home-insurance.johnlewisfinance.com or calling **us** on **0345 608 9001**

Words with special meaning

Some words have a special meaning in the policy and these are listed below. Whenever a word with a special meaning is used in the policy, it will be printed in **bold** type.

Insurance period

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

We/our/us

Great Lakes Insurance UK Limited, John Lewis and where appropriate may include any third party used on **our** behalf. In respect of Personal Cyber Cover and Identity Theft, HSB Engineering Insurance Limited (HSB).

You/your/policyholder

The person(s) named as **policyholder** on **your** Policy Schedule.

Your family

You or any of the following people, providing they normally live with **you**:

- **Your** husband, wife or partner.
- **Your** children (including foster children and adopted children).
- **Your** relatives.
- **Your** domestic employees (person(s) employed to carry out domestic duties associated with **your** home).

The insurance contract

This policy is a legal contract between **you** and **us**. The Policy Wording and Policy Schedule make one document and must be read together. Please keep them together.

The contract is based on the information that **you** provided when **you** applied for the insurance.

Our part of the contract is that **we** will provide the cover set out in this Policy Wording for:

- Those sections that are shown on the Policy Schedule.
- The **insurance period** set out on the Policy Schedule.

Your part of the contract is that **you** must:

- Pay the premium as shown on the Policy Schedule.
- Comply with all the conditions set out in this policy.

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

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland), both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws.

Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

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

It is important that **you** read the Changes in **your** circumstances policy condition on page **41**. This details the circumstances in which **you** need to advise **us** of changes after **your** policy has been issued.

Buildings option

This Option sets out the cover provided for buildings. If this section has been provided it will be shown on **your** Policy Schedule as included unless **your** Policy Schedule states 'not included in **your** policy'.

What is included	What is not included
<p>The main structure of your home and any of the following if they form part of the structure:</p> <p>a) The buildings of the part of the home in which you live including its detached annexes, outbuildings, car ports, garages, sheds and greenhouses.</p> <p>b) The drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wired fixed alarm systems, fences and gates, railing and decking, statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are permanently fixed into the ground belonging to your home.</p> <p>c) 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>d) Wooden effect, vinyl or laminated floor covering, that could not reasonably be removed and re-used (excluding carpet).</p> <p>e) Cesspits, septic tanks and oil and gas tanks.</p>	<p>Items covered under the Garden Option. These are 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.</p> <p>Aerials or satellite receiving equipment.</p> <p>Any home used for any trade, professional or business purposes except clerical business use.</p> <p>Mobile homes.</p> <p>Any amount exceeding the Buildings Sum insured shown in your Policy Schedule.</p>
Physical damage to the buildings described above caused by the following:	<p>The excess, this is the first part of any claim that you must pay.</p> <p>It applies to all covers except 11, 15 and 17-19. The excess amount is shown on your Policy Schedule.</p>
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
2. Storm and flood	<p>Damage caused by:</p> <ul style="list-style-type: none"> Frost. A rise in the water table (the level below which the ground is completely saturated with water). <p>Damage to fences or gates.</p>
3. Freezing of water in fixed water or fixed heating systems. Water or oil escaping from washing machines, dishwashers, fixed water or fixed heating systems.	<p>Damage to the appliance or system which the water or oil escapes from unless freezing causes the damage.</p> <p>Damage to any part of the buildings by Subsidence cover 4, as a result of escaping water.</p> <p>The cost of removing, repairing or replacing part a) the home in which you live in order to locate the source of the escape of water or oil.</p> <p>Loss or damage while the home in which you live has not been lived in by your family for more than 60 consecutive days.</p>

<p>4. Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip.</p> <p>Subsidence means downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.</p> <p>Heave means upward and/or lateral movement of the site on which the buildings stand or of the land belonging to it caused by swelling of the ground.</p> <p>Landslip means downward movement of sloping ground.</p>	<p>The first part of any claim that you must pay is shown on your Policy Schedule as the subsidence, heave or landslip excess.</p> <p>Damage to part b) the drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures, fittings, permanently wired fixed alarm systems, fences and gates, railing and decking, statues, pergolas, gazebos, garden ponds, swimming pools and fountains that are all permanently fixed into the ground all belonging to the home in which you live unless part a) the home in which you live is damaged by the same cause and at the same time.</p> <p>Damage to solid floors (including damage caused by movement) unless the foundations of the outside walls of your home are damaged by the same cause, at the same time.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> • Structures bedding down or settlement of newly made-up ground. • The coast or a riverbank being worn away. • Or from demolition, alteration or repair to the home. • Or from poor or faulty design, workmanship or materials. • Sulphate reacting with any materials from which any part of the buildings are constructed.
<p>5. Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>6. Theft or attempted theft.</p>	<p>Loss or damage while the home in which you live has not been lived in for more than 60 consecutive days.</p> <p>Loss or damage when the home is lent, let or sub-let to anyone other than your family, unless force and violence has been used to get into or out of your home.</p>
<p>7. Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>Damage by pets.</p>
<p>8. Falling trees or branches.</p>	<p>Damage to fences or gates.</p> <p>The cost of removal if the fallen tree or branch has not caused damage to the buildings.</p> <p>Loss or damage caused by or during felling, lopping or topping.</p>
<p>9. Malicious acts or vandalism.</p>	<p>Loss or damage while the home in which you live has not been lived in for more than 60 consecutive days.</p> <p>Loss or damage when the home is lent, let or sub-let to anyone other than your family, unless force and violence has been used to get into or out of your home.</p>
<p>10. Riot, civil commotion.</p>	

In addition **we** provide the following cover;

11. Fees and related costs necessarily incurred in repairing or replacing damaged parts of the buildings, provided the damage is covered under the policy and subject to **our** prior written agreement.

We will pay for:

- Architects, engineers, surveyors and legal fees,
- The cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of the home.
- The cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of the home are repaired or replaced.

Any fees and costs **you** have to pay for preparing or furthering any claim.

Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if **you** were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of the buildings.

12. Accidental breakage of drains and pipes and accidental damage to cables and underground tanks which are used to provide services to or from **your** home, for which **your family** is legally responsible.

If following a blockage, normal methods of releasing a blockage between the main sewer and **your** home are unsuccessful, **we** will pay the cost of breaking into and repairing the pipe.

Trace and access

We will also pay for necessary costs that **you** incur in locating the source of the damage including the reinstatement of any wall, drive, fence or path removed or damaged during the search.

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

Please note, if **you** have an Essential policy, this will not be covered unless **you** have selected the Buildings Accidental Damage Option. **Your** Policy Schedule will show if **you** have selected this.

Loss or damage while the home in which **you** live has not been lived in for more than 60 consecutive days.

Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.

Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of **your** buildings or of the land belonging to **your** buildings.

Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover:

Damage caused by the coast or a riverbank being worn away.

Damage caused by or from demolition, alteration or repair to **your** home.

Damage caused by or from poor or faulty design, workmanship or materials.

Damage caused by sulphate reacting with any materials from which any part of the buildings are constructed.

13. Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of **your** home.

Please note, if **you** have an Essential policy, this will not be covered unless **you** have selected the Buildings Accidental Damage Option. **Your** Policy Schedule will show if **you** have selected this.

Loss or damage while the home in which **you** live has not been lived in for more than 60 consecutive days.

The replacement cost of any part of the item other than the broken glass.

14. Locks and keys.

Accidental damage to the locks of, or loss of the keys to, the outside doors of **your** home or to safes and alarms in **your** home.

We will pay for the replacement of the lock mechanism or change the locks.

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

Loss or damage by any process of repair or restoration.

Damage to locks caused by mechanical, electrical or electronic fault or breakdown.

15. Alternative accommodation.

The cost of alternative accommodation up to the sum insured shown on **your** policy schedule for **your family** if the home is uninhabitable as a result of damage to the buildings by covers 1-10 and 12-13 of the Buildings Option, plus covers of the Buildings Accidental Damage Option if it has been selected.

We will pay the:

- Additional cost of similar short-term accommodation including that required for any pets living with **you**.
- Rent that **you** would have received but have lost, including ground rent.

16. Emergency services.

Damage caused by the emergency services while getting into the buildings to deal with an emergency, or a perceived emergency involving **you** or **your family**.

Please note, this will not be covered if **you** have an Essential policy.

17. Selling the home.

Cover when selling the buildings.

If, between the date of exchange of contracts and completion of the sale, there is damage by anything insured under covers 1-10 of the Buildings Option, the buyer shall be entitled to the benefit of this cover once the sale has been completed.

18. Legal liability defective premises.

Legal liabilities which result from the ownership of any home previously occupied by **you** and insured by **us** and which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of The Defective Premises (Northern Ireland) Order 1975, as long as **you** do not have this cover under another policy.

The most **we** will pay is £2,000,000, plus defence costs agreed by **us** in writing.

19. Legal liability as owner.

The legal liability of **your family** as owner of the buildings and land belonging to it, to pay damages and costs to others which arise from any single event occurring during the **insurance period** which results in:

- Accidental death, disease, illness or accidental physical injury to anyone,
- Accidental damage to physical property.

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

The most **we** will pay is £2,000,000, plus defence costs agreed by **us** in writing.

Any costs that **you**:

- Have to pay once the home becomes habitable again.
- Agree to pay without **our** written permission.

The cost of alternative accommodation for anyone who is not a member of **your family**.

Any costs arising from damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.

Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.

This cover does not apply if insurance on the buildings of the home has been arranged by or for the buyer.

Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.

Any home in which **you** still hold legal title or have an interest.

Any incident which happens more than 7 years after the last day of the last **insurance period** in respect of any home previously insured by **us** and owned and occupied by **you**.

Anything owned by or the legal responsibility of **your family**.

Injury, death, disease or illness to any of **your family** (other than **your** domestic employees who normally live with **you**).

Liability arising from:

- Any employment, trade, profession or business of any of **your family**.
- The Party Wall etc. Act 1996.

Liability accepted by any of **your family** under any agreement, unless the liability would exist without the agreement.

Liability covered by any other policy.

Anything owned by or the legal responsibility of **your family**.

Injury, death, disease or illness to any of **your family** (other than **your** domestic employees who normally live with **you**).

Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.

	<p>Liability arising from:</p> <ul style="list-style-type: none"> Any employment, trade, profession or business of any of your family, The Party Wall etc. Act 1996. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>
<p>20. Trace and access.</p> <p>We will pay the cost of removing and replacing any part of the buildings necessary to repair a household heating or water system that has caused an escape of water or oil.</p> <p>Please note, if you have an Essential policy, this will not be covered unless you have selected the Buildings Accidental Damage Option. Your Policy Schedule will show if you have selected this.</p>	<p>The excess.</p>

Buildings accidental damage option

This Option sets out the cover provided for buildings accidental damage. If this section has been provided it will be shown on **your** Policy Schedule as included unless the Policy Schedule states 'not included in **your** policy'.

What is covered	What is not covered
<p>21. Accidental damage to your buildings.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>The excess, this is the first part of any claim that you must pay. The excess amount is shown on your Policy Schedule.</p> <p>Loss or damage when the home is lent, let or sub-let to anyone other than your family.</p> <p>Loss or damage while the home in which you live has not been lived in for more than 60 consecutive days.</p> <p>Damage caused by:</p> <ul style="list-style-type: none">• Water entering the home other than by storm or flood.• Mechanical, electrical or electronic fault or breakdown.• The coast or a riverbank being worn away.• Sulphate reacting with any materials from which your home is built.• Pets and vermin.• Poor or faulty design, workmanship or materials.• Subsidence, heave, landslip, structures bedding down or settlement of newly made-up ground.• Demolition, alteration or repair. <p>Damage which is specifically excluded by any cover listed elsewhere in the Buildings Option.</p>

Contents option

This Option sets out the cover provided for contents. If this section has been provided it will be shown on **your** Policy Schedule as included unless the Policy Schedule states 'not included in **your** policy'.

What is covered	What is not covered
<p>All of the following are included (as long as they belong to you or your family, or you or they are legally responsible for them and, with the exclusion of business equipment, that they are used for private purposes):</p> <p>Household goods This means the things that you keep in the home, that you use to furnish the home and which normally stay at home. If you were to move home, you would normally take these items with you: for example, furniture, curtains, blinds, cushions, rugs, throws, lamps, linen, pots and pans, plates, cutlery, crockery, freestanding white goods such as microwave ovens, fridges, freezers, cookers, dishwashers and washing machines. This includes tenants' fixtures, fittings and interior decorations.</p> <p>Personal effects This means clothes and articles of a strictly personal nature that are likely to be worn, used or carried. For example, mobile phones and sports equipment.</p> <p>Valuables This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which include video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p>Money in the home Current bank notes 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, luncheon and retail vouchers and season or travel tickets that are owned by your family or are your family's responsibility under contract.</p> <p>Please note if you have an Essential policy, this will not be covered.</p> <p>Credit, debit, charge or cash dispenser card Credit, debit, charge or cash dispenser cards, all issued in the British Isles, which are owned by your family or are your family's responsibility under contract.</p> <p>Business equipment This means computers and ancillary equipment (excluding data) used for your business, trade or profession.</p> <p>Premier and Premier select policies include up to £500 for business stock.</p> <p>Documents This means deeds, bonds or securities. A security is defined as any document or certificate which is proof of money owed to any of your family.</p>	<p>Any amount exceeding the limits shown on your Policy Schedule.</p> <p>Motor vehicles and children's motor vehicles, whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian controlled vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached.</p> <p>Fixtures and fittings apart from tenants' fixtures fittings and interior decorations.</p> <p>Any living creature.</p> <p>Documents other than as shown in cover 20.</p> <p>Money does not include:</p> <ul style="list-style-type: none"> Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection. Money used or held for any trade, professional or business purposes. <p>Items covered under the Garden Option. These are 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.</p> <p>We won't pay any amount exceeding what is shown in your Policy Schedule.</p> <p>Credit, debit, charge or cash dispenser cards does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes.</p>

What is covered	What is not covered
Loss or damage to contents in the home at the address shown on your Policy Schedule including contents in its detached annexes, outbuildings, garages, sheds and greenhouses caused by the following:	The excess, this is the first part of any claim that you must pay. It applies to all covers except 15, 24 and 27. The excess amount is shown on your Policy Schedule.
1. Fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
2. Storm and flood	Damage caused by a rise in the water table (the level below which the ground is completely saturated with water).
3. Theft or attempted theft using force and violence to get into or out of your home.	Loss or damage when the home in which you live has not been lived in for more than 60 consecutive days.
4. Theft or attempted theft not using force and violence to get into or out of your home.	<p>Loss or damage while:</p> <ul style="list-style-type: none"> The home is lent, let or sub-let to anyone other than your family. The home in which you live has not been lived in for more than 60 consecutive days. Your home is used to receive any visitors or paying guests in connection with your trade, profession or business. <p>Loss by deception unless the only deception was someone tricking their way into your home.</p> <p>Loss 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.</p> <p>Loss of money.</p>
5. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.	Damage to the appliance or system which the water or oil escapes from.
Oil escaping from a fixed heating system.	<p>The cost of replacing the water or oil that has escaped.</p> <p>Loss or damage while the home in which you live has not been lived in for more than 60 consecutive days.</p>
6. Malicious acts or vandalism.	<p>Loss or damage caused by you, your family, your domestic staff, lodgers, paying guests or tenants, and any person that you or your family has allowed into the home.</p> <p>Loss or damage while the home in which you live has not been lived in for more than 60 consecutive days.</p>
7. Riot, civil commotion.	
8. Subsidence or heave of the site on which the buildings stand or of land belonging to it, or landslip.	Loss or damage caused by:
Subsidence means downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.	<ul style="list-style-type: none"> Solid floors moving unless the foundations of the outside walls of the home are damaged by the same cause and at the same time. Structures bedding down or settlement of newly made-up ground. The coast or a riverbank being worn away. Or from demolition, alteration or repair to the home. Or from poor or faulty design, workmanship or materials.
Heave means upward and/or lateral movement of the site on which the buildings stand or of the land belonging to it caused by swelling of the ground.	
Landslip means downward movement of sloping ground.	

9. Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
10. Falling trees or branches.	
11. Falling aerials or satellite receiving equipment, their fittings or masts.	
In addition we provide the following cover;	
<p>12. Accidental damage to TV, satellite, video, audio entertainment equipment and computer equipment while in your home. Audio entertainment equipment and computer equipment does not include musical instruments, mobile phones, records, tapes, discs, CDs, DVDs and computer games.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p> <p>Please note, if you have an Essential policy, this will not be covered unless you have selected the Contents Accidental Damage Option. Your Policy Schedule will show if you have selected this.</p>	<p>Loss or damage when the home is lent, let or sub-let to anyone other than your family.</p> <p>Damage by water entering your home other than by storm or flood.</p> <p>Damage by mechanical, electrical or electronic fault or breakdown.</p> <p>Loss arising from the cost of remaking any film, disc or tape or the value of any information contained on it.</p>
<p>13. Accidental breakage of mirrors, ceramic hobs in freestanding cookers or glass which forms part of the furniture in the home.</p> <p>Please note, if you have an Essential policy, this will not be covered unless you have selected the Contents Accidental Damage Option. Your Policy Schedule will show if you have selected this.</p>	<p>The replacement cost of any part of the item other than the broken glass.</p> <p>Loss or damage when the home is lent, let or sub-let to anyone other than your family.</p>
<p>14. Locks and keys.</p> <p>Accidental damage to the locks of, or loss of the keys to, the outside doors of your home or to safes and alarms in your home.</p> <p>We will pay for the replacement of the lock mechanism or change the locks.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage by any process of repair or restoration.</p> <p>Damage to locks caused by mechanical, electrical or electronic fault or breakdown.</p>
<p>15. Credit, debit, charge or cash dispenser cards. Cover for losses where your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit, debit, charge or cash dispenser card.</p> <p>Do not forget to inform the police and the bank or credit card provider as soon as possible in the event of a loss.</p> <p>Please note, if you have an Essential policy, this will not be covered.</p>	<p>Any loss unless you or your family have complied with the terms and conditions of the issuing authority.</p> <p>Any loss or claim due to errors or omissions in receipts, payments or accountancy.</p> <p>Any liability you or your family incur while living away from the home when studying at university, college or school.</p> <p>Use of credit, debit, charge or cash dispenser cards by any of your family.</p> <p>There is no excess payable for credit, debit, charge or cash dispenser cards.</p> <p>In most cases, you will only be liable for the first £50 per credit, debit, charge or cash dispenser card.</p>

<p>16. Accidental loss of metered water, liquid petroleum gas or oil at your home.</p>	<p>Loss or damage while the home in which you live has not been lived in for more than 60 consecutive days.</p> <p>Loss or damage by any cover listed in the Contents Option and which is specifically excluded under that cover.</p>
<p>17. Temporary Removal</p> <p>Please note if you have an Essential policy, this will not be covered</p>	<p>Loss or damage to contents while they are moved temporarily away from the home to a building or residence, while a member of your family is studying at university, college or school within the British Isles.</p>
<p>a) Fire, lightning, explosion, earthquake or smoke.</p>	<p>Damage by smoke from air pollution.</p>
<p>b) Storm or flood.</p>	<p>Loss or damage to any contents in the open.</p>
<p>c) Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.</p>	<p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 consecutive days without any person residing, living or working there.</p>
<p>d) Riot, civil commotion.</p>	
<p>e) Malicious acts or vandalism.</p>	<p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 consecutive days without any person residing, living or working there.</p>
<p>f) Theft or attempted theft using force and violence to get into or out of the premises where the contents are temporarily kept.</p>	<p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 consecutive days without any person residing, living or working there.</p> <p>Loss or damage to any contents in the open.</p>
<p>g) Falling trees or branches.</p>	
<p>h) Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>18. Contents in the open. Loss or damage to the contents by covers a)-h) below while in the open on the land belonging to the home at the address shown on your Policy Schedule, caused by:</p>	<p>Loss or damage if the premises where the contents are temporarily kept are left for more than 60 consecutive days without any person residing, living or working there.</p>
<p>a) Fire, lightning, explosion, earthquake or smoke</p>	<p>Damage by smoke from air pollution.</p>
<p>b) Storm or flood</p>	
<p>c) Riot, civil commotion</p>	
<p>d) Malicious acts or vandalism</p>	<p>Loss or damage if the home has not been lived in for more than 60 consecutive days.</p> <p>Loss or damage when the home is lent, let or sub-let to anyone other than your family.</p>

<p>e) Theft or attempted theft.</p>	<p>Loss or damage if the home has not been lived in for more than 60 consecutive days.</p> <p>Loss or damage when the home is lent, let or sub-let to anyone other than your family.</p> <p>Loss or damage while the home is used to receive visitors or paying guests in connection with your business.</p> <p>Loss 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.</p> <p>Loss of money.</p> <p>Loss by deception unless the only deception was someone tricking their way into your home.</p>
<p>f) Falling trees or branches.</p>	
<p>g) Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>h) Impact involving vehicles, aircraft or anything dropped from them,</p>	<p>Loss or damage by pets.</p>
<p>19) Alternative accommodation. The cost of alternative accommodation up to the sum insured shown on your policy schedule for your family if the home is uninhabitable as a result of damage to the contents by covers 1-13, 16, 20-22 and 31 of this Option plus covers of the Contents Accidental Damage Option if it has been selected; we will pay the:</p> <ul style="list-style-type: none"> • Additional cost of similar short-term accommodation including that required for any pets living with you. • Cost of temporary storage of the contents. If you are a tenant this cover will be provided as long as no other insurance covers this loss. 	<p>Any costs that your family would have to pay once your home becomes habitable again.</p> <p>Any costs that you agree to pay without our written permission.</p> <p>The cost of alternative accommodation for anyone who is not a member of your family.</p> <p>Any costs arising from loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.</p>
<p>20) Documents. Loss or damage by covers 1-11 to documents (other than money) while:</p> <p>a) Within the main building of your home.</p> <p>b) Deposited for safe custody in any bank safe deposit or solicitor's strongroom anywhere in the world.</p> <p>Please note, if you have an Essential policy, this will not be covered.</p>	<p>Documents solely used for business, trade, profession or employment purposes.</p>
<p>21) Visitors' personal effects. Loss or damage by causes 1-11 to visitors' personal effects while contained within your home.</p> <p>Please note, if you have an Essential policy, this will not be covered.</p>	<p>Loss or damage which is specifically excluded under covers 1-11.</p>
<p>22) Domestic staff's personal effects. Loss or damage by causes 1-11 to domestic staff's personal effects contained within your home.</p>	<p>Loss or damage which is specifically excluded under covers 1-11.</p>

<p>23) Freezer food. The cost of replacing food in a freezer in your home that has been spoilt by an accidental change in temperature.</p>	<p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to the home.</p> <p>Frozen food solely used for business, trade, profession or employment purposes.</p>
<p>24) Legal liability. The personal legal liability of your family:</p> <ul style="list-style-type: none"> • As occupier of the home and its land, • As individuals, • As an employer to any of your family's domestic employees, <p>to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:</p> <ul style="list-style-type: none"> • Accidental death, disease, illness or accidental physical injury to anyone. • Accidental damage to physical property. <p>The most we will pay is £2,000,000, except where there is accidental bodily injury to a domestic employee where the most we will pay is £10,000,000.</p> <p>We will also pay defence costs agreed by us in writing.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Anything owned by or the legal responsibility of your family. Injury, death, disease or illness to any of your family (other than your domestic employees who normally live with you).</p> <p>Injury, death, disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability arising from:</p> <ul style="list-style-type: none"> • Any employment, trade, profession or business of any of your family. • Any of your family passing on any disease or virus. • The ownership or use of any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs or similar electric scooters specifically designed for the disabled or infirm), whether licensed for road use or not, any boat, wet bike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models), gliders, hang-gliders, caravans or trailers. • Any of your family owning land or buildings. • The Party Wall etc. Act 1996. <p>Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>
<p>25) Tenants liability. If you are legally liable under the terms of your tenancy agreement (as tenant, not as owner, leaseholder or landlord) for damage to the home, we will provide covers 1-11 of the Buildings Option.</p>	<p>Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.</p>
<p>26) Tenants improvements. Damage by covers 1-11 of the Buildings Option to fixed improvements and fixed internal decorations which you have added as a tenant of the home.</p>	<p>Damage by any cover listed elsewhere in the Buildings Option and which is specifically excluded under that cover.</p>
<p>27) Unrecovered damages. We will pay the amount of any award of damages made in your or your family's favour which:</p> <ol style="list-style-type: none"> Is in respect of death, bodily injury or illness or damage to property of such nature that you or your family would have been entitled to a claims payment under liability to the public had you or your family been responsible for the injury or damage, and Is made by a court within the United Kingdom, Isle of Man or Channel Islands, and Is still outstanding 6 months after the date on which it is made, and Is not the subject of an appeal. 	

<p>28) Emergency services. We will pay for damage to the contents caused by the emergency services while getting into the home to deal with an emergency, or perceived emergency involving you or your family.</p> <p>Please note, if you have an Essential policy, this will not be covered.</p>	<p>Damage which is specifically excluded by any cover listed elsewhere in the Contents Option.</p>
<p>29) Shopping in transit. Loss or damage to food and domestic purchases while being transported from the shops to your home.</p> <p>Please note, if you have an Essential policy, this will not be covered.</p>	<p>Theft from an unattended road vehicle unless this is from a locked luggage boot, concealed luggage compartment or glove compartment, following forcible and violent entry to a securely locked vehicle.</p>
<p>30) Dependent relative. The contents belonging to your dependent relative which they have with them while living in a nursing home.</p> <p>Please note, if you have a Plus or an Essential policy, this will not be covered.</p>	<p>Loss or damage by theft unless it involves forcible and violent entry to or exit from a building.</p>
<p>31) Accidental loss or damage while a professional removal firm is moving your contents from your home directly to your new permanent home in the British Isles.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>Loss or damage by mechanical, electrical or electronic fault or breakdown.</p> <p>Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.</p> <p>Loss or damage while your contents are in storage or being moved to or from storage.</p> <p>Loss of money.</p>
<p>32) Music, film or electronic data downloads.</p> <p>The cost of replacing non-recoverable music, film or electronic data legally downloaded by your family, from a legitimate website following loss or damage to your contents.</p>	<p>The cost of remaking or recreating any non recoverable music, film or electronic data.</p> <p>Any data not commercially available at the time of loss.</p>
<p>33) Wedding, civil partnerships, birthday gifts, and contents purchased as a result of a religious festival.</p> <p>Loss of or damage to wedding, civil partnerships, birthday gifts and contents purchased as a result of a religious festival by covers 1-14 and 16, and Contents Accidental Damage Option, if this has been selected.</p> <p>The limit shown on your Policy Schedule will increase by £7,500 for one month before and one month after the wedding, civil partnership.</p> <p>Please note, if you have an Essential policy, this will not be covered.</p>	<p>Loss or damage by any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.</p>

Contents accidental damage option

This Option sets out the cover provided for contents accidental damage. If this section has been provided it will be shown on **your** Policy Schedule as included unless **your** Policy Schedule states 'not included in **your** policy'.

What is covered	What is not covered
<p>34) Accidental damage or loss to contents while in your home.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p>	<p>The excess, this is the first part of any claim that you must pay. The excess amount is shown on your Policy Schedule.</p> <p>Loss or damage if the home has not been lived in for more than 60 consecutive days;</p> <p>Loss or damage when the home is lent, let or sub-let to anyone other than your family.</p> <p>Deterioration of food.</p> <p>Damage by:</p> <ul style="list-style-type: none">• Water entering the home other than by storm or flood.• Mechanical, electrical or electronic fault or breakdown.• Any cover listed elsewhere in the Contents Option and which is specifically excluded under that cover.• Pets and vermin.

Personal possessions option

This Option sets out the cover provided for personal possessions. If this section has been provided it will be shown on **your** Policy Schedule as included unless **your** Policy Schedule states 'not included in **your** policy'.

What is included	What is not included
<p>All of the following are included provided that they belong to you or your family, or that you or your family are legally responsible for them and they are used for private purposes.</p> <p>Personal possessions This means clothing when taken away from the home, jewellery, watches and personal items which your family normally wear or carry, sports or camping equipment and their accessories, wheelchairs or electric scooters specifically designed for the disabled or infirm and which are not legally required to be licensed for road use, which are all owned by your family or are your family's responsibility under contract.</p> <p>Money Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon and retail vouchers and season or travel tickets, which are owned by your family or are your family's responsibility under contract.</p> <p>Credit, debit, charge or cash dispenser cards Credit, debit, charge or cash dispenser cards, all issued in the British Isles, which are owned by your family or are your family's responsibility under contract.</p>	<p>Anything used solely for trade, professional or business purposes.</p> <p>Motor vehicles and children's motor vehicles, whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian controlled vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached.</p> <p>China, glass, pottery and any other items of a similar nature which are fragile.</p> <p>Trailer tents.</p> <p>Any living creature.</p> <p>Any amount exceeding the Personal Possessions sum(s) insured on your Policy Schedule.</p> <p>Money does not include:</p> <ul style="list-style-type: none"> Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection. Money used or held for any trade, professional or business purposes. <p>Credit, debit, charge or cash dispenser cards does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes.</p> <p>Loss or damage to personal possessions and money, while they are in the custody or control of any member of your family who is living away from the home while studying at university, college or school.</p>
What is covered	What is not covered
<p>1. Loss or damage to personal possessions or money belonging to you or your family while anywhere in the world.</p>	<p>The excess, this is the first part of any claim that you must pay.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> Someone aged 16 or over was in the motor vehicle, or The motor vehicle was securely locked, and The items stolen were out of sight in a locked boot or closed compartment. <p>Loss or damage to items not in the care, custody or control of you or your family or an authorised person.</p> <p>Loss or damage caused by theft or attempted theft from an unlocked hotel room.</p>

	<p>Loss or damage caused by mechanical or electrical breakdown or failure.</p> <p>Loss of or damage to documents.</p> <p>Loss or damage 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.</p> <p>Loss or damage specifically provided for elsewhere in this policy.</p> <p>Loss or damage to computers or computer equipment:</p> <ul style="list-style-type: none"> • By erasure or distortion of data. • By accidental erasure or mislaying or misfiling of documents or records. • By contamination. <p>Loss or damage from the cost of remaking any film, disc or tape or the value of any information contained on it.</p> <p>Loss or damage while the home in which you live has not been lived in for more than 60 consecutive days.</p> <p>Loss or damage in your home by theft, malicious acts or vandalism when your home is:</p> <ul style="list-style-type: none"> • Lent, let or sub-let to anyone other than your family, • Used to receive visitors or paying guests in connection with any business, unless force and violence is used to get into or out of your home. <p>Loss of or damage to pedal cycles.</p> <p>Loss or damage caused by water entering the home other than from a storm or flood.</p>
<p>2. Credit, debit, charge or cash dispenser cards. Cover for losses where your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit, debit, charge or cash dispenser card.</p> <p>Do not forget to inform the police and the bank or credit card provider as soon as possible in the event of a loss.</p>	<p>Any loss or claim:</p> <ul style="list-style-type: none"> • Unless you and your family have complied with the terms and conditions of the issuing authority. • Due to errors or omissions in receipts, payments or accountancy. • Incurred by any member of your family who is living away from home while studying at university, college or school. <p>Use of credit, debit, charge or cash dispenser cards by any of your family.</p> <p>There is no excess payable for credit, debit, charge or cash dispenser cards.</p> <p>In most cases, you will only be liable for the first £50 per credit, debit, charge or cash dispenser card.</p>

Student cover option

This Option sets out the cover provided for student contents away from the home, while studying at university, college or school. If this section has been provided it will be shown on **your** Policy Schedule as included unless **your** Policy Schedule states 'not included in **your** policy'.

What is included	What is not included
<p>As long as the contents belong to you or your family, or you or they are legally responsible for them and, with the exclusion of business equipment, that they are used for private purposes.</p> <p>Household goods This means the things that you keep in the home, that you use to furnish the home and which normally stay at home. If you were to move home, you would normally take these items with you: for example, furniture, curtains, blinds, cushions, rugs, throws, lamps, linen, pots and pans, plates, cutlery, crockery, freestanding white goods such as microwave ovens, fridges, freezers, cookers, dishwashers and washing machines. This includes tenants' fixtures, fittings and interior decorations.</p> <p>Personal effects This means clothes and articles of a strictly personal nature that are likely to be worn, used or carried. For example, mobile phones, laptops and sports equipment. The most we will pay for your laptop in any one insurance period is £750.</p> <p>Valuables This means jewellery (including costume jewellery), articles of or containing gold, silver or other precious metals, cameras (which include video cameras, camcorders and digital cameras), binoculars, watches, furs, paintings and other works of art, collections of stamps, coins and medals.</p> <p>Money Current bank notes 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, luncheon and retail vouchers and season or travel tickets that are owned by your family or are your family's responsibility under contract.</p> <p>Credit, debit, charge or cash dispenser cards Credit, debit, charge or cash dispenser cards, all issued in the British Isles, which are owned by your family or are your family's responsibility under contract.</p> <p>Business equipment This means computers and ancillary equipment (excluding data) used for your business, trade or profession and includes stock.</p> <p>Documents This means deeds, bonds or securities. A security is defined as any document or certificate which is proof of money owed to any of your family.</p> <p>Pedal cycle Any pedal cycle and its accessories that is owned by your family or is your family's responsibility under contract.</p>	<p>Any amount exceeding the limits shown on your Policy Schedule.</p> <p>Motor vehicles and children's motor vehicles, whether licensed for road use or not, mechanically propelled or assisted vehicles other than pedestrian controlled vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached.</p> <p>Fixtures and fittings apart from tenants' fixtures, fittings and interior decorations.</p> <p>Any living creature.</p> <p>Money does not include:</p> <ul style="list-style-type: none"> Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection. Money used or held for any trade, professional or business purposes. <p>Pedal cycle does not include:</p> <ul style="list-style-type: none"> Any motorised pedal cycles. Any cycle used for commercial activities. <p>Credit, debit, charge or cash dispenser cards does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes.</p>

What is covered	What is not covered
<p>1. Loss or damage to your household goods, business equipment and documents caused by covers a)-i) while they are moved temporarily away from the home to a building or residence where your family lives while studying at university, college or school within the British Isles.</p>	<p>The excess, this is the first part of any claim that you must pay.</p>
<p>a) Fire, lightning, explosion, earthquake or smoke.</p>	<p>Damage by smoke from air pollution.</p>
<p>b) Storm or flood.</p>	<p>Loss of or damage to any household goods, business equipment and documents in the open.</p>
<p>c) Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.</p>	
<p>d) Riot, civil commotion.</p>	
<p>e) Malicious acts or vandalism.</p>	
<p>f) Theft or attempted theft using force and violence to get into or out of the building or residence where your family lives while studying at university, college or school within the British Isles.</p>	<p>Loss of or damage to any household goods, business equipment and documents in the open.</p>
<p>g) Falling trees or branches.</p>	
<p>h) Falling aerials or satellite receiving equipment, their fittings or masts.</p>	
<p>i) Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>Loss or damage by pets.</p>
<p>In addition, we provide cover for the following:</p>	
<p>2. Loss or damage to your household goods, business equipment and documents while they are being moved directly to or from the home to a building or residence where your family lives while studying at university, college or school within the British Isles.</p>	<p>The excess, this is the first part of any claim that you must pay.</p> <p>Loss of or damage to by mechanical, electrical or electronic fault or breakdown.</p> <p>Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.</p> <p>Loss or damage while your household goods, business equipment and documents are in storage or being moved to or from storage.</p>
<p>3. Loss or damage to pedal cycles while in the possession of any of your family while studying at university, college or school in the British Isles when:</p> <p>a) Anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands and those countries bordering the Mediterranean,</p> <p>b) Anywhere in the world for up to 60 days during any insurance period as shown on your Policy Schedule.</p>	<p>The excess, this is the first part of any claim that you must pay.</p> <p>Loss of or damage to any pedal cycle left unattended in a public place unless the pedal cycle is locked to an object that cannot be moved.</p> <p>Loss by deception unless the only deception was someone tricking their way into the buildings or residence where your family lives.</p> <p>Any motorised pedal cycle.</p>

4. Loss or damage to personal effects, valuables and money while in the possession of any of **your family** while studying at university, college or school when:

a) Anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands and those countries bordering the Mediterranean,

b) Anywhere in the world for up to 60 days during any **insurance period** as shown on **your** Policy Schedule.

The excess, this is the first part of any claim that **you** must pay.

Loss or damage:

- By mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.
- Caused by theft or attempted theft from an unlocked hotel room.

Theft from motor vehicles unless at the time of the loss or damage:

- Someone aged 16 or over was in the motor vehicle, or
- The motor vehicle was securely locked, and
- Force and violence were used to get into the motor vehicle, and
- The items stolen were out of sight in a locked boot or closed compartment.

Loss by deception unless the only deception was someone tricking their way into the buildings or residence where **your family** lives.

Loss of value or loss due to errors or omissions in receipts, payments or accountancy.

Loss of money not reported to the police within 24 hours of discovery.

5. Credit, debit, charge or cash dispenser cards.

Cover for losses where **your** card provider charges **you** up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit, debit, charge or cash dispenser card.

Do not forget to inform the police and the bank or credit card provider as soon as possible in the event of a loss.

Any loss or claim:

- Unless **your family** have complied with the terms and conditions of the issuing authority,
- Due to errors or omissions in receipts, payments or accountancy,
- Incurred by any member of **your family** who is not living away from home while studying at university, college or school.

Use of credit, debit, charge or cash dispenser cards by any of **your family**.

There is no excess payable for credit, debit, charge or cash dispenser cards.

In most cases, **you** will only be liable for the first £50 per credit, debit, charge or cash dispenser card.

Pedal cycle option

This Option sets out the cover provided for pedal cycles. If this section has been provided it will be shown on **your** Policy Schedule as included unless **your** Policy Schedule states 'not included in **your** policy'.

What is included	What is not included
Any pedal cycle and its accessories, owned by your family or which is your family's responsibility under contract.	Any motorised pedal cycles.
What is covered	What is not covered
<p>Loss of or damage to pedal cycles while in the possession of any of your family when:</p> <p>a) anywhere in Europe, Jordan, Madeira, the Canary and Mediterranean islands and those countries bordering the Mediterranean,</p> <p>b) anywhere in the world for up to 60 days during any insurance period as shown on your Policy Schedule.</p>	<p>The excess, this is the first part of any claim that you must pay. Any amount exceeding the limits shown on your Policy Schedule.</p> <p>Loss of or damage:</p> <ul style="list-style-type: none"> To any pedal cycle left unattended in a public place unless the pedal cycle is locked to an object that cannot be moved. To any pedal cycle, from the home, if the home has not been lived in for more than 60 consecutive days. <p>Loss by deception unless the only deception was someone tricking their way into your home.</p> <p>Loss of or damage to pedal cycles, while they are in the possession of any member of your family who is living away from the home while studying at university, college or school.</p>

Garden option

This Option sets out the cover provided for the garden. If this section has been provided it will be shown on **your** Policy Schedule as included unless **your** Policy Schedule states 'not included in **your** policy'.

If **your** Policy Schedule shows Included for both this Option and the Contents Accidental Damage Option, **you** will automatically be covered under Section 9. Accidental Damage of this section.

What is included	What is not included
Garden means 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 which are all owned by your family or are your family's responsibility under contract.	<p>Items covered under the Buildings, Contents, Personal Possessions, Student Cover and Pedal Cycle Options.</p> <p>Accidental damage unless the Contents Accidental Damage Option has been selected.</p> <p>Motor vehicles and children's motor vehicles, whether licensed for road use or not, mechanically propelled or assisted vehicles (other than garden machinery) or parts or accessories for any of them, whether attached or detached.</p> <p>Anything used for trade, professional or business purposes.</p> <p>Any amount exceeding what is shown on your Policy Schedule.</p>
What is covered	What is not covered
Loss or damage to the garden and items in the garden at the address shown on your Policy Schedule including items in its detached annexes, outbuildings, garages, sheds and greenhouses caused by the following:	<p>The excess, this is the first part of any claim that you must pay. It applies to covers 1-10 of this section and is shown on your Policy Schedule.</p> <p>Any amount exceeding the limit shown on your Policy Schedule.</p> <p>Loss or damage if:</p> <ul style="list-style-type: none"> The home has not been lived in for more than 60 consecutive days. Loss or damage when the home is lent, let or sub-let to anyone other than your family. <p>Both of the above only apply to covers 4 and 5, and 9 if you have selected accidental damage cover for contents.</p>
1. Fire , lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.
2. Storm and flood	Damage to trees, shrubs, plants, hedges and lawns.
3. Riot, civil commotion.	
4. Malicious acts or vandalism.	
5. Theft or attempted theft.	Loss or damage if the home and/or garden are used to receive visitors or paying guests in connection with your trade, profession or business.
6. Falling trees or branches.	Damage to shrubs, plants, hedges and lawns.

7. Falling aerals or satellite receiving equipment, their fittings or masts.	
8. Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.
<p>9. Accidental damage.</p> <p>Accidental damage means sudden, unexpected and visible damage which has not been caused on purpose.</p> <p>This cover only applies if the Contents Accidental Damage Option has been selected.</p>	<p>Damage to trees, shrubs, plants, hedges and lawns.</p> <p>Damage while anyone who is not a member of your family lives in the home, unless we have agreed to provide the Contents Accidental Damage Option and this cover is shown as insured on your Policy Schedule.</p> <p>Damage by mechanical, electrical or electronic fault or breakdown.</p> <p>Any cover listed elsewhere in the Garden Option and which is specifically excluded under that cover.</p>
In addition, we provide cover for the following:	
10. We will pay for the re-landscaping of your garden at the home as a result of damage by the emergency services.	Loss or damage by any cover listed elsewhere in the Garden Option and which is specifically excluded under that cover except for damage to trees, plants, shrubs, hedges and lawns.

Home emergency option

This Option sets out the cover provided for home emergency. If this section has been provided it will be shown on **your** Policy Schedule as included unless **your** Policy Schedule states 'not included in **your** policy'.

A full description of the specific emergency situations covered are outlined in covers 1-7 in this Option.

In the event of an emergency at **your** home which;

- Makes the home unsafe or unsecure for **you**;
- Causes damage to **your** home or its contents;
- Results in the home losing its main source of heating, lighting or water (hot or cold).

We will pay the following costs for work undertaken at the address shown on **your** Policy Schedule;

- Temporary repair to resolve emergency situations.
- Parts.
- Call out charges.

Work must be undertaken by a tradesperson who is approved and instructed by **us** and is competent to provide domestic repair services appropriate to the situation. Payments will be made directly to **our** contractor.

The Home Emergency Option does not cover everything which **you** might regard as an emergency. For example **we** do not cover:

- Normal day-to-day household maintenance of the home, system(s) or facility or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.
- Any incident not reported to **us** immediately upon discovery.
- Repairs which are made by anyone other than the tradesperson authorised by **us**.

- Any subsequent repairs for the same damage or system.
- Any repair arising from circumstances known to **you** before **you** asked **us** to provide cover.
- Costs incurred without **our** agreement.
- Land belonging to the home.
- Garages (unless integral to the home), sheds, greenhouses and any other outbuilding which is not designed to be permanently lived in.
- Gas leaks other than under cover 7.
- Permanently replacing or removing paths or driveways in order to deal with the emergency.
- Any system, equipment or facility having reached the end of its expected working life and any damage this may have caused.
- Any heating system or equipment not installed or repaired correctly by an authorised tradesman (approved by a regulatory body).
- Any heating system not operated in accordance with manufacturer's instructions.
- Any equipment which has been the subject of a manufacturer recall, unless the recall advice was followed, and any changes required were implemented.
- Domestic appliances.
- Loss or damage while the home in which **you** live has not been lived in for more than 60 consecutive days.
- Loss or damage while the home is lent, let or sub-let to anyone other than **your family**.
- Any loss, expenses or costs of any kind that are not directly caused by the event that led to **your** claim.
- Any home used for any trade, professional or business purposes except clerical business.
- Any amount exceeding the sum insured shown on **your** Policy Schedule.

What's covered

We will pay the cost of a temporary repair to prevent the emergency situation, parts and call-out charges for:

1. Repairs necessary to restore the service or prevent further damage to the home as a result of failure or damage to the plumbing or drainage system.

What is not covered

- Cesspits, septic tanks and associated fittings.
- Any mains service which is the responsibility of a public service company.
- Shared drainage facilities, except on the land belonging to the home.
- Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.
- Descaling and any work arising from hard water scale deposits.
- Escape of water outside of the home, which is not causing damage to the interior of the home or its contents.

<p>2. Loss of heating or hot water as a result of complete failure or breakdown of the primary heating system of the home.</p>	<p>Any boiler with an output of 60kW or more.</p> <p>The cost of repairing a boiler that is beyond economical repair. Beyond economical repair is where the cost of repairing your boiler would be more than the cost of replacing the boiler (including installation) with one of the same or similar make or model to your boiler.</p> <p>The cost of replacing the heating system.</p> <p>Failure of the electricity and/or gas supplies as a result of:</p> <ul style="list-style-type: none"> • Industrial action by a public service company. • The electricity and/or gas supply being deliberately or accidentally cut or turned off. <p>Failure or breakdown of a component which affects only the efficiency of the primary heating system.</p> <p>Any loss or damage caused as a result of the lack of fuel.</p> <p>Where the primary heating system has not been inspected or serviced by a qualified person within 15 months of the last service and carried out by an authorised tradesman (approved by a regulatory body). Proof will be required.</p> <p>Descaling and any work arising from hard water scale deposits.</p> <p>Any mains service which is the responsibility of a public service company.</p> <p>Damage to radiators. However, we will pay to isolate leaking radiators.</p> <p>Dripping taps or any other parts of the plumbing or drainage system where water is safely escaping down a drain.</p> <p>Removing asbestos, unless necessary to undertake insured repair.</p>
<p>3. Complete failure of the electricity supply within the home.</p>	<p>Failure of the electricity as a result of:</p> <ul style="list-style-type: none"> • Industrial action by a public service company. • The electricity supply being deliberately or accidentally cut off. <p>Any mains service which is the responsibility of a public service company.</p>
<p>4. Removing rats, mice or squirrels or the treatment and removal of wasps' nests that occur inside the home or are attached to the main structure of the home.</p>	<p>Damage outside of the home, which is not causing damage to the interior of the home or its contents.</p> <p>We will not pay for more than two incidents in any one insurance period.</p>
<p>5. Securing the home as a result of damage or breakage to the frame or glazing of the outside doors or windows of the home which leaves the home unsafe or insecure.</p>	<p>Damage caused deliberately by your family.</p>
<p>6. Repairs necessary to make the roof of the home watertight and prevent further damage.</p> <p>Please be aware that we must ensure that it is safe for the tradesperson to carry out the necessary repairs. This may not be possible in some adverse weather conditions.</p>	

In addition, **you** are covered for the following:

7. The cost of overnight accommodation for **your family** including that required for any pets normally living with **you**, if **we** agree that the home cannot be lived in.

The cost of overnight accommodation for anyone who is not a member of **your family**.

Call **our** 24-hour emergency helpline on the number shown on **your** Policy Schedule after taking any immediate action that **you** think is necessary to protect the home from further damage, such as switching off the gas, electricity or water. **We** have a team of tradespeople on hand to carry out urgent repairs 24 hours a day, 7 days a week.

Protected no claims discount option

No claims discount is earned on **your** policy. The no claims discount will increase by one year for each year in which **you** have not made a claim up to the maximum number of years allowable.

You can choose whether or not to protect **your** no claims discount so that in the event of a claim **you** will not lose the entire discount that **you** have earned. **Your** Policy Schedule will show whether **you** have chosen this Option and also how many years of no claims discount apply to **your** policy.

Any claims under the Buildings, Buildings Accidental Damage, Contents, Contents Accidental Damage, Personal Possessions, Student Cover, Pedal Cycle or Garden Options will affect **your** no claims discount.

Any claims under the Home Emergency, Personal Cyber Cover, and Identity Theft Options will not affect **your** no claims discount. Credit, debit, charge or cash dispenser cards claims do not affect **your** no claims discount.

If you choose to protect your no claims discount	If you do not choose to protect your no claims discount
<p>You can make one claim in a three-year period and your no claims discount will not be reduced.</p> <p>For any second or subsequent claim in a three-year period, your no claims discount will be reduced by two years for each claim.</p>	<p>For each claim you make in an insurance period, your no claims discount will be reduced by three years.</p>

Once **your** no claims discount has been reduced or removed, it will subsequently increase by one year for each year that **you** do not make a further claim. Should **you** make a number of claims then it will take longer to move up the scale from zero.

Identity theft

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

Note that certain terms have specific definitions under **your** policy - **we've** put these in bold so they're easier to spot. **You'll** find them all explained within this Section and the Definitions section of **your** policy information.

Definitions

Case management services

As defined under the Section 'What is covered'.

Condition precedent

An important legal term which sets out a step or action **you** must take. If **you** do not keep to or meet the requirements set out in a **condition precedent** **you** will not be able to bring a claim under the policy and **we** will not become legally responsible to pay that claim.

Expense reimbursement coverage

As defined under the Section 'What is covered'.

Identity Recovery Case Manager

A person assigned by **us** to help **you** to recover control over **your** personal identity. This help may include contacting authorities, credit-reference agencies, creditors and businesses. Such contacts will take place with **your** permission and cooperation.

Identity theft

The fraudulent use of information or documents which could be used to identify **you** or allow **your** identity to be stolen or fraud to take place on **you** including:

- Fraudulently using **your** National Insurance number, NHS number, passport and/or driving licence.
- Fraudulently using **your** personal identity to establish credit accounts, secure loans, enter into contracts or commit crimes; and
- Fraudulent alteration of account profile information for bank accounts, credit cards or loans, such as the address to which statements are sent.

Territorial limits

Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

Sum insured

The amount shown in the schedule.

You

The person or people named in **your** policy schedule as the policyholder(s), as well as any member of **your family** that is normally living at the private residence shown in **your** policy schedule and is not paying for their accommodation.

What is covered

We will pay for the following resulting from an **identity theft** that **you** discover during the **insurance period**:

1. Case management services

Services of an **identity recovery case manager** as needed to respond to the **identity theft** for a maximum of twelve months from the date the **identity recovery case manager** is first appointed.

2. Expense reimbursement coverage

a) Costs necessarily and reasonably incurred within the **territorial limits** for:

- i) Re-filing applications for credit cards, loans, grants or other forms of credit.
- ii) Notarising witness statements, affidavits or other similar documents, long-distance telephone calls and postage.
- iii) Obtaining a maximum of 12 credit reports from established credit bureaux during the 12 months following the discovery of the **identity theft**.

b) Costs and expenses necessarily and reasonably incurred within the **territorial limits** approved by **us** in writing for:

- i) The defence of any civil claim or legal proceedings brought against **you** by a creditor or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan.
- ii) The removal of any civil judgment wrongfully entered against **you**.
- iii) Legal assistance for **you** at an audit or hearing by a governmental agency.
- iv) Legal assistance in challenging the accuracy of **your** consumer credit report.
- v) The defence of any criminal charges brought against **you** arising from the actions of a third party using **your** personal identity.

c) Wages lost by **you** for time reasonably and necessarily taken away from work and away from the work premises.

Time away from work includes partial or whole work days.

Necessary time off does not include time off to do tasks that could reasonably have been done during nonworking hours.

d) Actual costs for supervision of **your** children or **your** elderly or infirm relatives or dependants during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of **yours**.

- e) Any other reasonable costs necessarily incurred **you** as a direct result of the **identity theft** including costs incurred by **you** to recover control over **your** personal identity and deductibles or service fees from financial institutions.
- f) The cost of protective registration with CIFAS for a maximum of two years.

How much we will pay

The most **we** will pay for all claims **we** accept under this policy for **expense reimbursement coverage** in total for the **insurance period** is the **sum insured**, regardless of the number of claims. If there is more than one person named in **your** Policy Schedule, the total amount **we** will pay following a claim will not exceed the amount **we** would be liable to pay to any one of **you** and the total amount **we** will pay during the **insurance period** is the **sum insured**, regardless of the number of persons named in **your** Policy Schedule.

Case management services

Any expenses **we** incur to provide **case management services** are in addition to the **sum insured**.

Conditions that apply to the identity theft section only

In addition to the Policy Conditions, the following conditions apply to the **Identity Theft** Cover. If **you** do not keep to these conditions and this reduces **our** legal or financial rights under the policy, **we** may refuse to pay part or all of **your** claim.

1. Reporting a claim

It is a **condition precedent** of **your** policy that as soon as **you** know about any incident or circumstance that may give rise to a claim that **you** tell the person who arranged **your** policy (or **us**), providing full details, as soon after the incident or circumstance as possible, but in any event within 30 days.

2. Claims cooperation

It is a **condition precedent** of **your** policy that as soon as **you** know about any incident or circumstance that may give rise to a claim **you** must also:

- Take all reasonable steps and precautions to prevent loss covered by **your** policy.
- Immediately report the **identity theft** to the police and obtain a crime reference number.
- Tell the person who arranged **your** policy (or **us**), providing full details, as soon after the incident or circumstances as possible.

In addition, for any incident or circumstance that may give rise to a claim it is a **condition precedent** that **you** must:

- Immediately send **us** every letter, writ, summons or other document **you** receive in connection with the claim or circumstance.
- Cooperate with **us** fully and provide all the information **we** need to investigate **your** claim or circumstance.
- Give **us** details of any other insurances **you** may have which may cover loss covered by this policy.

You must not admit responsibility or liability, or agree to pay any money or provide any services on **our** behalf, without **our** written permission.

3. Controlling defence

We can, but do not have to, take control of investigating, settling or defending any claim made against **you**. **We** would take this action in **your** name. If necessary, **we** will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. **We** may appoint **your** solicitor, but only on a fee basis similar to that of **our** own solicitor, and only for work done with **our** permission in writing.

We will only defend claims if **we** think that there is a reasonable chance of being successful, and after taking the costs of the defence into account.

4. Other insurances

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

5. Contracts (Rights of Third Parties) Act 1999

Any person who is not named in the Policy Schedule has no right under the Contracts (Rights of Third Parties) Act 1999 (or any other law) to enforce any term of the policy.

6. Paying the premium

If **you** do not pay the premium on time, **we** may cancel the policy cover provided under this **Identity Theft** Cover (see 'Where **we** cancel **your** policy' under Policy Conditions).

7. Alteration in risk

Despite the 'Changes in **your** circumstances' condition under Policy Conditions, **your** cover will not be affected by any change in circumstance which increases the risk covered by this section and which **you** could not have known about.

Exclusions that apply to the identity theft section only

In addition to the Policy Exclusions, the following exclusions apply to this section.

1. Business activities

We will not pay for any loss, damage, liability arising out of or in connection with any activities carried out by **you** for business or professional purposes.

2. Credit card, credit account or bank accounts

We will not pay for any unauthorised use of a valid credit card, credit account or bank account.

3. Money

We will not pay for any theft or loss of money.

4. Loss Prevention costs

We will not pay for any costs incurred to avoid prevent or detect **identity theft** or any other loss.

5. Circumstances before your policy incepted

We will not pay for any loss, damage, liability arising out of or in connection with:

- Circumstances which existed before any cover provided by **your** policy started, and which **you** knew about.
- Claims or circumstances which **you** have already reported, or which **you** should have reported, to a previous insurer before the **insurance period**.

6. Other insured parties

We will not pay for any claim resulting from or in connection with any dispute or claim between **you**.

7. Data breach

We will not pay for any loss, theft, accidental release or accidental publication of personally identifying information from or by **you** or anyone acting on **your** behalf.

8. Intentional acts

Any intentional act, or failure to act, by **you** or anyone acting on **your** behalf.

9. Nuclear risks

We will not pay for any loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by contributed to by or arising from:

- ionising radiation from, or contamination by, radioactivity from any nuclear material, or from burning nuclear material;
- the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor or other nuclear equipment or any nuclear part of them;
- any weapon or device using atomic fission, fusion or similar reaction, or radioactive force or material;
- the radioactive, toxic, explosive or other dangerous properties of any radioactive material; or
- any chemical, biological, bio-chemical or electromagnetic weapon.

10. Terrorism

We will not pay for any loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with:

- any act of terrorism, regardless of any other cause or event contributing to the loss or damage;
- civil commotion in Northern Ireland; or
- any action taken to control, prevent, suppress or in any way deal with any act of terrorism.

For the purposes of this exclusion, 'act of terrorism' means an act committed by, or threat made by, any person or group (whether acting alone or in connection with any organisation or government) for political, religious, ideological or similar purposes, including to influence any government or frighten the public.

Personal cyber cover option

This section explains **our** Personal Cyber Cover, which is an optional add-on for **your** policy.

Your Policy Schedule will confirm the exact cover that's included with **your** policy.

Note that certain terms have specific definitions under **your** policy - **we've** put these in bold so they're easier to spot. **You'll** find them all explained within this Section and the Definitions section of **your** policy information.

Condition precedent

This is an important term which sets out a step or action **you** must take to be covered under the policy and before **we** become legally responsible to pay any claim. This means that if **you** do not keep to or meet the requirements set out in a **condition precedent** **you** will not be able to bring a claim under the policy and **we** will not become legally responsible to pay that claim.

Contaminant

An impurity resulting from the mixture or contact of a substance with a foreign substance, including but not limited to mould, mildew, fungus, spores, diseases, viruses or microorganism of any type, nature, or description.

Computer virus

Any malware, program code or programming instruction designed to **damage home systems**.

Cyber event

- Malicious deletion, corruption, unauthorised access to, or theft of **data**; or
- **Damage** or disruption caused by **computer virus**, **hacking** or **denial of service attack**; affecting **your home systems**.

Cyber operation

The use of a **technology system** by, at the direction of, or under the control of a **state** to:

1. Disrupt, deny access to or, degrade functionality of a **technology system** and or
2. Copy, remove, manipulate, deny access to, destroy information in a **technology system**.

Damage

Total or partial loss, physical damage, destruction, or corruption.

Damages

- Financial compensation **you** have to pay, except for fines, penalties, liquidated damages (contractual penalties), punitive or exemplary damages (extra damages to punish **you**) or aggravated damages (more severe damages to reflect the seriousness of an offence); or
- Third parties' costs and expenses **you** have to pay as a result of a claim being brought against **you**.

Data

Facts, concepts, information, ideas, text, recordings and images which are converted to a form which can be processed by **home systems**, but not including software and programs.

Defence costs

Costs and expenses **we** agree to in writing for investigating, settling or defending a claim against **you**.

Denial of service attack

Malicious and unauthorised attack which overloads any **home systems**.

Government

Government including its intelligence and security services.

Hacking

Unauthorised or malicious access to any **home systems** by electronic means.

Home systems

Any personal computing or electronic device that connects to the internet or to other electronic devices and any associated **data**, software and programs.

Impacted state

The **state** in which the **technology system** affected by the **cyber operation** is physically located.

Loss

Loss, damage, liability, cost or expense of any kind.

Personal data

Information which could identify **you** or allow **your** identity to be stolen or fraud to take place on **you**.

Pollutants

Any solid, liquid, gaseous, biological, radiological, or thermal irritant or **contaminant**, including smoke, vapour, soot, fumes, acid, alkalis, chemicals, vaccines and waste (including materials to be recycled, reconditioned, reclaimed, or disposed of, as well as, nuclear materials).

State

Sovereign state.

Sum insured

The amount shown in **your** Policy Schedule.

Technology system

Means any computer, hardware, software, communications system, electronic device (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud infrastructure or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

War

War and hostile action including:

1. The use of physical force by a **state** against another **state**.
2. Civil war.
3. Insurrection, rebellion, revolution, usurped power, political violence or action including **cyber operation** by governmental authority in hindering or defending against any of these.

4. Confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any **government** or public or local authority.
5. Hostile action by military force or **cyber operation**, including hindering or defending against an actual or expected attack by another **state** or other authority or agents acting on its behalf whether war be declared or not.

You

The person or people named in **your** policy schedule as the policyholder(s), as well as any member of **your family** that is normally living at the private residence shown in **your** policy schedule and is not paying for their accommodation.

What is covered

Section 1 - Cyber home systems damage

We will pay for the following arising as a result of a **cyber event** **you** discover during the **insurance period**:

a) Home systems restoration.

The cost of investigating, reconfiguring and rectifying any **damage** to **your home systems**, and restoring **data** (but not the cost to recreate **data** if **you** cannot restore it from other sources).

This does not include the value of **data** to **you**, even if the **data** cannot be restored.

b) Computer virus removal.

The cost of locating and removing a **computer virus** from **your home systems**.

c) Professional assistance.

The cost of hiring professional consultants to make recommendations on how to prevent **your home systems** from being infected by **computer virus** or to prevent **hacking**.

Section 2 - Cyber crime

We will pay for the following which **you** discover during the **insurance period**:

a) Fraud.

Your financial loss as the result of a fraudulent communication or input, destruction or modification of **data** in **your home systems** which results in:

- Money being taken from any account;
- Goods, services, property or financial benefit being transferred; or
- Any credit arrangement being made;

as long as **you** have not received any benefit in return.

We will also pay the cost of proving that transactions are fraudulent and that contracts or agreements were entered into fraudulently.

b) Telephone hacking.

Your liability to make any payment to **your** telephone service provider as the result of **hacking** into **your home systems**.

c) Cyber ransom.

The cost of responding, and with **our** written agreement the payment of a ransom demand, if anyone has or threatens to:

- Disrupt **your home systems** by introducing a **computer virus**, or to initiate a **hacking attack** or **denial of service attack** against **you**;
- Release, publish, corrupt, delete or alter **your data** if this would cause **you** harm or damage **your** reputation; as long as **you** can demonstrate that **you** have reasonable grounds to believe that the threat is not a hoax, and **you** have reported it to the police.

Section 3 - Cyber online liability

We will pay **damages** and **defence costs** arising from a claim first made against **you** by a third party during the **insurance period** as the result of:

a) Data privacy.

You failing to secure, or prevent unauthorised access to, publication of or use of **data** (including any inadvertent interference with any right to privacy or publicity or breach of confidence).

b) Computer virus transmission.

You unintentionally transmitting, or failing to prevent or restrict the transmission of, a **computer virus**, **hacking attack** or **denial of service attack** from **your home systems** to a third party; or

c) Defamation and Disparagement.

Loss of reputation (including that of a product) or intellectual property rights being breached as a result of **your** activities online.

How much we will pay

The most **we** will pay for all claims **we** accept under this policy in total for the **insurance period** is the **sum insured**, regardless of the number of claims.

If there is more than one person named in **your** Policy Schedule, the total amount **we** will pay following a claim will not exceed the amount **we** would be liable to pay to any one of **you**.

Defence costs

Any **defence costs** **we** pay will be included within, not in addition to, the **sum insured**.

Conditions that apply to the Personal Cyber Cover

If **you** do not keep to these conditions and this reduces **our** legal or financial rights under the policy, **we** may refuse to pay part or all of **your** claim.

1. Reporting a claim

It is a **condition precedent** of **your** policy that as soon as **you** know about any incident or circumstance that may give rise to a claim that **you** tell the person who arranged **your** policy (or **us**), providing full details, as soon after the incident or circumstance as possible, but in any event within 30 days. In addition **you** must also:

- Immediately send **us** every letter, writ summons or other document **you** receive in connection with the claim or circumstance, and record all information relating to a claim against **you** covered under Personal Cyber Cover.
- Keep any **damaged home systems** and other evidence, and allow **us** to inspect it.

You can make a claim by calling: **0345 608 9005**.

2. Protecting data

You must make sure that **you** take precautions for disposing of and destroying **home systems** in order to protect **data**.

3. Controlling defence

We can, but do not have to, take control of investigating, settling or defending any claim made against **you**. **We** would take this action in **your** name. If necessary, **we** will appoint an adjuster, solicitor or any other appropriate person to deal with the claim.

We may appoint **your** solicitor, but only on a fee basis similar to that of **our** own solicitor, and only for work done with **our** permission in writing.

We will only defend claims if **we** think that there is a reasonable chance of being successful, and after taking the costs of the defence into account.

4. Other insurances

If there is any other insurance covering **your** claim, **we** will only pay **our** share, even if the other insurer refuses to pay the claim.

5. Reasonable care

You must:

- Make sure that **your home systems** are used and maintained as recommended by the manufacturer or supplier; and
- Take all reasonable steps and precautions to prevent or reduce **damage** or other loss covered by **your** policy.

6. Defence software

Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.

7. Claims cooperation

It is a **condition precedent** of **your** policy that as soon as **you** know about any incident or circumstance that may give rise to a claim **you** must also:

- Take all reasonable steps and precautions to prevent loss covered by **your** policy.

- Immediately tell the police about any loss or damage relating to crime and obtain a crime reference number; and
- Tell the person who arranged **your** policy (or **us**) providing full details, as soon after the incident or circumstances as possible.

In addition, for any incident or circumstance that may give rise to a claim it is a **condition precedent** that **you** must:

- Cooperate with **us** fully and provide all the information **we** need to investigate **we** need to investigate **your** claim or circumstance;
- Give **us** details of any other insurances **you** may have which may cover loss covered by this policy;
- Attempt to recover financial loss relating to **your** claim under Section 2 – Cyber crime from a bank or other financial institution that may be responsible for refunding all or part of the loss; and
- Tell **us** if **you** recover money from a third party in relation to a claim (**you** may need to give the money to **us**).

You must not admit responsibility or liability, or agree to pay any money or provide any services on **our** behalf, without **our** written permission.

8. Paying the premium

If **you** do not pay the premium on time, **we** may cancel the policy cover provided under this Personal Cyber Cover (see 'Where **we** cancel **your** policy' under Policy Conditions).

9. Contracts (Rights of Third Parties) Act 1999

Any person who is not named in the Policy Schedule has no right under the Contracts (Rights of Third Parties) Act 1999 (or any other law) to enforce any term of the policy.

Exclusions

In addition to the Policy Exclusions, **we** will not pay for any cost, **damages**, liability, loss or **defence costs** arising from the following:

1. Advance fee fraud

An advance fee fraud or other fraud where **you** provide money based on an expectation of receiving at some future time a larger amount of money or something with a greater value than the money provided.

2. Authority actions

Any action or prosecution against **you** by any statutory or local government agency, body or authority or professional or trade licensing organisation acting in its regulatory or official capacity.

3. Bodily injury

Any actual or alleged personal injury suffered by any person including but not limited to bodily injury, psychological harm, emotional distress, anguish, trauma, illness, an ailment or death.

This exclusion shall not apply in respect of **damages** and **defence costs** for psychological harm, mental anguish or emotional distress arising from a claim under Section 3 Cyber online liability.

4. Business activities

Any activities carried out by **you** for business or professional purposes.

5. Confiscation

Your property being confiscated or damaged by, or under the order of, any government, public or police authority.

6. External network failure

Failure or interruption of any:

- Gas or water supply.
- Electrical power supply network or telecommunication network not owned and operated by **you**.

This exclusion shall not apply to any cost or loss caused by or resulting from physical damage, if otherwise insured by **your** policy, to the electrical power supply network, telecommunication network or other property.

Telecommunication networks include, but are not limited to, the internet, internet service providers, Domain Name System service providers, cable and wireless providers, internet exchange providers, search engine providers, internet protocol networks (and similar networks that may have different designations) and other providers of telecommunications or internet infrastructure.

7. Malicious defamation

Defamatory or disparaging statements or publications made maliciously and deliberately if it could be anticipated by a reasonable person that the statements could result in a claim against **you**.

8. Other insured parties

We will not pay for any claim resulting from or in connection with any dispute or claim between **you**.

9. Patent

Infringement of any patent.

10. Excess

The amount shown in **your** Policy Schedule as the first amount of any claim that **we** will not pay.

11. Circumstances before your policy inception

We will not pay for any loss, **damage**, liability arising out of or in connection with:

- Circumstances which existed before any cover provided by **your** policy started, and which **you** knew about.
- Claims or circumstances which **you** have already reported, or which **you** should have reported, to a previous **insurer** before the **insurance period**.

12. Nuclear risks

Any nuclear reaction, nuclear radiation or radioactive contamination.

13. Pollutants and contaminants

The presence of **pollutants** or a **contaminant**; or

- The actual discharge, dispersal, release or escape of **pollutants** or a **contaminant**, or
- Any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize in any way respond to or assess the effects of **pollutants** or a **contaminant**.

14. Property damage

Any physical **damage** to any tangible property, unless otherwise covered under 'Section 1 Cyber **home systems damage** - a) **Home systems** restoration'.

15. Terrorism

Any:

- Biological or chemical contamination, or
- Any failure in the supply of gas, electricity, water or phone service to **your home**;

which is caused by any act of terrorism.

16. Intentional acts

Any intentional act, or failure to act, by **you** or anyone acting on **your** behalf.

The following Exclusion applies in addition to the Policy Exclusions and other Exclusions mentioned above:

17. War

Any loss, **damages**, liability, defence costs, costs or expenses of any kind:

- Directly or indirectly arising from a **war**, or
- Arising from a **cyber operation**.

It shall be **our** responsibility to prove that this exclusion applies. **You** and **we** will consider such objectively reasonable evidence that is available at the time of a **cyber operation** to determine who it is due to.

This may include formal or official statements by the **government** of the **impacted state** saying that they regard the **cyber operation** is due to another **state** or those acting at its direction or under its control.

General conditions

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

Taking care

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

Changes in your circumstances

Using the address on the front of **your** Policy Schedule, **you** must tell **us** within 30 days as soon as **you** know about any of the following changes:

- The cost of **your** contents increases or the cost to rebuild **your** home increases.
- **You** are going to move home permanently,
- Someone other than **your family** is going to live in the home.
- The home is going to be used for less than 6 days each week or as a holiday home.
- Work is to be done on the home which is not routine repair, maintenance or decoration, for example, any structural alteration or extension to the home,
- The number of bedrooms and/or bathrooms in the home has changed.
- **You** or any member of **your family** has received a conviction for any offence except for driving.
- Any part of the 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 the home, and
- **You** do not have any visitors to the home in connection with **your** trade, profession or business.

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

Fraud

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

- a claims payment under **your** policy,
- cover for which you do not qualify,
- cover at a reduced premium,

all benefits under this policy will be lost the policy may be invalid, **you** may not be entitled to a refund of premium and legal action may be taken against **you**.

Transferring your interest in the policy

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

Cancelling the policy

If **you** wish to cancel **your** policy please write to **us** at the address or call the number shown on **your** Policy Schedule.

Cancellation by you within the first 14 days

Your cooling-off period is 14 days from the day **you** bought or renewed **your** policy. If **you** received **your** documents later than that, it will be 14 days from when **you** received them. If **you** decide to cancel in this 14-day period, **you** will receive a full refund of all premiums paid unless **you** have made a claim. In this case, no premium will be refunded.

Cancellation by you after the first 14 days

You can cancel this policy with immediate effect, at any time after the 14-day cooling off period. **We** will refund premiums for the remaining length of the policy, unless **you** have made a claim. In this case, no premium will be refunded and premium may still be payable if **you** pay in instalments. **You** will not receive a refund for Home Emergency, Identity Theft and Personal Cyber cover, should **you** have opted for any of these.

Where we cancel your policy

Please also refer to the Fraud condition and the Changes in **your** circumstances condition, both of which are on this page.

We may also cancel the policy where **we** have identified serious grounds, including but not limited to;

- Failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- The use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- The use of foul or abusive language;
- Nuisance or disruptive behaviour.

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

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

Failed payments

If **your** scheduled monthly payment fails, **we'll** write to **you** to request the payment. If **we** don't hear from **you**, **we'll** try to collect the payment from **your** card again, 7 days after the payment was initially due.

If this collection attempt fails and **your** payment remains unpaid, **we'll** then issue a 7-day cancellation notice, requesting that **you** call **us** to pay **your** missed payment. If the payment continues to be owed after this notice, **we** will retry the collection from **your** card for a final time. If the payment is

still owed by the date outlined in the 7-day cancellation notice, **we'll** cancel **your** policy. **You** may still owe **us** for the time **you** were on cover, and if **you** have made a claim, **you** may owe the full premium due for **your** insurance.

Financial sanctions

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

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

Auto Renewal

When taking out home insurance with **us**, **you** agree to set up a continuous payment authority. This means that **we're** authorised to automatically renew **your** John Lewis Home Insurance policy and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

With automatic renewals, as long as all information and payment details are correct and up to date, the home will continue to be covered. Please note that if a home insurance policy expires, full and comparable cover may not be available from the insurers in future.

If **you** would prefer not to have the reassurance of automatic renewal, **you** can opt out after buying **your** home insurance by emailing **your** name, policy number and request to opt out to [**enquiries@service.home-insurance.johnlewisfinance.com**](mailto:enquiries@service.home-insurance.johnlewisfinance.com) or by calling **0345 608 9001**.

Claims conditions

These are the claims conditions that **you** need to keep to as **your** part of this contract. If **you** do not meet these conditions, **we** may reject a claim payment or a claim payment could be reduced.

If anything happens which might lead to a claim, **you** should take any immediate action that **you** think is necessary to protect **your** property and belongings from further damage. The sooner **you** tell **us**, the better. In some cases, there are other people **you** must contact first.

When an incident occurs which may result in a claim, **you** must also read the information on 'How to make a claim' on page 43.

You should also check the information on 'How **we** settle claims' for each Option of **your** policy which covers the loss or damage, for example, Contents and Buildings.

What you must do

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

If **you** wish to make a claim under Home Emergency, **you** must report any situation to **us** immediately upon discovery.

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

For all other claims, tell us as soon as you can

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

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

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property.
- Purchase dates and location of lost or damaged property.
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

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

Rights and responsibilities

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

You must not settle, reject, negotiate or offer to pay any claim that **you** have made or intend to make under this policy without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

- Take over the defence or settlement of any claim.
- Start legal action to get compensation from anyone else.
- Start legal action to get back from anyone else any payments that have already been made.

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

When **you** call **us** **we** will advise **you** of **our** requirements, which will either:

- Ask **you** to get estimates for building repairs or replacement items, or
- Arrange for the damage to be inspected by one of **our** Claims Advisors, an independent loss adjuster or other expert whose aim is to help **us** agree a fair settlement with **you**, or
- Arrange for the repair or a replacement as quickly as possible.

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

Other insurance

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

How to make a claim - call **us** on 0345 608 9005.

Claims conditions require **you** to provide **us** with any reasonable assistance and evidence that may be required concerning the cause and value of any claim. Ideally, as part of the initial notification, **we** will need to know:

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

How to make a claim

This information will enable **us** to make an initial evaluation on policy cover and claim value.

We may ask for additional information, depending upon circumstances and value, which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of **your** property,
- Purchase dates and location of lost or damaged property,
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair.

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

Sometimes **we** may wish to meet with **you** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

How we settle claims

Matching sets, suites and carpets

Where items originally purchased as part of a set cannot be matched and an appropriate replacement cannot be sourced, **we** will pay for accompanying items from a bathroom suite, three-piece suite or kitchen unit (excluding kitchen appliances) if one individual item is damaged.

Where **we** cannot repair a damaged carpet, **we** will replace the carpet with a new one of similar quality through **our** preferred suppliers or, at **our** option, **we** will pay the replacement cost of a new one of similar quality.

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

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

Where floor coverings, except carpets, are damaged beyond repair, only the damaged floor coverings will be replaced and not undamaged floor coverings in adjoining rooms.

Please note, if **you** have an Essential policy, matching sets, suites and carpets will not be covered.

For all claims except Home Emergency, **Identity Theft** and Personal Cyber Cover where **you** have to pay an excess this will be taken off the amount of **your** claim.

How we settle claims for Buildings

We will pay for the cost of work carried out in repairing or

replacing the damaged parts of **your** buildings and agreed fees and related costs.

The amount **we** will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by **our** nominated contractor,
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors.

If the repair or replacement is not carried out, **we** will pay the lesser of:

- The decrease in market value of **your** buildings due to the damage,
- The cost of the work had it been completed by **our** nominated contractor if the repair work had been carried out without delay,
- The cost of the work based upon the most competitive estimate or tender from **your** nominated contractors if the repair work had been carried out without delay.

No allowance will be made for VAT when a cash settlement is made.

Repairs carried out by **our** preferred suppliers and insured under the Buildings Option or the Buildings Accidental Damage Option of this policy are guaranteed for 12 months in respect of quality of workmanship.

If the buildings have not been kept in a good state of repair, **we** will pay the cost of repairing or replacing the damaged parts of the buildings and **we** will, where appropriate, take off an amount for wear and tear.

The most **we** will pay for any one claim, including fees and related costs, is the amount it will cost **us** to repair the damage to the buildings in the same way, size, style and appearance as when they were new, but not more than the sum insured shown on **your** Policy Schedule.

How we settle claims for Contents, Personal Possessions, Student, Pedal Cycles and Garden Options

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

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

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

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

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

The most **we** will pay for any one claim is the amount it will cost **us** to replace **your** items insured under the Options that **you** have selected as new, but not more than the sum insured or any limits shown on **your** Policy Schedule.

Under insurance

If the cover limits selected or values declared do not represent the amount it would cost to replace or reinstate **your** items or **your** buildings, then **we** will reduce the amount of any claim in proportion with the level of under insurance. **We** calculate the level of under insurance by dividing the amount insured by the current replacement or reinstatement cost and multiply this figure by the amount of the agreed claim. **We** will only apply this calculation if **we** find that the values given to **us** are less than 75% of the current replacement cost.

In the case of contents, if the item can be economically repaired, only the cost of the repair will be paid.

How we settle claims for Home Emergency

The Home Emergency Option covers **you** against the costs of certain household situations, which **you** will find described in 'What is covered' in this Option. It does not cover everything which **you** might regard as an emergency. It does not cover normal day-to-day household maintenance or repairs which need to be carried out periodically, such as descaling water pipes or curing leaking taps.

If a permanent repair is necessary, the authorised tradesperson will carry it out provided that it can be effected at a similar expense.

This cover may not provide the cost of full repair or replacement. An authorised tradesperson is approved and instructed by **us** and is competent to provide domestic repair services appropriate to the situation. **We** will make the payments directly to **our** contractor.

If the claim is a result of an incident which is also covered under the Buildings Option or the Buildings Accidental Damage Option of **your** policy, **you** may be able to claim for any further repair costs under that Option. Please call **our** Claims Helpline on **0345 608 9005** and **we** will be happy to check this for **you**.

We will not pay any call-out charge if, having asked for assistance, **you** are not at home when the tradesperson arrives at the time agreed.

We are not responsible for any inconvenience, loss or damage caused by delay in the provision of spare parts or components by manufacturers or suppliers. Spare or replacement parts may not be from the original manufacturer.

Where claims occur, **we** may apply increased premiums, conditions and/or exclusions to **your** policy at renewal.

How we settle claims for Personal Cyber Cover

For any and all claims arising in the **insurance period** **we** may pay the full **sum insured** that applies.

When **we** have paid the full **sum insured**, **we** will not pay any further amounts for any claims or for associated **defence costs**.

How we settle claims for Identity Theft Cover

For any and all claims arising during the **insurance period** **we** may at **our** sole option and discretion pay the full **sum insured** that applies.

In the event that **we** have paid the full **sum insured**, **we** will not pay any further amounts for any claim.

Enforcing your rights

We may, at **our** expense, take all necessary steps to enforce **your** rights against any third party. **We** can do this before or after **we** pay a claim. **You** must not do anything before or after **we** pay **your** claim to affect **our** rights and **you** must give **us** any help and information **we** ask for. **You** must take reasonable steps to make sure that **you** protect **your** rights to recover amounts from third parties.

Renewals

Where claims occur, **we** may apply increased premiums, conditions and/or exclusions to **your** policy at renewal.

No claims discount

This part of the policy explains how no claims discount works and only applies if 'No claims discount' is shown on **your** Policy Schedule.

If no incident occurs during the **insurance period** which results in a claim under the Buildings, Buildings Accidental Damage, Contents, Contents Accidental Damage, Personal Possessions, Student Cover, Pedal Cycle or Garden Options, **your** no claims discount will increase in line with **our** scale at the renewal of the policy.

For each incident that occurs during the **insurance period** which results in a claim under the Buildings, Buildings Accidental Damage, Contents, Contents Accidental Damage, Personal Possessions, Student Cover, Pedal Cycle or Garden Options, **your** no claims discount may reduce in line with **our** scale at the renewal of the policy. The No claim discount will not be reduced for claims under the Personal Items Option, resulting from unauthorised transactions arising from the use of a lost or stolen credit, debit, charge or cash dispenser card.

You cannot transfer **your** no claims discount to anyone else.

General exclusions

These exclusions apply to all the Options of the policy unless stated otherwise. This insurance does not cover the following:

Wear and tear

(this does not apply to the Personal Cyber Cover Section).

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from wear and tear, viruses, disease, depreciation, repairs necessary in the normal course of maintenance, corrosion, rusting, damp, insects, vermin (except for cover 4 under the Home Emergency Option), fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Defective construction or design

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

Existing and deliberate damage

(this does not apply to the Personal Cyber Cover Section and the Identity Theft Cover Section).

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

Illegal activities

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

Rot

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

Date change and computer viruses

(this does not apply to the Personal Cyber Cover Section and the Identity Theft Cover Section)

Any direct or indirect loss or damage caused:

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

Legal expenses, legal benefits and/or liability arising directly or indirectly from:

- Equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all.
- Computer viruses, but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

- Equipment includes computers and anything else insured by this policy which has a microchip in it.
- Computers include hardware, software, data, electronic data- processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers.

- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- A sudden unexpected incident.
- Oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act and which occurs during any **insurance period**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

Radioactive contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by or contributed to by:

- Ionising radiation or radioactive contamination from any 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

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

Terrorism

(this does not apply to the Personal Cyber Cover Section and the Identity Theft Cover Section).

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

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

War risks

(this does not apply to the Personal Cyber Cover Section).

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

Infectious or contagious viruses or disease

Any loss, damage, liability, cost or expense directly or indirectly caused by or resulting from:

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

'Infectious or contagious virus or disease' means any virus or disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Reduction in Market Value

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

Contractors

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

Complaints procedure

Our commitment to customer service

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.

In this section, **you'll** find details of **our** complaints procedure, plus details of how to get in touch with **us** if **you** do wish to make a complaint.

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 in the future.

If **your** complaint relates to **your** policy, please contact **our** Customer Services team on **0345 608 9001** or email **us** at enquiries@service.home-insurance.johnlewisfinance.com, quoting **your** policy number.

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

If **your** complaint relates to a claim, there's a different process. In the first instance, please call the Claims Helpline on **0345 608 9005** or email enquiries@claim.home-insurance.johnlewisfinance.com, quoting **your** claim reference number.

Further action

If **you're** unhappy with the outcome of **your** complaint (or **you** haven't received a written offer of resolution within eight weeks of the date **we** received it), **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. It can be contacted via the following details:

Post

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

Telephone

0800 023 4567 (free from standard land line, mobiles may be charged)
0300 123 9123 (costs no more than calls to 01 or 02 numbers)

Email

complaint.info@financial-ombudsman.org.uk

Website

financial-ombudsman.org.uk

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

Financial Services Compensation Scheme

Great Lakes Insurance UK Limited and HSB are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available at fscs.org.uk or telephone **0800 678 1100** or **0207 741 4100**.

How we use your information

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.

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 named person know about who **we** are and how this information will be processed. All calls and web chats are also recorded. This helps **us** improve **our** customer service, train **our** staff, respond to complaints and prevent fraud and other financial crime.

Our Privacy Notice

For full details of how **we** use the personal data **we** collect from **you** and **your** rights **you** can view **our** Privacy Notice at home-insurance.johnlewisfinance.com/

This 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 regarding the Privacy Notice please contact **us** and **we** will be happy to discuss any query with **you**. If **you** do not have access to the internet, **you** can request a copy from **us** via email, in printed form, Braille or large print by contacting **us**.

Notes

Notes

John Lewis PLC is an appointed representative under firm reference number 416011 of Munich Re Digital Partners Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 804106 to carry on insurance distribution activities.

John Lewis Home Insurance contact centre and administration is provided by Hood Group Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 616402 to carry on insurance-distribution activities.

You may view our regulatory status on the Financial Services Register by visiting register.fca.org.uk or by contacting 0800 1116 768. John Lewis Home Insurance is a trading name of John Lewis PLC, with registered office at 1 Drummond Gate, Pimlico, London SW1V 2QQ. John Lewis plc is registered in England with company number 233462.

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