

Home Insurance

Your home insurance policy wording

JOHN LEWIS
MONEY

Your policy document

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

We've made your Policy Wording easy to understand and refer to. Please take a little time to read through everything carefully, and make sure your policy's details are clear to you. It's a legal obligation that we ask this, but we actively want to make it all simple to understand.

If you have any thoughts or ideas you'd like to share with us to improve this information – or any other questions, problems, complaints or suggestions – we really want to hear from you. We'd welcome your feedback now, during or after your policy. You can reach us by one of the following methods:

Email: enquiries@service.home-insurance.johnlewisfinance.com

Telephone: **0345 608 9001**

Welcome

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.

Munich Re Digital Partners Limited is authorised to underwrite and administer this policy. Munich Re Digital Partners Limited acts as our agent in performing its duties under a Binding Authority Agreement.

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**.

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).

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

The law applicable to the policy

You and **we** can choose the law which applies to this policy. Unless **we** agree otherwise the law of England and Wales will apply to this policy.

Who regulates us?

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.

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.

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.

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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.

To help make **your** policy simple and consistent, certain terms have a special meaning that **we've** gathered in one place for easy reference. **We've** also put these terms in bold so they're easier to spot. **You** can find these on page 7.

Please read '**Our** approach to Claims' on page 51, the General Exclusions on page 47 and the General Conditions on page 49.

There are conditions of the insurance that **you** or **your family** will need to meet as **your** part of this contract on page 49. 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.

Changes in your circumstances

It's important that **you** tell **us** about any changes in **your** circumstances while **your** policy is running, as failing to do so could affect **your** cover – or even invalidate it. Please refer to the General Conditions for full details of how **your** cover could be affected.

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.

If **you** wish to cancel **your** policy, **you** can find this information on page 49 of **your** Policy Wording

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 meanings

Words with special meanings

Certain terms **we've** used in this Policy Wording have specific meanings that **you** should be aware of. **You'll** find all these definitions listed in this section. For ease of reference, **you'll** also see defined terms in bold text where they're used within **your** Policy Wording.

Accidental damage

Sudden, unintentional and unexpected physical damage caused by an identifiable external means.

Accessories

This term includes items such as (but not limited to) chargers, protective cases, headphones and hands-free devices that interact with **your gadgets**.

Beyond economic repair

During **your** annual service or during a **home emergency** call out, **our** authorised contractor discovers a fault which impacts **your** boiler/hot water system to the extent that **we** estimate that the cost of repairing **your** primary heating and/or hot-water system would be more than its current value, or, that **we** are unable to obtain spare parts to repair it.

Bicycle

Any cycle powered only by human pedalling which is not subject to the requirements of the Road Traffic Act (including tricycle and tandem, trailer cycle, hand-pedal cycle or push scooter). Bicycle does not include ePeds, iPeds, or cycles of similar moped-like appearance, electrically assisted pedal cycles and any cycle fitted with e-bike conversion equipment.

Buildings

The main structure of **your home** and any of the following if they form part of the property:

- The **buildings** of the part of the **home** in which **you** live including its detached annexes, **outbuildings**, car ports, garages, sheds and greenhouses.
- 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**.
- 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.
- Wooden effect, vinyl or laminated floor covering, that could not reasonably be removed and re-used (excluding carpet).
- Cesspits, septic tanks and oil and gas tanks.

Business equipment

Computers and ancillary equipment (excluding data) used for a business, trade or profession, excluding money, store loyalty cards or credit cards used or held for any trade, professional or business purposes.

Contents

Household goods, personal possessions, valuables, money in the home, credit, debit, charge or cash dispenser cards, business equipment, documents, and garden equipment provided that they belong to **you** or **your family**, or **you** or they are legally responsible for them.

Cosmetic damage

Damage which has no effect on the functionality of the **gadget** e.g. marring, scratching and denting.

Credit, debit, charge or cash-dispenser card

Credit, debit, charge or cash-dispenser cards, which are owned by **your family**.

Documents

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

Domestic Staff

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

Family

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

Flood

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

Garden Cover

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.

Gadget

The following items count as **gadgets**:

Camera lens, digital cameras, e-readers, head/ear phones, laptops, mobile phones, portable audio equipment/speakers, portable games consoles, satellite navigation devices, smart watches, tablets, video cameras and all **accessories** for these items.

Heave

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

Home

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

Home emergency

A sudden and unforeseen incident occurring at **your home** which:

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

Household goods

Furnishings, lamps, linen, pots and pans, plates, cutlery, crockery, furniture, tv/video/audio equipment and freestanding kitchen appliances and non-portable musical instruments all count as **contents**.

Insurance Period

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

Landslip

Sudden and unexpected downward movement of sloping ground.

Market value

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

Modifications

Any changes from the original specifications of an item, e.g. adding gems, precious metals or unlocking a **gadget** from a network provider.

Money in the home

This includes current banknotes and coins, stamps, cheques, electronic pre-payment cards, savings certificates, gift tokens, postal and money orders, phone cards or vouchers, traveller's cheques, premium bonds, parking vouchers, retail vouchers, and season or travel tickets that are owned by **your family** or are **your family's** responsibility under contract.

Motorised vehicle

Any electrically or mechanically powered vehicle, other than:

- Vehicles designed to help disabled people (as long as the vehicles are not registered for road use).
- Vehicles used only as domestic gardening equipment within the garden.
- Golf buggies and trolleys.
- Toys and models remotely controlled by a pedestrian.
- Go karts.
- Children's motor cycles.

Outbuildings

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

- Sheds.
- Greenhouses.
- Summer houses.
- Other **buildings** (but not caravans, mobile homes or motor homes).

Personal possessions

Binoculars, camping equipment, children's motorcycles, clothing, go karts, golf buggy, guns, hearing aids, jewellery, portable musical instruments, prams & pushchairs, sports equipment, watches, wheelchair/mobility scooter.

Securities

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

Storm

An unusual weather event with persistent high winds over 55mph, and often associated with rain, thunder, lightning or snow.

Student Accommodation

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

Subsidence

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

Unoccupied

Not lived in and not occupied overnight for more than 60 consecutive days.

Valuables

Articles containing gold, silver or other precious metals or stones, coin collections, furs, jewellery, watches medal collections, paintings and other works of art, stamp collections, home games consoles and Hi-Fi.

Vermin

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

We/us/our

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 Identify Theft, HSB Engineering Insurance Limited (HSB).

You/your

The person or people named in **your** Policy Schedule as the policyholder(s), as well as any member of **your** immediate **family** normally living at **your home**.

Buildings cover

This section explains **our Buildings** Cover, so **you** can be sure of what is and isn't covered. **Your** Policy Schedule will confirm whether **your** policy includes **Buildings** Cover, together with the level of cover **you** chose when buying **your** policy.

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 the Words with special meanings section.

Here's what counts as 'buildings'...	...and here's what doesn't
'Buildings' refers to the main structure of your home , and any of the following where they form part of your property.	Aerials or satellite receiving equipment attached to your home .
The buildings of the part of the home in which you live (e.g. a flat, or a semi-detached house). It also includes any detached annexes, outbuildings , car ports, garages.	Any home used for trade, professional or business purposes, except for clerical business use.
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, that are permanently fixed into the ground belonging to your home .	Mobile homes or any motorised vehicles .
External lighting, permanently fixed hot tubs or jacuzzis, 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.	Any amount exceeding your level of Buildings Cover or the limits set out in your Policy Schedule.
Wooden-effect, vinyl or laminated floor covering that could not reasonably be removed and re-used.	Carpeting.
Cesspits, septic tanks, and oil and gas tanks.	

Now that **we've** explained what counts as **buildings**, here's exactly what is and isn't included within **our Buildings** Cover.

What's covered	...and what's not
Your Buildings Cover insures your buildings , as defined in the definitions and described above, against physical damage caused by the following.	You'll still need to pay the excess when making any claim. The amount is shown on your Policy Schedule. Anything listed in the general exclusions of your policy is not covered.
1. Fire, lightning, explosion, earthquake or smoke	
What's covered	...and what's not
You're insured against loss or damage caused by fire, lightning, explosion, earthquake or smoke.	This protection doesn't cover damage caused by air pollution.

2. Storm or flood

What's covered

You're insured against loss or damage caused by **storm** or **flood**.

...and what's not

This doesn't cover damage caused by frost, nor any damage to fences or gates.

3. Escape of water

What's covered

You're covered against loss or damage that results from water escaping from – or freezing in – washing machines, dishwashers, fridges, freezers, fixed water plumbing systems or fixed heating systems.

...and what's not

This protection doesn't cover loss or damage to the following:

- The appliance or system from which the water escapes, unless the damage is caused by freezing.
- Any part of **your buildings** due to **subsidence**, caused by escaping water.
- **Your home** while it is **unoccupied**.

Loss or damage caused by wear and tear or a lack of maintenance.

Additionally, the cost of removing, repairing or replacing part of **your home** in order to locate the source of the water escape is not covered.

4. Escape of oil

What's covered

You're covered against loss or damage caused by oil escaping from, or freezing in, a fixed heating system.

...and what's not

This protection doesn't cover loss or damage to the following:

- The appliance or system from which the oil escapes, unless the damage is caused by freezing.
- Any part of **your buildings** due to **subsidence**, caused by escaping oil.
- **Your home** while it is **unoccupied**.

Additionally, the cost of removing, repairing or replacing part of **your home** in order to locate the source of the oil escape is not covered.

5. Subsidence, heave or landslide

What's covered

You're covered against **subsidence** or **heave** of the site on which the **buildings** stand or of land belonging to it, or **landslip**:

- **Subsidence** – Sudden and/or unexpected downward movement of the ground beneath the **buildings** other than by settlement.
- **Heave** – Sudden and/or unexpected upward movement of the ground beneath the **buildings** as a result of the soil expanding or swelling.
- **Landslip** – Sudden and/or unexpected downward movement of sloping ground.

...and what's not

This doesn't cover loss or damage to the following as a result of **subsidence, heave** or **landslip**:

- 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, fixed hot tubs/jacuzzis and fountains that are permanently fixed into the ground and belong to the **home** in which **you** live – unless **your home** is also damaged by the same cause, at the same time.
- 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.

- It also doesn't cover damage caused by any of the following:
- Structures bedding down or settlement of newly made-up ground.
 - Coast or riverbank being worn away.
 - From demolition, alteration or repair to **your home**.
 - From poor or faulty design, workmanship or materials.
 - Sulphate reacting with any materials from which any part of **your buildings** are constructed.

6. Theft or attempted theft

What's covered

You're covered against loss or damage caused by theft or attempted theft.

...and what's not

- This doesn't include loss or damage sustained:
- While **your home** is **unoccupied**.
 - When **your home** is lent, let or sub-let to anyone other than **your family** – unless fraudulent behaviour, force or violence has been used to get into or out of **your home**.

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

What's covered

You're covered against any loss or damage caused by the falling of fixed radio and television aerials, fixed solar heating systems, fixed satellite dishes and their fittings and masts.

...and what's not

This doesn't cover damage to the falling article itself.

8. Impact

What's covered

You're covered for any loss or damage to **your** building due to impact from **motorised vehicles**, aircraft (including anything dropped from them) or animals.

...and what's not

This doesn't cover damage by pets.

9. Trees or branches

What's covered

You're covered against loss or damage caused by falling trees or branches.

...and what's not

This doesn't include damage to fences or gates, nor does it cover loss or damage caused during felling, lopping or topping.

It also doesn't cover the cost of removing fallen trees or branches that have not caused damage to **your buildings**.

10. Malicious acts or vandalism

What's covered

You're covered against loss or damage caused by malicious acts or vandalism.

...and what's not

This doesn't cover loss or damage caused by malicious acts or vandalism in the following circumstances:

- While **your home** is **unoccupied**.
- When **your home** is lent, let or sub-let to anyone other than **your family** – unless fraudulent behaviour, force or violence has been used to get into or out of **your home**.
- 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**.

11. Riot, civil commotion

What's covered

You're covered against loss or damage caused by any person involved in riot, violent disorder, strike, labour disturbance or civil commotion.

...and what's not

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**.

12. Fees and related costs

What's covered

Once **we've** agreed in writing, **you're** covered for the following expenses if they're necessary, following loss or damage that's covered under the **buildings** section.

- Fees for architects, surveyors, consulting engineers and legal services.
- The cost of removing debris and making safe the **building**.
- Costs **you** have to pay in order to comply with any government or local authority requirements.

...and what's not

This doesn't cover fees and costs **you** incur while preparing or furthering any claim.

It also doesn't cover fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions, if these or any other fees or related costs apply to undamaged parts of **your buildings**.

It also doesn't cover any fees or costs **you** incur without **us** having agreed to them beforehand in writing.

13. Locks and keys

What's covered

You're covered against **accidental damage** to the locks of the outside doors and windows of **your home**, to safes and alarms inside it, and the loss of the keys to any of these.

In the event of any claim, **we'll** pay for the replacement of the lock mechanism or change the locks.

...and what's not

This doesn't cover loss or damage due to any process of repair or restoration.

It also doesn't cover damage to locks caused by mechanical, electrical or electronic fault or breakdown.

14. Alternative accommodation

What's covered

We'll pay reasonable costs up to the sum insured shown on **your** policy schedule for alternative accommodation for **your family** if **your home** is made uninhabitable as a result of damage to the **buildings** caused by any of the covers under the **Buildings** section.

This includes:

- The additional cost of similar accommodation, including that required for any pets living with **you**, or
- Rent **you** would otherwise have received but have lost as a result of the damage, including ground rent.

...and what's not

This doesn't cover any costs that **you**:

- Have to pay once the **home** becomes habitable again.
- Agree to pay without **our** prior permission.
- The cost of alternative accommodation for anyone who's not a member of **your family**.
- Any costs resulting from damage that's specifically excluded elsewhere within the **Buildings** section of **your** policy.

15. Emergency services

What's covered

You're covered against loss or damage caused by the emergency services to **your buildings** or garden while gaining access to deal with an emergency, or perceived emergency involving **you** or **your family**.

...and what's not

This doesn't cover **you** against damage that's specifically excluded elsewhere within the **Buildings** section of **your** policy.

16. Selling the home

What's covered

When **you're** selling the **buildings** covered by this policy, the buyer of **your home** will be covered for any loss or damage caused by anything covered under the **Buildings** section between the date of exchange of contracts and completion of the sale, as long as **your home** is not covered by any other insurance.

...and what's not

It doesn't cover damage caused by any category listed elsewhere in the **Buildings** section of **your** policy, where that damage is specifically excluded under that cover.

17. Trace and access

What's covered

You're covered for reasonable costs for removing and replacing any part of the **buildings** necessary to find and repair the source of any:

- Escape of water from water tanks, pipes, and apparatus or fixed heating systems of the **buildings**.
- Escape of heating fuel.

...and what's not

The excess.

Buildings: Accidental Damage

Read on for all the details on **our Accidental Damage Cover for Buildings**.

This cover is optional. **Your** Policy Schedule will confirm whether it's included within **your** cover, together with the level of protection **you** chose when buying **your** policy.

1. Buildings

What's covered	...and what's not
You're covered for accidental damage to buildings .	<p>This doesn't include damage:</p> <ul style="list-style-type: none">• When your home is lent, let or sublet to anyone other than your family.• While your home is unoccupied. <p>Caused by:</p> <ul style="list-style-type: none">• Water entering your home other than by storm or flood.• Pets or vermin.• Mechanical, electrical or electronic fault or breakdown.• Coast or riverbank being worn away.• Sulphate reacting with any materials from which your home is built.

2. Drains and pipes

What's covered	...and what's not
<p>You're covered for accidental damage to drains, pipes, cables and underground tanks which are used to provide services to or from your home, for which your family is legally responsible.</p> <p>If normal methods of releasing a blockage between the main sewer and your home are unsuccessful, we'll pay the cost of breaking into and repairing the pipe.</p>	<p>This protection doesn't cover loss or damage to the following:</p> <ul style="list-style-type: none">• While your home is unoccupied.• Arising from gradual deterioration, which has caused an installation to reach the end of its serviceable life.• That's specifically excluded elsewhere within the buildings Cover of your buildings policy.• Caused by coast or riverbank being worn away.• Caused by or from demolition, alteration or repair to your home.• Caused by or from poor or faulty design, workmanship or materials.• Caused by sulphate reacting with any materials from which any part of the buildings is constructed.

3. Glass, ceramic hobs or sanitary ware

What's covered	...and what's not
<p>Accidental damage of glass, ceramic hobs or sanitary ware that's fixed to and forms part of your home, including greenhouses and verandas.</p>	<p>Loss or damage while your home is unoccupied.</p> <p>The replacement cost of any part of the item other than the broken glass or ceramic surface.</p>

Contents cover

This section explains **our** cover for **Contents**. Please read it carefully to ensure **you** understand what's covered (and what's not). **Your** Policy Schedule will confirm whether **your** policy includes **Contents** Cover, together with the level of cover **you** chose when buying **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 the Words with special meanings section.

Here's what counts as 'contents'...		...and here's what doesn't	
The following items are included as contents when they're in your home .		We don't cover contents where the overall cost of the claim is below your excess, or where it exceeds the limits shown on your Policy Schedule.	
		Living creatures are not covered as contents .	
Household goods			
What's covered		...and what's not	
This includes your or your family's furnishings, lamps, linen, pots and pans, plates, cutlery, crockery, furniture, televisions and freestanding white goods.		The following are not covered as contents :	
Where applicable, this includes tenants' fixtures, fittings and interior decorations.		<ul style="list-style-type: none">• Motorised 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.• Any other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them, whether attached or detached.	
		Fixtures and fittings are not covered – aside from tenants' fixtures, fittings and interior decorations.	
Valuables			
What's covered		...and what's not	
Articles containing gold, silver or other precious metals or stones, coin collections, furs, jewellery, watches medal collections, paintings and other works of art, stamp collections, home games consoles and Hi-Fi.			
Personal possessions			
What's covered		...and what's not	
Personal possessions , as long as they belong to you (or you're legally responsible for them) and they're used for private purposes.		<ul style="list-style-type: none">• Anything used solely for trade, professional or business purposes.• Motorised vehicles (whether licensed for road use or not), mechanically propelled or assisted vehicles (other than pedestrian-controlled vehicles), motorised bicycles, 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.	
Personal possessions Binoculars, camping equipment, children's motorcycles, clothing, go karts, golf buggy, guns, hearing aids, jewellery, watches, portable musical instruments, prams & pushchairs, sports equipment, wheelchair/mobility scooter.			

- China, glass, pottery and any other similar items of a fragile nature.
- Trailer tents.
- Any living creature.
- **Gadgets.**

Gadgets in your home

What's covered

Individual **gadgets** worth up to £2,500, with a total combined limit of £10,000 for multiple **gadgets**.

The most **we** will pay for any one claim will be the replacement value of **your gadget**.

Any claim **we** approve for unauthorised calls shall not exceed **our** maximum liability as shown in **your** Policy Schedule.

...and what's not

- The excess, as shown on **your** Policy Schedule.
- Any **gadget** insured on another insurance policy.
- Anything listed in the general exclusions.
- Any claim or loss where the circumstances cannot be clearly identified, (i.e. where **you** are unable to confirm the time and place of the loss or damage).
- **Cosmetic damage.**
- **Modifications.**
- Reconnection costs or subscription fees of any kind.
- The cost of replacing any personalised ringtones or graphics, downloaded material or software.
- Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.

Money in the home

What's covered

In addition to bank notes and coins in current circulation, **we** cover 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 **you** or **your family**.

...and what's not

The following items are not covered:

- Promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratch cards, raffle tickets and stamps which are part of a stamp collection.
- Money used or held for any trade, professional or business purposes.
- Store loyalty cards or credit cards used or held for any trade, professional or business purposes.

Credit, debit, charge or cash-dispenser cards

What's covered

We cover **credit, debit, charge or cash-dispenser cards** owned by **you** or **your family**.

This cover includes charges resulting from unauthorised transactions arising from the use of a lost or stolen **credit, debit, charge or cash-dispenser card**. This applies up to a maximum of £50 for each claim for every card. **You** must inform the police and **your** bank or credit card provider as soon as possible in the event of a loss.

This also includes worldwide cover for up to 60 days away from **your home**.

...and what's not

This cover does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes.

It doesn't cover any loss:

- Where **you** or **your family** haven't complied with the terms and conditions of the issuing authority.
- Due to errors or omissions in receipts, payments or accountancy.

Any liability that **you** or **your family** incur while living away from the **home** when studying at university, college or school.

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

Business computing equipment

What's covered

We cover computers and ancillary equipment (excluding data) used for **your** business, trade or profession. This excludes money.

...and what's not

Documents

What's covered

Documents refer to deeds, bonds or **securities** (excluding money). **You're** covered for loss or damage to such **documents** while they are:

- Within the main **building** of **your home**.
- Deposited for safe custody in any bank safe deposit or solicitor's strongroom, anywhere in the world.

...and what's not

Documents used for business, trade, professional or employment purposes are not covered.

Garden cover

What's covered

We cover 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.

...and what's not

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

What's covered

Your Contents Cover insures the **contents** in **your home**, as described above, against loss or damage caused by the following:

...and what's not

You'll still need to pay the excess when making any claim. The amount is shown on **your** Policy Schedule.

Anything listed in the general exclusions of **your** policy is not covered.

1. Fire, lightning, explosion, earthquake or smoke

What's covered

You're covered against loss or damage caused by fire, lightning, explosion, earthquake or smoke.

...and what's not

This protection doesn't cover damage caused by air pollution.

2. Storm or flood

What's covered

You're covered against loss or damage caused by **storm** or **flood**.

...and what's not

This doesn't cover loss or damage caused by frost.

3. Theft or attempted theft using force and violence to get into or out of your home

What's covered	...and what's not
You're covered against theft or attempted theft using force and violence to get into or out of your home .	This doesn't include loss or damage sustained while your home is: <ul style="list-style-type: none">• Lent, let or sublet to anyone other than your family.• Unoccupied.• Used to receive any visitors or paying guests in connection with your trade, profession or business.

4. Theft or attempted theft not using force and violence to get into or out of your home

What's covered	...and what's not
You're covered against theft or attempted theft where force and violence has not been used to get into or out of your home .	<p>This cover doesn't include loss or damage sustained while your home is:</p> <ul style="list-style-type: none">• Lent, let or sub-let to anyone other than your family, unless fraudulent behaviour has been used to get into or out of your home.• Unoccupied.• Used to receive any visitors or paying guests in connection with your trade, profession or business. <p>It also doesn't cover loss or damage:</p> <ul style="list-style-type: none">• Arising by deception, unless the only deception was someone tricking their way into your home.• 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.• Of or to money.

5. Escape of water

What's covered	...and what's not
You're covered against loss or damage that results from water escaping from – or freezing in – washing machines, dishwashers, fridges, freezers, fixed water plumbing systems or fixed heating systems. You're also covered for accidental loss of metered water at your home .	This protection doesn't cover loss or damage: <ul style="list-style-type: none">• To the appliance or system from which the water escapes, unless the damage is caused by freezing.• That occurs while your home is unoccupied.

6. Escape of oil

What's covered	...and what's not
Your contents are covered against loss or damage from oil escaping from a fixed heating system. You're also covered for the accidental loss of metered liquid petroleum gas or oil at your home .	This protection doesn't cover loss or damage: <ul style="list-style-type: none">• To the appliance or system which the oil escapes from unless freezing causes the damage.• That occurs while your home is unoccupied.

7. Malicious acts or vandalism

What's covered	...and what's not
You're covered against loss or damage caused by malicious acts, or vandalism.	This doesn't cover loss or damage caused by malicious acts or vandalism in the following circumstances: <ul style="list-style-type: none">• While your home is unoccupied.• When your home is lent, let or sublet to anyone other than your family.• 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.

8. Riot, civil commotion

What's covered	...and what's not
You're covered against loss or damage caused by any person involved in riot, violent disorder, strike, labour disturbance, or civil commotion.	

9. Subsidence, heave or landslip

What's covered	...and what's not
You're covered against loss or damage arising from subsidence or heave of the site on which your home stands or of land belonging to it, or landslip . As a reminder, here are the definitions for these terms: <ul style="list-style-type: none">• Subsidence – Sudden and/or unexpected downward movement of the ground beneath the buildings other than by settlement.• Heave – Sudden and/or unexpected upward movement of the ground beneath the buildings as a result of the soil expanding or swelling.• Landslip – Sudden and/or unexpected downward movement of sloping ground.	This doesn't cover loss or damage caused by: <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.• Coast or riverbank being worn away.• Demolition, alteration or repair to your home.• Poor or faulty design, workmanship or materials.• Sulphate reacting with any materials from which any part of your home are constructed.

10. Impact

What's covered	...and what's not
You're covered for any damage to your contents due to impact from motorised vehicles , aircraft (including anything dropped from them) or animals.	This doesn't cover loss or damage caused by pets.

11. Falling trees or branches

What's covered	...and what's not
You're covered against loss or damage caused by falling trees or branches.	This doesn't cover the cost of removing fallen trees or branches that have not caused loss or damage to your contents .

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

What's covered

You're covered against damage to the **contents** of **your home** caused by the falling of fixed radio and television aerials, fixed solar heating systems, fixed satellite dishes and their fittings and masts.

...and what's not

This doesn't cover damage to the falling article itself.

13. Locks and keys

What's covered

You're covered against **accidental damage** to the locks of the outside doors and windows of **your home**, to safes and alarms inside it, and the loss of the keys to any of these.

In the event of any claim, **we'll** pay for the replacement of the lock mechanism or change the locks.

...and what's not

This doesn't cover loss or damage due to any process of repair or restoration.

It also doesn't cover damage to locks caused by mechanical, electrical or electronic fault or breakdown.

14. Alternative accommodation

What's covered

We'll pay reasonable costs up to the sum insured shown on **your** policy schedule for alternative accommodation for **your family** if **we** agree **your home** is made uninhabitable as a result of damage that's covered under the **Contents** section.

This includes cost for:

- Similar short-term accommodation, including that required for any pets living with **you**.
- Temporary storage of **your home's contents**, where necessary.

If **you're** a tenant, **we'll** provide this cover as long as no other insurance covers the same loss.

...and what's not

This doesn't cover any costs that **you** or **your family**:

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

Also not covered:

- The cost of alternative accommodation for anyone who's not a member of **your family**.
- Any costs resulting from loss or damage that's specifically excluded elsewhere within the **Contents** section of **your** policy.

15. Visitors' personal effects

What's covered

You're covered for the loss of, or damage to, visitors' personal effects while they are contained within **your home**.

...and what's not

This doesn't cover any loss or damage which is specifically excluded elsewhere within **your Contents** cover.

16. Domestic staff's personal effects

What's covered

You're covered for the loss of, or damage to, the personal effects of **domestic staff** while they're contained within **your home**.

...and what's not

This doesn't cover any loss or damage which is specifically excluded elsewhere within **your contents** cover.

17. Freezer food

What's covered	...and what's not
We will reimburse you with a £250 John Lewis & Partners e-gift card, or up to £250 cash if you would prefer, if you suffer the loss of, or damage to, food stored in a freezer in your home due to a change in temperature or contamination by freezing agents.	<p>This does not cover loss or damage caused by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.</p> <p>Frozen food used solely for business, trade, professional or employment purposes is not covered.</p> <p>There's a limit of two claims against this cover in any single policy year.</p>

18. Tenant's liability

What's covered	...and what's not
If you are legally liable under the terms of your tenancy agreement for damage to your home (and you are the tenant, not the owner, leaseholder or landlord) we will provide covers under the Buildings Section - paragraphs 1-11, up to the sum insured shown on your Policy Schedule.	<p>This does not include damage that's specifically excluded under any other cover listed within the Buildings Section.</p> <p>There's a limit of two claims against this cover in any single policy year.</p>

19. Tenant's improvements

What's covered	...and what's not
You're covered up to the sum insured shown on your Policy Schedule against damage listed under the Buildings Section to fixed improvements and fixed internal decorations which you have added as a tenant of your home .	<p>This does not include damage that's specifically excluded under any other cover listed within the Buildings Section.</p>

20. Unrecovered damages

What's covered	...and what's not
We'll pay the amount of any award of damages made in your or your family's favour which: <ol style="list-style-type: none">1. Is in respect of death, bodily injury, 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, and2. Is made by a court within the United Kingdom, Isle of Man or Channel Islands, and3. Is still outstanding 6 months after the date on which it is made, and4. Is not the subject of an appeal.	

21. Emergency services

What's covered	...and what's not
You're covered against loss or damage to your home's contents caused by the emergency services, while gaining access to your home to deal with an emergency, or a perceived emergency involving you or your family .	<p>This doesn't include damage caused by any category listed elsewhere in the Contents section of your policy, where that damage is specifically excluded.</p>

22. Shopping in transit

What's covered

You're covered against the loss of or damage to food and domestic purchases while they're being transported from the place of purchase to **your home**.

...and what's not

This doesn't include theft from an unattended road vehicle, unless it occurs from a locked luggage boot, concealed luggage compartment or glove compartment, following forcible and violent entry to a securely locked vehicle.

23. Dependent relative

What's covered

Your policy covers **contents** belonging to **your** dependent relative, which they have with them while living in a nursing home.

...and what's not

This doesn't include loss or damage by theft, unless it involves forcible and violent entry to or exit from a building.

24. Music, film or electronic downloads

What's covered

We'll pay 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**.

...and what's not

This doesn't cover:

- The cost of remaking or recreating any non-recoverable music, film or electronic data.
- Any data that is commercially unavailable at the time of loss.

25. Gadgets in your home - theft, damage and loss

What's covered

If **your gadget** is lost, stolen or damaged due to points 1-12 of the **Contents** section, **we'll** replace it.

Where only part (or parts) of **your gadget(s)** have been lost, stolen or damaged due to points 1-12 of the **Contents** section, **we** will only replace that part (or parts).

...and what's not

The following circumstances are excluded from this cover:

- Any theft or loss not reported to the appropriate local police authorities within 24 hours of discovering the incident, and accompanied by a Police Crime Reference number.
- Any claim involving theft or loss unless reported to **your** network provider (if applicable) within 24 hours of discovering the incident, or when next possible, and a blacklist placed on the IMEI of the **gadget(s)**.
- Theft of **gadgets** from the person unless force or threat, violence or pickpocket is used.
- Loss, theft of or **accidental damage** to the **gadget** while in the possession of a third party other than **your family**.
- Loss, theft of or **accidental damage** to anything inside the **gadget** at the time of the loss, theft or damage, other than SIM or PCIMA cards.
- Damage that is also covered by a warranty.

Loss of data:

- Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet; or
- Loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event.

26. Gadgets in your home - Unauthorised usage

What's covered

If **your gadget** is lost or stolen and the loss or theft is covered by **your** policy, **we** will refund the cost of unauthorised calls, messages and downloads made from it after the time of loss or theft. Itemised bills must be provided to support **your** claim.

...and what's not

This cover does not apply in the following circumstances:

- Where unauthorised usage has occurred more than 24 hours after the theft or loss of **your gadget**.
- Where **you** have protection for **your gadget** from **your** network provider.
- Any claim where proof of usage cannot be provided or evidenced.

27. Credit, debit, charge or cash-dispenser cards

What's covered

You're covered for charges by **your** card provider resulting from unauthorised transactions arising from the use of **your** lost or stolen **credit, debit, charge or cash-dispenser card**. There's a limit of £50 for each **credit, debit, charge or cash-dispenser card** per claim.

To qualify for this cover, in the event of any loss **you** must inform the police and **your** bank or credit card provider as soon as possible.

...and what's not

Any loss or claim:

- Where **you** haven't complied with the terms and conditions of the issuing authority.
- Due to errors or omissions in receipts, payments or accountancy.

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**.

Please note that in most cases, **you'll** only be liable for the first £50 loss per **credit, debit, charge or cash-dispenser card**.

Contents: Accidental damage

This section details the cover **we** provide for **Contents - Accidental Damage**.

This cover is optional, so please check **your** Policy Schedule to confirm whether it's included in **your** policy. If it is, **you'll** also see confirmation of the level of protection **you** chose when buying **your** policy.

1. Accidental damage or loss to contents while in your home

What's covered	...and what's not
This covers accidental damage or loss to contents while in your home .	<p>This doesn't include loss or damage that occurs:</p> <ul style="list-style-type: none">• While your home is unoccupied.• When the home is lent, let or sub-let to anyone other than your family. <p>It doesn't cover damage that arises from or 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.• Pets or vermin. <p>It doesn't cover the deterioration of food.</p> <p>This doesn't apply to damage which is listed and specifically excluded elsewhere in the Contents Section.</p>

2. Professional removal of contents

What's covered	...and what's not
You're covered against accidental loss or damage when a professional removal firm is moving your contents from your home directly to your new permanent home , anywhere in the British Isles.	<p>This doesn't cover loss or damage:</p> <ul style="list-style-type: none">• Due to mechanical, electrical or electronic fault or breakdown.• To china, glass, pottery or other fragile items, unless they were packed for moving by professional packers.• To contents that are in storage, or being moved to or from storage. <p>This cover doesn't insure against loss of money.</p>

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

What's covered	...and what's not
This covers accidental damage to TV, satellite, video/audio entertainment equipment and computer equipment, while it's within your home .	<p>This doesn't cover any loss or damage that occurs:</p> <ul style="list-style-type: none">• When the home is lent, let or sub-let to anyone other than your family.• By water entering your home, other than by storm or flood.• By mechanical, electrical or electronic fault or breakdown. <p>It also doesn't cover the costs of remaking any film, disc or tape where data has been lost, nor the value of any information contained on a storage device.</p>

4. Mirrors, ceramic hobs in freestanding cookers or glass

What's covered

You're covered against the accidental breakage of mirrors, ceramic hobs in freestanding cookers, or glass which forms part of the furniture in **your home**.

...and what's not

This doesn't cover the replacement cost of any part of the item other than the broken glass or ceramic.

It doesn't cover loss or damage if **your home** is lent, let or sub-let to anyone other than **your family**.

Personal Possessions Cover

Read on for an explanation of what qualifies as **personal possessions**, plus all the details of what's covered.

This cover is an optional add-on, so please check **your** Policy Schedule to confirm whether it's included in **your** policy.

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 the Words with special meaning section.

Here's what counts as 'personal possessions'	...and here's what doesn't
<p>Personal possessions, valuables and money, as long as they belong to you (or you're legally responsible for them) and they're used for private purposes.</p> <p>Personal possessions Binoculars, camping equipment, children's motorcycles, clothing, go karts, golf buggy, guns, hearing aids, jewellery, watches, portable musical instruments, prams & pushchairs, sports equipment, wheelchair/mobility scooter.</p>	<p>The following items are exceptions that don't count as personal possessions under your policy:</p> <ul style="list-style-type: none">Anything used solely for trade, professional or business purposes.Motorised vehicles (whether licensed for road use or not), mechanically propelled or assisted vehicles (other than pedestrian-controlled vehicles), motorised bicycles, 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.China, glass, pottery and any other similar items of a fragile nature.Trailer tents.Any living creature.You or your family's contents while they're away from the home in student accommodation (these are covered separately under our Student cover, where you've chosen to add it to your policy).Gadgets. <p>The following items don't count as money:</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.Store loyalty cards or credit cards used or held for any trade, professional or business purposes.

The above describes what counts as ‘**personal possessions**’. Now, here’s exactly what is and isn’t included within **our Personal Possessions Cover**.

Personal possessions	
What’s covered	...and what’s not
<p>Your cover insures you for accidental loss, theft or damage to your personal possessions and money anywhere in the world.</p>	<p>The excess amount that’s listed on your Policy Schedule isn’t covered; we’ll deduct this amount from the settlement we agree as part of any claim.</p> <p>The following loss, damage or theft is excluded:</p> <ul style="list-style-type: none">• Personal possessions left outside of reach of your person, unless they were locked away and out of sight and there’s evidence of violent and forcible entry to the premises or vehicle where the item was located.• Where it is specifically covered elsewhere in this policy.• While in the possession of a third party, other than your family.• Caused by mechanical or electrical breakdown or failure.• Arising from the cost of remaking any film, disc or tape or the value of any information contained on it.• To documents.• Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable.• Where it is specifically covered elsewhere in this policy.

Gadget cover: outside of Your home

This section explains **our** optional add-on cover for gadgets. Please check **your** Policy Schedule to confirm whether **Gadget** Cover is included in **your** policy.

If it is, **we'll** provide cover for individual **gadgets** worth up to £2,500, with a total combined limit of £10,000 for multiple **gadgets**. **Gadgets** worth over £200 need to be specified.

Important note

Please note **you** have 14 days, starting from the effective date of **your** policy, (or the date of adding during the period of insurance), to provide the IMEI number for any specified mobile phone(s) or tablet(s) that **you** wish to insure under **your Gadget** Cover. If **we** don't receive it within 14 days, the mobile phone(s) or tablet(s) will no longer be insured and **we'll** send **you** a refund for the appropriate premium.

Here's what counts as 'gadgets'...	...and here's what doesn't
Camera lens, digital cameras, e-readers, head/earphones, laptops, mobile phones, portable audio equipment/speakers, portable games consoles, satellite navigation devices, smart watches, tablets, video cameras.	Personal Possessions Valuables Drones

We only cover gadgets that are:

1. Purchased from a UK-registered company and supplied with full UK consumer rights and warranties, or;
2. Purchased worldwide directly from the manufacturer, a network provider, online or high-street retailer. This includes refurbished items which were supplied with a warranty at the time of purchase;
3. Purchased second hand along with the original proof of purchase (which corresponds to points 1 to 2 above) or a signed letter from the original owner confirming that **you** own the **gadget(s)**. This letter must include the IMEI number (where applicable), serial number and the make and model of **your gadget(s)**;
4. Gifted to **you** along with the original proof of purchase (which corresponds to points 1 to 2 above), or a signed letter from the original owner confirming that **you** own the **gadget(s)**. This letter must include the IMEI number (where applicable), serial number (where possible), the make and model of **your gadget(s)**, and the date the device was gifted to **you**.

Now that **we've** explained what counts as a **gadget**, here's exactly what is and isn't included within **our gadget** cover.

What's covered	...and what's not
<p>The most we will pay for any one claim will be the replacement value of your gadget.</p> <p>Any claim we approve for unauthorised calls shall not exceed our maximum liability as shown in your Policy Schedule.</p> <p>This also includes worldwide cover for up to 60 days away from your home.</p>	<ul style="list-style-type: none">• The excess, as shown on your Policy Schedule.• Any gadget insured on another insurance policy.• Anything listed in the general exclusions.• Any claim or loss where the circumstances cannot be clearly identified, (i.e. where you are unable to confirm the time and place of the loss or damage).• Cosmetic damage.• Modifications.• Reconnection costs or subscription fees of any kind.• The cost of replacing any personalised ringtones or graphics, downloaded material or software.• Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget.

1. Theft, loss or damage

What's covered

If **your gadget** is lost, stolen or damaged, **we'll** repair or replace it.

Where only part (or parts) of **your gadget(s)** have been lost, stolen or damaged, **we** will only repair or replace that part (or parts).

...and what's not

The following circumstances are excluded from this cover.

- Any theft or loss not reported to the appropriate local police authorities within 24 hours of discovering the incident, and accompanied by a Police Crime Reference number
- Any claim involving theft or loss unless reported to **your** network provider (if applicable) within 24 hours of discovering the incident, or when next possible, and a blacklist placed on the IMEI of the **gadget(s)**.
- Theft of **gadgets** left outside of reach of **your** person, unless locked away and out of sight and there is evidence of violent and forcible entry to the premises or vehicle where the **gadget** was located.
- Theft of **gadgets** from the person unless force or threat, violence or pickpocket is used.
- Loss, theft of or **accidental damage** to the **gadget** while in the possession of a third party other than **your family**.
- Loss, theft of or **accidental damage** to anything inside the **gadget** at the time of the loss, theft or damage, other than SIM or PCIMA cards.
- Damage that is also covered by a warranty.

Loss of data:

- Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet; or
- Loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Repair or other costs for:

- Routine servicing, inspection, maintenance or cleaning.
- Loss caused by a manufacturer's defect or recall of the **gadget**.
- Replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials.
- Repairs carried out by anyone not authorised by **us**.
- Wear and tear or gradual deterioration of performance.
- Claims arising from abuse, misuse or neglect.
- A **gadget** where the serial number has been tampered with in any way.

2. Unauthorised usage

What's covered

If **your gadget** is lost or stolen and the loss or theft is covered by **your** policy, **we** will refund the cost of unauthorised calls, messages and downloads made from it after the time of loss or theft.

Itemised bills must be provided to support **your** claim.

...and what's not

This cover does not apply in the following circumstances:

- Where unauthorised usage has occurred more than 24 hours after the theft or loss of **your gadget**.
- Where **you** have protection for **your gadget** from **your** network provider.
- Any claim where proof of usage cannot be provided or evidenced.

Making a claim

Where **we** accept **your** claim under **your Gadget** cover, **we'll** repair or replace **your gadget** at **our** discretion.

Where **we** replace the item, **we'll** endeavour to replace it with an identical fully refurbished item or a brand-new item if a refurbished one is not available. If this isn't possible, **we'll** replace it with a fully refurbished or new item of a comparable specification, or offer the **market value** via cash settlement.

Bicycle Cover

This section explains **our** optional add-on cover for **bicycles**.

Please check **your** Policy Schedule to confirm whether **Bicycle** Cover is included in **your** policy.

If it is, **we'll** provide cover for individual **bicycles** worth up to £5,000, with a total combined limit of £15,000 for multiple **bicycles**. **Bicycles** worth over £500 need to be specified.

Note. We do not cover electric **bicycles** or **bicycles** with an electric conversion kit.

Here's what counts as a 'bicycle'...	...and here's what doesn't
<p>Any bicycle and its accessories, owned by you or your family or which is your or your family's responsibility under contract.</p> <p>The term bicycle includes any cycle including tricycles and tandems, trailer cycles, hand-pedal cycles or push scooters (other than ePeds, iPeds or cycles of similar moped-like appearance) powered by human pedalling which is not subject to the requirements of the Road Traffic Act.</p>	<p>Any mechanically or electronically propelled bicycles.</p> <p>ePeds, iPeds or cycles of similar moped-like appearance.</p>

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

Bicycle Cover	
What's covered	...and what's not
<p>Loss of or damage to your bicycles anywhere in the world.</p>	<p>You'll still need to pay the excess when making any claim. The amount is shown on your Policy Schedule, and we'll deduct it from any settlement payment arising from a claim.</p> <p>This doesn't cover loss of or damage to:</p> <ul style="list-style-type: none">Any bicycle left unattended in a public place unless it's locked to an object that cannot be moved.Any bicycle while your home is unoccupied.Any bicycle in the possession of any member of your family who is living away from the home while studying at university, college or school.Any bicycle being used for commercial activities.

A note on protecting your bicycle

Please note that to qualify for this cover, **your bicycle** must be appropriately secured. The table below summarises the level of protection **you** must be able to demonstrate when making a claim under this section of **your** policy.

Please note that bicycles valued:	
Up to £1,200	Must be secured with an appropriate bicycle , motor scooter or motorcycle lock (D-lock or similar)
£1,200 - £2,000	Must be secured with a Bronze-, Silver- or Gold-rated Sold Secure lock or a Thatcham-approved motorcycle lock
Over £2,000	Must be secured with a Gold-rated Sold Secure lock or a Thatcham-approved motorcycle lock

Student Cover

This section describes **our** Student 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 the Words with special meaning section of **your** policy information.

1. Student Cover

What's covered	...and what's not
<p>This covers your contents while they're temporarily moved away from your home to student accommodation.</p> <p>The most we will pay for any one claim under Student Cover is £5,000, and the maximum limit for any one item is £1,500 (unless stated otherwise below or shown in your Policy Schedule):</p> <ul style="list-style-type: none"> Printers, electronic data downloads and film downloads – £1,500 limit (in total). Business equipment – £500 limit (in total). Laptops – £750 (in total). DVDs, CDs, records – £500 limit (in total). Bicycle – £500 limit. Money – £200 limit. Credit, debit, charge or cash-dispenser cards – £1,000 limit (although in most cases, you will only be liable for the first £50 per card). Sports equipment – £500 limit. <p>Laptops are covered in the student accommodation only - if cover away from your student accommodation is required, you must add gadgets insurance.</p>	<p>The following items are not covered:</p> <ul style="list-style-type: none"> Any amount exceeding the limits shown on your Policy Schedule. Motorised 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. Fixtures and fittings apart from tenants' fixtures, fittings and interior decorations. Any living creature. Drones. Motorised bicycles. Gadgets. <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. 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.

2. Household goods, business equipment and documents

What's covered	...and what's not
<p>You're covered for loss or damage to your household goods, business equipment and documents while they're temporarily moved away from your home to student accommodation caused by any of the below covers:</p>	<p>You'll still need to pay the excess when making any claim. The amount is shown on your Policy Schedule.</p> <p>The following loss or damage is not covered:</p> <ul style="list-style-type: none"> By mechanical, electrical or electronic fault or breakdown. China, glass, pottery or fragile items of a similar nature, unless they've been packed by professional packers. Damage to household goods, business equipment and documents while they're in storage.
<p>Loss or damage caused by fire, lightning, explosion, earthquake or smoke.</p>	<p>This doesn't cover loss or damage caused by air pollution.</p>

Loss or damage caused by storm or flood .	Loss of or damage to any household goods, business equipment and documents left out in the open.
Loss or damage caused by water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	This doesn't cover loss or damage: <ul style="list-style-type: none"> To the appliance or system from which the water escapes, unless the damage is caused by freezing. That occurs while your student accommodation is unoccupied.
Loss or damage caused by oil escaping from (or freezing in) a fixed heating system.	This doesn't cover loss or damage: <ul style="list-style-type: none"> To the appliance or system from which the oil escapes, unless the loss or damage is caused by freezing. That occurs while your student accommodation is unoccupied.
Loss or damage caused by any person involved in riot, violent disorder, strike, labour disturbance or civil commotion.	
Loss or damage caused by malicious acts or vandalism.	Loss or damage caused by you or anyone you're living with at the time.
Theft or attempted theft using force or violence to get into or out of student accommodation .	Loss or damage to any household goods, business equipment and documents if your student accommodation is unoccupied .
Falling trees or branches.	This doesn't cover the cost of removing fallen trees or branches that have not caused loss or damage to any household goods, business equipment and documents .
Falling aerials or satellite receiving equipment, their fittings or masts.	Loss or damage to the falling article itself.
Impact involving vehicles, aircraft or anything dropped from them, or animals.	Loss or damage by pets.

3. Bicycles

What's covered	...and what's not
Loss or damage to your bicycles anywhere in the world, while in the possession of your family when studying at university, college or school in the British Isles.	<p>You'll still need to pay the excess when making any claim. The amount is shown on your Policy Schedule.</p> <p>The following loss or damage is excluded:</p> <ul style="list-style-type: none"> To any bicycle left unattended in a public place, unless it is secured with a specially designed bicycle, motor scooter or motorcycle lock (D-lock or similar). To any bicycle, while your student accommodation is unoccupied. To bicycles worth over £500. To motorised bicycles. Occurring as a result of deception, unless the only deception was someone tricking their way into your student accommodation.

4. Personal possessions

What's covered	...and what's not
Accidental loss, damage or theft of personal effects, valuables and money anywhere in the world, while in the possession of your family when studying at university, college or school in the British Isles.	<p>You'll still need to pay the excess when making any claim. The amount is shown on your Policy Schedule.</p> <p>The following loss or damage is excluded:</p> <ul style="list-style-type: none">• By mechanical, electrical or electronic breakdown, delay, confiscation or detention by customs or other official bodies.• When it has occurred to an item left outside of reach of your person, unless it was locked away and out of sight and there's evidence of violent and forcible entry to the premises or vehicle where the item was located.• Occurring as a result of deception, unless the only deception was someone tricking their way into your student accommodation.• 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.• To gadgets.

5. Unauthorised transactions charges

What's covered	...and what's not
<p>Losses due to charges from your card provider, arising from unauthorised transactions on a lost or stolen credit, debit, charge or cash-dispenser card. This covers a maximum of £50 for each transaction.</p> <p>To qualify for this cover, in the event of any loss you must inform the police and your bank or credit card provider as soon as possible.</p>	<ul style="list-style-type: none">• Where you have not 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.• Where your family has used credit, debit, charge or cash-dispenser cards. <p>There is no excess payable for credit, debit, charge or cash-dispenser cards.</p>

Home Emergency & Home Emergency with Boiler Servicing Cover

This section sets out **our Home Emergency & Home Emergency with Boiler Servicing Cover**, which are optional add-ons for **your** policy. **Home Emergency** provides assistance in the event of any of the emergencies outlined in the **home emergency** section below, if **you** opt to include boiler servicing as well, **we'll** conduct an annual service for the main boiler in **your home**. As these are optional, please check **your** Policy Schedule to confirm what is included in **your** policy.

Also 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 the Words with special meaning section.

Home emergency

Here's what counts as a home emergency:

A sudden and unforeseen incident occurring at **your home** which:

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

In the event of a **home emergency**, **we'll** pay the following costs for work undertaken at **your home**:

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

Please be aware that **we'll** always ensure it's safe for the relevant tradesperson to carry out necessary repairs. This may not be possible in some adverse weather conditions.

Work must be undertaken by a tradesperson who is approved and instructed by **us**, and is competent in providing domestic repair services appropriate to the situation. Where **our** contractor is used, **we'll** pay them directly. If **you** appoint a contractor **yourself** (approved by **us**), **you'll** need to pay them and **we** will reimburse **you**.

Boiler Servicing

If **you** have selected **Home Emergency** with Boiler Servicing Cover, as well as providing assistance in the event of any of the emergencies outlined above, **we'll** conduct an annual service for the main boiler in **your home**.

Your Policy Schedule will confirm if **you** have this cover.

The annual service that's included within this cover includes:

- Visual inspection of the gas central heating system for leaks and corrosion.
- Checks to ensure they are operating correctly and safely.
- Flue test to make sure there are no unsafe emissions.
- Gas pressure check to ensure the boiler has the correct gas pressure.

If **you** do not respond to requests to book a service, no refund will be given. An adult must be present for the service of **your** boiler, controls and system. If this isn't the case, they won't be able to carry out the service and **you'll** need to make a new appointment, which **you** must pay for. Please note, boiler servicing will not cover items designed to be regularly replaced in the normal operation of the boiler such as burner nozzles, fuses, filters, seals, gaskets etc.

Initial boiler check

When **you** take out **your** policy for the first time, **we'll** contact **you** to carry out an initial service of **your** boiler (as described above) and check to make sure **your** boiler and its controls can be covered by this insurance. If **you** fail to respond to the requests to book the initial service or if there is not an adult present at the time arranged, there will be no refund of the missed boiler service. **We'll** try to make sure these checks are carried out within 30 days of buying **your** policy.

If, as a result of either **your** initial boiler check or one that takes place after the first year, any pre-existing faults are found, or any maintenance work is required, **you** should be aware of the following:

- **You'll** need to have the remedial works carried out.
- **You** will not be covered under this policy until the work is completed.
- **You** should keep the record of the works and any guarantees. If **you** do not, **we** might not be able to pay claims relating to the issues identified.

Boiler check after the first year

Your policy includes an annual gas boiler service, which will be completed in accordance with current Gas Safety Regulations and the manufacturer's instructions. Please make sure **you** have the manufacturer's instructions available when the contractor attends **your** property.

Your annual service will usually be carried out between 9.00am and 5.00pm, Monday to Friday. If this isn't convenient, it may be possible to arrange an alternative time, but please note that **you** may be charged extra to service **your** boiler, controls and system outside of standard working hours.

What's covered:

We will pay the cost of a temporary repair that stops the emergency situation, including the parts and call-out charges, for the following circumstances:

1. Plumbing and drainage systems

What's covered	...and what's not
The cost of temporary repairs to restore service or prevent further damage to your home as a result of a failure or damage to the plumbing or drainage system.	This excludes the following: <ul style="list-style-type: none">• Repairs to cesspits, septic tanks and associated fittings.• Repairs to shared drainage facilities, except on the land belonging to your home.• Repairs to 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.• Repairs to stop the escape of water outside of your home, which is not causing damage to the interior of your home or its contents.

2. Heating systems

What's covered	...and what's not
<p>The cost of temporary repair to loss of heating or hot water as a result of the complete failure or breakdown of your home's primary heating system.</p> <p>Where parts are ordered by our contractor and they will take 72 hours or more to arrive, we will pay a total of £50 including VAT for temporary heaters. These heaters will be yours to keep.</p>	<p>The following exceptions apply to this cover:</p> <ul style="list-style-type: none">• Any boiler with an output of 60kW or more.• The cost of repairing a boiler that's beyond economical repair (where a repair would cost more than replacing and installing the defective boiler with a new one of a similar make or model).• The cost of replacing the heating system.• Any loss or damage caused by failure of the electricity and/or gas supplies as a result of:<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.• Any loss or damage caused by failure or breakdown of a component which only affects the efficiency of the primary heating system.• Any loss or damage caused as a result of a lack of fuel.• Descaling and any similar work arising from hard water scale deposits, or from damage caused by hard-water or sludge resulting from corrosion.• Any loss or damage to radiators, hot water tanks, cold water tanks or sanitary wear.

3. Electricity supply

What's covered	...and what's not
The cost to temporarily repair a complete failure of the electricity supply within your home .	<p>This doesn't include:</p> <ul style="list-style-type: none">• Loss or damage caused by failure of the electricity supply as a result of:<ul style="list-style-type: none">• Industrial action by a public service company.• The electricity supply being deliberately or accidentally cut off.• Repairs to any mains service which is the responsibility of a public service company.

4. Vermin

What's covered

Removal of **vermin** where there is evidence that infestation has occurred inside **your home**.

...and what's not

This cover doesn't include any damage outside of **your home**, which is not causing damage to the interior of the **home** or its **contents**.

Please note that **we** won't pay for more than two incidents of this nature in any one **insurance period**.

5. Outside doors and windows

What's covered

Securing **your home** as a result of damage or breakage to the frame or glazing of its outside doors or windows, leaving **your home** unsafe or unsecure.

...and what's not

Damage that's caused deliberately by **your family** is not covered.

6. Roofing

What's covered

Any repairs that are necessary to make the roof of **your home** watertight, preventing further damage.

...and what's not

The repositioning of tiles, unless the only way to make the roof of **your home** watertight, preventing further damage.

7. Alternative Accommodation

What's covered

Reasonable costs of alternative accommodation for **you** and **your family**, if **your home** is uninhabitable as a result of a **home emergency** situation which is covered under section 1-6 in Home Emergency with Boiler Servicing Cover.

...and what's not

This excludes overnight accommodation costs for anyone who's not a member of **your family**.

8. Beyond Economic Repair

What's covered

If **our** authorised contractor believes **your** boiler/hot water system is **beyond economic repair**, **we** will pay **you**:

- £500 towards buying a replacement boiler or heating system if **your** boiler or heating system is up to 7 years old or;
- £250 towards buying a replacement boiler or heating system if **your** boiler or heating system is older than 7 years.

This can be claimed on a reimbursement basis within 90 days of **our** attendance at **your home**. If **we** are unable to repair **your** boiler/hot water system and **you** choose to not replace it, cover under this section will no longer apply.

Please note, this will not be covered unless **you** have selected the Home Emergency with Boiler Servicing Cover Option. **Your** Policy Schedule will show if **you** have selected this.

...and what's not

- Repair or replacement of boilers that have been declared as **beyond economical repair** by **our** authorised contractors.
- Any fault arising due to sludge/scale/rust/debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if **you** reside in a hard-water area (as per the Local Water Authority).
- Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot-water cylinders.
- Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturer's instructions.
- Repair or replacement of the flue due to wear and tear.

Home emergency exclusions

In addition to the specific exclusions above, please note that incidents arising in the following circumstances don't count for **Home Emergency** cover:

Incidents that occur as part of day-to-day living, such as:

- Tasks associated with normal household maintenance, such as descaling water pipes or fixing a dripping tap.
- Any system, equipment or facility reaching the end of its expected working life.

Any heating system or equipment:

- Not installed or repaired correctly by an authorised tradesman (approved by a regulatory body).
- Not operated and properly maintained in accordance to manufacturer's instructions.
- Which has been the subject of a manufacturer recall, unless the recall advice was followed, and any required changes subsequently implemented.
- Where the emergency wasn't reported to **us** immediately upon discovery.

Repairs, where they are:

- Incurred without **our** agreement.
- Made by anyone other than a tradesman **we** have authorised to carry out works.
- Arising from circumstances known to **you** before **you** asked **us** to provide cover.
- To damage or a system that **we've** already repaired.

Also note that **Home Emergency** cover doesn't provide general cover for domestic appliances.

Loss or damage:

- While **your home** is **unoccupied**.
- While **your home** is lent, let or sublet to anyone other than **your family**.
- That's not directly caused by the event that led to **your** claim.
- That concerns land belonging to **your home**, rather than **your home** itself.
- To any **home** used for any trade, professional or business purposes except clerical business.
- To garages (unless integral to **your home**), sheds, greenhouses and any other **outbuilding** which is not designed to be permanently lived in.
- To any mains service which is the responsibility of a public service company.

The following are also excluded:

- Gas leaks, aside from the cover **we** provide for alternative accommodation (where it's necessary).
- The removal of asbestos, unless necessary to undertake insured repair.
- Permanent replacement or removal of paths or driveways in order to deal with the emergency.
- **Home Emergency** cover doesn't include any amount exceeding the sum insured, as shown on **your** Policy Schedule.

Legal Liability Cover

This section explains **our** Legal Liability Cover. **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 the Words with special meaning section of **your** policy information.

1. Defective premises liability

What's covered

You're protected for legal liabilities which result from **your** ownership of any **home you** previously occupied and which was insured by **us**. This is covered up to the limit shown in **your** Policy Schedule.

This covers claims which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of The Defective Premises (Northern Ireland) Order 1975. The most **we'll** pay is £2,000,000, plus defence costs agreed by **us** in writing.

...and what's not

This doesn't apply to:

- Any **home** in which **you** still hold legal title or have an interest.
- Any incident which occurs 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 domestic employees who normally live with **you**).

It doesn't cover any liability:

- Arising from any employment, trade, profession or business of any of **your family**.
- Accepted by any of **your family** under any agreement, unless the liability would exist without the agreement.

2. Property owner's liability

What's covered

This covers **your family's** legal liability as owner of **your home**.

We'll pay damages and costs to others arising from any single event that occurs during the **insurance period**, if it results in:

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

We'll pay up to the limit outlined on **your** Policy Schedule plus any defence costs that **we** agree in writing.

...and what's not

This doesn't apply to:

- Anything owned by or the legal responsibility of **your family**.
- Injury, death, disease or illness to any of **your family** (other than 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.

It doesn't cover any liability:

- Arising from any employment, trade, profession or business of any of **your family**.
- Accepted by any of **your family** under any agreement, unless the liability would exist without the agreement.

If **you've** chosen **Contents** insurance within **your** policy, **you're** covered for the following liabilities:

1. Public and occupier's liability

What's covered	...and what's not
<p>This covers you and your family's personal legal liability as individuals and as occupier of your home.</p> <p>We'll pay damages and costs to others arising from any single event which occurs during the insurance period, if it 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>We'll pay up to the limit outlined on your Policy Schedule plus any defence costs that we agree in writing.</p>	<p>This doesn't apply to:</p> <ul style="list-style-type: none"> Anything owned by or the legal responsibility of your family. Injury, death, disease or illness to any of your family. 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>It doesn't cover any liability:</p> <ul style="list-style-type: none"> Arising from employment, trade, profession or business of any of your family. Arising from your family passing on any disease or virus. Arising from 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, nor any boat, drone, wetbike, sand yacht, hovercraft, aircraft or train (other than hand-propelled boats and models), glider, hang-glider, caravan or trailer. Accepted by any of your family under any agreement, unless the liability would exist without the agreement.

2. Employer's liability

What's covered	...and what's not
<p>This covers you and your family's personal legal liability as an employer to domestic staff.</p> <p>We'll pay damages and costs to your domestic staff arising from any single event that occurs during the insurance period, if it results in accidental death, disease, illness or accidental physical injury to domestic staff.</p> <p>We'll pay up to the limit outlined in your Policy Schedule plus any defence costs that we agree in writing.</p>	<ul style="list-style-type: none"> This doesn't apply to injury, death, disease or illness to any of your family, other than domestic staff who normally live with you. <p>It doesn't cover any liability arising from:</p> <ul style="list-style-type: none"> Any employment, trade, profession or business of any member 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, nor any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand-propelled boats and models), glider, hang-glider, caravan or trailer. Accepted by any of your family under any agreement, unless the liability would exist without the agreement.

Personal Cyber cover

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 Words with special meaning section of **your** policy information.

Definitions that apply to the personal cyber cover section only

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 or on behalf of a **state** to disrupt, deny, degrade, manipulate or destroy information in a **technology system** of or in another **state**.

Damage

Total or partial loss, 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

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.

What we will pay for

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**.

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.

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**.

Exclusions

In addition to the General 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 General 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.

Conditions that apply to personal cyber cover section only

The following conditions apply to 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 **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 General 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.

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 Words with special meaning section of **your** policy information.

Definitions that apply to the identity theft section only

Case management services

As defined under the Section 'What's 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's 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.

Sum insured

The amount shown in the schedule.

Territorial limits

The United Kingdom, Isle of Man and the Channel Islands.

What's 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 non-working 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 **you**.

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 General 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 General Conditions).

7. Alteration in risk

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

Exclusions that apply to the identity theft section only

In addition to the General 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 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**.

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. 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.

9. 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.

10. Intentional Acts

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

General exclusions

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

We can't accept any claim where these exclusions apply, so **we** encourage **you** to familiarise **yourself** with them. They apply at all times, alongside the specific exclusions **we've** set out within **your** Policy Wording.

Your policy doesn't cover:

Wear and tear

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

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

- Wear and tear, depreciation, cost of general maintenance or redecoration, corrosion, rusting, damp, insects, vermin (except for the cover described under the **Home Emergency** section), fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

Defective construction or design

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

Deliberate loss or damage

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

Existing damage

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

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.

Cover from other liability policies

Your insurance doesn't cover any liability that's covered under another insurance policy **you** may have.

Pollution or contamination

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by (or arising out of) pollution or contamination, unless caused by:

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

Pollution or contamination arising from one incident will be deemed to have occurred at the time the incident took 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 by or happening through war, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution insurrection or military power.

Reduction in Market Value

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

Contractors

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.

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.

General conditions

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

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 the Words with special meaning section of **your** policy information.

Taking care of your home

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

Changes in your circumstances

You must make sure that **you** have answered all of the questions in **your** application honestly and to the best of **your** knowledge.

Failure to do so may result in **your** policy being cancelled, as is detailed in the **Where we cancel your policy** section. **We** may also refuse to deal with any relevant claims or reduce the amount of any related claim payment.

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

- The cost of **your contents** increases.
- **You** are going to move from **your 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**.
- Any building works 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 offences, or
- Any part of the **home** is going to be used for any trade, professional or business purposes.
- For Personal Cyber Cover and **Identity Theft**, any change in circumstance which may affect the cover.

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 the 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, or
- 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.

How to cancel your policy

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

Effect of 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.

Effect of 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** if **you** have made a claim or had a boiler service take place.
- **You** will not receive a refund for **Identity Theft** and, if selected, **Personal Cyber Cover**.

Where we cancel your policy

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

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

In this case, **we** will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **you** and **us**, **we** 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 under this condition **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 sanction, prohibition, restriction, resolution, 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 or by calling 0345 608 9001.

Claims

Things to consider before you make a claim

- General conditions and exclusions
- Did the incident occur on a date which is covered by **your** policy?
- Does **your** policy cover the description of the incident?
- Have **you** taken steps to limit the damage and prevent further damage from occurring?
- Does the matter need to be reported to the police?

How to make a claim

Have as much information and evidence as possible about the loss and damage which is the subject of **your** claim. **We** may ask for proof of ownership of property and items, valuations for items, estimates for repairs and/or receipts for replacement items.

We will require **you** to disclose all material facts relating to the incident within 30 days of when **you** should have been aware of the incident.

You can make **your** claim in two ways

1. **By phone:** For **Home Emergency** claims call **us** on **0345 608 9006**. For all other claims call **us** on **0345 608 9005**.

A claims handler will take details of **your** claim to start the claims process.

When **you** call **us**, **we** will advise **you** of **our** requirements.

We will either:

- a) Ask **you** to get estimates for building repairs or replacement items, or
- b) 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
- c) Arrange for the repair or replacement as quickly as possible.

2. **By email:** email at enquiries@claim.home-insurance.johnlewisfinance.com

Please do not throw away any undamaged 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.

Our approach to claims

Our rights

When handling **your** claim, **we** are entitled to:

- Take legal proceedings for **our** own benefit in respect of the cost of the claim, damages or otherwise.
- Take over and conduct the defence or settlement of any claim.
- Take possession of the property insured and deal with any salvage.
- Take any action **we** consider necessary to enforce **our** or **your** risks under this insurance.

What you must do:

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

Matching sets, suites and carpets

If 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.

If **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 a 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 separate 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.

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

For all claims except under the **Home Emergency** and **Legal Expenses** covers, 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, or
- 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.

Where a cash settlement is made it will not be inclusive of VAT.

The most **we** will pay for any one claim will not be more than the sum insured shown on **your** Policy Schedule or the limits in this Policy Wording. Where multiple claims are in a policy year aggregate limits may apply. These will not be more than the sum insured shown on **your** Policy Schedule or the limits in this Policy Wording.

How we settle claims for Contents, Personal Possessions, Student, Bicycles and Gadgets

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 the damage or find a replacement 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 will not be more than the sum insured or any limits shown on **your** Policy Schedule or in this Policy Wording.

How we settle claims for Home Emergency

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.

We will not pay any call out charges if **you** have asked for assistance but **you** are not at **home** when the tradesperson arrives at the time agreed. **You** will be responsible for these charges.

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

How we settle claims for Personal Cyber Cover

For any and all claims arising for 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.

Renewals

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

Other Insurance

If any injury, loss, damage or liability is covered by any other insurance then **we** will not pay more than **our** share.

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.

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.

Complaints

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

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.

How to make a complaint

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**.

Privacy statement

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.

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/**](https://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

Handwriting practice lines consisting of 20 sets of three horizontal dotted lines.

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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 171 Victoria Street, London SW1E 5NN. John Lewis plc is registered in England with company number 233462.

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