



Home Insurance Policy

Any questions? Get in touch.

Call our UK call centre on

03457 46 46 46

Or visit

coop.co.uk/home

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Introduction

Welcome to your home insurance policy

Thank **you** for choosing **Co-op Insurance**. **We** have arranged for **your home** insurance to be provided by the insurer(s) named in this booklet and in **your policy schedule**.

Wherever words appear in **bold** in **your policy**, they will have the meaning set out in the Definitions on pages 7 to 9. With this booklet **you** should also have received **your policy schedule** and the **your details** document. If any of these documents are missing, please let **us** know by calling **03457 46 46 46**. Please keep this booklet somewhere safe, because it contains useful phone numbers and important information about what **you** are covered for, how to make claims and how to update **your policy** if **your** circumstances change.

To understand the level of cover **you** have bought and who the insurer(s) are, **you** should read this booklet together with **your policy schedule**. **Your policy schedule** summarises the cover **you** have chosen and this booklet gives full **details**. Any **endorsements** that apply to **your policy** will be shown in **your policy schedule**, which will be accompanied by the relevant **endorsement** wordings. **Endorsements** are changes to the standard cover provided by **your policy**. The **your details** document is a record of the information **you** gave **us** when taking out **your policy**, or at any renewal or when **you** make a change to **your policy**. If **we** have made any changes to the cover under **your policy** since **you** took **your policy** out, or last renewed it, these changes will apply to **your policy** at **your** next renewal date and **we** will tell **you** about any such changes when **we** issue **your** next renewal documents. **We** recommend **you** keep **your policy schedule**, the **your details** document, any **endorsements** and **your** renewal documents with this booklet.

As **you** may expect, exclusions and conditions apply to the cover provided under **your policy**.

Please see pages 32 to 34 for **details** of the general exclusions and conditions that apply to all the cover options **you** have chosen to include in **your policy**. The conditions that describe how any claim will be settled are listed under the relevant Claims **settlement** provisions for each cover option. Specific exclusions may also apply to individual parts of **your policy**. If this is the case, these exclusions will be listed under the heading 'What is not covered'. Please also read **your policy** carefully for **details** of any limits that apply under individual parts of **your policy**.

Finally, please take time to read through the **your details** document to make sure **we** have correctly recorded the information **you** gave **us**. This is the information **we** and **your** insurer(s) have relied upon when offering **you** insurance and working out **your** premium. If any of the information in the **your details** document is incorrect or missing, please contact **us** as soon as possible by calling **03457 46 46 46** as this could mean **your policy** might be cancelled, or treated as if it never existed, or **your** claim might be rejected or not paid in full. **We** will issue a **your details** document when **you** take out **your policy** and at each renewal. **We** will also issue a **your details** document if **you** change **your policy** part-way through the **period of insurance**. **You** have a right to cancel **your policy**. **You** can find more information on how to do this on page 35.

Keeping your policy up to date

It's important that all the information **you** give when taking out, renewing or changing **your policy** is accurate and complete as otherwise this could mean **your policy** might be cancelled, or treated as if it never existed, or **your** claim might be rejected or not paid in full (please see condition 2. Disclosure of information on page 33). **You** should also make sure that **you** are happy with the cover provided, so it makes good sense to check that everything is in order now.

Please contact **us** if:

- any of the information in **your policy schedule** or the **your details** document is incorrect or any information is missing;
- **you** change **your** name or **your** address;
- **your home** becomes **unoccupied**;
- **you** make alterations to **your home** such as an extension;
- **you** want to amend the cover provided by **your policy** (for example, by adding extra cover options); or
- **you** have any general enquiries.

You can make most changes to **your policy** online via 'your account' or alternatively **you** can contact **us** by calling **03457 46 46 46**

When **you** inform **us** of a change **we** will tell **you** if this affects **your policy**, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to the **policy**.

Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 5pm and Sunday 9am to 4pm. Calls may be monitored or recorded for security and training purposes.

If **you** would like to write to **us** about **your policy**, **our** address is: Sales & Servicing, PO Box 1170, Whitstable, CT5 9DQ

How to make a claim



Buildings, contents and personal possessions

We know that having to make a claim can be stressful, and that is why, if **you** need to make a claim:

- **our** team of advisers and consultants will provide all of the advice and information **you** need about what **your policy** covers, how **we** can help, and what happens next;
- **our** team of expert case handlers, loss adjusters, and surveyors will assess **your** claim, check it against **your policy** cover, and manage it through to completion;
- **our** team of specialist suppliers can undertake **your** repairs, find and provide **your** replacement items, or simply tell **us** what it would cost **us** to do so.

Our service means that **we** will do all of these things so that **you** won't have to.

All **you** need to do is let **our** team help **you** – tell **us** what has happened, and what **you** are claiming for, as soon as **you** can and have ready any information which will help **us** to complete **our** assessment.

It will help if **you** have the following information when letting **us** know about a claim;

- Name and address of the policyholder and the **policy** number.
- Details of the claim, including the date of the incident, how the incident happened, the damage caused, property lost and any injuries suffered.
- The police reference number if **you** have one.

Please note that **your policy** provides cover against unforeseen events but does not cover **your** property against general wear and tear or damage which happens gradually (please see general exclusion 8 on page 32). Proper and regular maintenance of **your** property is **your** responsibility.

If **you** want to make a claim under **your policy**. Call the relevant number shown in **your policy schedule**. Calls may be monitored or recorded for security and training purposes.

You can also register **your** claim online www.co-opinsurance.co.uk/home-insurance



Your Home insurance policy

In return for **your** premium, **we** agree to provide the cover set out in this **policy** to **you** subject to the general exclusions, conditions and claims **settlement** provisions of this **policy** and any endorsements contained in **your policy schedule**. This **policy** will apply to events which happen during the period of insurance shown in the **policy schedule** and any further period for which **we** may accept a renewal premium.

You should read this booklet, the **policy schedule**, the **your details** document and any endorsements together as one document as these are all part of **your policy**. This booklet sets out the conditions of insurance between **you** and **us**. This booklet may be updated from time to time and **you** will be notified of any changes that apply to **your policy** at the following renewal date with **your** renewal documentation.

This **policy** will be governed by and managed in line with the law of England and Wales unless **you** live in Scotland, in which case the law of Scotland will apply, or if **you** live in Northern Ireland the law of Northern Ireland will apply. If **you** live in the Channel Islands or the Isle of Man, the relevant law governing the Channel Islands or the Isle of Man will apply.

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

A handwritten signature in black ink, appearing to read 'Gary Humphreys', written over a horizontal line.

Signed for and on behalf of the Insurers by:
Gary Humphreys
Markerstudy Insurance Services Limited

Markerstudy Insurance Services Limited is registered in England and Wales (No. 2135730) and authorised and regulated by the Financial Conduct Authority (No. 475572).
Registered office 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB

Please read all your policy documents carefully and keep them in a safe place.

Definitions

When the following words and expressions appear in this booklet in **bold** type they will have the following meanings:

Accidental damage

physical damage that is caused suddenly by an external event and that is unexpected and not deliberate.

Buildings

your private residence and its domestic garages, greenhouses and outbuildings, landlord's fixtures and fittings, swimming pools, terraces, patios, drives, footpaths, walls, fences, hedges and gates, all at the property shown as the address insured in **your policy schedule**.

Contents

household goods, personal belongings and fixtures and fittings (not the landlord's) owned by, or the legal responsibility of, **you** or **your family** or any domestic employee living with **you** and **your family**, but not:

- a) any item which is used or held for business, trade or professional purposes, other than **office equipment**;
- b) property more specifically insured;
- c) bonds, stocks, shares, certificates and documents of any kind, animals, aircraft, boats, jet skis, windsurfers, sailboards, mechanically propelled or power-assisted watercraft, mechanically propelled or motorised vehicles (other than domestic gardening equipment and electric or motorised wheelchairs or mobility scooters not designed or intended for journeys by road), caravans, trailers, and their parts and accessories while attached to them;
- d) any part of **your home**, including ceilings, wallpaper, tiles; and similar items;
- e) money;
all at the property shown as the address insured in **your policy schedule**.

Domestic animals

horses, cats, dogs, rabbits, rodents, fish, birds, poultry, pigs, goats and sheep.

Endorsement

a change to the standard cover provided in **your policy** booklet which will be shown in **your policy schedule**.

Excess

the amount **you** must pay towards any claim. **We** will not pay more than the **sum insured** in respect of any one event, less the **excess** shown in **your policy schedule**. Where any other monetary limit applies besides the **sum insured we** will take the **excess** off the total value of **your claim** but **we** will not pay any more than the limit specified. Please refer to **your policy schedule** and the claims **settlement** provisions under each cover option for further information, including **details** on the amount of **excess** applicable.

Family

any member of **your family** permanently living with **you**.

Fees

- a) reasonable architects', surveyors', consultants' and legal **fees** but not **fees** for preparing any claim;
- b) costs, which **we** have agreed in advance to pay, to remove debris from, dismantle, demolish, shore up or prop up any part of the **buildings**; and
- c) the extra cost of reinstating the damaged parts of the **buildings** to meet current building regulations or local authority requirements but not the cost of meeting any notice served on **you** before the damage took place.

Heave

upward or sideways movement of the ground beneath the **buildings** as a result of the ground expanding or swelling.

High risk items

- a) computers, including their components and accessories, but not **office equipment**;
- b) televisions, audio and video equipment, DVD equipment, digital receivers and recorders;
- c) photographic equipment; and
- d) valuables.

We will not pay more than the high risk items limits set out in **your policy schedule**. Different limits apply to **office equipment** – see **Contents** part A on page 18, and **contents** away from **your home** – see **Contents** part G on page 20.

Home

the private residence and its domestic garages, greenhouses and outbuildings forming part of the **buildings**.

Injury

bodily **injury** and includes illness, disease and death.

Landslip

sudden downward movement of ground on a slope.

Money

current coin, banknotes, postal orders and postage stamps, National Savings stamps and certificates, Premium Bonds, cheques, traveller's cheques, luncheon vouchers, gift vouchers, trading stamps, travel tickets, season tickets and phone cards.

Office equipment

office furniture, computer equipment, fax machines, photocopiers, printers, word-processing and fixed telecommunications equipment, stationery and business books owned by, or the legal responsibility of, **you** or **your family** and used in connection with the profession, trade, occupation, business or employment of **you** or **your family**, but not including any business stock or materials.

Period of insurance

the period of time covered by this **policy** as shown in **your** latest **policy schedule**.

Personal possessions

personal items and clothing, normally worn or carried outside **your home**, including pedal cycles, wheelchairs, mobility scooters and their accessories, sports equipment and mobile phones, but not:

- a) animals, aircraft, boats, jet skis, windsurfers, sailboards, mechanically propelled or power- assisted watercraft, mechanically propelled or motorised vehicles (other than electric or motorised wheelchairs or mobility scooters not designed or intended for journeys by road), caravans, trailers, and their parts and accessories;
- b) any item which is used or held for business, trade or professional purposes, other than **office equipment**;
- c) property more specifically insured;
- d) contact lenses;
- e) china, glass, pottery and similar fragile items;
- f) frozen food which has defrosted;
- g) household goods and satellite-receiving equipment; and
- h) credit cards, charge cards, debit cards, cheque guarantee cards or cash dispenser cards.

Pet

any animal invited by **you** or **your family** into **your home** or kept by **you** or **your family** for companionship or pleasure.

Policy

the documents consisting of:

- a) **your policy** booklet;
- b) **your policy schedule**;
- c) any endorsements included in **your policy schedule**;
- d) any notices of amendment to the **policy** booklet issued with any renewal invitations; and
- e) the **your details** document.

Policy schedule

the most recent version of the document showing the cover **you** have chosen, the period of insurance, the sums insured and the property **you** are insuring.

Settlement

downward movement of the **buildings** as a result of the ground beneath the **buildings** being compressed by the weight of the **buildings**.

Storm

a period of violent weather involving:

- a) wind speeds with gusts of at least 55 miles per hour; or
- b) torrential rainfall at a rate of at least 15mm per hour; or
- c) snow to a depth of at least 30cm in 24 hours; or
- d) hail of such intensity that it causes damage to hard surfaces or breaks glass.

Subsidence

downward movement of the ground beneath the **buildings** other than by **settlement**.

Sum insured on buildings

the sum shown as such in **your policy schedule**.

(**You** should make sure that the **sum insured** shown for **buildings** in **your policy schedule** is enough to cover the current cost, including fees, of completely rebuilding the **buildings** to the same specification).

Sum insured on contents

the sum shown as such in **your policy schedule**. It will also be treated as being increased by 10% during the 30 days before and 30 days after a religious event or festival, wedding, civil ceremony or birthday where the value of the **contents** is increased due to related gifts or purchases. (**You** should make sure that the **sum insured** shown for **contents** in **your policy schedule** is enough to cover the current cost of replacing all the **contents** of **your home** as new).

Unoccupied

your home not having enough furniture for normal living purposes, or not lived in by **you** or **your family**, or any other person with the permission of **you** or **your family**, for more than 60 days in a row.

Valuables

jewellery, watches, articles of gold, silver and other precious metal, furs, curios, stamp or coin or medal collections, pictures and other works of art.

We, us and our

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You and your

the person or people named in **your policy schedule**.

Your details

the document containing a record of the information **you** gave **us**, including information given on **your** behalf, when taking out, renewing or amending **your policy**. This is the information **we** have relied upon when offering **you** insurance and working out **your** premium. **You** should make sure that the information in this document is accurate and complete. **We** will issue the **your details** document at each renewal and whenever **you** tell **us** about any change to **your details** or **you** change the cover under **your policy**.

Buildings



Your **policy schedule** will show if **you** have selected the Buildings cover option and tell you who the insurer is. **You** should also read the general exclusions and conditions shown on pages **32 to 34** as they apply to all the cover options **you** have selected.

Loss or damage

✔ What is covered

A. The buildings

We will cover loss of or damage to the **buildings** caused by the following:

1. Fire, explosion, lightning or earthquake
2. Smoke
3. Riot, civil commotion, strikes or labour or political disturbances
4. Malicious acts or vandalism
5. Storm or flood
6. Water or oil escaping from any fixed water or heating system or fixed domestic appliance or fish tank
7. Falling trees or branches, telegraph poles or lampposts
8. Theft or attempted theft

✘ What is not covered

A. The buildings

2. We will not cover loss or damage arising from anything that happens gradually.
4. We will not cover loss or damage:
 - a) caused by **you** or **your family** or anyone lawfully on the premises at the property shown as the address insured in **your policy schedule**; or
 - b) which happens while the **buildings** are **unoccupied**.
5. We will not cover loss or damage:
 - a) caused by frost;
 - b) to fences, hedges and gates;
 - c) caused by a gradual rise in the groundwater level; or
 - d) caused by wear and tear or anything that happens gradually.
6. We will not cover loss or damage:
 - a) which happens while the **buildings** are **unoccupied**; or
 - b) caused by or arising from **subsidence, heave** or landslip that results from the escaping water.
7.
 - a) We will not cover loss of or damage to fences, hedges and gates caused by felling, lopping or topping of trees.
 - b) We will not cover the cost of removing fallen trees if the **buildings** are undamaged.
8. We will not cover loss or damage:
 - a) caused by **you** or **your family** or anyone normally living with **you**; or
 - b) which happens while the **buildings** are **unoccupied**.

Buildings (continued)



Loss or damage

✔ What is covered

A. The buildings

We will cover loss of or damage to the **buildings** caused by the following:

9. The **buildings** being hit by aircraft, flying devices, trains, road vehicles or animals
10. Breakage of aerials or satellite aerials, their fittings or masts
11. **Subsidence** or **heave** of the site on which the **buildings** stand, or landslip

12. Freezing of any fixed water or heating system or fixed domestic appliance

✘ What is not covered

A. The buildings

11. a) We will not cover loss or damage caused by or arising from:
 - i) coastal or river erosion;
 - ii) **settlement** or by parts of the **buildings** shrinking or expanding;
 - iii) movement of infill;
 - iv) faulty workmanship, faulty design or using faulty materials or which happens while the **buildings** are being demolished, structurally altered or repaired; or
 - v) the action or reaction of chemicals with any of the materials used in constructing the **buildings**.
- b) We will not cover damage to solid floors caused by infill materials settling, swelling or shrinking, or by faulty or unsuitable materials or poor workmanship.
- c) We will not cover loss of or damage to swimming pools, terraces, patios, drives, footpaths, walls, fences, hedges and gates, unless **your home** is damaged at the same time and by the same cause.

12. We will not cover loss or damage which happens while the **buildings** are **unoccupied**.

We will not pay more than the **sum insured on buildings** for any one event, less the **excess** shown in **your policy schedule**.

Buildings (continued)

Loss or damage



✔ What is covered

B. Service pipes, drains and cables

We will cover **accidental damage** to underground pipes, drains and cables (including their inspection covers) serving the **buildings** as long as **you** are legally responsible for repairing the damage. We will not pay more than the **sum insured** on **buildings** for any one event, less the **excess** shown in **your policy schedule**.

C. Rent and alternative accommodation

If **your home** is not fit to live in as a result of loss or damage which is covered under the **Buildings** cover option under **your policy**, then during the period needed to repair or reinstate **your home** we will cover:

1. the reasonable cost of comparable alternative accommodation for **you**, **your family** and **your pet(s)**; and
2. any ground rent **you** still have to pay, for up to two years.

We will not pay more than £100,000 for any one event.

✘ What is not covered

B. Service pipes, drains and cables

We will not cover:

- a) the cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself;
- b) damage caused by:
 - i) loss in value, wear and tear, atmospheric, climatic or weather conditions, or anything that happens gradually; or
 - ii) faulty workmanship, faulty design or using faulty materials;
- c) loss in value (including a loss in value as a result of a repair);
- d) the cost of maintenance or routine redecoration.

C. Rent and alternative accommodation

Buildings (continued)



Loss or damage

✔ What is covered

D. Tracing and accessing leaks

We will cover the reasonable costs of removing and replacing any part of the **buildings** to find the source of a water or oil leak:

- 1) if the **buildings** are damaged due to water or oil escaping from any fixed water or heating system inside **your home**; or
- 2) as a result of **accidental damage** to underground pipes or drains serving the **buildings** and for which **you** are legally responsible.

We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but **we** will not pay more than £5,000 for any one event.

E. Blocked drains

We will cover the reasonable costs of breaking into and repairing underground pipes or drains serving the **buildings** and for which **you** are legally responsible if there is a blockage and normal methods of releasing the blockage to restore service are unsuccessful.

We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but **we** will not pay more than £5,000 for any one event.

F. Emergency access

We will cover damage to the **buildings** or to lawns, plants, trees or shrubs within the boundaries of the land belonging to **your home** caused by the fire brigade, police or ambulance service while entering **your home** to deal with an emergency.

We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but **we** will not pay more than £1,000 for any one event.

✘ What is not covered

D. Tracing and accessing leaks

We will not cover loss or damage:

- a) to the fixed water or heating system itself;
- b) which happens while the **buildings** are **unoccupied**; or
- c) caused by or arising from **subsidence, heave** or **landslip** that results from the escaping water.

E. Blocked drains

F. Emergency access

Buildings (continued)



Accidental damage

This cover is an optional extension to the Buildings cover option. **Your policy schedule** will show if you have selected this cover option in addition to the Buildings cover option. **You** should also read the general exclusions and conditions shown on pages **32 to 34** as they apply to all the cover options **you** have selected.

✔ What is covered

We will cover **accidental damage** to the **buildings** including accidental breakage of glass, sanitary fittings, ceramic in hobs, and solar panels fixed to and forming part of the **buildings**.

We will not pay more than the **sum insured** on **buildings** for any one event, less the **excess** shown in **your policy schedule**.

✘ What is not covered

We will not cover:

- a) damage under the **accidental damage** cover option which is already covered or is specifically excluded under another part of the **Buildings** cover option;
- b) mechanical, electrical, electronic or computer failure or breakdown;
- c) damage caused by:
 - i) loss in value, wear and tear, atmospheric, climatic or weather conditions, or anything that happens gradually;
 - ii) chewing, scratching, tearing or fouling by any **pet**;
 - iii) vermin, insects, wet or dry rot, or fungus;
 - iv) faulty workmanship, faulty design or using faulty materials; or
 - v) demolishing or structurally altering or repairing the **buildings**;
- d) loss in value (including as a consequence of repair);
- e) damage which happens while:
 - i) the **buildings** (or any part) are lent or let; or
 - ii) the **buildings** are **unoccupied**;
- f) the cost of maintenance or routine redecoration.

Buildings (continued)

Property owner's liability



✔ What is covered

- We** will cover compensation and claimant's costs and expenses that **you** are legally responsible to pay in connection with accidents which cause **injury** to any person or loss of or damage to property arising:
 - from **you** owning (but not occupying) the **buildings**;
 - under section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any private residence **you** have owned previously which was occupied by **you** for **your** own private residential purposes. This cover will continue to apply for six years after the cancellation or expiry of this **policy** provided that the liability is not covered by any other **policy**. **We** will not pay more than £2,000,000 for all events arising from any one cause.
- We** will also cover **your** legal costs in connection with defending such a claim as long as **we** have agreed to these in writing beforehand.

✘ What is not covered

- We** will not cover:
- injury to you or your family** or a person **you** or **your family** employ;
 - loss of or damage to property owned by, or in the care of, **you** or **your family** or a person **you** or **your family** employ;
 - injury**, loss or damage caused by or arising from:
 - the profession, trade, occupation, business or employment of **you** or **your family**; or
 - using lifts (other than chair lifts inside **your home**) or mechanically propelled or motorised vehicles (other than domestic gardening equipment and electric or motorised wheelchairs or mobility scooters not designed or intended for journeys by road);
 - any legal responsibility **you** have as a result of a contract or agreement unless **you** would have had that legal responsibility if that contract or agreement did not exist.

Buildings (continued)



Claims settlement provisions

You should read these provisions together with the general exclusions and conditions shown on pages 32 to 34.

Loss or damage and accidental damage (if you have selected the accidental damage cover option).

- A. 1. If **we** can offer a repair or replacement through a supplier **we** have approved but **we** agree to make a cash **settlement**, or for **you** to use **your** own supplier, any payment **we** make will not be more than the amount **we** would have paid **our** approved supplier. Subject to the above, **we** will settle a claim for loss of or damage to property by making a payment or, at **our** option, by repair or replacement on the following basis, after taking account of any monetary limits shown under the **Buildings** cover option:
- i) If repair or replacement is carried out, **we** will cover the cost, including fees, to repair or replace that part of the property which is lost or damaged. **We** will not take off an amount for loss in value and wear and tear unless at the time of the loss or damage:
 - a) that part of the property which **you** are claiming for is not in a good state of repair; or
 - b) the **sum insured on buildings** is less than the cost, including fees, of rebuilding the **buildings** completely.
 - ii) If repair or replacement is not carried out, **we** will cover:
 - a) what it would cost to settle the claim in the terms of (i) above but **we** will take off an amount for loss in value and wear and tear; or, at **our** option,
 - b) the difference between the value of the **buildings** before the loss or damage and their value after the loss or damage.
2. **We** will settle other claims by paying the costs incurred, after taking account of any relevant monetary limit shown under the **Buildings** cover option.
- B. 1. **You** will have to pay an **excess** for each claim wherever an **excess** is shown under the **Buildings** cover option. **Your policy schedule** will show the total **excess** **you** will have to pay, depending on the type of claim **you** are making. This will be the total of the relevant compulsory **excess** and any voluntary **excess** **you** have chosen.
2. **We** will not pay more than the **sum insured on buildings** for any one event, less the **excess** shown in **your policy schedule**. Where any other monetary limit applies besides the **sum insured on buildings** **we** will take the **excess** off the total value of **your** claim but **we** will not pay any more than the limit specified.
3. If **you** make a claim under more than one part of the **Buildings** cover option for loss or damage caused at the same time by the same event, only one **excess** will apply.
4. If **you** claim under more than one cover option under **your policy**, for example under both the **Buildings** cover option and the **Contents** cover option, for loss or damage caused at the same time by the same event, **you** will have to pay a separate **excess** under each cover option. The **excess** for each cover option is shown in **your policy schedule**.
- C. For the purpose of settling any claim, **we** will treat a repair or replacement which is as near as is reasonably possible as suitable even though the former appearance or condition of the property may not be precisely restored.
- D. **We** will not pay for replacing or working on any undamaged items or remaining parts just because they form part of a set, suite, group or collection of items of a similar nature, colour, pattern or design unless insured damage happens to matching items of **buildings** in the same room or open plan area and a replacement or reasonable match cannot be obtained. If **we** ask, **you** must give **us** any damaged or undamaged items which **we** have paid to have replaced.
- E. **We** will not make a payment under more than one part of **your policy** for loss of or damage to the same property caused by the same event.

Property owner's liability

We will settle a claim for damages by payment on the basis of the liability incurred after taking account of any relevant monetary limit shown under the Property owner's liability part of the **Buildings** cover option. **We** will not make a payment under more than one part of **your policy** for liabilities arising from any one cause.

If you sell your home

If **you** agree to sell **your home**, and while this **policy** is still in force, the buyer will have the benefit of the cover for the **buildings** under the **Buildings** cover option from the date **you** exchange contracts until the date **you** complete the sale as long as:

- a) the buyer completes the sale; and
- b) the buyer does not have cover for the **buildings** under any other **policy**.

If **you** arrange to transfer **your policy** to **your new home**, the cover outlined above for the benefit of the buyer of **your old home** will be limited to 90 days from the exchange of contracts on **your old home**.

Contents



Your **policy schedule** will show if **you** have selected the Contents cover option and tell you who the insurer is. **You** should also read the general exclusions and conditions shown on pages **32 to 34** as they apply to all the cover options **you** have selected.

Loss or damage

✓ What is covered

A. Contents in your home

We will cover loss of or damage to **your contents** in **your home** caused by the following:

1. Fire, explosion, lightning or earthquake
2. Smoke
3. Riot, civil commotion, strikes or labour or political disturbances
4. Malicious acts or vandalism
5. **Storm** or flood
6. Water or oil escaping from any fixed water or heating system or fixed domestic appliance or fish tank
7. Falling trees or branches, telegraph poles or lampposts
8. Theft or attempted theft
9. **Your home** being hit by aircraft, flying devices, trains, road vehicles or animals
10. Breakage of aerials or satellite aerials, their fittings or masts

✗ What is not covered

A. Contents in your home

We will not cover loss of or damage to property that is listed as excluded in the definition of **contents**.

2. We will not cover loss or damage arising from anything that happens gradually.
4. We will not cover loss or damage:
 - a) caused by **you** or **your family** or anyone lawfully allowed to be in **your home**; or
 - b) which happens while **your home** is **unoccupied**.
5. We will not cover loss or damage caused by wear and tear or anything that happens gradually.
6.
 - a) We will not cover loss of or damage to the fixed water or heating system resulting from the escaping water or oil.
 - b) We will not cover loss or damage:
 - i) which happens while **your home** is **unoccupied**; or
 - ii) caused by or arising from **subsidence, heave** or **landslip** that results from the escaping water.
8. We will not cover loss or damage:
 - a) caused by **you** or **your family** or anyone normally living with **you**;
 - b) while **your home** (or any part of it) is lent or let or is used for the accommodation of paying guests or if it is a flat which is not self-contained, unless the loss or damage involves getting into or out of **your home** using force and violence;
 - c) which happens while **your home** is **unoccupied**; or
 - d) arising from deception unless deception is used only as a way of entering **your home**.

Contents (continued)



Loss or damage

✓ What is covered

11. **Subsidence** or **heave** of the site on which **your home** stands, or **landslip**

✗ What is not covered

We will not cover:

11. a) loss or damage caused by or arising from:
 - i) coastal or river erosion;
 - ii) **settlement** or by parts of **your home** shrinking or expanding;
 - iii) movement of infill;
 - iv) faulty workmanship, faulty design or using faulty materials or which happens while **your home** is being demolished, structurally altered or repaired; or
 - v) the action or reaction of chemicals with any of the materials used in constructing **your home**;
- b) damage to solid floors caused by infill materials settling, swelling or shrinking, or by faulty or unsuitable materials or poor workmanship.

We will not pay more than the **sum insured on **contents** for any one event, less the **excess** shown in **your policy schedule** and after taking account of the following monetary limits:**

- a) £10,000 in total for loss of or damage to **office equipment**;
- b) the limits shown in **your policy schedule** for loss of or damage to high risk items;
- c) £2,000 in total for loss of or damage to **contents** caused by theft or attempted theft from domestic garages, greenhouses and outbuildings.

B. Food in the freezer

We will cover loss of or damage to frozen food in any domestic deep freezer or fridge-freezer in **your home caused by failure of the appliance or failure of the power supply. **We will take the **excess** shown in **your policy schedule** off the total value of **your claim** but **we will not pay more than £1,000 for any one event.******

B. Food in the freezer

We will not cover loss or damage:

- a) caused by the deliberate act of the electricity supplier or its employees; or
- b) which happens while **your home** is **unoccupied**.

C. Personal money

We will cover loss from **your home of money belonging to **you** or **your family**. **We will take the **excess** shown in **your policy schedule** off the total value of **your claim** but **we will not pay more than £500 for any one event.******

C. Personal money

We will not cover:

- a) loss in value or shortages due to errors or omissions in receipts, payments or accountancy;
- b) loss not reported to the police within 24 hours of it being discovered by **you** or **your family**;
- c) loss caused by delay, confiscation or detention by customs or other officials;
- d) **money** kept or used for business purposes;
- e) loss from domestic garages, greenhouses and outbuildings;
- f) loss caused by theft unless the loss involves getting into or out of **your home** using force and violence.

Contents (continued)



Loss or damage

✓ What is covered

D. Replacement locks

We will cover the cost of replacing and installing locks to the outside doors of **your home** if the keys to the locks are lost or stolen.

We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but we will not pay more than £1,000 for any one event.

E. Contents in the garden

We will cover loss of or damage to the **contents** which happens outside **your home** within the boundaries of the land belonging to **your home** caused by any of the events listed under part A. **Contents** in **your home** under 'What is covered'. We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but we will not pay more than £1,000 for any one event.

F. Plants in the garden

We will cover loss of or damage to lawns, plants, trees, hedges or shrubs which happens outside **your home** within the boundaries of the land belonging to **your home** caused by any of the events listed under part A. **Contents** in **your home** under 'What is covered', but not loss or damage caused by smoke, storm or flood. We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but we will not pay more than £1,000 for any one event.

✗ What is not covered

D. Replacement locks

E. Contents in the garden

- a) We will not cover loss of or damage to:
- property which is listed as excluded in the definition of **contents**; or
 - high risk items, plants, trees or shrubs.
- b) We will not cover loss or damage:
- which is specifically excluded under part A. **Contents** in **your home** under 'What is not covered'; or
 - which happens while **your home** is **unoccupied**.

F. Plants in the garden

- We will not cover loss or damage:
- which is specifically excluded under part A. **Contents** in **your home** under 'What is not covered';
 - which happens while **your home** is **unoccupied**;
 - caused by **subsidence** or **heave** of the site on which **your home** stands, or landslip, unless **your home** is damaged at the same time and by the same cause;
 - caused by frost, weight of snow or a gradual rise in the water table;
 - caused by bonfires; or
 - caused by **domestic animals**, birds or **pet(s)**.

Contents (continued)



Loss or damage

✔ What is covered

G. Contents away from your home

We will cover loss of or damage to the **contents** caused by any of the events listed under part A. **Contents in your home** under 'What is covered' and which happens while the **contents** are temporarily:

1. removed from **your home** into a bank, safe deposit, occupied private residence or any building where **you** or **your family** are living, employed or carrying on business; or
2. removed to anywhere else outside the boundaries of the land belonging to **your home**.

We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but **we** will not pay more than £15,000 for any one event, after taking account of the following monetary limits:

- a) £5,000 for **contents** removed to any building where a member of **your family** is living while in full-time education;
- b) £10,000 in total for loss of or damage to **office equipment**, or
- c) the limits shown in **your policy schedule** for loss of or damage to individual **high risk items**.

✘ What is not covered

G. Contents away from your home

We will not cover loss of or damage to property which is listed as excluded in the definition of **contents** and loss or damage which is specifically excluded under part A. **Contents in your home** under 'What is not covered'.

2. a) **we** will not cover loss or damage caused by:
 - i) theft or attempted theft unless it involves getting into or out of a building using force and violence; or
 - ii) malicious acts or vandalism.
3. **We** will not cover loss of or damage to:
 - i) property not in a building or caravan if caused by storm or flood; or
 - ii) property in furniture storage.

Contents (continued)



Loss or damage

✓ What is covered

H. Household removal

- We** will cover loss of or damage to the **contents** while they are being moved by professional removal contractors between:
 - your old home** and **your new permanent home** in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or
 - from **your old home** to furniture storage; or
 - from furniture storage to **your new permanent home** in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
- We** will cover loss of or damage to the **contents** while stored in furniture storage for no more than seven days before being moved to **your new permanent home** caused by any of the events listed under part A **Contents** in **your home** under 'What is covered'.

We will not pay more than the **sum insured** on **contents** for any one event, less the **excess** shown in **your policy schedule** and after taking account of the following monetary limits:

- £10,000 in total for loss of or damage to **office equipment**.
- The limits shown in **your policy schedule** for loss of or damage to **high risk items**.

✗ What is not covered

H. Household removal

We will not cover loss of or damage to property which is listed as excluded in the definition of **contents**.

- We** will not cover:
 - mechanical, electrical, electronic or computer failure or breakdown;
 - loss or damage caused by:
 - loss in value, wear and tear, atmospheric, climatic or weather conditions, or anything that happens gradually;
 - chewing, scratching, tearing or fouling by any **pet**;
 - vermin, insects or fungus;
 - any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring; or
 - delay, confiscation or detention by customs or other officials;
 - loss in value (including as a consequence of repair);
 - loss of or damage to **valuables**, clothing, contact lenses, spectacles, records, discs, cassettes, tapes or styluses;
 - cracking, scratching or breakage of china, glass, earthenware or other brittle items unless packed for removal by professional packers;
 - deterioration of food.
- We** will not cover:
 - loss or damage which is specifically excluded under part A. **Contents** in **your home** under 'What is not covered'.
 - loss or damage caused by theft or attempted theft unless getting into or out of the furniture storage involves force and violence.

Contents (continued)



Loss or damage

✔ What is covered

I. Oil or metered water

We will cover the loss of central-heating oil or metered water caused by **accidental damage** to the heating or water system serving **your home**, as long as **you** are legally responsible for paying the cost of the oil or water.

We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but **we** will not pay more than £1,000 for any one event.

J. Title deeds and securities

We will cover the cost in preparing:

1. title deeds relating to **your home** or
2. securities for money (for example, financial certificates for bonds, stocks and shares)

lost or damaged by any of the events listed under part A.

Contents in **your home** under 'What is covered', if the loss or damage happens in **your home** or while the title deeds or securities are left with **your** solicitor, bank or mortgage lender for safekeeping. We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but **we** will not pay more than £500 for any one event.

K. Rent and alternative accommodation

If **your home** is not fit to live in as a result of loss or damage which is covered under the **Contents** cover option of **your policy**, then during the period needed to repair or reinstate **your home** we will cover:

1. the reasonable cost of comparable alternative accommodation for **you**, **your family** and **your pet(s)**; and
2. if **you** are a tenant, the rent that **you** still have to pay.

We will not pay more than 20% of the **sum insured** on **contents** for any one event.

✗ What is not covered

I. Oil or metered water

We will not cover:

- a) mechanical, electrical, electronic or computer failure or breakdown;
- b) loss or damage caused by:
 - i) loss in value, wear and tear, atmospheric, climatic or weather conditions, or anything that happens gradually; or
 - ii) faulty workmanship, faulty design or using faulty materials.

J. Title deeds and securities

We will not cover:

- a) loss or damage which is specifically excluded under part A. **Contents** in **your home** under 'What is not covered';
- b) loss or damage which happens outside the geographical limits shown in general exclusion 1 Geographical limits on page 32 of this **policy** booklet;
- c) loss or damage to title deeds or securities used or held for any business, trade, profession or employment purposes.

K. Rent and alternative accommodation

Contents (continued)



Loss or damage

✔ What is covered

L. Tenant's liability

If **you** are a tenant of **your home** and not the owner or leaseholder, **we** will cover:

1. i) damage to **your home** caused by malicious acts, vandalism, storm, flood, water or oil escaping, theft or attempted theft or falling aerials, satellite aerials, their fittings or masts; and
- ii) **accidental damage** to underground pipes, drains and cables (including their inspection covers) serving **your home**;

if **you** are responsible for that damage under the tenancy agreement.

2. i) **We** will cover accidental breakage of glass, sanitary fittings, ceramic in hobs, and solar panels fixed to and forming part of **your home**.
- ii) **We** will cover loss or damage in **your home** to decorations and landlord's fixtures and fittings that are not otherwise insured, if caused by any of the events listed under part A. **Contents in your home** under 'What is insured'.

This cover will apply whether or not **you** are responsible for that damage under the tenancy agreement.

We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but **we** will not pay more than 20% of the **sum insured on contents** for any one event.

✘ What is not covered

L. Tenant's liability

1. **We** will not cover:
 - a) damage caused by anyone lawfully on the premises;
 - b) damage which happens while **your home** is **unoccupied**;
 - c) the cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself;
 - d) damage caused by:
 - i) loss in value, wear and tear, atmospheric, climatic or weather conditions, or anything that happens gradually; or
 - ii) faulty workmanship, faulty design or using faulty materials;
 - e) loss in value (including as a consequence of repair);
 - f) the cost of maintenance or routine redecoration.
2. **We** will not cover:
 - a) loss or damage which is specifically excluded under part A. **Contents in your home** under 'What is not covered';
 - b) damage which happens while **your home** is **unoccupied**.

Contents (continued)



Loss or damage

✔ What is covered

M. Visitors' personal possessions

We will cover loss of or damage to visitors' **personal possessions** in **your home**, caused by any of the events listed under part A. **Contents** in **your home** under 'What is covered'.

We will take the **excess** shown in **your policy schedule** off the total value of **your** claim but **we** will not pay more than £500 for each visitor, for any one event.

✘ What is not covered

M. Visitors' personal possessions

We will not cover loss of or damage to property which is listed as excluded in the definition of **personal possessions** and loss or damage which is specifically excluded under part A. **Contents** in **your home** under 'What is not covered'.

Contents (continued)



Accidental damage

This cover is an optional extension to the Contents cover option. **Your policy schedule** will show if **you** have selected this cover option in addition to the Contents cover option. **You** should also read the general exclusions and conditions shown on pages **32 to 34** as they apply to all the cover options **you** have selected.

✔ What is covered

We will cover **accidental damage** to the **contents** in **your home**.

We will not pay more than the **sum insured** on **contents** for any one event, less the **excess** shown in **your policy schedule** and after taking account of the following monetary limits:

- a) £10,000 in total for loss of or damage to **office equipment**
- b) The limits shown in **your policy schedule** for loss of or damage to **high risk items**.

✘ What is not covered

We will not cover:

- a) damage under the **accidental damage** cover option which is already covered or specifically excluded under part A. **Contents in your home**;
- b) mechanical, electrical, electronic or computer failure or breakdown;
- c) damage caused by:
 - i) loss in value, wear and tear, atmospheric, climatic or weather conditions, or anything that happens gradually;
 - ii) chewing, scratching, tearing or fouling by any **pet**;
 - iii) vermin, insects or fungus;
 - iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring; or
 - v) delay, confiscation or detention by customs or other officials;
- d) loss in value (including as a consequence of repair);
- e) damage to:
 - i) property which is listed as excluded in the definition of **contents**;
 - ii) clothing, contact lenses, spectacles, records, discs, cassettes, tapes or styluses; or
 - iii) any item which is used or held for business, trade or professional purposes, other than **office equipment**;
- f) damage which happens while:
 - i) **your home** (or any part) is lent or let; or
 - ii) **your home** is **unoccupied**;
- g) deterioration of food.

Contents (continued)

Personal and occupier's liability



✔ What is covered

1. **We** will cover compensation and claimant's costs and expenses that **you** or **your family** are legally responsible to pay in connection with any accident which happens during any period of insurance under **your policy** and which causes **injury** to any person or loss of or damage to property.

We will not pay more than £2,000,000 for all events arising from any one cause.

2. **We** will also cover **your** legal costs in connection with defending such a claim as long as **we** have agreed to these in writing beforehand.

✘ What is not covered

We will not cover:

- a) **injury to you or your family**;
- b) loss of or damage to property owned by, or in the care of, **you or your family**;
- c) **injury**, loss or damage caused by or arising from:
 - i) owning or occupying any land or building other than the property shown as the address insured in **your policy schedule**;
 - ii) the profession, trade, occupation, business or employment of **you or your family**; or
 - iii) animals (other than domestic animals that are not more specifically insured elsewhere), using lifts (other than chair lifts in **your home**), caravans, aircraft, model aircraft, drones made for leisure or commercial use, boats, jet skis, windsurfers, sailboards, mechanically propelled or power-assisted watercraft, mechanically propelled or motorised vehicles (other than domestic gardening equipment and electric or motorised wheelchairs or mobility scooters not designed or intended for journeys by road) or horses used for hunting, racing or steeplechasing, unless the **injury**, loss or damage is suffered by a person employed by **you or your family** and arises out of the course of that employment;
 - iv) dangerous dogs as described in the Dangerous Dogs Act 1991 (or any orders made under it) or the Dangerous Dogs (Northern Ireland) Order 1991 (as amended, varied or replaced by any subsequent legislation), whether or not a certificate of exemption has been granted;
- d) liability arising from a contract or agreement unless **you** would still have had that liability if the contract or agreement did not exist;
- e) any liability which **you** need compulsory motor insurance for under the Road Traffic Acts;
- f) any liability arising from **you or your family** passing on any illness, disease or virus.

Contents (continued)



Claims settlement provisions

You should read these provisions together with the general exclusions and conditions shown on pages 32 to 34.

Loss or damage and accidental damage (if you have selected the accidental damage cover option).

- A. 1. **We** will settle a claim for loss of or damage to property by making a payment or, at **our** option, by repair or replacement. Repair will be based on the cost of repair if a repair is possible. Replacement will be based on the cost of replacement as new if an item is totally lost or destroyed or cannot be economically repaired. **We** will also take account of any relevant monetary limit shown under the **Contents** cover option. If **we** can offer a repair or replacement through a supplier **we** have approved but **we** agree to make a cash **settlement**, or for **you** to use **your** own supplier, any payment **we** make will not be more than the amount **we** would have paid **our** approved supplier.

We will take off an amount for loss in value and wear and tear only:

- i) for clothing and household linen; and
 - ii) if at the time of the loss or damage the **sum insured on contents** is less than the cost of replacing all the **contents of the home** as new without taking off an amount for loss in value and wear and tear, except for clothing and household linen.
2. **We** will settle other claims by paying the costs incurred or by paying the relevant amounts shown after taking account of any relevant monetary limit shown under the **Contents** cover option.
- B. 1. **You** will have to pay an **excess** for each claim wherever an **excess** is shown under the **Contents** cover option. **Your policy schedule** will show the total **excess you** will have to pay, depending on the type of claim **you** are making. This will be the total of the relevant compulsory **excess** and any voluntary **excess you** have chosen.
2. **We** will not pay more than the **sum insured on contents** for any one event, less the **excess** shown in **your policy schedule**. Where any other monetary limit applies besides the **sum insured on contents we** will take the **excess** off the total value of **your** claim but **we** will not pay any more than the limit specified.
3. If **you** make a claim under more than one part of the **Contents** cover option for loss or damage caused at the same time by the same event, only one **excess** will apply.

4. If **you** claim under more than one cover option under **your policy**, for example under both the **Buildings** cover option and the **Contents** cover option, for loss or damage caused at the same time by the same event, **you** will have to pay a separate **excess** under each cover option. The **excess** for each cover option is shown in **your policy schedule**.

- C. **We** will cover films, photographs, tapes, cassettes, records, discs and similar items up to their value as unused material or, if bought as pre-recorded items, for an amount not more than the maker's latest list price.

- D. For the purpose of settling any claim, **we** will treat a repair or replacement which is as near as is reasonably possible as suitable even though the former appearance or condition of the property may not be precisely restored.

- E. **We** will not pay for replacing or working on:

- i) any undamaged items or remaining parts just because they form part of a set, suite, group or collection of items of a similar nature, colour, pattern or design unless insured damage happens to matching items of **contents** in the same room or open plan area and a replacement or reasonable match cannot be obtained; or
 - ii) an undamaged carpet or floor covering not in the room or area in which the damage happened, just because the undamaged carpet or floor covering matches the damaged carpet or floor covering in colour, pattern or design.
- If **we** ask, **you** must give **us** any damaged or undamaged items which **we** have paid to have replaced.

- F. **We** will not make a payment under more than one part of **your policy** for loss of or damage to the same property caused by the same event.

Personal and occupier's liability

We will settle a claim for damages by payment on the basis of the liability incurred or award made after taking account of any relevant monetary limit shown under the Personal and occupier's liability part of **your policy**. **We** will not make a payment under more than one part of **your policy** for all liabilities arising from any one cause.

Personal possessions

Unspecified personal possessions



✔ What is covered

1. **We** will cover loss of or damage to unspecified **personal possessions** which are owned by, or the legal responsibility of, **you** or **your family**.
2. **We** will cover loss of money belonging to **you** or **your family** and not kept or used for business purposes.

For any one event, **we** will not pay more than the total **sum insured** on unspecified **personal possessions** shown in **your policy schedule**, less the **excess** shown in **your policy schedule** and after taking account of the following monetary limits:

- a) £2,000 for any one item, pair, set or collection;
- b) £3,000 for any one pedal cycle, and its accessories;
- c) £1,000 for loss of or damage to any one mobile phone including prepaid credits, plus up to £25 for calls made from the time the phone is lost or stolen up to the time **you** tell **your** phone company;
- d) £500 for loss of money.

Please note **your policy schedule** will show if **you** have selected the Unspecified **personal possessions** cover option and tell **you** who the insurer is.

You should also read the general exclusions and conditions shown on pages 32 to 34 as these apply to all the cover options **you** have selected.

✘ What is not covered

We will not cover

- a) mechanical, electrical, electronic or computer failure or breakdown;
- b) loss or damage caused by:
 - i) loss in value, wear and tear, atmospheric, climatic or weather conditions, or anything that happens gradually;
 - ii) chewing, scratching, tearing or fouling by any **pet**;
 - iii) vermin, insects or fungus;
 - iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring; or
 - v) delay, confiscation or detention by customs or other officials;
- c) loss in value (including as a consequence of repair);
- d) loss of or damage to:
 - i) property covered under the specified **personal possessions** part of the **Personal possessions** cover option; or
 - ii) films, slides, audio or video records, discs, cassettes, tapes or styluses;
- e) loss of or damage to any item which is used or held for business, trade or professional purposes, other than **office equipment**;
- f) loss or damage as a result of theft from an unattended motor vehicle unless the property was hidden in a boot, luggage compartment or glovebox and all doors and the boot or hatchback were locked and all windows closed;
- g) loss or damage as a result of theft by deception unless deception is used only as a way of entering **your home**;
- h) loss or damage which happens in **your home** while it is **unoccupied**;
- i) loss of or damage to any pedal cycle or its accessories while used for racing;
- j) theft of any pedal cycle unless:
 - i) it is in **your** immediate custody and control; or
 - ii) locked to a fixed point; or
 - iii) is in a locked building;
- k) theft of accessories for a pedal cycle, wheelchair or mobility scooter unless the pedal cycle, wheelchair or mobility scooter is stolen at the same time;
- l) damage to tyres or inner tubes of pedal cycles or wheelchairs by punctures, cuts or bursts;

Personal possessions (continued)



Unspecified personal possessions

✔ What is covered

✘ What is not covered

- m) loss of or damage to any item not included in the definition of **personal possessions**;
- n) breakage of rackets and their strings, cricket bats, hockey and lacrosse sticks;
- o) loss of or damage to sports equipment owned by anyone engaged in the sport professionally;
- p) breakage of strings, reeds or drum skins or denting, scratching or bruising of musical instruments;
- q) loss of money caused by someone getting the personal **details of you or your family** to:
 - i) access bank accounts or savings belonging to **you or your family**;
 - ii) run up debts in the name of **you or your family**; or
 - iii) sell assets belonging to **you or your family**;
- r) loss of money due to loss in value or shortages due to errors or omissions in receipts, payments or accountancy;
- s) loss of money not reported to the police within 24 hours of it being discovered by **you or your family**.

Personal possessions (continued)



Specified personal possessions

Your policy schedule will show if **you** have selected the Specified personal possessions cover option and tell **you** who the insurer is. **You** should also read the general exclusions and conditions shown on pages **32 to 34** as they apply to all the cover options **you** have selected.

✓ What is covered

We will cover loss of or damage to specified **personal possessions** shown in **your policy schedule**, which are owned by, or the legal responsibility of, **you** or **your family**.

For each item and for any one event, **we** will not pay more than the **sum insured** shown against each item in **your policy schedule**, less the **excess** shown in **your policy schedule**.

✗ What is not covered

We will not cover:

- a) mechanical, electrical, electronic or computer failure or breakdown;
- b) loss or damage caused by:
 - i) loss in value, wear and tear, atmospheric, climatic or weather conditions, or anything that happens gradually;
 - ii) chewing, scratching, tearing or fouling by any **pet**;
 - iii) vermin, insects or fungus;
 - iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring; or
 - v) delay, confiscation or detention by customs or other officials;
- c) loss in value (including as a consequence of repair);
- d) loss of or damage to films, slides, audio or video records, discs, cassettes, tapes or styluses;
- e) breakage of strings, reeds or drum skins or denting, scratching or bruising of musical instruments;
- f) loss or damage as a result of theft from an unattended motor vehicle unless the property was hidden in a boot, luggage compartment or glovebox and all doors and the boot or hatchback were locked and all windows closed;
- g) loss or damage as a result of theft by deception unless deception is used only as a way of entering **your home**;
- h) loss or damage which happens in **your home** while it is **unoccupied**;
- i) loss of or damage to any pedal cycle or its accessories while used for racing;
- j) theft of any pedal cycle unless:
 - i) it is in **your** immediate custody and control; or
 - ii) locked to a fixed point; or
 - iii) is in a locked building;
- k) theft of accessories for a pedal cycle, wheelchair or mobility scooter unless the pedal cycle, wheelchair or mobility scooter is stolen at the same time;
- l) damage to tyres or inner tubes of pedal cycles or wheelchairs by punctures, cuts or bursts;
- m) breakage of rackets and their strings, cricket bats, hockey and lacrosse sticks;
- n) loss of or damage to sports equipment owned by anyone engaged in the sport professionally;
- o) loss of or damage to any item which is used or held for business, trade or professional purposes, other than **office equipment**.

Personal possessions (continued)



Foreign use

The cover provided under the **Personal possessions** cover option will also apply for up to 60 days in any one **period of insurance** if property **we** cover under the **Personal possessions** cover option is in the care of **you** or **your family** outside the geographical limits shown in general exclusion 1. Geographical limits on **page 32** of **your policy** booklet.

Claims settlement provisions

You should read these provisions together with the general exclusions and conditions shown on pages **32** to **34**.

- A. **We** will settle a claim by making a payment or, at **our** option, by repair or replacement. Repair will be based on the cost of repair if a repair is possible. Replacement will be based on the cost of replacement as new if an item is totally lost or destroyed or cannot be economically repaired. **We** will only take off an amount for any loss in value and wear and tear in respect of clothing. **We** will also take account of any relevant monetary limit shown under the **Personal possessions** cover option. If **we** can offer a repair or replacement through a supplier **we** have approved but **we** agree to make a cash **settlement**, or for **you** to use **your** own supplier, any payment **we** make will not be more than the amount **we** would have paid **our** approved supplier.
- B. 1. **You** will have to pay the **excess** shown in **your policy schedule** for each claim.
2. **We** will not pay more than the **sum insured** for any one event, less the **excess** shown in **your policy schedule**. Where any other monetary limit applies besides the **sum insured** **we** will take the **excess** off the total value of **your** claim but **we** will not pay any more than the limit specified.
3. If **you** make a claim under more than one part of the **Personal possessions** cover option for loss or damage caused at the same time by the same event, only one **excess** will apply.
4. If **you** claim under more than one cover option under **your policy**, for example under both the **Contents** cover option and the **Personal possessions** cover option, for loss or damage caused at the same time by the same event, **you** will have to pay a separate **excess** under each cover option. The **excess** for each cover option is shown in **your policy schedule**.
- C. **We** will cover films, photographs, tapes, cassettes, records, discs and similar items up to their value as unused material or, if bought as pre-recorded items, for an amount not more than the maker's latest list price.
- D. For the purpose of settling any claim, **we** will treat a repair or replacement which is as near as is reasonably possible as suitable even though the former appearance or condition of the property may not be precisely restored.
- E. **We** will not pay to replace or work on any undamaged items or remaining parts just because they form part of a set, suite, group or collection of items of a similar nature, colour, pattern or design.
- F. **We** will not make a payment under more than one part of **your policy** for loss of or damage to the same property caused by the same event.

General exclusions



The following exclusions apply to the whole of **your policy**. There may be extra exclusions which apply to individual parts of **your policy** and, if this is the case, these exclusions will be listed under the heading 'What is not covered'.

1. Geographical limits

This **policy** does not cover any claim arising outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands except as set out under Foreign use in the **Personal possessions** cover option.

2. Sonic bangs

This **policy** does not cover loss, destruction or damage caused by pressure waves from aircraft or other flying devices travelling at or above the speed of sound.

3. War risks

This **policy** does not cover any consequence, whether direct or indirect, of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

4. Nuclear risks

This **policy** does not cover any damage, loss, **injury**, liability, cost or expense directly or indirectly caused by or contributed to by:

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or its nuclear parts.

5. Pollution or contamination

This **policy** does not cover any claim arising from:

- a) all pollution or contamination of **buildings** or other structures or of water or land or the atmosphere; and
- b) all **injury**, loss or damage, directly or indirectly caused by such pollution or contamination;

other than caused by a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance shown in the **policy schedule**.

6. Third party rights

Except for the rights granted to **us** under this contract, a person, or company, who is not a party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

7. Terrorism

This **policy** does not cover any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological or radiological means, or anything connected with those means, and which is the direct or indirect result of terrorism, or anything connected with terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as any acts including, but not limited to:

- a. the use or threat of force and/or violence and/or
- b. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and /or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

8. Gradual causes

This **policy** does not cover loss or damage caused by loss in value, wear and tear, atmospheric or climatic conditions, or anything that happens gradually.

9. Existing damage

This **policy** does not cover any loss, damage, **injury** or liability which happened, or arises from an event that happened, before the start of this **policy** or before the relevant cover under this **policy** started. This exclusion applies even if the loss, damage, **injury** or liability is discovered only after the cover under this **policy** started.

10. Deliberate or criminal acts

This **policy** does not cover any loss, damage, **injury**, liability, cost or expense caused, or allowed to be caused, by a deliberate or criminal act by **you** or **your family**.

Conditions



The following conditions apply to the whole of **your policy**. The conditions that describe how any claim will be settled are listed under the relevant claims settlement provisions for each cover option.

1. Observance of terms

To be entitled to cover under this **policy you** must pay the premium or any agreed instalment under a credit agreement with **us** financing the premium when asked. **You** and any other person claiming under this **policy** must keep to all its terms and conditions as far as they can apply. If **you** do not do so, this could result in **your policy** being cancelled, or treated as if it never existed, or **your** claim being rejected or not paid in full.

2. Disclosure of information

When applying for, changing or renewing **your policy**, **you** must take reasonable care to make sure that the information **you** provide relating to the insured property and **you** and **your family** is complete and correct. The **your details** document shows the answers **you** have given and **you** must let **us** know if any of the **details** are incorrect or incomplete as soon as possible after receiving **your** documents. When **you** renew **your policy you** must also let **us** know if any of the information has changed.

If **we** discover that **you** have provided inaccurate or incomplete information to specific questions which might have affected the decision to provide insurance cover, the level of premium charged or the terms of **your policy**, **we** may do one or more of the following:

- treat **your policy** as if it never existed and refund **your** premium;
- reject any claims and recover any claim payments already made;
- cancel **your policy**;
- charge an extra premium;
- reduce any claim **settlement** in proportion to the premium **you** should have paid; or
- apply different or extra terms to **your policy** which may affect any outstanding claim.

If **we** treat **your policy** as if it never existed because **we** consider that **you** have deliberately or recklessly withheld or provided inaccurate information, **we** may also keep **your** premium (see also condition 8 Fraud).

3. Precautions

You must take all reasonable precautions to reduce or remove the risk of a claim arising and to keep and maintain all the property covered under **your policy** in good condition and in good repair. If loss or damage does happen, **you** must take all reasonable precautions to prevent further loss or damage.

4. Notification

You must report any circumstances which may result in a claim as soon as reasonably possible and tell the police immediately about any damage or loss by theft, riot or malicious acts or vandalism. **You** must forward any claim against **you** or **your family** by a third party or notice of any proceedings as soon as reasonably possible. **You** should not get rid of any damaged items or pay any amounts to repair damage without **our** permission, except for emergency repairs to prevent further loss or damage.

5. Conduct of claim

You must provide any information, evidence and help **we** need to consider **your** claim. The type of information and evidence that may be needed includes original purchase receipts, photographs, invoices, instruction booklets, utility bills, valuations, bank or credit-card statements, guarantee cards, pre-purchase surveys or plans, deeds of **your** property and estimates for a repair or replacement. **You** must pay any costs involved in providing the information and evidence **we** have asked for unless **we** have previously agreed to refund these costs and expenses. **You** must allow **us**, or **our** appointed representatives, to enter **your home** if it has been damaged and deal with any damaged items in a reasonable way. **You** cannot abandon items for **us** to deal with. **We** will be entitled to defend or settle any claim from a third party and **you** or **your family** must not admit responsibility without **our** written permission.

6. Other insurance

If any other insurance covers the same damage, loss or liability, **we** will pay only **our** proportionate share of any claim.

Conditions (continued)



7. Cancellation

We may cancel this **policy**, if there is a valid reason for doing so, by sending **you** at least seven days' notice to **your** last-known address setting out the reason for cancellation. Wherever possible, **we** will give **you** the opportunity to provide an acceptable solution before issuing the notice of cancellation. Valid reasons for cancellation include, but are not restricted to:

- not paying **your** premiums;
- owing an amount under a credit agreement to pay **your** premium, if **we** have contacted **you** to ask for payment by a specific date;
- serious failure to keep to the **policy** conditions;
- serious failure to take all reasonable precautions to reduce or remove the risk of a claim arising or to maintain **your home** in good condition and in good repair;
- a change in **your** circumstances which means **you** no longer meet **our** criteria for providing **home** insurance;
- failure to provide information or documents **we** have asked for, or failure to provide a satisfactory response to any reasonable request for help in dealing with **your policy** or dealing with any claim; or
- violent, aggressive, abusive or threatening behaviour towards **our** staff, suppliers or representatives.

If **we** cancel **your policy**, **we** will return any premium paid, less a proportionate charge for the number of days for which **we** have provided cover, unless the reason for cancellation is fraud or because **you** have deliberately or recklessly failed to provide **us** with complete and accurate information. In these circumstances, **we** will not give **you** a refund.

You can also cancel this **policy** – please see **Your** right to cancel on page 35. A refund of premium will be calculated from the date **we** receive **your** notice of cancellation or a later date at **your** request as a proportionate charge for the number of days for which **we** provided cover. A cancellation fee of up to £25 will be deducted from any return premium due to **you**. If **you** choose to cancel this **policy** within 14 days of receiving the **policy** or within 14 days of any renewal date, **you** will be entitled to a refund of any premium paid, less a proportionate charge for the number of days for which **we** have provided cover.

If **you** do not exercise **your** right to cancel **your policy**, it will continue in force and **you** will be required to pay the premium.

8. Fraud

If anyone makes a claim under this **policy** knowing any part of it to be false or fraudulently exaggerated, or if **we** suspect other financial crime in connection with **your policy**, **we** will not pay the claim and **we** may cancel **your policy** or treat it as if it never existed from the date of the fraud and **we** may cancel all other policies **you** have with **us**. If **we** treat **your policy** as if it never existed on the grounds of fraudulent activity, whether or not a claim is involved, **we** will be entitled to keep any premium **you** have paid and recover the total amount of any fraudulent claims already paid under the **policy** plus any costs **we** have to pay in recovering these amounts. **we** may also involve the relevant authorities to begin criminal proceedings.

9. The law that applies

This **policy** will be governed by and managed in line with the law of England and Wales unless **you** live in Scotland, in which case the law of Scotland will apply or if **you** live in Northern Ireland the law of Northern Ireland will apply. If **you** live in the Channel Islands or the Isle of Man, the relevant law governing the Channel Islands or the Isle of Man will apply.

Your right to cancel



Important – you should read this carefully

Please also see condition 7 Cancellation on page 34.

You have the right to cancel **your policy**. If **you** cancel **your policy** within 14 days of the start of cover or 14 days from the date of receiving **your policy** documents whichever is the later, **you** will be entitled to a refund of any premium paid, less a proportionate charge for the number of days for which **we** have provided cover.

If **you** want to cancel the **policy** please contact **Co-op Insurance** on **03457 46 46 46** or write to Sales & Servicing, PO Box 1170, Whitstable CT5 9DQ

Calls may be monitored or recorded for security and training purposes.

- To be entitled to a refund of any premium paid (less a proportionate charge for the number of days for which **we** have provided cover), **you** must phone or write to **us** within 14 days of the start of cover or 14 days from the date of receiving **your policy** documents whichever is the later. The date **you** want the cancellation to apply from must be within this period.
- If **you** cancel **your policy** after this time, **we** will still refund any premium paid (less a proportionate charge for the number of days for which **we** have provided cover) however a cancellation charge of up to £25 will be deducted from any return premium due to **you**.

If **you** do not exercise **your** right to cancel **your policy**, it will continue in force and **you** will be required to pay the premium.

Renewing your policy



We will send **you** a renewal invitation at least three weeks before **your** renewal date, outlining the terms and conditions under which **your policy** may be renewed for the next 12 months, the premium **you** need to pay and any changes to **your** insurance cover. **Your** renewal invitation and premium will be based on the information **we** currently hold, and the cover **you** have previously chosen, including any optional cover. Please contact **us** at least seven days before the renewal date if any of these **details** have changed or if **you** want to make any changes to **your policy**.

If you pay annually by debit/credit card

To ensure there is no interruption in **your** insurance cover **your policy** will be automatically renewed unless **you** have instructed **us** not to do this or **your** payment hasn't been received.

Where **your policy** is automatically renewed, **we** will take the payment from the card **details** held on the day of **your** renewal as set out in the payment **details** of **your** renewal invitation. If **you** do not wish to renew **your policy** please contact Co-op Insurance on 0345 600 2918 before **your** renewal date. If **we** are unable to take payment, **your policy** will not be renewed.

Where **you** have instructed **us** not to automatically renew, **you** must contact them before the renewal date to arrange payment or to set up a monthly Direct Debit to enter into a credit agreement.

If you pay monthly by Direct Debit

Where **you** pay under a credit agreement by monthly Direct Debit, to ensure there is no interruption in **your** insurance cover **your policy** will be automatically renewed. Monthly repayments will continue to be taken from the account details held as set out in the payment details of **your** renewal invitation. If **you** do not wish to renew **your policy** please contact **us** before **your** renewal date.

If **you** have paid **your** renewal premium but then decide to cancel **your policy**, as long as **you** tell **us** before **your** renewal date, **we** will refund what **you** have paid in full. If **you** cancel within 14 days of **your** renewal date, or 14 days from the date of receiving **your policy** documents whichever is the later **you** will be entitled to a refund of any premium paid less a proportionate charge for the number of days for which **we** have provided cover.

If **you** decide to cancel **your policy** more than 14 days after **your** renewal date, or 14 days from the date of receiving **your policy** documents whichever is the later **you** will be charged in line with the cancellation rules shown on page 35 under the heading 'Your right to cancel'.

We can choose not to renew **your policy** and in these circumstances **we** will tell **you** in writing at least three weeks before **your** renewal date.

If **you** need to contact Co-op Insurance about **your** renewal, please call

0345 600 2918

Lines are open Monday to Friday, 8am to 8pm, Saturday 8am to 5pm and Sunday 9am to 4pm. Calls may be monitored or recorded for security and training purposes.

What to do if you have a complaint



We are dedicated to delivering a first class level of service to all policyholders. However, **we** accept that things can occasionally go wrong and would encourage **you** to tell **us** about any concerns **you** have so that **we** can take steps to make sure the service **you** receive meets **your** expectations in the future.

If a dispute regarding **your policy** or claim arises the following explains the procedures for resolving **your** complaint:

If **you** have a complaint, please contact **us** at the address below:

Customer Relations
PO Box 1172
Whitstable
CT5 9DS

When contacting **us** please provide:

- A **policy** number and/or claim number.
- An outline of **your** complaint.
- A contact telephone number.

We will make every effort to resolve **your** complaint by the end of the third working day after receipt. If **we** cannot resolve **your** complaint within this timeframe **we** will acknowledge **your** complaint within five working days of receipt and do **our** best to resolve the problem within four weeks by sending **you** a final response letter. If **we** are unable to do so, **we** will write to advise **you** of progress and will endeavour to resolve **your** complaint in full within the following four weeks.

If **we** are still unable to provide **you** with a final response at this stage, **we** will write to **you** explaining why and advise when **you** can expect a final response. At this point **you** may refer **your** complaint to The Financial Ombudsman Service at the following address:

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

Email: complaint.info@financial-ombudsman.org.uk

What you should know

You may go directly to the Financial Ombudsman Service when **you** first make **your** complaint, but the Ombudsman will only review **your** complaint at this stage with **our** consent. However, **we** are still required to follow the procedure stated above.

If **you** have received a final response but are dissatisfied, **you** have the right of referral to the Financial Ombudsman Service within six months of the date of **your** final response letter. **You** may only refer to the Ombudsman beyond this time limit if **we** have provided **our** consent. Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not.

Following the complaints procedure above does not affect **your** right to take legal action.

Online Dispute Resolution Platform (ODR)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **you** choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service.

This service will only be available while the United Kingdom remains a member of the EU.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme which provides protection to customers of authorised financial service firms. The Financial Services Compensation Scheme can pay compensation of 90% of the whole claim, if an authorised firm is unable, or likely to be unable, to pay claims against it. In general, this is where a firm is insolvent or has gone out of business.

You can get more information about compensation arrangements from: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.
Phone: **0800 678 1100** or **020 7741 4100**.

Please note that responsibility of data security during transfer rests with the sender and not with the receiver.

We cannot guarantee unencrypted email transmissions are secure or error free, and accept no liability for interception and misuse. Information on how and when to contact us can be found on our website.

How we use your information

We believe in keeping **your** information safe and secure. Full **details** of what data **we** collect and how **we** use it can be found in **our** privacy policy which **you** can access via www.markerstudy.com/aisl or by requesting a copy free of charge from **our** Data Protection Officer (contact **details** below).

We are governed by the Data Protection legislation applicable in the United Kingdom.

Data protection officer

If **you** have any questions about how **we** use **your** data, or require a copy of **our** privacy policy, or to exercise any of **your** data rights please contact **our** Data Protection Officer at:

Data Protection Officer

Markerstudy Insurance Services Limited

45 Westerham Road

Bessels Green

Sevenoaks

Kent

TN13 2QB

Notes

A series of horizontal dotted lines for writing notes.

Please call 03457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.

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Lines are open 8am- 8pm weekdays, 8am-5pm Saturdays and 9am-4pm Sundays.



The paper used in the production of this book is sourced from protected forests and sustainable raw materials.