

**BrokerDirect** Plc  
A better way to insure



Home Options  
Home Options Plus  
Home Options Residential Let  
Policy

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## Home Options Insurance

**Our Home Options** and **Home Options Plus** covers are designed to provide complete peace of mind for homeowners. **Our Home Options Residential Let** cover is designed to provide peace of mind for Landlords who are arranging private lets for a minimum contract period of 6 months and for their tenants who are in employment.

The endorsements in the schedule outline the policy cover applying to **you**.

- It is serviced by **our** UK-based claims and service centre teams.

So should disaster or misfortune strike **you** are protected by outstanding customer service and financial security.

**Your** policy provides the covers for the period of insurance shown on the Schedule, subject to **you** having paid or agreed to pay the premium to **us**.

To ensure that this policy meets **your** needs, the cover which **you** request must be sufficient for the full replacement value of all **your** personal property which is insured. If **you** are in any doubt about the scope and level of insurance cover which **you** need, please consult **your** insurance brokers who arranged this insurance who will be able to assist **you**. Also please remember to review **your** insurance requirements from time to time – in particular when **you** make major purchases, acquisitions, investments or alterations around **your home** – to ensure that **your** cover remains adequate.

If **your** circumstances change in any way which might affect the insurance risk – such as a change in the occupancy or physical condition or ownership of **your home** or possessions – **you** must tell **us** or **your** insurance broker. For full details of the information which affects the insurance risk, please refer to the Statement of Facts which forms part of the policy documents.

This policy is arranged by *your* insurance broker whose contact details appear on the Schedule.

This policy is marketed and serviced by Broker Direct Plc and is underwritten by Zenith Insurance.

Broker Direct Plc is registered in England, No. 2958427. Registered Office: Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW. Authorised and regulated by the Financial Conduct Authority. Zenith Insurance is a trading name of Zenith Insurance plc, registered in Gibraltar (No. 84085) with registered office address at 846-848 Europort, Gibraltar. Zenith Insurance Plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (Number 211787).

## Policy Documents

Insurance policies are legal contracts and *your* insurance documents serve as evidence of the contract *you* have made with *us*. To understand exactly what cover *we* are providing to *you*, the following documents need to be read in conjunction with each other:

**Policy Wording** (this document) – This is *our* standard cover and details what is insured and what is excluded by the various Covers and the Conditions which apply.

**Endorsements** – These amend or supplement the standard cover shown in the Policy Wording.

**Schedule** – This contains details of *you*; the property insured, the Covers and excesses which apply to *your* policy; the *period of insurance* and the premium.

**Statement of Facts** – This records the information *we* were given when *we* agreed to provide the cover and the terms of *your* policy (a new Statement of Facts will be sent to *you* whenever *your* insurance broker processes a change to this information, and at renewal).

Remember, *you* must tell *us* if this information changes. If *you* do not, *your* policy may not be valid and *we* may not pay any claims *you* make.

**Renewal Notice** – This sets out any changes to the Policy Wording, Schedule and Endorsements which apply from renewal date.

Please read and check these documents very carefully and keep them in a safe place. If *you* have any questions about cover, please contact *your* insurance broker immediately.

If during the *period of insurance* the cover provided by *your* insurance policy is changed, replacement documents incorporating the changes will be issued.



# Definitions

Certain words have specific meanings where they appear in this policy. These words are printed in bold italic type in the Policy Wording; their meanings are shown below.

**We/us/our** – the authorised insurers, named on the Schedule (Broker Direct Plc will administer the policy and handle claims on behalf of the authorised insurers).

**You/your** – the person(s) named in the Schedule as the Policyholder(s).

**Accidental** – sudden, unexpected, and not caused deliberately by *you* or *your* tenants.

**Buildings** – the main structure of *your home*, including:

- its permanent fixtures and fittings;
- its domestic outbuildings and private garages;
- ornamental ponds or fountains, swimming pools and tennis courts;
- central heating fuel tanks, cesspits and septic tanks;
- fences, gates, hedges, lampposts, railings and walls;
- drives, paths, patios and terraces;

but not satellite television receiving equipment, nor television and radio aerials.

**Contents (Home Options and Home Options Plus)** – household goods and *personal possessions* used mainly for private purposes, which belong to or are the legal responsibility of *you* or *your family*, including:

- *valuables*;
- satellite television receiving equipment and television and radio aerials;
- *money*;
- Office equipment owned by *you* or for which *you* are legally responsible and used for *your* business, profession or trade but not including tools of trade;
- domestic heating oil or metered water;

but not:

- *vehicles and craft* and their accessories other than removable audio and satellite navigation equipment not in the vehicle or craft;
- deeds and documents other than driving licences, passports or proof-of-age cards;
- documents and certificates showing ownership of shares, bonds and other financial investments;
- animals;
- any part of the structure, decorations or permanent fixtures and fittings;
- items *you* have insured more specifically by any other policy.

## **Landlord's Contents (Home Options**

**Residential Let only)** – household goods used for private purposes, which belong to or are the legal responsibility of *you* including:

- household goods including audio, hi fi, television, video, satellite television receiving equipment and television and radio aerials;
- domestic heating oil or metered water;
- furniture;
- carpets;
- furnishings

but not:

- clothing, sports equipment and pedal cycles;
- laptop computers and tablets;
- mobile phones;
- valuables;
- *money*;
- personal possessions;
- tenants property;
- vehicles and craft and their accessories other than removable audio and satellite navigation equipment not in the vehicle or craft;
- deeds and documents other than driving licences, passports or proof-of-age cards;
- documents and certificates showing ownership of shares, bonds and other financial investments;

- animals
- any part of the structure, decorations or permanent fixtures and fittings;
- items **you** have insured more specifically by any other policy.

**Excess** – the first amount of any claim for which **you** are responsible.

**Family** – any of **your** husband, wife, civil or domestic partner, children or relatives (other than tenants or paying guests) permanently living with **you**.

**Home** – the residential property where **you** live at the address shown on the Schedule or the let domestic property shown on the Schedule, used for domestic and clerical business purposes only.

**Limit** – the maximum amount which will be paid out, after the application of any **excess**.

**Market Value** – the cost to purchase the same or equivalent property as new from a competitive retail source; including the value of any unexpired and irrecoverable portion of guarantees or warranties applying to the original property.

If it is not possible to source the same or equivalent property as new:

The estimated cost of equivalent or similar property in alternative markets for previously-owned property.

**Period of Insurance** – the period shown on **your** schedule and any further period for which **you** have paid or have agreed to pay and **we** have accepted or have agreed to accept **your** premium.

**Money** – cash, cheques, postal or **money** orders, postage stamps, savings stamps, savings certificates or bonds, travel tickets, luncheon vouchers, phone cards, mobile phone vouchers, reward vouchers or gift tokens, all held for personal or charitable purposes.

**Personal Possessions** – clothes and items of a strictly personal nature likely to be worn, used or carried about the person, including **valuables**, belonging to or the legal responsibility of **you** or **your family**.

## **Unoccupied**

- not permanently lived in by **you**, a tenant, or a person authorised by **you** or;
- without enough furniture for normal living purposes

for more than 30 consecutive days.

**Valuables** – any articles of gold, silver or other precious metal, jewellery, precious stones, watches, furs, pictures or other works of art, collections of stamps or coins.

**Vehicles and Craft** – any electrically- or mechanically-powered vehicles (including motor cycles, childrens' motorcycles, childrens' motor cars, quad bikes, and childrens' quad bikes), caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery-operated or pedestrian-operated models or toys).

**What is Covered** – the types of loss, damage, and liability for which **you** are entitled to claim under this insurance, subject to the exceptions set out in **What is Not Covered** and the General Exceptions and the General and Claims Conditions.

**What is Not Covered** – the types of loss, damage and liability for which **you** may not claim.



# Home Buildings Cover

This part of the policy sets out the cover **we** provide for the **buildings** unless the Schedule states ‘Not insured’.

Every cover is subject to an **excess**, which is set out on the Schedule. Where cover is subject to a **limit**, the **limit** is set out in this policy; otherwise the maximum amount to be paid is the sum insured less any applicable **excess**.

N.B. **we** do not cover 3, 4, 5, 6, 12 (and 16 if included) when **your home** is **unoccupied** (See condition 8 under General Conditions which applies when **your** policy cover is ‘Home Options Residential Let’).

What is Covered	What is Not Covered
Damage to the <b>buildings</b> caused by the following:	
1. Fire, lightning, explosion, earthquake or smoke.	1. Damage by smoke from air pollution.
2. Storm or flood.	2. Damage to fences, hedges or gates. Damage caused by rising groundwater levels. Damage caused by frost.
3. Theft or attempted theft.	3. Damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> , unless force and violence have been used to get into or out of <b>your home</b> .
4. Freezing of water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Domestic heating oil escaping from a fixed heating system.  Trace and access: <b>we</b> will pay up to £5,000 for the cost of removing then repairing or reinstating any part of the <b>buildings</b> when this is necessary to find the source of a water leak from any fixed water system or appliance which is causing damage to the <b>buildings</b> .	4. Damage to the appliance or system from which the water or domestic heating oil escapes unless freezing causes the damage.  Damage caused by sulphate reacting with any material, from which the <b>buildings</b> are constructed.  Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of the <b>buildings</b> or of the land belonging to <b>your home</b> .
5. Riot, civil commotion.	
6. Malicious acts or vandalism.	6. Damage when <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless force and violence have been used to get into or out of <b>your home</b> .

What is Covered	What is Not Covered
<p>7. Subsidence or heave of the site on which the <b>buildings</b> stand or of land belonging to <b>your home</b>, or landslip.</p>	<p>7. Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges and gates unless the main house is damaged by the same cause and at the same time.</p> <p>Damage to solid floors or damage caused by solid floors moving, unless the foundations of the outside walls of the <b>buildings</b> are damaged by the same cause and at the same time.</p> <p>Damage caused by structures bedding down or settlement, shrinkage or expansion.</p> <p>Damage caused by the coast or a riverbank being worn away.</p> <p>Damage caused by or from demolition, alteration or repair to <b>your home</b>.</p> <p>Damage caused by sulphate reacting with any materials from which the <b>buildings</b> are constructed.</p>
<p>8. Falling trees or branches.</p>	<p>8. Damage to fences, hedges or gates.</p> <p>Damage caused during tree felling, lopping or topping.</p> <p>The cost of removal if the fallen tree has not damaged <b>your home</b>.</p> <p>The cost of removal of parts of the tree that are still in the ground.</p>
<p>9. Breakage or collapse of aerials or satellite receiving equipment, their fittings or masts.</p>	<p>9. The items causing the damage (but see <b>contents</b> and <b>Landlords contents</b> definition).</p>
<p>10. Impact involving vehicles, aircraft or anything dropped from them, or animals.</p>	<p>10. Loss or damage caused by domestic pets or animals.</p>
<p>In addition <b>you</b> are covered for the following:</p>	
<p>11. <b>Accidental</b> breakage of drains and pipes and <b>accidental</b> damage to cables and underground tanks which are used to provide services to or from <b>your home</b> and for which <b>your family</b> is legally responsible.</p>	<p>11. Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life.</p>

What is Covered	What is Not Covered
<p>If following a blockage, normal methods of releasing a blockage between the main sewer and <i>your home</i> are unsuccessful, <i>we</i> will pay the cost of breaking into and repairing the pipe.</p>	<p>Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of the <i>buildings</i> or of the land belonging to <i>your home</i>.</p> <p>Damage by any cause listed elsewhere in the Home Buildings Cover and which is excluded specifically under that cause.</p> <p>Damage caused by the coast or a riverbank being worn away.</p> <p>Damage caused by or from demolition, alteration or repair of <i>your home</i>.</p> <p>Damage caused by or from poor or faulty design, workmanship or materials.</p> <p>Damage caused by sulphate reacting with any materials from which the <i>buildings</i> are constructed.</p>
<p>12. <i>Accidental</i> breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of <i>your home</i>.</p>	<p>12. The replacement cost of any other part of the item. Damage to tiles.</p>
<p>13. Fees up to 10% of the building sum insured and related costs incurred in repairing or replacing damaged parts of the <i>buildings</i>, provided the damage is covered under <i>your</i> policy and subject to <i>our</i> prior agreement.</p> <p><i>We</i> will pay for:</p> <ul style="list-style-type: none"> <li>- architects, engineers, surveyors and legal fees;</li> <li>- the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of the <i>buildings</i>;</li> <li>- the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of the <i>buildings</i> are repaired or replaced.</li> </ul>	<p>13. Any fees and costs <i>you</i> have to pay for preparing or furthering any claim.</p> <p>Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if <i>you</i> were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of the <i>buildings</i>.</p> <p>In respect of removing debris, demolition, shoring up or propping up and taking away any damaged parts of the <i>buildings</i>, any amount above the <i>limit</i> shown.</p>



### What is Covered

14. Cover while **you** are selling **your home**.  
If between the date **you** exchange contracts and the date **you** complete the sale, the **buildings** are damaged by anything insured under causes 1-12 above (and 16 below if included) of this Cover, the buyer shall be entitled to the benefit of this Cover once the sale has been completed.
15. If **your home** is uninhabitable as a result of insured damage to the **buildings** caused by 1-12 above (and 16 below if included), **we** will pay up to 20% of the building sum insured for:
- the reasonable additional cost of similar short-term accommodation for **you** and **your family** and also for any pets living with **you, your family, your tenants** and also for any pets living with **you**;
  - rent **you** would have received but have lost (including ground rent for up to 2 years).

### What is Not Covered

14. This Cover does not apply if insurance of the **buildings of your home** has been arranged by or for the buyer.  
Damage by any cause listed elsewhere in the Home Buildings Cover and which is excluded specifically under that cause.
15. Any costs **your family** would have to pay once **your home** becomes habitable again.  
Any costs **you** agree to pay without **our** written permission.  
The cost of alternative accommodation for anyone who is not a member of **your family** or **your tenants**.  
Any amount above the **limit** shown.  
Any cost covered by another policy.

If the Schedule states “**Accidental** damage included”, the following additional cover is provided for the **buildings**:

16. **Accidental** damage to the **buildings**.
16. The costs of maintenance or normal decoration.  
Damage caused by wear and tear, depreciation, rot, fungus, mildew, insects, vermin, domestic pets, damp, rust, corrosion, atmospheric or climate conditions, frost, scratching or denting.  
Damage caused by rising groundwater levels.  
Damage by or from subsidence, heave, landslide, movement, settlement or shrinkage of any part of the **buildings** or of any land belonging to **your home**.  
Damage by any cause listed elsewhere in the Home Buildings Cover and which is excluded specifically under that cause.  
Damage caused by the coast or a riverbank being worn away.  
Damage caused by or from demolition, alteration or repair to **your home**.  
Damage caused by sulphate reacting with any materials from which the **buildings** are constructed.

Covers 17 to 21 only apply when the Household Insurance Contract is Home Options Residential Let, or confirmed in the endorsements.

What is Covered	What is Not Covered
<p>17. Replacement of locks and keys The cost of replacing keys and locks to any external door following the theft of their keys to the <i>home</i>.</p>	<p>17. Any amount above the limit of £250 after the excess has applied. Keys and locks of any garage or outbuilding or similar to the <i>home</i>.</p>
<p>18. <b>Accidental</b> loss of metered water and domestic heating oil at the home. <b>We</b> will pay for accidental and sudden loss of domestic heating oil and metered water.</p>	<p>18. Any amount above the limit of £500 after the excess has applied.</p>
<p>19. Re-letting costs <b>We</b> will pay for the necessary costs in re-letting the building following damage by an insured event which renders the building uninhabitable.</p>	<p>19. Any amount above the limit of £500 after the excess has applied.</p>
<p>20. Emergency access The cost for damage to the building caused by the police or person acting under their control in gaining access to the building as a result of concern for the welfare of the resident.</p>	<p>20. Any amount above the limit of £1,000 after the excess has applied. Any cost incurred following damage caused by police in the course of criminal investigation.</p>
<p>21. Theft or attempted theft and malicious acts or vandalism.</p>	<p>21. The first £2,500 in total of loss or damage occasioned by the tenant or others lawfully on, in or about <i>your</i> home.</p>

# Legal Liability

As well as insuring the *buildings*, we provide the following cover:

What is Covered	What is Not Covered
<p>22. The legal liability of <i>you</i> or <i>your family</i> as owner of <i>your home</i>, to pay damages and costs to others which arise from any single event occurring during the insurance period which result in:</p> <ul style="list-style-type: none"><li>- <i>accidental</i> death, disease, illness or <i>accidental</i> physical injury to anyone;</li><li>- <i>accidental</i> damage to physical property.</li></ul> <p>The most <i>we</i> will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by <i>us</i> is £2,000,000.</p>	<p>22. Anything owned by or the legal responsibility of <i>you</i> or <i>your family</i>.</p> <p>Injury, death, disease or illness to or of <i>you</i> or <i>your family</i> (other than <i>your</i> domestic employees who normally live with <i>you</i>).</p> <p>Liability arising from any employment, trade, profession or business of <i>you</i> or <i>your family</i>.</p> <p>Liability accepted by <i>you</i> or <i>your family</i> under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>
<p>Liability for injury or damage resulting from land or <i>buildings</i> nearly always attaches to the occupier, rather than the owner. If <i>you</i> are the owner and occupier, insurance against <i>your</i> liability as occupier is not provided by the Home Buildings Cover of this policy and <i>you</i> should ensure <i>you</i> have a <i>contents</i> insurance which provides <i>you</i> with the occupier's liability insurance <i>you</i> require.</p>	
<p>23. Legal liabilities which result from the ownership of any private residence previously occupied by <i>you</i> and insured by <i>us</i> and which arise because of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, as long as <i>you</i> do not have this cover under another policy.</p> <p>The most <i>we</i> will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by <i>us</i> is £2,000,000.</p>	<p>23. Any private residence previously owned and occupied by <i>you</i> in which <i>you</i> still hold legal title or have an interest.</p> <p>Any incident which happens more than 7 years after the last day of the last insurance period in respect of any private residence previously insured by <i>us</i> and owned and occupied by <i>you</i>.</p> <p>Anything owned by or the legal responsibility of <i>you</i> or <i>your family</i>.</p> <p>Injury, death, disease or illness to or of <i>you</i> or <i>your family</i> (other than <i>your</i> domestic employees who normally live with <i>you</i>).</p> <p>Liability arising from any employment, trade, profession or business of <i>you</i> or <i>your family</i>.</p> <p>Liability accepted by <i>you</i> or <i>your family</i> under any agreement, unless the liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>

Cover 24 only applies when the Household Insurance Contract is Home Options Residential Let, or confirmed in the endorsements.

What is Covered	What is Not Covered
<p>24. <b>Your</b> liability for accidents to domestic employees.</p> <p>The legal liability <b>you</b> have as owner of the property and or employer to compensate <b>your</b> domestic employees. If following an accident during the <b>period of insurance</b>, and in the course of their employment to, <b>you</b>, any of <b>your</b> domestic employees dies, is injured or falls ill. The most <b>we</b> will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by <b>us</b> is £10,000,000 for an accident to <b>your</b> domestic employees.</p>	<p>24. We will not pay if the liability arises from:</p> <p>Injury to any domestic employee when the domestic employee is:</p> <ul style="list-style-type: none"><li>- carried in or upon any motor vehicle</li><li>- entering of getting into or alighting from a motor vehicle in circumstances where Road Traffic legislation requires insurance or security. This will not apply to injury to any domestic employee who at the time the injury occurs is the driver of a motor vehicle or is the person in charge of the motor vehicle for the purposes of driving provided there is no other insurance covering the injury</li><li>- tree felling or lopping</li><li>- window cleaning, painting or similar operations carried out from cradles and/or hoists</li><li>- providing, erecting, dismantling of or working from scaffolding</li><li>- demolishing, erecting or structurally altering of or adding to, new or existing buildings</li><li>- working at heights greater than three metres or depths greater than one metre</li><li>- in your pursuit or exercise of any trade, calling or profession other than the business of landlord.</li></ul>

# Home Contents Cover

(Only applicable if Contents Cover is shown on the Schedule for Home Options or Home Options Plus. If you have selected Home Options Residential Let and it is shown on your Schedule or is in the endorsements, refer to Landlords Contents Cover)

This part of the policy sets out the cover **we** provide for the **contents** unless the Schedule states “Not insured”.

Every cover is subject to an **excess**, which is set out on the Schedule. Where cover is subject to a **limit**, the **limit** is set out in this policy; otherwise the maximum amount to be paid is the sum insured less any applicable **excess**.

The **limit** of liability for **valuables** is 25% of the **contents** sum insured and subject to a single article **limit** of £5,000 (Increased to 30% of the contents sum insured and subject to a single article limit of £10,000 when Home Options Plus is confirmed in the endorsements).

N.B. **We** do not cover 3, 4, 5, 6, 14, 15, 18, 19 (and 21 if included) when **your home** is **unoccupied**.

What is Covered	What is Not Covered
Loss of or damage to the <b>contents</b> of <b>your home</b> caused by the following:	In respect of <b>contents</b> in the open and <b>contents</b> in any garage or outbuilding, any amount above the limits of: <ul style="list-style-type: none"><li>• <b>contents</b> left unattended in the open, £1,000</li><li>• <b>contents</b> in any garage or outbuilding, £2,500.</li></ul>
1. Fire, lightning, explosion, earthquake or smoke.	1. Damage by smoke from air pollution.
2. Storm or flood.	2. <b>Contents</b> in the open. Damage caused by rising groundwater levels.
3. Theft or attempted theft.	3. <b>Contents</b> in any garage or outbuilding unless force and violence have been used to get into or out of the <b>buildings</b> .  Loss or damage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> unless force and violence have been used to get into or out of the <b>buildings</b> .  Loss by deception unless the only deception was someone tricking their way into <b>your home</b> .  Loss of <b>money</b> (i) unless force and violence have been used to get into or out of the <b>buildings</b> ; (ii) any amount above £500 (£750 when Home Options Plus is confirmed in the endorsements).  Loss or damage while <b>your home</b> is used to receive visitors or paying guests in connection with <b>your business</b> .
4. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.  Domestic heating oil escaping from a fixed heating system.	4. Damage to the appliance or system from which the water or domestic heating oil escapes.
5. Riot, civil commotion.	

What is Covered	What is Not Covered
6. Malicious acts or vandalism.	6. Loss or damage while <i>your home</i> is lent, let or sub-let to anyone other than <i>your family</i> unless force and violence have been used to get into or out of the <i>buildings</i> .
7. Subsidence or heave of the site on which the <i>buildings</i> stand or of land belonging to <i>your home</i> , or landslip.	7. Damage caused by solid floors moving unless the foundations of the outside walls of the <i>buildings</i> are damaged by the same cause and at the same time. Damage caused by structures bedding down or settlement of newly made up ground. Damage caused by the coast or a riverbank being worn away. Damage caused by or from demolition, alteration or repair to <i>your home</i> .
8. Falling trees or branches.	8. Damage caused during tree felling, lopping or topping.
9. Breakage or collapse of aerials or satellite receiving equipment, their fittings or masts.	9. The items causing the damage (which are otherwise subject of Home Contents Cover).
10. Impact involving vehicles, aircraft or anything dropped from them, or animals.	10. Loss or damage caused by domestic pets or animals.
In addition, <i>you</i> are covered for the following:	
11. <b>Accidental</b> damage to TV, satellite, video, audio entertainment equipment and computer equipment in <i>your home</i> .	11. Damage while <i>your home</i> is lent, let or sub-let to anyone other than <i>your family</i> . Damage by water entering <i>your home</i> other than by storm or flood. Damage to laptop computers, mobile phones, computer software, external hard drives and Network Attached Storage (NAS) drives, handheld computers, electronic toys, musical instruments, records, tapes, discs, CDs, DVD's and computer games. Damage by any cause listed elsewhere in the Home Contents Cover and which is excluded specifically under that cause.



What is Covered	What is Not Covered
<p>12. <b>Accidental</b> breakage of mirrors, ceramic hobs in free-standing cookers or glass which forms part of <b>your</b> furniture.</p>	<p>12. The replacement cost of any part of the item other than the broken glass. Breakage while <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b>.</p>
<p>13. <b>Accidental</b> loss of keys to the doors of <b>your home</b> or to safes and alarms in <b>your home</b>. At <b>our</b> option <b>we</b> will pay for:</p> <ul style="list-style-type: none"> <li>- buying new keys; or</li> <li>- changing parts of the locks; or</li> <li>- replacing the locks.</li> </ul>	<p>13. Any amount above £500.</p>
<p>14. <b>Accidental</b> loss of metered water, liquid petroleum gas or domestic heating oil at <b>your home</b>.</p>	<p>14. Loss by any cause listed in the Home Contents Cover and which is excluded specifically under that cause. Any amount above £1000.</p>
<p>15. <b>Wedding Gifts</b> For one month before and one month after the wedding day of any of <b>your family</b> the sum insured for <b>contents</b> is increased by 10%.</p>	
<p>16. <b>Christmas Seasonal Increase</b> During the month of December the sum insured for <b>contents</b> is increased by 10%.</p>	
<p>17. The cost of replacing food in a freezer in <b>your home</b> which has been spoilt by an <b>accidental</b> change in temperature in <b>your</b> freezer.</p>	<p>17. Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to <b>your home</b>.</p>

What is Covered	What is Not Covered
<p>18. If <i>your home</i> is uninhabitable as a result of insured damage to <i>contents</i> caused by 1-10 above (and 21 below if included), <i>we</i> will pay the additional cost of similar short-term accommodation for <i>you</i> or <i>your family</i> and also for any pets living with <i>you</i>.</p>	<p>18. Any costs <i>you</i> or <i>your family</i> would have to pay once <i>your home</i> becomes habitable again. Any costs <i>you</i> or <i>your family</i> agree to pay without <i>our</i> written permission. The cost of alternative accommodation for anyone who is not a member of <i>your family</i>. Any amount above 20% of the <i>contents</i> sum insured.</p>
<p>19. <i>You</i> or <i>your family</i>'s liability under the terms of any credit card cheque card or cash dispenser card agreement as a direct result of its theft from <i>your home</i> and following its unauthorised use by any person not related to or residing with <i>you</i>.</p>	<p>19. Any loss unless <i>you</i> or <i>your family</i> have complied with the terms and conditions of the issuing authority. Any loss or claim due to accounting errors or omissions. Any amount above £500.</p>
<p>20. Loss of or damage to <i>contents</i> while they are moved temporarily to other premises within the British Isles caused by:</p> <ul style="list-style-type: none"> <li>(i) Fire, lightning explosion, earthquake or smoke.</li> <li>(ii) Storm or flood.</li> <li>(iii) Theft or attempted theft using force and violence to get into or out of the premises where <i>contents</i> are kept temporarily.</li> <li>(iv) Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Domestic heating oil escaping from a fixed heating system.</li> </ul>	<p>20. Any amount above 20% of the <i>contents</i> sum insured. <i>Contents</i> in the open. Loss or damage if the premises where <i>contents</i> are kept temporarily are left for more than 30 days in a row without any person residing, living or working there.</p> <ul style="list-style-type: none"> <li>(i) Damage by smoke from air pollution.</li> </ul>

What is Covered	What is Not Covered
<ul style="list-style-type: none"> <li>(v) Riot, civil commotion.</li> <li>(vi) Malicious acts or vandalism.</li> <li>(vii) Falling trees or branches.</li> <li>(viii) Breakage or collapse of aerials or satellite receiving equipment, their fittings or masts.</li> <li>(ix) Impact involving vehicles, aircraft or anything dropped from them, or animals.</li> </ul>	<ul style="list-style-type: none"> <li>(viii) The items causing the damage.</li> <li>Loss or damage caused by domestic pets or animals.</li> </ul>

If the Schedule states '**Accidental** damage included', the following additional cover is provided for the **contents**:

21. <b>Accidental</b> damage to the <b>contents</b> inside the <b>buildings</b> of <b>your home</b> .	21. Damage to clothing. Deterioration of food. Damage when <b>your home</b> or any part of <b>your home</b> is lent, let or sub-let to anyone other than <b>your family</b> . Damage caused by rising groundwater levels. Damage which is excluded under <b>contents</b> covers 1 to 10 in the Home Contents Cover.
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In addition **you** are covered for the following:

22. <b>Accidental</b> damage or loss while a professional removal firm is moving <b>contents</b> from <b>your home</b> directly to <b>your</b> new permanent <b>home</b> in the British Isles.	22. Damage to china, glass or pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers. Loss or damage while <b>contents</b> are in storage or being moved to or from storage. Loss of <b>money</b> , jewellery, watches, furs, items of gold or platinum, precious stones and deeds or other documents of any kind.
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# Legal Liability

As well as insuring *your contents*, we provide the following cover:

What is Covered	What is Not Covered
<p>23. The legal liability of <i>you</i> or <i>your family</i>:</p> <ul style="list-style-type: none"> <li>- as occupier of <i>your home</i>;</li> <li>- as individuals;</li> <li>- as an employer of any of <i>you</i> or <i>your family</i>'s domestic employees;</li> </ul> <p>to pay damages and costs to others which arise from any single event occurring during the insurance period which results in:</p> <ul style="list-style-type: none"> <li>- <b>accidental</b> death, disease, illness or <b>accidental</b> physical injury to anyone;</li> <li>- <b>accidental</b> loss of or physical damage to property, occurring during the <i>period of insurance</i> in; <ul style="list-style-type: none"> <li>• The British Isles</li> <li>• Anywhere else in the world for temporary visits.</li> </ul> </li> </ul> <p>The most <i>we</i> will pay for any claim (or claims) arising from one cause including legal costs and expenses agreed by <i>us</i> is:</p> <ul style="list-style-type: none"> <li>• £10,000,000 for an accident to <i>your</i> domestic employees</li> <li>• £2,000,000 for an accident to any other person or property.</li> </ul>	<p>23. Liability for anything owned by or the legal responsibility of <i>you</i> or <i>your family</i>.</p> <p>Liability caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991.</p> <p>Liability for injury, death, disease or illness to <i>you</i> or <i>your family</i> (other than <i>your</i> domestic employees who normally live with <i>you</i>).</p> <p>Liability arising from any employment, trade, profession or business of <i>you</i> or <i>your family</i>.</p> <p>Liability arising from <i>you</i> or <i>your family</i> passing on any disease or virus.</p> <p>Liability arising from the ownership or use of:</p> <ul style="list-style-type: none"> <li>- any motor vehicle, including children's vehicles (other than garden machinery or wheelchairs), whether licensed for road use or not;</li> <li>- any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand propelled boats and models);</li> <li>- gliders, hang-gliders, caravans or trailers;</li> <li>- land or <i>buildings</i>.</li> </ul> <p>Liability accepted by <i>you</i> or <i>your family</i> under any agreement, unless such liability would exist without the agreement.</p> <p>Liability covered by any other policy.</p>
<p>24. Tenants Cover – if <i>you</i> are the tenant of <i>your home</i>, <i>we</i> will pay for loss or damage caused by events 1-6 and 8-13 under the Home Buildings Cover to any:</p> <ul style="list-style-type: none"> <li>- fixtures and fittings, greenhouses and sheds <i>you</i> have installed at <i>your home</i> and for which <i>you</i> are responsible;</li> <li>- part of the structure, decorations, fixtures and fittings of <i>your home</i> for which <i>you</i> are responsible as a tenant under a tenancy agreement.</li> </ul>	<p>24. Loss of or damage to gates, hedges and fences.</p> <p>Any amount above £10,000.</p>

#### What is Covered

25. Unrecovered Damages – **we** will pay the amount of any award made in **you** or **your family**'s favour which:

- (i) is in respect of death, bodily injury or illness or damage to property of such nature that **you** or **your family** would have been entitled to indemnity under 23 above had **you** or **your family** been responsible for the injury or damage and;
- (ii) is made by a court within the United Kingdom, Isle of Man or Channel Islands and;
- (iii) is still outstanding six months after the date on which it is made and;
- (iv) is not the subject of an appeal.

#### What is Not Covered

25. Any amount exceeding the *limit* of £1,000,000.



# Landlord's Contents Cover

This part of the policy sets out the cover **we** provide for *landlord's contents* unless the schedule states "not insured".

Every cover is subject to an **excess**, which is set out on the schedule. Where cover is subject to a **limit**, the **limit** is set out in this policy; otherwise the maximum amount to be paid is the sum insured less any applicable **excess**.

N.B. **We** do not cover 3, 4, 5, 6, (and 12 if included) when *your home* is **unoccupied** (see condition 8 under General Conditions Which Apply to the whole of your Policy).

What is Covered	What is Not Covered
Loss of or damage to <i>landlord's contents</i> of the <i>home</i> caused by the following:	<i>Landlord's contents</i> in the open and <i>landlord's contents</i> in any garage or outbuilding, any amount above the relevant limit shown.
1. Fire, lightning, explosion, earthquake or smoke.	1. Damage by smoke from air pollution.
2. Storm or flood.	2. Damage caused by frost. Damage caused by rising groundwater levels.
3. Theft or attempted theft.	3. The first £2,500 in total of loss or damage occasioned by the tenant or others lawfully on, in or about <i>your home</i> . Loss by deception unless the only deception was someone tricking their way into <i>your home</i> . Loss or damage while <i>your home</i> is used to receive visitors or paying guests in connection with <i>your</i> business.
4. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Domestic heating oil escaping from a fixed heating system.	4. Damage to the appliance or system from which the water or domestic heating oil escapes.  Loss of the domestic heating oil itself.
5. Riot, civil commotion.	
6. Malicious acts or vandalism.	6. The first £2,500 in total of loss or damage occasioned by the tenant or others lawfully on, in or about <i>your home</i> .



What is Covered	What is Not Covered
7. Subsidence or heave of the site on which the <b>buildings</b> stand or of land belonging to <b>your home</b> , or landslip.	7. Damage caused by solid floors moving unless the foundations of the outside walls of the <b>buildings</b> are damaged by the same cause and at the same time. Damage caused by structures bedding down or settlement of newly made up ground. Damage caused by the coast or a riverbank being worn away. Damage caused by or from demolition, alteration or repair to <b>your home</b> .
8. Falling trees or branches.	8. Damage caused during tree felling, lopping or topping.
9. Breakage or collapse of aerials or satellite receiving equipment, their fittings or masts.	9. The items causing the damage.
10. Impact involving vehicles, aircraft or anything dropped from them, or animals.	10. Loss or damage caused by domestic pets or animals.
11. <b>Accidental</b> breakage of mirrors, ceramic hobs in free-standing cookers or glass which forms part of <b>your</b> furniture.	11. The replacement cost of any part of the item other than the broken glass. Light fittings.
If the Schedule states "Accidental Damage included" the following additional cover is provided for <b>landlord's contents</b> :	
12. <b>Accidental</b> damage to the <b>landlord's contents</b> inside the <b>buildings</b> of the <b>home</b> .	12. Damage to clothing. Deterioration of food. <b>Landlord's contents</b> over 5 years old. The cost of maintenance or normal redecoration. Loss or damage to television, satellite, video, audio entertainment equipment and computer equipment. Damage caused by rising groundwater levels. Damage which is excluded under <b>landlord's contents</b> covers 1 to 10.

# Personal Possessions and Money Cover

(This cover is not available with Home Options Residential Let when confirmed in the contract applying in the endorsements)

This part of the policy sets out the wider cover **we** provide for **your personal possessions** and **money** if stated on the Schedule to be insured.

This cover is subject to an **excess**, which is set out on the Schedule. Where cover is subject to a **limit**, this is set out below: otherwise the maximum amount to be paid is the sum insured less any applicable **excess**.

N.B. This cover does not apply to loss or damage in **your home**.

What is Covered	What is Not Covered
<p><b>Accidental</b> loss of or physical damage to unspecified and specified <b>personal possessions</b> and <b>money</b> occurring in or in transit between parts of the British Isles or whilst temporarily (for not more than 60 consecutive days) anywhere else in the world and whilst in the custody and control of <b>you</b> or <b>your family</b>.</p> <p>Limits of liability under this section are:</p> <ul style="list-style-type: none"><li>- <b>Money</b> £500</li><li>- Unspecified Possessions: Any one item or set £2,000 (excluding pedal cycles) Any one pedal cycle £500.</li></ul>	<p>Theft from an unattended motor vehicle unless the vehicle was locked securely and the property was hidden in a glove or luggage compartment.</p> <p>Theft of a pedal cycle if left unattended away from <b>your home</b> unless it is securely locked to a permanent structure or in a locked building.</p> <p>Theft of pedal cycle accessories, unless they are stolen with the pedal cycle.</p> <p>Loss of or damage to:</p> <ul style="list-style-type: none"><li>- sports equipment while it is being used;</li><li>- contact lenses;</li><li>- a pedal cycle while <b>you</b> are using it for racing, pace making or trials;</li><li>- household goods;</li><li>- plants or any living creature;</li><li>- <b>vehicles and craft</b> and their accessories other than removable audio and satellite navigation equipment not in the vehicle;</li><li>- deeds documents and certificates.</li></ul> <p>Loss or damage caused by theft or attempted theft from an unlocked hotel room.</p> <p>Loss by deception.</p> <p>Loss or damage occurring in <b>your home</b>.</p>

# General Exceptions Which Apply to the Whole of Your Policy

We will not pay for the following:

1. Any reduction in value.
2. Any losses which are not the direct and immediate result of the actual damage claimed for, unless stated expressly in this policy.
3. Any incident which happens outside any *period of insurance* of this policy.
4. The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.
5. Loss of or damage to any items used in connection with any business, trade or profession except office equipment in *your home* or items insured as specified *personal possessions*.
6. Any legal liability resulting from any business, trade or profession.
7. Any claim resulting from:
  - deliberate or criminal acts by *you* or *your family*;
  - gradual causes including deterioration or wear and tear;
  - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
  - any process of cleaning, repair or alteration;
  - vermin, insects or chewing, scratching, tearing or fouling by pets;
  - electrical, electronic, or mechanical fault or breakdown;
  - faulty design materials or workmanship;
  - delay, confiscation or detention by customs or other officials;
  - aircraft travelling at supersonic speeds;
  - the failure of computer or electronically-controlled equipment to recognise any date as the true calendar date;
  - computer viruses;
  - ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
  - war, revolution or any similar event;
  - pollution or contamination which was:
    - the result of a deliberate act;
    - expected and not the result of a sudden, unexpected and identifiable incident.
8. We will not pay for any claim arising directly or indirectly from an act of terrorism. In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination.

# General Conditions Which Apply to the Whole of Your Policy

(Conditions 8 to 18 only apply when the Household Insurance Contract is Home Options Residential Let, as confirmed in the endorsements)

**You** must comply with these Conditions: if **you** do not, **we** may at **our** option cancel the policy and/or refuse to deal with **your** claim and/or reduce the amount of any claim payment.

1. **You** may cancel the policy at any time by telling **your** insurance broker (cancellation cannot be backdated). **We** may also cancel the policy where **we** have identified serious grounds, such as;
  - failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
  - the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
  - the use of foul or abusive language;
  - nuisance or disruptive behaviour.

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

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

**We** also reserve the right to terminate the policy in the event that there is a default in the instalment payments due under any linked loan agreement, by giving **you** 14 days notice at **your** last known address.

Also, **you** may cancel this policy within 14 days of receipt of the policy documents at the start or renewal, by telling **your** insurance broker. **We** will give **you** a proportionate refund of premium provided that **you** have not made a total loss claim.

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

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

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

3. **You** must tell **us** immediately about any changes in the information recorded on the Statement of Facts. The relevant information includes the rebuilding costs and reinstatement costs of the property insured, the occupancy and use of **your home**, **your** occupation; as specified on the Statement of Facts. **You** must tell **us** if **you** have been declared bankrupt or have received a police caution for or have criminal convictions that are not spent under the Rehabilitation of Offenders Act or been charged with but not tried for any offence other than driving offences. Failure to tell **us** about such changes may invalidate **your** insurance. If **you** have any doubt as to whether to inform **us** about changes, please consult **your** insurance broker.
4. If **you** pay the premium to **us** using **our** Direct Debit instalment scheme **we** will have the right (which **we** may not use) to renew the policy each year and continue to collect premiums using this method. **We** may vary the terms of the policy (including the premium) at renewal. If **you** decide that **you** do not want **us** to renew the policy, as long as **you** tell **us** before the next renewal date **we** will not renew it.
5. If **you** fail to pay an instalment when due **you** will be advised that the policy will be cancelled if it is not paid within at least 7 days. Upon cancellation **you** remain liable for any outstanding balance and **we** will write to **you** to request immediate settlement of any amount due.

6. **You** must maintain **your** property in a good state of repair and take all reasonable precautions to safeguard property from loss or damage.

7. **We** will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

8. When the insured property is **unoccupied** for a period longer than 7 days between 1st October and 31st March the following year, that the central heating system (where installed) be kept working to maintain a temperature of no less than 10° centigrade failing which the water must be turned off at the mains and the water system completely drained.

During periods of unoccupancy, the insured property must be inspected not less than once in every 14 days by a responsible person acting on behalf of **you** and faults discovered remedied immediately. When **unoccupied** the cumulative **excess** is increased by a further amount of £500 for **buildings** and £500 for landlord's contents. It is a condition of this policy that the insurers be informed if the insured property is likely to remain **unoccupied** for a period in **excess** of 30 days.

9. **You** must give immediate notice of any change in the tenancy information on which this insurance is based (this is stated under additional information in the Statement of Facts). If **you** are in doubt about any change please tell **your** Insurance Broker. **You** will not be insured until **we** have agreed in writing to accept any alteration.

10. No cooking is to be undertaken inside any part of the building insured by this policy other than

in such areas which have been constructed and equipped as domestic kitchens.

11. All gas and electrical appliances and installations at the insured property must be regularly inspected by **you** or a responsible person acting on **your** behalf as required by the appropriate legislation and repaired, replaced, maintained or serviced as necessary to ensure good order. A record of such inspections/work undertaken should be kept to produce to insurers upon request.

12. No portable heating appliances, other than portable electric heaters where there is not visible heating elements, are to be used in any part of the insured property.

13. Any increase in risk of damage due to any act or neglect of any mortgagor, leaseholder, lessee or occupier or any **buildings** will not prejudice the interest of any mortgagee, freeholder or lessor provided the increase in risk is without their prior knowledge or authority and **we** are notified immediately they become aware of the increase in risk and pay any additional premium.

14. During period of repairs or renovations the excesses are increased by £250.

15. A person or company who was not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999.

or

Any subsequent legislation to enforce any terms of this policy but this does not affect any right or remedy of a third party which exists or is available apart from such Act.

16. The tenancy agreement must be in writing for a minimum period of 6 months and arranged through a professional letting agency or directly with **you**.

17. Tenants must be in employment and supply a minimum of 2 written references. Student and DSS lets are unacceptable.

18. Internal inspection of the **home** is required at intervals not less than 6 months by **you**.

# Claim Conditions and How We Settle Claims

## How to make a claim

If **you** need to make a claim, what **you** need most of all is speedy, professional, practical help. That is exactly what **we** provide. When an accident happens, **you** should take any immediate action **you** think is necessary to protect **your** property and belongings from further damage, such as switching off the gas, electricity or water. Telephone **our** Claimline 0844 248 9318 for immediate help and assistance. 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 and/or **we** may wish to arrange a visit and inspection.

To help **us** deal with **your** claim quickly, please read this policy booklet carefully.

## Guidance when making a claim

### Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in **your** policy booklet. It is important that **you** and **your family** comply with all policy conditions and **you** should familiarise yourself with any requirements. Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required.

Further guidance is contained in the policy booklet. Claims conditions require **you** to provide **us** with any assistance and evidence that **we** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **you** will provide:

- **Your** name, address, and **your home** and mobile telephone numbers
- Personal details necessary to confirm **your** identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known

- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on policy liability and claim value. **We** may, however, request additional information depending upon circumstances and value which may include the following:

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

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

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

## Preferred Suppliers

**We** take pride in the claims service **we** offer to **our** customers. **We** have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions. Where **we** can offer repair or replacement through a preferred supplier but **we** agree to pay **our** customer a cash settlement, then payment will normally not exceed the amount **we** would have paid **our** preferred supplier.

## Claims Conditions

**You** must comply with these Conditions: if **you** do not, **we** may at **our** option cancel the policy and/or refuse to deal with **your** claims and/or reduce the amount of any claim payment.



1. **You** must do all **you** can to prevent and reduce any costs, damage, injury or loss.
2. **You** must tell **us** about any loss, damage or liability as soon as possible and give **us** all the information and help **we** may need, including proof of claim at **your** expense. **We** will decide how to settle or defend a claim and may pursue proceedings in the name of any person covered by **your** policy, including proceedings for recovering any claim payment.
3. **You** must report any loss, theft, attempted theft or malicious damage to the police immediately.
4. If someone is holding **you** responsible for damage to their property or bodily injury to them, **you** must tell **us** immediately and send **us** immediately on receipt any writ, summons, letter of claim or other relevant documents.
5. If a claim is fraudulent or false in any way, **we** will not make any payment and all cover will end and **we** will be entitled to recover from **you** any payment made already in respect of the claim.
6. If any claim is covered by any other insurance, **we** will not pay for more than **our** share of that claim.
7. **You** must retain any damaged property for **our** inspection and not abandon property to **us** unless **you** have **our** written authority.
8. **You** must not authorise any work to commence without **our** written authority.

### How We Settle Property Claims

**We** will decide whether to repair, replace, or pay for property which is lost or damaged. When **we** settle **your** claim **we** will deduct the **excess** shown on the Schedule. The maximum amount which **we** shall be liable to pay is the relevant sum insured less any **excess** and subject to any **limit** applicable.

### Non-replacement Clause

In the event that **we** agree on request to settle by payment to **you** a claim for loss of or damage to property insured which otherwise could be settled by replacement of the property, the amount payable will be the lesser of the cost to **us** of replacing the property or the **market value** of the property.

In the event that the property insured can not be described adequately to allow for accurate replacement, settlement of any claim for loss of the property will be settled on the basis of a reasonable assessment of the **market value** of the property.

### Non-repair Clause

In the event that **we** agree on request to settle by payment to **you** a claim for damage to property insured which otherwise could be settled by repair of the property, the amount payable will be the cost to **us** of repairing the property less any VAT payable on any labour element of such repair.

In the event that it is either impossible or uneconomic to repair or reinstate the **buildings**, settlement will be based on **market value**.

### Underinsurance and Wear and Tear

In the event that the sum insured for **buildings** represents less than 85% of the full cost of rebuilding the **buildings** at the date of damage, the amount payable under this policy in respect of any claim for damage to the **buildings** will be reduced to the proportion of the amount payable which the sum insured bears to the full cost of rebuilding, before the application of any **excess**.

In the event that the sum insured for **contents** represents less than 85% of the full cost of replacing the **contents** as new at the date of the damage, the amount payable under this policy in respect of any claim for **contents** will be reduced to the proportion of the amount payable which the sum insured bears to the full cost of replacement as new, before the application of any **excess**.

# Customer Care

## Complaints Procedure

### Our Commitment to Customer Service

At Broker Direct, **we** are committed to going the extra mile for **our** customers and wherever possible, exceeding their expectations. If **you** believe that **we** have not delivered the service **you** expected, or **you** are concerned about any aspect of **our** service, please let **us** know.

If **your** complaint relates to **your** policy or a claim then please contact **your** insurance broker. If **your** insurance broker cannot resolve the complaint please contact Broker Direct.

### How to contact us

Telephone: **01204 600200**

Post:

Broker Direct Plc  
Deakins Park  
Deakins Mill Way  
Egerton, Bolton  
BL7 9RW

**We** then promise to:

- Fully investigate **your** complaint
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use the information from **your** complaint to proactively improve **our** service in the future.

**We** aim to resolve **your** concerns within 24 hours. Experience tells **us** that most difficulties can be sorted **our** within this time.

In the unlikely event that **your** concerns have not been resolved within 72 hours, **we** will issue a letter acknowledging **your** complaint, explaining the reasons why. **We** will continue to keep **you** informed of the further actions **we** will be taking to reach a suitable conclusion. Once **we** have reviewed **your** complaint **we** will issue the company's final decision in writing.

### If you are still not happy

If **you** are still not satisfied after the review, or **you** have not received a written offer of resolution within 8 weeks of the date **we** received **your** complaint, **you** can ask the Financial Ombudsman Service to review **your** case. They can be contacted at:

Post:

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

Telephone: **0800 0234567** (Landlines)  
**03001239123** (Mobile)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You** must approach the Financial Ombudsman Service within 6 months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response. **Your** rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

### Thank you for your feedback

**We** value **your** feedback and at the heart of **our** brand **we** remain dedicated to treating **our** customers as individuals and giving them the best possible service at all times. If **we** have fallen short of this promise, **we** apologise and aim to do everything possible to put things right.

### Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation should **we** be unable to meet **our** obligations. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or **you** may contact the FSCS on **0800 678 1100**.

# How Broker Direct Plc and your insurer use your Information

Please read the following carefully as it contains important information relating to **your** information. **You** should show this notice to any other party related to this insurance.

## How your information will be used and who we share it with

**Your** information comprises of all the details Broker Direct plc and **your** insurer hold about **you** and **your** transactions and includes information obtained from third parties. If **you** contact Broker Direct plc and **your** insurer electronically, **your** electronic information identifier e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider may be collected.

Broker Direct plc and **your** insurer may use and share **your** information with other group companies to help **us** and them:

- Assess financial and insurance risks;
- Recover debt;
- Prevent and detect crime;
- Develop **our** services, systems and relationships with **you**;
- Understand **our** customers' requirements;
- Develop and test products and services.

**Your** information will not be disclosed to anyone outside Broker Direct Plc or **your** insurer except:

- Where **we** have **your** permission; or
- Where **we** are required or permitted to do so by law; or
- To credit reference and fraud prevention agencies and other companies that provide a service to Broker Direct, **your** insurer, **our** partners or **you**; or
- Where **we** may transfer rights and obligations under this agreement.

Broker Direct or **your** insurer may transfer **your** information to other countries on the basis that anyone they pass it to, provides an adequate level of protection. In such cases Broker Direct Plc or **your** insurer will ensure it is kept securely and used only for the purpose for which **you** provided it. Details of the companies and countries involved can be provided on request.

From time to time Broker Direct or **your** Insurer may change the way **we** use your information. Where **we** believe **you** may not reasonably expect such a change **we** shall write to **you**. If **you** do not object, **you** will consent to that change. **We** will not keep **your** information for longer than is necessary.

## Sensitive Information

Some of the information Broker Direct or **your** insurer ask **you** for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to carry out the services described in **your** policy documents. Please ensure that **you** only provide sensitive information about other people with their agreement.

## Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and Money Laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

## Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as an fire, water damage, theft or an accident) which may or may not give rise to a claim. When **you** tell **us** about an incident, **we** will pass information relating to it to the registers.

# How Broker Direct Plc and your insurer use your Information (cont.)

## How to contact us

On payment of a small fee, **you** are entitled to receive a copy of the information Broker Direct plc or your insurer hold about **you**. If **you** have any questions, or you would like to find out more about this notice **you** can write to: Broker Direct Plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW.

Please contact the Data Protection Liaison Officer at the address below if **you** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.





In the event of  
a claim please call  
**01204 600 347**