

HH15 Endorsement List

No:	Title	Endorsement Wording
250	Escape of Water Excess	<p>The standard excess for Buildings and Contents cover is increased to £250 for any claims for Escape of Water from: Water escaping from washing machines, dishwashers, fixed water or fixed heating systems. This excess applies in addition to any voluntary or imposed excess shown on the policy schedule.</p>
303	Mortgagees/Interested Party	<p><Financial Interest name> has/have an interest in the Buildings.</p>
304	Minimum Security Requirements	<p>We will not pay the first £1500 of any claim for theft, attempted theft, malicious damage or vandalism at your Home unless the Security Protections shown below are:</p> <ol style="list-style-type: none"> 1. Fitted to the Home and 2. Put into full and effective operation <ol style="list-style-type: none"> (i) whenever the home is left unattended, and (ii) when You and Your Family go to bed. <p>Security Protections</p> <ol style="list-style-type: none"> 1. The door used as a final exit from the Home is to be fitted with a suitable lock complying with British Standard 3621 or a lock of superior quality approved by Us. 2. All other external doors are to be secured <ol style="list-style-type: none"> (i) in a similar manner as described in 1 above, or (ii) fitted top and bottom with mortice or surface mounted bolts with detachable keys 3. Accessible windows to be fitted with key operate window locks with detachable keys 4. Sliding patio doors to be fitted with key operated security locks top and bottom with detachable keys
305	Security Protection Discount	<p>A premium discount has been allowed for having the Security Protections (as stated below) installed in your Home. We will not pay the first £250 of any claim for theft, attempted theft, malicious damage or vandalism at Your Home unless the Security Protections are in full and effective use</p> <ol style="list-style-type: none"> 1. when You and Your Family have gone to bed, or 2. whenever the Home is left unattended. <p>Security Protections</p> <ol style="list-style-type: none"> 1. The door used as a final exit from the Home is to be fitted with a suitable lock complying with British Standard 3621 or a lock of superior quality approved by Us. 2. All other external doors are to be secured <ol style="list-style-type: none"> (i) in a similar manner as described in 1 above, or (ii) fitted top and bottom with mortice or surface mounted bolts with detachable keys 3. Accessible windows to be fitted with key operate window locks with detachable keys 4. Sliding patio doors to be fitted with key operated security locks top and bottom with detachable keys <p>If Endorsement 306 (Intruder Alarm Discount) also appears in Your Schedule, We will only deduct £250, in total for any claim for theft, malicious damage or vandalism.</p>
306	Intruder Alarm Discount	<p>A premium discount has been allowed for having an intruder alarm installed in Your Home by an alarm installer approved by Us. We will not pay the first £250 of any claim for theft or attempted theft or malicious damage or vandalism unless:</p> <ol style="list-style-type: none"> 1. The alarm installer is one of the following: <ol style="list-style-type: none"> a. a Company recognised by the National Approval Council for Security Systems (NACOSS) b. a Company regulated by the Security Systems and Alarm Inspection Board (SSAIB) c. a Company regulated by the Alarm Inspectorate and Security Council (AISC) 2. The alarm is put into full and effective operation <ol style="list-style-type: none"> a. whenever the home is left unattended, and b. when You and Your Family go to bed <p>Endorsement 304 (Minimum Security Requirements) is unaffected by this</p>

306 cont.	Intruder Alarm Discount cont.	<p>Endorsement. This means that if Endorsement 304 is shown in Your Schedule and You do not comply with its requirements, We will not pay the first £1,500 for any claim for theft, attempted theft, malicious damage or vandalism.</p> <p>If Endorsement 305 (Security Protection Discount) applies, We will only deduct £250, whichever is applicable, in total for each claim for theft, attempted theft, malicious damage or vandalism.</p>
308	Construction before 1960	If We pay for the cost of repair or replacement of Your Home this will be using modern materials and methods as required to provide the same internal facilities, not better or more extensive, than existed immediately prior to the loss or damage occurring.
309	Contents in Outbuildings or Garages	The most we will pay for any claim for loss of or damage to Contents in Outbuildings or Garages by Theft or attempted theft is £500.
310	Contents in an unattended Motor Vehicle	<p>The most We will pay for any claim for loss of or damage by Theft or attempted theft from an unattended motor vehicle is £500.</p> <p>The vehicle must also be locked securely and the property hidden in a glove or luggage compartment.</p>
311	Exclusion of Frozen Food Cover	We will not pay for loss or damage arising from Contents Cover 17 The cost of replacing food in a freezer in your home which has been spoilt by an accidental change in temperature in your freezer.
312	Minimum Security Requirements	<p>If you suffer a loss and you do not have the security protections shown below:</p> <ol style="list-style-type: none"> 1. Fitted to the Home, and 2. Put into full and effective operation:- <ol style="list-style-type: none"> a. when You and Your Family have gone to bed, and b. whenever the Home is left unattended <p>Then We will not pay any claim for theft, attempted theft, malicious damage or vandalism at Your Home.</p> <p>Security Protections</p> <ol style="list-style-type: none"> 1. The door used as the final exit from the Home is to be fitted with a suitable lock complying with British Standard 3621 or a key operated multi point deadlocking mechanism comprising of at least 3 locking points. 2. All other external doors are to be secured <ul style="list-style-type: none"> - in a similar manner as described in 1 above, or - fitted top and bottom with mortice or surface mounted bolts with detachable keys 3. All ground floor and accessible windows to be fitted with key operated window locks with detachable keys 4. Sliding patio doors to be fitted with key operated security locks top and bottom with detachable keys or the manufacturers key operated integral multi point locking system 5. Locks or padlocks fitted to all doors of domestic garages and outbuildings.
313	£1,000 Flood Excess	We will not pay the first £1,000 of any claim for loss or damage arising from flood.
314	£2,500 Flood Excess	We will not pay the first £2,500 of any claim for loss or damage arising from flood.
315	£200 Compulsory Excess	We will not pay the first £200 of each claim. This Excess replaces any other Excess of a lower amount appearing in Your Policy or any other Endorsement.
316	£300 Compulsory Excess	We will not pay the first £300 of each claim. This Excess replaces any other Excess of a lower amount appearing in Your Policy or any other Endorsement.
317	£500 Compulsory Excess	We will not pay the first £300 of each claim. This Excess replaces any other Excess of a lower amount appearing in Your Policy or any other Endorsement.
318	£400 Theft Excess	We will not pay the first £400 of any claim for loss or damage arising from Theft or attempted theft.
319	£500 Theft Excess	We will not pay the first £500 of any claim for loss or damage arising from Theft or attempted theft.
320	Mortgagees/Interested Party	The party or parties named in the schedule/SOF has/have an interest in the policy in respect of its /their interest(s) in the property insured.

<p>321</p>	<p>Intruder Alarm Requirement</p>	<p>If you suffer a loss and you do not have an intruder alarm</p> <ol style="list-style-type: none"> 1. Fitted to the Home and 2. Put into full and effective operation: <ol style="list-style-type: none"> a. when You and Your family have gone to bed, and b. whenever the Home is left unattended, with the keys removed to a place of safety <p>Then We will not pay any claim for theft or attempted theft or malicious damage or vandalism at Your Home.</p> <ol style="list-style-type: none"> 1. The intruder alarm must be installed by one of the following: <ol style="list-style-type: none"> a. a company regulated by the National Security Inspectorate (NSI) which incorporates the National Approval Council for Security Systems (NACOSS) or b. a company regulated by the Security Systems and Alarm Inspection Board (SSAIB) 2. The intruder alarm must be maintained in full working order under a maintenance contract by the alarm installer 3. You must inform the intruder alarm company immediately of any fault discovered in the alarm system 4. You must inform Us immediately of any written notification from the police authorities about the withdrawal or possible withdrawal of police response to alarm calls <p>If Endorsement 304 or 312 – Minimum Security Requirement is shown in Your schedule and You do not comply with its requirements, We will not pay any claim for theft, attempted theft, malicious damage or vandalism at Your Home.</p>
<p>322</p>	<p>Personal Possessions in an unattended Motor Vehicle.</p>	<p>Under the Personal Possessions cover the most we will pay for any claim for loss of or damage by Theft or attempted theft from an unattended motor vehicle is £1,000. The vehicle must be locked securely and the property hidden from view in a locked glove or luggage compartment.</p>