



House Guard Policy



Save these details in case you
need to make a claim

Report online 24/7 at
ageas.co.uk/claims
or in an emergency call 24/7 on
0345 122 3019



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Welcome

Thanks for buying home insurance with Ageas. We're one of the UK's largest insurers, protecting millions of people and businesses across the country, so you can have peace of mind that you're in safe hands.

This policy document, along with your policy schedule and statement of insurance, make up your agreement with us. It is important that you read them carefully and make sure it's the right home insurance policy for you.

If there are any changes to your circumstances or anything is incorrect, do let us know as soon as possible, as they could affect your cover. You can see a list of the kind of things we need to hear about on page 49.

This document tells you what is and isn't covered by your home insurance policy. We've tried to make it as clear as possible when your policy will cover you and when it won't. But if anything's not clear to you, please call the adviser who sold you your policy.

Hopefully, you'll never need us, but if you do make a claim, we promise to deal with it as quickly as possible, leaving you one less thing to worry about.

Thanks again for choosing Ageas.

Your policy in a nutshell

We've designed our home insurance policy to cover you against the unexpected. However, like all insurance policies, there are limits to what we'll cover and what we won't.

Here's a brief overview of the main things that your policy will pay out for. You'll find the full details later in this document.

Buildings insurance	Contents insurance
	
<p>Some of the main reasons customers make a claim on their buildings insurance include:</p> <ul style="list-style-type: none">• Their property has been damaged by a storm, a fire or leaking water.• The fixtures and fittings in the property, such as bathrooms, kitchens and windows, have been damaged. <p>For full details of cover provided go to page 17.</p>	<p>Some of the main reasons customers make a claim on their contents insurance include:</p> <ul style="list-style-type: none">• Their home has been burgled.• Their carpets, electrical goods or freezer food have been accidentally damaged. <p>For full details of cover provided go to page 27.</p>

Some of the main reasons we won't pay a claim are:

- The damage is due to general wear and tear, poor design or workmanship.
- The damage is caused by the failure or lack of grouting or sealant.
- The damage is caused by water overflowing, as a result of taps being left on in your home but you haven't added optional accidental damage cover to your policy.
- The claim is for accidental damage to a carpet, but you haven't added the optional accidental damage cover to your policy.
- The claim is for personal belongings that were lost, stolen or damaged away from home, but you haven't added the optional personal belongings cover to your policy.
- The maximum claim limits shown in the policy schedule are not enough to replace your property and belongings as new.
- The value of the claim is less than the excess shown in your policy schedule.
- The damage happened during bad weather but the weather in the location at the time did not meet the criteria for storm – refer to page 18 for full definition of storm.

Wear & tear

Almost everything in your home will suffer from general wear and tear over time and damage due to this is not covered by your policy.

You can extend the lifetime of your property and your belongings inside it by taking care of them and maintaining them. So, for example, from time to time it would be worth having your roof checked for missing or cracked tiles and making sure any exposed pipework is insulated to protect against freezing.

If you look after your property and something unexpected happens, that's when your insurance should be there to help. However, if for example, your roof leaks because you haven't looked after it, that's when we may not be able to pay a claim.

Making sense of your policy

We've tried to make this document as easy to use and understand as possible. However, there are still a handful of words and phrases that you may not be familiar with. We've explained these where we use them in the document.

Some words also have a technical meaning, so while they may sound straight forward, they have a very specific meaning when we mention them in your policy. We've defined all those words below, and these definitions apply wherever we use those words in the rest of the document.

Just to be clear, if we use the words: Ageas, we, our or us – then we're talking about Ageas Insurance Limited.

Finally, where we use the word: you or your – we're talking about the people named on the policy schedule.

Buildings

When we use the word buildings, we mean:

- the structure of your home, including any fixtures and fittings
- any garages and outbuildings, such as sheds or greenhouses
- garden walls, gates and fences, paths, drives, patios and decking
- permanent swimming pools (made of brick, stone, or concrete), hard tennis courts, solar panels, ornamental ponds and fixed hot tubs
- permanently fitted fuel storage tanks, septic tanks, wind turbines and heat pumps for ground/air source heating systems
- fixed electric vehicle charging points.

Buildings doesn't include:

- any structure that's not designed to be permanent, such as tents and gazebos
- land, flowerbeds, hedges, lawns, plants, shrubs, trees or natural ponds
- anything used for trade or business purposes

Contents

When we use the word contents, we mean:

- any items that you or your family own or are responsible for including carpets and floating laminate flooring.

Contents doesn't include:

- motor vehicles, aircraft, gliders, hang gliders, microlights or any parts or accessories except motorbike clothing and helmets
- drones that are not designed to be used as a toy or any parts or accessories
- caravans, motor or sail boats or any parts or accessories
- animals, birds and fish
- interior decorations in your home
- business equipment apart from home office equipment. By home office equipment we mean office equipment and furniture related to any administrative and clerical activities undertaken at your home.

Family

When we use the word family, we mean anyone who permanently lives with you but isn't a lodger or other paying guest.

Home

When we use the word home, we mean the property, including any garages and outbuildings, at the address which you've insured.

Making sense of your policy *continued*

Money

When we use the word money, we don't just mean cash. We also mean cheques, charge, credit, debit, gift and cash cards, vouchers, traveller's cheques, travel tickets, postal orders, unused current postage stamps, as well as any current payment stamp for a utility provider, such as a gas or electricity supplier. We don't mean virtual or crypto currencies. We won't cover any of these items if they're used for business purposes.

Motor Vehicle

When we use the words 'motor vehicle' we mean any mechanically or electrically propelled or assisted vehicle, whether designed for road use or not but this doesn't include:

- Domestic garden machinery that isn't taxed for use on a public road.
- Electrically assisted bicycles that can be used on a public road without a license and cannot be propelled by the motor when travelling at more than 15.5mph.
- Golf trolleys that are controlled by someone on foot.
- Motorised model or toy vehicles that cannot go over 8mph.
- Powered wheelchairs and mobility carriages that are not registered with DVLA for use on a public road.

Policy schedule

This is a document that you will have been given when you set up your policy. It contains all the specific details of your policy cover, including the maximum claim limits, excesses, endorsements and the dates when the policy starts and ends. It will also include the address of the property that is insured and whether any of the optional elements of cover are included or not. We'll issue you a new policy schedule each time you renew, or if we change your policy.

Professional Customer Representative

An individual or company acting in a professional or business capacity and may include, for example, claims management companies or loss assessors but would not include a person acting in a private capacity, for example, a relative.

Unoccupied

By unoccupied, we mean that your home hasn't been or won't be lived in for more than 60 days in a row, or doesn't contain enough furniture, cooking, washing or bathing facilities to be lived in. Regular visits to the home, or occasional overnight stays would not count as a break in this period. If you're planning on being away for more than 60 days in a row, please let us know. Just to be clear, when we use the word 'unoccupied' under What's not covered, we will apply this from the first day of when you plan to be away from your home. If you are unable to be at your home due to unforeseen or unexpected circumstances, we will apply this from day 61. Certain parts of your cover won't be valid, even if the damage or loss you're claiming for takes place in the first 60 days while you're away.

Guide to making a claim on your buildings or contents insurance

1 Before you call us

Check your policy booklet and policy schedule to make sure you are covered and check your excess.

If something's been stolen, or your property has been damaged by a riot or vandalism, you must start by calling the Police. And please make sure you get a crime reference number. Try and make every effort to get something back if it's been lost, for example, by calling lost property at the place where it was left.

It's important that you don't throw away any damaged items until we say so.

Unless in the case of emergency, please do not carry out any repairs or replace any items without us agreeing to this first.

Finally, don't negotiate or settle any claims made against you, unless we've written to you to say you can.

Report online 24/7 at

ageas.co.uk/claims

or in an emergency call us 24/7 on

0345 122 3019

Alternatively call us on **0345 122 3019** 8am-8pm Monday to Friday and Saturday 9am-5pm excluding public holidays to report a claim if you are unable to report online.

For updates on your ongoing claim, log into the Claims hub at **www.ageas.co.uk/claims/home-insurance/**

Guide to making a claim on your buildings or contents insurance *continued*

2 How we'll handle your claim

If your claim is an emergency, and something needs urgently repairing, we'll arrange for one of our approved partners to contact you as soon as possible. For non-emergencies, we'll still make sure a repairer calls within 24 hours.

For any claim that is made you will need to be able to prove that an insured incident covered by this policy has occurred. Proof could be a police report, photographic or actual evidence of the loss or damage you have suffered.

You'll need to provide details of everything that's been lost, stolen or damaged, and we may ask for receipts or proof of purchase. In some cases we may also require a recent valuation.

If we approve your claim, we'll ask you to pay the excess. We'll then repair or replace your damaged, lost, or stolen items, or rebuild your property, depending on the type of claim. Alternatively, we may make you a cash offer. We'll decide which way of paying your claim is most appropriate.

If we suggest a repair, rebuild or replacement, we may offer to use one of our own partners. However, if you wish to use someone else you're free to do so, but if this is more expensive than the rate we can get from one of our partners, we won't pay for the extra cost. All repairs carried out by one of our partners are guaranteed for at least 12 months.

If we decide not to repair, rebuild, or replace the buildings or contents that you're claiming for, we'll offer to make you a cash payment. We work out the offer by calculating the loss in value of your buildings or contents, as well as the estimated cost of repairing or replacing them. We'll then offer you the lower of these two amounts.

You'll need to let us negotiate, defend, or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.

What is the excess and how does it work?

The excess is the amount that you'll have to pay towards any claim you make. Your excess amount will be taken off after any claim limit as shown on your policy schedule has been applied. For example, if you make a claim for £1,000 and have an excess of £100 on your policy, we'd only pay you £900.

There are different excesses for different parts of your home insurance policy. You'll find the details of these in the policy schedule, which was sent to you when you bought your policy. In some cases, we don't apply an excess. We'll tell you where that's the case at the relevant part in the policy.

If you need to claim on more than one part of your buildings or contents policy for the same event, we'll only make you pay one excess. This will be the highest excess that applies to the parts of your policy that you're claiming under.

Guide to making a claim on your buildings or contents insurance *continued*

Professional Customer Representatives

You must contact us before appointing a professional customer representative to act on your behalf to deal with a claim and you must not assign or transfer your policy or any right or obligation under your policy to any third party, including a professional customer representative, without our prior express written consent.

We will not deal with a professional customer representative unless they are authorised and regulated by the Financial Conduct Authority (FCA). You can check the Financial Services Register online at **www.fca.org.uk/register** to find details of your professional customer representative.

We will always retain the right to communicate directly with you, even if you have appointed a professional customer representative. We will not continue dealing with a professional customer representative and instead only deal with you directly if:

- the professional customer representative's behaviour is unreasonable
- the negotiations regarding settlement are not concluded within a reasonable time frame
- there is no reasonable prospect of a settlement being concluded in line with the policy within a reasonable time frame

If a professional customer representative ceases to engage with us, or causes unreasonable delays to the claim, we will revert to you to progress/conclude matters. We retain the right to appoint loss adjusters or other experts, inspect damage and arrange for repair or replacement.

We retain the right to pay any claim settlement directly to you even if you instruct a professional customer representative. We may at our discretion agree to pay the claim settlement to the professional customer representative if you ask us to. If we do this, we will have paid your claim in full, and will not be responsible for the work carried out by the professional customer representative, or whoever they appoint, and will not be liable for any further costs associated with that work.

If you or your professional customer representative do not follow our claim conditions, and this negatively affects our position we may reject your claim or be unable to deal with it, or we may not pay your claim in full.

Claim limits on your policy

The maximum your policy will pay depends on the type of claim you're making. When you bought your policy, you agreed the overall amount of cover for each type of claim with your insurance provider, what we call your maximum claims limit. Remember, though, there are also other smaller limits for things such as bicycles, mobile phones, money, and contents in the open. Check your policy schedule for details. Some other types of claims also fall outside of the maximum claims limit. For example, claims for alternative accommodation won't count towards this. You can find all the limits that apply by checking your policy schedule.

It's really important that you've got the right amount of cover in place for your needs. If you've not taken out enough cover to rebuild your property and replace your contents and belongings as new, this may impact how much we pay for a claim.

Please read the details on these pages carefully and if you're in any doubt that you have enough cover, please contact your insurance provider.

You must insure all your buildings for the full cost to rebuild them completely if they were to be destroyed; this is not the same as the market or sale value, and could be higher. Please ensure that your maximum claim limits shown on your policy schedule are enough to replace buildings, contents, and other items of property for which you've taken out insurance, in full.

To help work out the rebuild cost of your buildings, visit the Building Cost Information Service at **abi.bcis.co.uk**, provided by the Royal Institution of Chartered Surveyors, where you'll find a free to use calculator.

The rebuild cost should include not just the costs of rebuilding your buildings to current building regulations and planning requirements, but also consider things like the cost of demolition, removing debris, and any professional fees, such as architects, engineers, and surveyors.

Remember, this is only a guide, you must ensure that any special features of your property (eg hard landscaping, outbuildings, decorative finishes, listed status, or conservation area) are taken into consideration.

To work out the value of your contents, list them and calculate what it would cost to replace them as new with the same quality and specification. Don't forget you'll also need to do the same for items you have specified as valuables and items insured under the Everyday personal belongings, Higher value personal belongings and Bicycle sections.

Claim limits on your policy *continued*

What we'll do if your claim limits aren't enough

If you make a claim and we discover that you didn't have enough cover, there are a number of different ways that we can handle your case.

If our team decide that we wouldn't have offered you insurance if you'd given us accurate information when you bought your policy, we won't be able to pay any of your claim.

In most cases, however, we'll pay some of your claim if we would have offered cover but at a higher premium. To work out how much we'll pay, we'll calculate what we'd have charged to offer you the level of cover that you would have needed to insure your buildings or contents as new in full. We then work out what percentage of this new premium you actually paid, and this will be the percentage of your claim that we pay.

So, for example, if you bought £50,000 of cover for your contents, and we calculate that they're actually worth £100,000, we'll calculate how much you would have had to pay us to cover you for the full amount.

If you were paying £300 a year for your cover, and we calculate that you would need to have paid £500 a year for the level of cover you needed, we'd calculate that £300 is 60% of £500. As a result, we'd only pay 60% of any claim you make on your contents policy. This would apply even if you were making a claim which was below your policy's maximum claim limit.

So if you made a claim for £50,000, we'd only pay £30,000 in this example.

For this reason, it's really important you tell us about any changes to your property, or any increase in value of your belongings.

Keeping up with inflation

If you've requested a specific value for the rebuild cost of your buildings, or for the value of all your contents or other items of property insured under your policy, we'll review this every year if you renew your policy with us. However, it's still your responsibility to make sure the cover limits are enough to rebuild your property and replace your contents and belongings as new. If the cover limits were originally enough but become inadequate at any renewal of your policy, we may apply the same remedies set out above, but with effect from the renewal date rather than the date that your policy started.

For the Contents section of your policy, any changes we will automatically make to your claim limits will be based on the Consumer Durables Index provided by the Office for National Statistics.

For the Buildings section, we'll base any change we automatically make to your claim limits on the House Rebuilding Cost Index.

We'll only reduce your claim limits if you ask us to.

Claim limits on your policy *continued*

Your valuables

The maximum we'll pay for claims relating to your valuable items is different to the maximum we'll pay for other claims. By valuables, we mean jewellery, works of art, collectors' items, ornaments, precious stones and anything made from gold, silver, platinum or palladium. We also mean clocks, watches, musical instruments, photographic equipment, binoculars, telescopes, furs and guns.

If you have any valuable items worth more than £2,500, you need to tell us about them so they can be listed on the policy. We won't pay more than £2,500 for any valuable item that you've not told us about.

We strongly recommend that you regularly review the value of any valuable items, especially those nearing the £2,500 limit. If the value of any valuable item that you've told us about has changed, then you must let us know.

Matching sets & suites

We treat each separate item of a matching pair, set or suite of furniture, soft furnishings, bathroom suite or other fixtures and fittings as a single item. If an item that's part of a matching set or suite is damaged, we'll aim to repair it or provide an identical replacement. However, if it's not possible to provide a suitable repair or replacement, we'll only pay for the damaged item. Just to be clear, we'll not make any contribution for undamaged items that are part of a set or suite.

If an item in a matching set or suite is lost or damaged, the undamaged matching items may lose some value even if they haven't been lost or damaged themselves. This loss of value is not covered by your policy.

Matching floor coverings

If you've got a matching carpet or other floor covering in more than one room or area of your home, and this is separated by a visible break, then we'll treat each room or area as separate. By break, we mean anything used to join or divide carpets and flooring, for instance door bars, floor strips, transition strips and thresholds. We'll only pay for the damage to the carpet or floor covering in the room or area where the damage happened. For example, if a lounge and dining room were separated by an open archway and there was a break between two matching carpets, if only the lounge carpet was damaged, we wouldn't pay for the matching dining room carpet.

Matching sets of jewellery & other items

We treat pairs or sets of anything apart from bathroom, kitchen, and furniture suites, as one item. So, for example, if your bag of golf clubs was stolen, we'd treat these as one item, and would only pay up to the maximum claim limit for a single item to replace the entire set. Similarly, if you lost a pair of earrings, we'd treat the pair as one single item.

Always tell the truth

It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong, incomplete, exaggerated or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.

If we do find that you or anyone acting on your behalf has defrauded us, we may cancel or void your policy, refuse to pay claims and will not refund any premium. If we void your policy, this means we'd treat you as though the policy had never been issued, and make you repay any money we've already paid out for any previous or existing claims.

We might also refuse to pay a claim or make you repay any money we've already paid out in claims where fraud has occurred. This is explained again in the section What your policy does & doesn't cover on page 16.

We'll also tell other insurers and anti-fraud databases, which could affect your ability to get access to insurance and other financial services in the future. We may also let the Police know, who may choose to bring charges against you that could ultimately result in a prosecution.

So please do make sure that you're always honest with us. This way we can pay any claims you make and keep the cost of our insurance down for all our customers.



The Insurance Fraud Bureau's Cheatline is independent to us and is a free and confidential way for anyone to report insurance fraud.

Each month, around 500 reports are received via either the free-phone number, which is powered by Crimestoppers, or through the online form.

Information submitted to the Cheatline complements the wide array of data from the insurance industry and other agencies, giving us a unique insight into organised insurance fraud in the UK. Together, this information helps us identify fraudsters and work with others to bring them to justice, as well as help insurers avoid having to pay out fraudulent claims.

0800 422 0421

insurancefraudbureau.org/cheatline

Our telephone advice lines

As part of your policy, we offer a number of telephone advice lines, which are provided by our partner DAS. DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of your personal data by us and members of the DAS UK Group are covered by our individual company registrations with the Information Commissioner's Office. DAS has a Data Protection Officer who can be contacted through dataprotection@das.co.uk.

You can contact our UK-based call centre 24 hours a day, seven days a week. However, we may need to arrange to call you back depending on your enquiry. To help us check and improve our service standards, we may record all calls. When phoning, please tell us your policy number and the name of the insurance provider who sold you this policy.

Counselling service **0344 893 9012**

Open 24 hours a day

We will provide you with a confidential counselling service over the phone if you are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, referral to relevant voluntary and/or professional services. Any costs arising from the use of these referral services will not be paid by us.

The counselling service helpline is open 24 hours a day, seven days a week.

Legal advice **0345 120 8415**

Open Monday to Friday,
9am to 5pm

Advice can be provided on any personal legal issue, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal adviser. However, if this is not possible they will arrange to call you back at a time to suit you.

Advice on the laws of England and Wales can be provided 24 hours a day, 365 days a year. Beyond this jurisdiction, or for very specialist legal matters, we will refer you to one of our specialist advisers.

Specialist advice is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside of these times, we will arrange to call you back.

Tax advice **0345 120 8415**

Open Monday to Friday,
9am to 5pm

Advice can be provided on any personal tax matters in the UK.

This service is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, we will arrange to call you back.

Identity theft service **0344 848 7071**

Open Monday to Friday,
9am to 5pm

If you are a resident in the UK or the Channel Islands, we will provide you with detailed guidance and advice over the phone about being or becoming a victim of identity theft.

This helpline is open 8am-8pm, seven days a week. Advice is provided by personal caseworkers 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside of these times, we will arrange to call you back.

Health and medical information service **0345 120 8415**

Open Monday to Friday,
9am to 5pm

We will give you information over the phone on general health issues and advice on a wide variety of medical matters.

We can provide information on what health services are available in your area, including local NHS dentists.

Health and medical information is provided by a medically qualified person 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, we will arrange to call you back.

We will not accept responsibility if the helpline services are unavailable for reasons we cannot control.

What your policy does & doesn't cover

Things we won't pay out for

There are some circumstances in which your policy won't pay out. In the tables that start on page 17 you'll see a detailed list of what is and isn't covered depending on the reason you make a claim.

But there are a few things we won't pay out for regardless of the circumstances. We've laid these out below.

Just to be clear, when we say 'we' on this page, we mean Ageas.

- We won't pay for any claims caused by a person or people acting alone or in association or government, using biological, chemical, or nuclear force or any resulting pollution or contamination.
- We won't pay for any claims caused by or resulting from war, invasion, uprising or any other similar act of hostility, whether war is declared or not.
- We won't pay for claims caused by contamination from nuclear fuel or nuclear waste.

The following also apply to all parts of the policy except for Buildings Section A: Homeowner's legal responsibilities cover and Contents Section C: Your public and personal legal responsibilities:

- We won't pay for claims that are a result of wear and tear or anything that happens gradually. This includes damage to electrical appliances and other items caused by them breaking down.
- We also won't pay for any damage caused by repairing, cleaning, demolishing or making alterations to your buildings or contents.
- We also won't pay claims for repairs that wouldn't have been made if you'd dealt with existing problems to your property. It's your responsibility to look after your buildings and contents and keep your property in a good state of repair. This policy is designed to only cover you for things that you couldn't have reasonably prevented. You must avoid or limit any loss, damage or injury by dealing with a problem as soon as you become aware of it.
- We won't pay claims caused by rot, mildew, fungus, or poisoning. We also won't pay claims caused by frost except to pipe work or your heating system as a result of freezing water.

- We won't pay for damage caused by insects, parasites and vermin.
- We won't pay for or contribute towards any claim for undamaged items that are part of Matching sets or suites, or Matching carpets & flooring coverings (Please see page 13 for more information).
- We won't pay for any loss, damage, injury or for any money you're legally obliged to pay if the claim was caused by something being taken from you by customs or other officials.
- We won't pay for any loss which is a side effect or happens as a result of the event for which you're making a valid claim. For example, we won't pay for any reduction in the market value of your property, loss of earnings, travel costs or compensation for stress or inconvenience. We also won't cover the fees of any company you engage to help you in relation to your claim.
- We won't pay you for legal costs, damage, injury, losses, as well as any money you're legally obligated to pay to other people, if you're insured under any other contract or policy for the same event (including more specific policies such as pet or travel insurance). If the other contract or policy has the same exclusion, we'll only pay our share of the cost.
- We won't cover claims caused by or resulting from any criminal or deliberate act by you or your family. This includes you allowing your property to be used for illegal activity.
- We won't pay claims made without the permission of the policyholder named on the policy schedule.
- We won't pay for any claim that is found to be fraudulent. We may also choose to either void or cancel your policy if a fraudulent claim or policy application is made. We'll also look to recover from you any investigation fees, legal costs or payments that might have already been made to you if we later find that any element of your claim was fraudulent.

Section A: Buildings insurance

You're only covered under this section of the policy if it says so on your policy schedule, which was sent to you when you bought this insurance. Please read your policy wording and policy schedule carefully to check the cover provided meets your needs.

1 Fire & earthquakes

What's covered	What's not covered
We'll pay claims where your buildings are damaged by fire, smoke, explosion, lightning or by an earthquake.	We won't pay claims caused by scorching, singeing, melting, warping or other forms of heat damage caused without flames.

2 Riots

What's covered	What's not covered
We'll pay claims where your buildings are damaged by a riot. You need to report the damage to the police as soon as possible and before making a claim.	

3 Vandalism

What's covered	What's not covered
We'll pay claims for vandalism to your buildings. You need to report the damage to the police as soon as possible and before making a claim.	We won't pay for claims which are the result of vandalism caused by you or your family, or by a person who is allowed to be in your home. We also won't pay claims which are the result of vandalism if your home is unoccupied.

4 Damage to your property caused by moving objects

What's covered	What's not covered
We'll pay claims where your buildings are hit by moving or falling objects. For example, we'd cover you if your buildings were hit by an aircraft, car or falling tree.	We won't pay for cutting down or taking away all or part of a fallen tree unless it has caused damage to your buildings. We won't pay for damage caused by all or part of a tree being cut down. We also won't pay for damage to hedges, gates, and fences. We won't pay for damage caused by household pets. Finally, we won't pay for damage to aerials, satellite dishes, masts, or their fittings.

Section A: Buildings insurance *continued*

5 Storm

What's covered	What's not covered
<p>We'll cover you for damage to your buildings caused by a storm.</p> <p>By a storm, we mean strong winds of over 55mph, or damage by extreme rain, snow, or hail. Rainfall is extreme if more than 2.5cm falls in an hour. Snowfall is extreme if 30cm or more falls in a 24-hour period. Hail is extreme if it damages hard surfaces.</p>	<p>We won't cover you for damage to gates and fences.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>We won't pay for rain or water damage to the inside of your buildings if the water gets into your home as a result of poor workmanship, bad design or wear and tear.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the storm part of the policy. These claims must be dealt with under the subsidence part of the policy. A higher excess applies to all subsidence claims.</p>

6 Flood

What's covered	What's not covered
<p>We'll cover you for damage to your buildings caused by a flood.</p> <p>By flood, we mean water that comes suddenly into your buildings from outside, and which enters at the ground floor or below.</p>	<p>We won't cover you for damage to gates and fences.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>There is a higher excess for flood claims, please check your policy schedule.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the flood part of the policy. These claims must be dealt with under the subsidence part of the policy. A higher excess applies to all subsidence claims.</p>

Section A: Buildings insurance *continued*

7 Subsidence

What's covered	What's not covered
<p>We'll cover you for damage to your buildings as a result of subsidence, ground heave or landslip.</p> <p>Subsidence is the downward movement of the ground underneath your buildings.</p> <p>Ground heave is the upward or sideways movement of the ground underneath your buildings, which can happen because of the soil expanding.</p> <p>Landslip means the downward movement of sloping land underneath your property. For example, if you lived on a hill and the ground below your property moved, causing damage to your main building.</p>	<p>There is a higher excess for subsidence claims, please check your policy schedule.</p> <p>We won't pay for any damage that started before this policy came into force.</p> <p>Your policy won't pay out for damage to your buildings if the materials that they're built from shrink or expand. We also won't pay for damage to the buildings, or their foundations caused by settlement.</p> <p>Settlement is the downward movement of the buildings caused by the soil underneath them becoming compressed by the weight of the buildings. It's different to subsidence, because it's caused by the weight of the property, rather than the soil changing underneath your property. It tends to happen in the early years after a building or extension has been built.</p> <p>We won't pay for any damage that's been caused by the sea or a river eroding the land underneath or around your buildings.</p> <p>We also won't pay for damage to any part of your buildings, except your garage, unless the main building is also damaged at the same time and by the same cause.</p> <p>That means we won't pay for damage to outbuildings, swimming pools, tennis courts, walls (including retaining walls), gates, patios, ponds, fences, septic tanks, paths, and driveways unless your main building is damaged at the same time and by the same cause.</p> <p>We won't pay claims for damage to solid floors unless the foundations underneath the outside walls are damaged at the same time and by the same cause.</p> <p>We won't pay for damage caused by faulty materials, poor design, or poor workmanship. This includes any work on your buildings that didn't meet building control regulations when the work was completed.</p> <p>Finally, we won't pay claims where you're entitled to compensation from another person or organisation.</p>

Section A: Buildings insurance *continued*

8 Leaking or freezing water & leaking oil

What's covered	What's not covered
<p>We'll pay for any damage caused by water or oil leaking from your tank, pipes, drains or heating system. We'll also pay for damage caused by water freezing within any of these.</p> <p>We'll also pay for damage caused by water leaking from or freezing in your home appliances, fish tank, and even your waterbed.</p> <p>Sometimes it's not easy to find where water or oil is leaking from. So, we'll cover costs you have to pay to find the leak, and that includes the cost of repairs to walls, floors, or ceilings.</p> <p>But you must get our agreement before work starts, so we can decide whether finding the leak is the most practical and cost-effective solution to the problem. For example, it may cost less to install new pipework than knocking holes in walls or floors to find the original leak.</p>	<p>There is a higher excess for leaking or freezing water & leaking oil claims, please check your policy schedule.</p> <p>We won't pay for damage caused by leaking or freezing water or leaking oil when your home is unoccupied.</p> <p>We won't pay for damage caused by the failure, wear and tear or lack of grouting or sealant.</p> <p>We won't pay for repairs to the pipework or other parts of the water or heating system unless they're caused by freezing. If they're damaged for any other reason, this part of the policy won't cover you.</p> <p>We won't pay for any cost associated with finding a leak unless the buildings have been damaged by the leaking water or oil and there is a valid claim under this policy.</p> <p>This part of your policy also won't pay claims for damage caused by water overflowing sinks, bidets, showers, and baths, as a result of taps being left on in your home.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the 'Leaking or freezing water & leaking oil' part of the policy. These claims must be dealt with under the subsidence part of the policy on page 19. A higher excess applies to all subsidence claims.</p>

9 Theft

What's covered	What's not covered
<p>We'll cover you for any damage to your buildings as a result of theft or an attempted theft.</p> <p>We'll cover you if any fixtures or fittings, such as copper pipes, are stolen.</p> <p>You need to report the theft or attempted theft to the police as soon as possible and before making a claim.</p>	<p>We won't pay claims for theft or any attempted theft by you or your family, tenants, lodgers or paying guests.</p> <p>We won't pay claims for theft or attempted theft by anyone else who is lawfully on the premises unless force or violence is used.</p> <p>We won't pay claims for theft or attempted theft when your home or any part of it is lent, let, or sublet to someone who is not a member of your family, unless there's damage to the building during the break-in.</p> <p>We won't pay claims if your home is unoccupied.</p>

Section A: Buildings insurance *continued*

10 Homeowners' legal responsibilities

What's covered	What's not covered
<p>We'll provide cover for liability arising from the ownership of your home.</p> <p>You may be asked to pay damages to an individual or company if an accident happens in or around your home.</p> <p>In the event that an accident at your home leads to someone's death or injury, or leads to them contracting an illness or disease, we'll cover any damages that you're legally obliged to pay.</p> <p>We'll also pay for any damage to another individual or company's property, as a result of an accident.</p> <p>If you sell a property, you could still be asked to pay for an accident on your old property if the incident was caused by faulty workmanship.</p> <p>When this happens, we'll also cover you for seven years after this policy ends or is cancelled, as long as the damage happened after you'd sold or moved out of your old property.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p> <p>Finally, if you insure both your buildings and contents under this policy and you make a claim for Homeowners' legal responsibilities and Public & personal legal responsibilities, we'll only make one claim payment under either your buildings or contents section. To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>	<p>We won't cover your liability as the occupier of your home or your personal liability arising from the day to day activities of you or your family. These claims will usually be covered by your contents policy.</p> <p>We do not cover your own injury or death under this section. We also do not cover injury or death to someone in your family or to anyone you employ permanently in or around your home, for instance a nanny, cleaner or gardener.</p> <p>We also won't cover you if any of these people become ill or catch a disease in your home.</p> <p>We won't cover you for any damage to property that you own or has been given to you by someone else to look after. And we also won't cover you for any damage to property that's been leased or rented to you.</p> <p>We won't cover you for any damages if they're a result of an accident involving a lift that you own or are responsible for maintaining unless it's a stairlift.</p> <p>We won't cover you for damages if they arise as a result of something you or your family did deliberately or maliciously.</p> <p>We also won't cover you for damages that arise from using your home for business or employment.</p> <p>We won't pay claims just because you've made an agreement with another person.</p> <p>Finally, we won't pay more than the amount shown in the policy schedule for any claim or series of claims caused by the same incident.</p>

Section A: Buildings insurance *continued*

11 Professional fees & costs

What's covered	What's not covered
<p>If your buildings are damaged, we'll cover you for any necessary costs that you need to pay as part of the repair or rebuild, as long as the damage would have been covered elsewhere in this buildings policy.</p> <p>This means we'll pay for legal fees, as well as fees for architects and surveyors. It also includes the cost of clearing debris from your property, as well as clearing drains and demolishing or stabilising your buildings.</p> <p>Finally, we'll also cover other costs necessary to meet government or local authority requirements.</p>	

12 Underground pipes, drains & cables

What's covered	What's not covered
<p>We'll cover you for the cost of repairing the fabric of underground cables, pipes, drains and tanks serving your home, and for which you are responsible, if they're accidentally broken.</p>	<p>We won't pay for claims caused by faulty materials, poor design, or poor workmanship.</p> <p>We won't pay for clearing blocked drains, unless the blockage is caused by structural damage to the drain itself.</p> <p>We won't pay for damage to services which are not your responsibility.</p>

13 Glass, toilets & other fittings

What's covered	What's not covered
<p>We'll pay for the cost of repairing or replacing any fixed panes of glass, ceramic hobs built into kitchen worktops, and glass oven doors if they're accidentally broken, as long as these are permanent fixtures in your home.</p> <p>We'll also pay to repair or replace solar panels which are accidentally broken.</p> <p>Finally, we will also pay to repair or replace baths, toilets, bidets, sinks/basins, and showers which are accidentally broken.</p>	<p>We won't pay for damage caused by scratching or denting.</p> <p>We also won't pay for things that are accidentally broken when your home is unoccupied.</p> <p>Finally, we won't pay for the cost of repairing or replacing window or door frames that are accidentally broken.</p>

Section A: Buildings insurance *continued*

14 Rent and alternative accommodation

What's covered	What's not covered
<p>If your home can't be lived in due to damage caused by something which is covered under this buildings policy, we'll pay for suitable alternative accommodation for you, your family, and your household pets.</p> <p>We'll also pay for any rent you would have received from lodgers while the buildings can't be lived in as a result of the same incident.</p> <p>When we say your home can't be lived in, we mean that there are no toilet, bathroom, or cooking facilities, or continuing to stay in your home poses a risk to you and your family.</p> <p>As an alternative, in some circumstances we may choose to provide you with temporary kitchen and bathroom facilities to allow you to remain in your own home whilst repairs are being carried out.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see how much your claims limit is for this part of your cover.</p>	<p>If we reject a claim for damage to your buildings under another part of this policy, then you won't be able to claim for rent or alternative accommodation.</p> <p>We won't pay claims under this section of your policy if you cannot live in your home due to damage to your contents. This should be picked up by your contents cover.</p>

15 Protection when you sell your property

What's covered	What's not covered
<p>If you've exchanged contracts to sell your home, we'll give the buyer the benefit of this buildings cover until the sale is completed, unless the buyer has insurance elsewhere.</p> <p>We'll also continue to provide cover until the sale goes through as long as completion is not more than 60 days from the date of exchanging contracts (or in Scotland, more than 60 days from the date of what is known as the 'conclusion of missives').</p>	

Section A: Buildings insurance *continued*

16 Damage caused by emergency services

What's covered	What's not covered
<p>We'll cover the cost of damage to your home or garden items caused by the emergency services while they're getting into your home to deal with an emergency.</p> <p>By garden items, we mean flowerbeds, hedges, lawns (including artificial lawns), potted plants, shrubs, or trees outside your buildings but within the boundaries of your home.</p>	

17 Replacement locks & keys

What's covered	What's not covered
<p>We'll pay for the cost of replacing and installing locks on outside doors if your keys are stolen or lost outside your home.</p> <p>We'll also pay for the cost of replacing and repairing locks on outside doors if your keys are damaged inside the home by an event covered elsewhere in this buildings insurance policy.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we'll only make one claims payment under either your buildings or contents section of cover. To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>

18 Being forced to leave your home

What's covered	What's not covered
<p>We'll pay the equivalent cost of similar alternative accommodation for you, your family and your household pets if a local authority, a public body or emergency services won't allow you to live in your home because of damage to a nearby property.</p> <p>But we'll only cover these costs, for up to 30 days from the date you're forced to leave your home.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see the limit that applies to this part of the policy.</p>	<p>If you insure both your buildings and contents under this policy and make a claim for being forced to leave your home, we'll only make one claims payment under either your buildings or contents section of cover. To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>

Section A: Buildings insurance *continued*

19 Home improvements

What's covered	What's not covered
<p>If you buy new fixtures for your home, such as a new bathroom suite, we'll cover these for damage for up to 60 days after you buy them, even if they take you past the maximum claim limits on your policy.</p> <p>If you want them to be permanently covered, you will need to contact us and ask us to raise the level of cover on your policy. We might ask you to pay an extra premium.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see the limit that applies to this part of the policy.</p>	

Optional add-on to your buildings insurance policy

Section B: Accidental damage to your buildings

You're only covered under this section of the policy if it says so on your policy schedule, which was sent to you when you bought this insurance. Please read your policy wording and policy schedule carefully to check the cover provided meets your needs.

What's covered	What's not covered
<p>This optional section of your policy covers you for accidental damage to your buildings.</p> <p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p>	<p>We won't pay for accidental damage caused by someone that you lend or rent all or part of your home to.</p> <p>We won't pay for damage caused deliberately by anyone who you allow to be in your home.</p> <p>We also won't pay for damage caused by chewing, scratching, tearing, or fouling by pets.</p> <p>We won't pay for accidental damage if the property is unoccupied.</p> <p>And we won't pay for cutting down or taking away all or part of a fallen tree unless it has caused damage to your buildings.</p> <p>We won't pay for accidental damage to hot tubs. And we won't pay for any storm damage to gates, fences or swimming pool and hot tub covers.</p> <p>We won't pay to put right poor workmanship or bad design. This includes any work which didn't meet building control regulations when it was completed.</p> <p>We won't pay for rain or water damage to the inside of your buildings if the water gets into your home as a result of poor workmanship, bad design or wear and tear.</p> <p>Claims relating to subsidence or drainage must be made under the buildings section of this policy. If we refuse to pay all or part of your claim, you can't try and make a further claim on this accidental damage section of the policy.</p> <p>Finally, we won't pay claims under this section of the policy if they're covered elsewhere in your buildings policy, because the excess may differ.</p>

Section C: Contents insurance

You're only covered under this section of the policy if it says so on your policy schedule, which was sent to you when you bought this insurance. Please read your policy wording and policy schedule carefully to check the cover provided meets your needs.

This section of your policy only covers your contents when they're at your home unless we specifically say otherwise.

1 Fire & earthquakes

What's covered	What's not covered
We'll pay claims where your contents are damaged by fire or smoke, explosion, lightning or by an earthquake.	We won't pay claims caused by scorching, singeing, melting, warping or other forms of heat damage caused without flames.

2 Riots

What's covered	What's not covered
We'll pay claims where your contents are damaged by a riot. You need to report the damage to the police as soon as possible and before making a claim.	

3 Vandalism

What's covered	What's not covered
We'll pay claims for vandalism to your contents. You need to report the damage to the police as soon as possible and before making a claim.	We won't pay for claims which are the result of vandalism caused by you or your family, or by a person who is allowed to be in your home. We won't pay claims which are the result of vandalism if your home is unoccupied. We also won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.

4 Damage to your property caused by moving objects

What's covered	What's not covered
We'll pay claims where your home is hit by moving or falling objects, and your contents are damaged as a result. For example, we'd cover you if your home was hit by an aircraft, car or falling tree.	We won't pay for cutting down or taking away all or part of a fallen tree unless it has caused damage to your contents. We won't pay for damage caused by all or part of a tree being cut down. Finally, we won't pay for damage caused by household pets.

Section C: Contents insurance *continued*

5 Storm

What's covered	What's not covered
<p>We'll cover you for damage to your contents caused by a storm.</p> <p>By a storm, we mean strong winds of over 55mph, or damage by extreme rain, snow, or hail. Rainfall is extreme if more than 2.5cm falls in an hour. Snowfall is extreme if 30cm or more falls in a 24-hour period. Hail is extreme if it causes damage to hard surfaces.</p>	<p>We won't pay for rain or water damage to your contents if the water gets into your home as a result of poor workmanship, bad design or wear and tear.</p> <p>We won't cover damage to any contents left outside your home.</p> <p>We won't cover damage to swimming pool and hot tub covers.</p> <p>You can't make a claim for damage caused by subsidence, ground heave or landslip under the storm part of the policy. These claims must be dealt with under the subsidence part of the policy on page 29..</p>

6 Flood

What's covered	What's not covered
<p>We'll cover you for damage to your contents caused by a flood.</p> <p>By flood, we mean water that comes suddenly into your buildings from outside, and which enters at the ground floor or below.</p>	<p>There is a higher excess for flood claims, please check your policy schedule.</p> <p>We won't cover damage to any contents left outside your home.</p> <p>We also won't cover damage to swimming pool and hot tub covers.</p> <p>Finally, you can't make a claim for damage caused by subsidence, ground heave or landslip under the flood part of the policy. These claims must be dealt with under the subsidence part of the policy.</p>

Section C: Contents insurance *continued*

7 Subsidence

What's covered	What's not covered
<p>We'll cover you for damage to the contents of your buildings as a result of subsidence, ground heave or landslide.</p> <p>Subsidence is the downward movement of the ground underneath your buildings.</p> <p>Ground heave is the upward or sideways movement of the ground underneath the buildings, which can happen as a result of the soil expanding.</p> <p>Landslip means the downward movement of sloping land underneath your buildings. For example, if you lived on a hill and the ground below your property moved, causing damage to your main building.</p>	<p>We won't cover you for any damage to your contents if it happens as a result of your buildings' foundations shrinking or expanding.</p> <p>We also won't pay claims if your contents are damaged as a result of the sea or a river eroding the land around your buildings.</p> <p>We won't pay for claims which are caused by faulty materials, poor design, or poor workmanship. This includes any work on your buildings which didn't meet building control regulations when the work was completed.</p> <p>We won't pay for any damage that started before this policy came into force.</p> <p>Finally, we won't pay claims where you're entitled to compensation from another person or organization.</p>

8 Leaking or freezing water & leaking oil

What's covered	What's not covered
<p>We'll pay for any damage to your contents caused by water or oil leaking from tanks, pipes, drains or heating systems. We'll also pay for damage caused by water freezing within any of these.</p> <p>We'll pay for damage caused by water leaking from or freezing in your home appliances, fish tank, and even your waterbed.</p>	<p>There is a higher excess for leaking or freezing water & leaking oil claims, please check your policy schedule.</p> <p>We won't pay for damage caused by leaking or freezing water or leaking oil when your home is unoccupied.</p> <p>We won't pay for damage caused by the failure, wear and tear or lack of grouting or sealant.</p> <p>We won't pay for damage to the appliance, fish tank or waterbed itself.</p> <p>We won't pay for any damage to the fixed domestic water or heating system itself.</p> <p>This part of your policy won't pay claims for damage caused by water overflowing from sinks, bidets, showers, and baths, as a result of taps being left on in your home.</p>

Section C: Contents insurance *continued*

9 Theft

What's covered	What's not covered
<p>We'll cover you if your contents are stolen from your home and we'll also cover you for any damage to your contents caused by someone attempting to steal them.</p> <p>However, there's a maximum amount that we'll pay for jewellery or watches above a certain limit, unless they're stolen from a fitted, locked safe. You'll find this limit in your policy schedule.</p> <p>You need to report the theft or attempted theft to the police as soon as possible and before making a claim.</p> <p>The maximum we'll pay for items stolen from an outbuilding or garage is lower than the contents maximum claim limit.</p> <p>The most we'll pay will be further reduced for items not in a building or in a structure that isn't designed to be fully enclosed, such as a carport or gazebo. If this happens, the amount we will pay will be the same as when items are left out in the open. Please refer to your policy schedule for the limit that applies.</p> <p>By outbuildings, we mean sheds, greenhouses, and other fully enclosed permanent structures.</p>	<p>We won't pay claims for theft or any attempted theft by you, your family, tenants, lodgers or paying guests.</p> <p>We won't pay claims for theft or any attempted theft by anyone else who is lawfully in your home unless force or violence is used.</p> <p>We won't pay claims for theft or attempted theft when your home or any part of it is lent, let, or sublet to someone who is not a member of your family, unless there's damage to the building during the break-in.</p> <p>We won't pay claims if your home is unoccupied.</p> <p>We won't pay for theft if it's caused by someone tricking you, except if they trick you to gain entry to your property.</p> <p>Finally, we won't pay for theft of money unless your buildings were damaged when they were broken into, or entry was gained by someone tricking you.</p>

Section C: Contents insurance *continued*

10 Accidental damage to home entertainment equipment

What's covered	What's not covered
<p>We'll cover the cost of accidental damage to home entertainment equipment.</p> <p>By home entertainment equipment, we mean televisions, DVD players, games consoles, desktop computers and audio equipment.</p> <p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p>	<p>We won't cover scratches or dents unless they prevent you from using the equipment.</p> <p>We won't cover the cost of damage to MP3 players, sat-navs, mobile phones, tablets, laptop computers and e-readers.</p> <p>We also won't cover accidental damage to musical instruments.</p> <p>We won't pay for the cost of damage to TV sets caused whilst using gaming equipment.</p> <p>We also won't pay for accidental damage to things like CDs, DVDs or anything on which music, videos or data is stored.</p> <p>We won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.</p> <p>Finally, we won't pay for accidental damage that happens when the property is unoccupied.</p>

11 Broken glass & ceramics

What's covered	What's not covered
<p>We'll pay for the cost of repairing or replacing fitted glass in furniture or mirrors if it's accidentally broken, but not glass in pictures or clocks.</p> <p>We'll also pay to repair or replace glass shelves, glass tops to furniture, as well as ceramic hobs, tops of free-standing cookers and glass oven doors if they're accidentally broken.</p>	<p>We won't cover scratching or denting of glass or ceramics.</p> <p>We won't pay for any damage whilst your home is unoccupied.</p>

Section C: Contents insurance *continued*

12 Loss of metered water or oil

What's covered	What's not covered
<p>We'll pay for accidental loss of your metered water.</p> <p>We'll also pay for accidental loss of water or oil from your property's heating system or storage tanks.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see the limit that applies to this part of the policy.</p>	<p>We won't pay for any loss while the home is unoccupied.</p> <p>We also won't pay for finding or repairing any leak.</p>

13 Damage to food

What's covered	What's not covered
<p>We'll pay for damage to food in your fridge or freezer as a result of contamination by the chemicals inside them, or by a rise or fall in temperature.</p>	<p>We won't pay for this damage if it's caused by your power supply being cut off by your energy company.</p>

Section C: Contents insurance *continued*

14 Your public & personal legal responsibilities

What's covered	What's not covered
<p>We'll pay any amount that you or your family are legally obliged to pay following an accident that results in someone being ill, injured, or results in someone's death.</p> <p>We'll also pay amounts that you or your family are legally obliged to pay if an accident causes damage to someone else's property.</p> <p>This cover will only be valid if the accident happened while your policy was in force.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p> <p>Finally, if you insure both your buildings and contents under this policy and you make a claim for Homeowners' legal responsibilities and Public & personal legal responsibilities, we'll only make one claim payment under either your buildings or contents section. To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>	<p>We won't cover your liability as the owner of your home. These claims will normally be covered by your buildings policy.</p> <p>We won't cover your own injury or death under this section. We also do not cover injury or death to someone in your family or to anyone you employ permanently in or around your home, for instance a nanny, cleaner or gardener.</p> <p>This part of the cover also won't pay claims for any damage to property that you own, or which has been given to you by someone else to look after. It won't cover you for any damage to property that you've leased or rented from someone else.</p> <p>We won't pay claims for damages that are a result of your business or employment.</p> <p>We won't pay claims that arise from owning, possessing, or using caravans, horse boxes, trailers, motor vehicles or any vehicle that would need to be registered with the DVLA to be legally used on a public road.</p> <p>We won't pay for claims involving the use of golf trolleys (controlled by someone on foot) or the use of golf buggies.</p> <p>We won't pay for claims involving powered wheelchairs and mobility carriages that are not registered with DVLA for use on a public road, unless there is no other insurance you can claim on.</p> <p>We won't pay claims for injuries that happen as a result of playing any sport or using a bicycle outside the boundary of your home unless there's no other insurance you can claim on.</p> <p>We won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.</p> <p>We won't pay for claims that arise from owning or using an aircraft, including model aircraft, gliders, hang gliders, microlights, and drones.</p>

Section C: Contents insurance *continued*

14 Your public & personal legal responsibilities *continued*

What's covered	What's not covered
	<p>We also won't pay for claims that arise from owning or using any equipment designed for use in or on water, such as a boat or a surfboard.</p> <p>We won't cover any claims that are caused by any animal you own, except domestic pets when inside the boundary of your home. We won't cover any claims caused by dangerous dogs as specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act.</p> <p>We won't pay for any claims relating to any lift that you have on your property, or are responsible for maintaining, except stair lifts.</p> <p>We won't pay for any costs or damages that you have to pay if you pass a disease or virus onto another person.</p> <p>We also won't pay claims just because you've made an agreement with another person.</p> <p>We won't pay claims that are as a result of hunting or racing of any kind, except on foot.</p> <p>We won't cover any legal action for damages which are brought in a court outside the United Kingdom, the Channel Islands, and the Isle of Man.</p> <p>Finally, we won't pay more than the amount shown in the policy schedule for any claim or series of claims.</p>

Section C: Contents insurance *continued*

15 Your legal responsibility for domestic employees

What's covered	What's not covered
<p>If you employ people permanently to work in or around your home, such as a nanny, cleaner or gardener, we'll cover you for any costs you're legally obliged to pay if they're accidentally injured, die or become ill during their work for you.</p> <p>This cover applies anywhere in the world as long as your employees were appointed in the United Kingdom, the Isle of Man, or the Channel Islands.</p> <p>So, for example, if you take your nanny with you on holiday, we'll pay a claim if they're injured while they're working for you.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p>	

16 Protection for tenants

What's covered	What's not covered
<p>If you rent your home from someone else, this policy will cover you for any damage to the buildings that you're legally required to pay for.</p> <p>This includes damage to the structure of the building or accidental damage to underground cables, pipes, and drains.</p> <p>It also includes cover for accidental damage to fixed panes of glass, ceramic hobs built into kitchen worktops and glass oven doors, as long as these are permanent fixtures in your home.</p> <p>It also covers accidental damage to solar panels.</p> <p>We also cover accidental damage to baths, toilets, bidets, sinks/basins, and showers.</p> <p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p>	<p>You can only make a claim under this part of your policy for things that would be covered under parts 1-9 and 12-13 of Section A: Buildings. All of the exclusions that apply to those parts still apply to any claims made here.</p> <p>For example, if the buildings you live in are damaged by a storm, we'll only pay your claim if the storm meets our definition on page 28.</p> <p>We won't pay for damage to the structure of your home if it's unoccupied.</p>

Section C: Contents insurance *continued*

17 Unpaid damages

What's covered	What's not covered
<p>If a court rules that you're owed compensation for an injury, or damage to your property, we'll pay any amount which does not get paid to you within three months of the court's decision.</p> <p>The compensation must have been awarded by a court in the United Kingdom, the Isle of Man or the Channel Islands. The injury or damage must have occurred in one of these territories for us to pay a claim under this part of your policy.</p> <p>In order for this cover to be provided, the incident for which you're being awarded damages must have been something that would have been covered under the Your public & personal legal responsibilities part of this policy, on pages 33 and 34 if the roles had been reversed.</p> <p>After we have paid you, we may pursue the person who the court ordered to make the payment to you, and if we're successful, we'll keep any money we manage to get back.</p> <p>If you make a claim under this part of your policy, we won't ask you to pay an excess.</p>	<p>We won't pay under this part of the policy if there's going to be an appeal.</p>

Section C: Contents insurance *continued*

18 Contents taken away from your home

What's covered	What's not covered
<p>If you take your contents away from your home temporarily, within the UK, Channel Islands or Isle of Man, we'll still cover them if they're, stolen or damaged.</p> <p>By temporarily, we mean they must not have been away from your home for more than 90 days in a row.</p>	<p>You can only make a claim under this part of your policy for things that would be covered under parts 1-9 of this contents policy. All the exclusions that apply to those parts still apply to any claims made for contents taken away from home temporarily.</p> <p>For example, if your contents are damaged by a storm while you're staying with a friend, we'll only pay your claim if the storm meets our definition on page 28.</p> <p>Money is only covered if stolen from a building and there is a break-in, and the building is damaged. If your contents or money are stolen from somewhere other than your work or a place you're temporarily living, we'll only cover them if the building they were stolen from was damaged when it was broken into.</p> <p>We won't cover you if your contents are stolen from an unlocked room in a hotel or similar temporary accommodation.</p> <p>We won't cover theft or damage that happens in student accommodation under this part of the policy. By student accommodation we mean whilst attending a boarding school, college or university during term-time. But you may be covered under the student belongings part of the policy on page 43.</p> <p>We won't cover you if your contents are stolen or damaged while they're being kept by a storage company.</p> <p>In the event of your contents being damaged by a storm, flood or vandalism, we'll only cover you if the items were inside a building.</p> <p>We won't cover you if anything taken out of your home to sell, display or exhibit is lost or stolen.</p> <p>And we won't cover you if your contents are lost or stolen while they were in a caravan, mobile home or motor home.</p>

Section C: Contents insurance *continued*

19 Alternative accommodation

What's covered	What's not covered
<p>If your home can't be lived in due to damage caused by something which is covered under this contents policy, we'll pay for suitable alternative accommodation for you, your family and your household pets.</p> <p>When we say your home can't be lived in, we mean that there are no toilet, bathroom or cooking facilities, or continuing to stay in your home poses a risk to you and your family's health and or safety.</p> <p>As an alternative, in some circumstances we may choose to provide you with temporary kitchen and bathroom facilities to allow you to remain in your own home whilst repairs are being carried out.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see how much your claims limit is for this part of your cover.</p>	<p>If we reject a claim for your contents under another part of this policy, then you won't be able to claim for alternative accommodation.</p> <p>We won't pay claims under this section of your policy if you cannot live in your home due to damage to the buildings. This should be picked up by your buildings cover.</p> <p>Similarly, if we have finalised your contents claim, we will not continue to pay alternative accommodation costs just because damage to your buildings prevents you from moving back into your home.</p>

20 Replacement locks & keys

What's covered	What's not covered
<p>We'll pay for the cost of replacing and installing locks on outside doors if your keys are lost outside your home or are stolen.</p> <p>We'll also pay for the cost of replacing and repairing locks on outside doors if your keys are damaged inside the home by an event covered by this contents policy.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we'll only make one claims payment under either your buildings or contents section of cover. To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>

Section C: Contents insurance *continued*

21 Moving home

What's covered	What's not covered
<p>We'll cover you if your contents are stolen or damaged whilst being moved by a professional removals company.</p> <p>Your belongings must have been packed as well as moved by a professional moving company to qualify for cover under this part of the policy.</p> <p>If you agree to buy a property, this policy will also cover the contents in your new property for up to one week before you move in, even if you haven't completed the purchase at this point. There's a separate limit if you claim for contents that are stolen or damaged in your new property. Please check your policy schedule to see how much it is.</p>	<p>We won't pay claims for glass or other fragile items that are damaged.</p> <p>We won't pay claims under this section of the policy if any of your belongings are stolen or damaged while they're in storage.</p> <p>And we won't pay claims if any of your belongings are damaged outside of the UK, Channel Islands or Isle of Man.</p> <p>We won't pay for any money that is stolen or damaged under this section of the policy.</p>

22 Contents in storage

What's covered	What's not covered
<p>If for any reason you decide to move some of your contents into storage, we will cover these items if they are stolen, or damaged by fire or lightning.</p> <p>The contents must belong to you or a member of your family and must be stored by a recognised storage company for up to a maximum of 180 days within any 12 month period of insurance.</p>	<p>We won't pay for claims for any contents stored outside the United Kingdom.</p> <p>We won't pay claims for theft or attempted theft unless there's damage to the storage company building during the break in.</p> <p>Finally, we won't pay claims if the storage company you have used has their own insurance in place to cover this.</p>

23 Fatal injury

What's covered	What's not covered
<p>We'll cover you if you or any member of your family suffer a fatal injury caused by either a fire or a physical attack in your home and die within 12 months.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	

Section C: Contents insurance *continued*

24 Special events

What's covered	What's not covered
<p>In the 30 days run up to you or a member of your family's wedding, civil partnership ceremony, birthday or religious festival, we'll automatically increase the maximum claim limit on your policy by the amount shown on your policy schedule. Please note that this change won't increase the limits to individual sections of this policy or your valuables limit.</p> <p>In the event of a religious festival, wedding or civil partnership ceremony, we'll keep the higher limit in place for up to 30 days after the ceremony.</p> <p>During this period, we'll cover the gifts if they're lost, stolen or damaged, as long as they're either in your home, at the venue where the event is being held, or being transported between the two.</p>	

25 Guests' personal belongings

What's covered	What's not covered
<p>We'll cover any personal belongings of guests while they're in your home.</p> <p>By personal belongings, we mean clothes and jewellery, or any everyday items carried by your guests.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>You can only make a claim under this part of your policy for items that would be covered under parts 1-9 of this contents policy. All of the exclusions that apply to those parts still apply to any claims made for your guests' personal belongings.</p> <p>For example, if your guests' personal belongings are damaged by a flood, we'll only pay your claim if the flood meets our definition on page 28.</p>

26 Taking your shopping home

What's covered	What's not covered
<p>We'll cover you if something is lost, stolen or damaged while you're bringing it to your home from the shops where you bought it.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>We won't cover you if your food or other items are stolen from an unattended car or van, unless they were stored out of sight in a glove box or boot.</p> <p>Your car or van must also have been locked with any security systems activated and there must have been damage to the car or van during the break in.</p>

Section C: Contents insurance *continued*

27 Tenant's home improvements

What's covered	What's not covered
<p>If you rent, rather than own your home, we'll pay for damage to any interior decorations, or any home improvements that you've paid for.</p> <p>However, the damage must have been the result of an event covered under Section C: Contents insurance of this policy.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>We won't pay for interior decorations or home improvements if they're accidentally damaged or broken.</p>

28 Counselling fees

What's covered	What's not covered
<p>If you or members of your family suffer emotional stress because of an event that is covered under this contents policy, we'll pay you the cost of any professional counselling.</p> <p>For us to pay the claim, the counselling must have been recommended by a qualified doctor or nurse and we must have approved the counselling.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	

29 Garden cover

What's covered	What's not covered
<p>We'll pay for damage to your hedges, lawns (including artificial lawns) and plants that are outdoors but within the boundaries of your home. The damage must be caused by fire, lightning, storm, flood, vandalism or accidental damage. Please note we'll only pay your claim for storm or flood if it meets our definitions on page 28.</p> <p>We'll also pay if they're damaged by branches falling from trees, or by anything falling from your buildings.</p> <p>We'll also pay to replace trees or shrubs that are stolen.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>We won't pay for damage caused by smoke or bonfires.</p> <p>We won't pay for damage caused deliberately by you or your family or any person allowed within the boundaries of your home.</p> <p>We won't pay for damage caused as a result of subsidence, ground heave or landslip.</p>

Section C: Contents insurance *continued*

30 Being forced to leave your home

What's covered	What's not covered
<p>We'll pay the equivalent cost of suitable alternative accommodation for you, your family and your household pets if a local authority, public body or emergency service won't allow you to live in your home because of damage to a nearby property.</p> <p>But we'll only cover these costs for up to 30 days from the date you're forced to leave your home.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see the limit that applies to this part of the policy.</p>	<p>If you insure both your buildings and contents under this policy and make a claim for being forced to leave your home we'll only make one claims payment under either your buildings or contents section of cover. To be clear, you can't claim on both your buildings and contents cover for the same incident.</p>

31 Downloads & computer files

What's covered	What's not covered
<p>We'll pay for anything that you or your family have legally downloaded and stored on a computer or other device if it's lost, stolen or damaged.</p> <p>For example, if your laptop gets damaged in a flood and you lose all the films and music you've downloaded, we'll pay for the cost of replacing them.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>We won't cover any software or information used for business purposes.</p> <p>We won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.</p>

32 Recently purchased contents

What's covered	What's not covered
<p>If you buy or are given new contents, such as a television or computer, we'll cover these if they're lost, stolen or damaged for 60 days after you receive them, even if they take you over the maximum claim limit on your policy.</p> <p>If you want them permanently covered, you'll need to contact us and ask us to raise the level of cover on your policy. We might ask you to pay an extra premium.</p> <p>Claims under this part of your policy won't count towards your maximum claim limit. Check your policy schedule to see the limit that applies to this part of the policy.</p>	

Section C: Contents insurance *continued*

33 Student belongings

What's covered	What's not covered
<p>If you or a member of your family move into student accommodation whilst attending a boarding school, college or university, we'll pay for any contents that are stolen from or damaged in the accommodation while you or your family member are living there during term-time.</p> <p>Claims under this part of the policy have a separate limit. Check your policy schedule to see how much it is.</p>	<p>You can only make a claim under this part of your policy for things that would be covered under parts 1-9 of this contents policy. All the exclusions that apply to those parts still apply to any claims made under the student belongings part of your policy.</p> <p>For example, if your belongings are damaged by a flood while you're in student accommodation, we'll only pay your claim if the flood meets our definition on page 28.</p> <p>We won't pay for any loss of money while you or someone in your family is living in student accommodation under this part of the policy.</p> <p>We won't cover you if your belongings are stolen, or damaged during an attempted theft, unless the buildings were damaged when they were broken into.</p> <p>We won't cover student's belongings if they're accidentally damaged or broken.</p> <p>We won't pay claims if you or a member of your family are staying in student accommodation outside of the United Kingdom, Isle of Man or Channel Islands.</p>

Optional add-ons to your home contents policy

Section D: Accidental damage to your contents

You're only covered under this section of the policy if it says so on your policy schedule, which was sent to you when you bought this insurance. Please read your policy wording and policy schedule carefully to check the cover provided meets your needs.

What's covered	What's not covered
<p>This optional section of your policy covers you for accidental damage to any contents within your home.</p> <p>Just to be clear, when we use the term accidental damage, we mean damage that is unexpected and unintended, caused by something sudden and which is not deliberate.</p>	<p>We won't pay for accidental damage to passports, visas or driving licenses, money or food and drink.</p> <p>We also won't pay for accidental damage to teeth or false teeth that happens while chewing something.</p> <p>We won't pay for accidental damage to clothes.</p> <p>We won't pay for accidental damage to sports equipment when it's being used.</p> <p>We won't cover scratches or dents unless they prevent you from using the item.</p> <p>We won't pay for damage caused deliberately by anyone who you allow to be in your home.</p> <p>We also won't pay for damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.</p> <p>We won't pay for accidental damage if the property is unoccupied.</p> <p>We won't pay for rain or water damage to your contents if the water gets into your home as a result of poor workmanship, bad design or wear and tear.</p> <p>We won't pay for cutting down or taking away all or part of a fallen tree, unless it has caused damage to your contents.</p> <p>We won't pay for damage if it's caused by your power supply being cut off by your energy company.</p> <p>We won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.</p> <p>We won't pay for accidental damage if it's caused by anyone living in your home who is not a member of your family.</p> <p>We won't pay for accidental damage to any remote-controlled toys, such as drones, cars, model airplanes, helicopters or boats.</p> <p>Finally, we won't pay claims under this section of the policy if it's covered elsewhere in your contents policy, because the excess may differ.</p>

Optional add-ons to your home contents policy *continued*

Section E: Everyday personal belongings

You're only covered under this section of the policy if it says so on your policy schedule, which was sent to you when you bought this insurance. Please read your policy wording and policy schedule carefully to check the cover provided meets your needs. It is important that you regularly check the value of your personal belongings and ensure they are adequately covered.

What's covered	What's not covered
<p>This section covers you if your bicycle, money or any of your everyday personal belongings are lost, stolen or damaged. They're covered in Europe and up to 60 days anywhere else in the world.</p> <p>We'll also pay for any financial loss if your credit card is lost or stolen and someone else uses it.</p> <p>By everyday personal belongings, we mean clothes and jewellery, mobility aids or any item carried by you in daily life.</p> <p>Check your policy schedule to see what the maximum and individual limits are for this part of your policy and the excesses that apply.</p>	<p>We won't pay for any items used for business or professional purposes unless it's a laptop.</p> <p>We won't pay a claim if your personal belongings are stolen from an unlocked hotel room or similar temporary accommodation, or if they're damaged as part of an attempted theft.</p> <p>We won't pay to repair or replace something just because it's scratched or dented unless it prevents you from using the item.</p> <p>We won't pay for damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.</p> <p>We'll only cover you for credit cards if you keep to the conditions of the card.</p> <p>We won't pay for damage to teeth or false teeth that happens while chewing something.</p> <p>We won't pay for damage to sports equipment while it's being used.</p> <p>We won't pay claims if your car keys and key fobs, or passports, visas and driving licenses are lost or damaged.</p> <p>We won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.</p> <p>We also won't pay claims if your camping equipment is lost or damaged.</p> <p>We won't cover your things if they're stolen from an unattended car or van, unless they were stored out of sight in a glove box or locked boot. Your car or van must also have been locked with any security systems activated, and there must have been damage to the car or van during the break-in.</p>

Section E: Everyday personal belongings *continued*

What's covered	What's not covered
	<p>We won't pay for theft of mobility carriages if the key or starting device is left with the carriage when unattended. Similarly, we won't pay for damaged or stolen mobility carriage accessories or removable parts, unless the carriage is stolen at the same time.</p> <p>We won't cover you if your bicycle is stolen if you've left it unattended away from the home. However, we'll cover you if you've kept it in a locked building, or if you've locked it to a post, cycle rack or other immovable object.</p> <p>We won't pay for damage to any form of motorised bicycle, apart from electric bicycles that don't go above 15.5mph.</p> <p>We won't pay for any damage if your bicycle is used for any form of racing or pacemaking.</p> <p>We won't pay for any damage to your bicycle accessories or removable parts unless damaged at the same time as the bicycle.</p> <p>We won't pay for any cuts, bursts or punctures to the tyres.</p> <p>We won't pay for accidental damage to any remote-controlled toys, such as drones, cars, model airplanes, helicopters, or boats.</p>

Optional add-ons to your home contents policy *continued*

Section F: Higher value personal belongings

You're only covered under this section of the policy if it says so on your policy schedule, which was sent to you when you bought this insurance. Please read your policy wording and policy schedule carefully to check the cover provided meets your needs. It is important that you regularly check the value of your Personal belongings and ensure they are adequately covered.

What's covered	What's not covered
<p>This section is designed to cover you for your higher value personal belongings, such as expensive jewellery. To be covered by this section you must tell us which items you wish to cover, and they must be shown on your policy schedule.</p> <p>We'll then cover those items if they're lost, stolen or damaged anywhere in Europe and for up to 60 days anywhere else in the world.</p>	<p>We won't pay for damage to sports equipment while it's being used.</p> <p>We won't pay for damage to teeth or false teeth that happens while chewing something.</p> <p>We won't pay to repair or replace something just because it's scratched or dented unless it prevents you from using the item.</p> <p>We won't pay for damage caused by chewing, scratching, tearing or fouling by domestic animals or pets.</p> <p>We won't cover your belongings if they're stolen from an unattended car or van, unless they were stored out of sight in a glove box or boot. Your car or van must also have been locked with any security systems activated, and there must have been damage to the car or van during the break-in.</p> <p>We won't pay for theft of mobility carriages if the key or starting device is left with the carriage when unattended. Similarly, we won't pay for damaged or stolen mobility carriage accessories or removable parts, unless the carriage is stolen at the same time.</p> <p>We won't pay for damage to any remote-controlled toys, such as drones, cars, model airplanes, helicopters or boats.</p> <p>We won't pay for any items used for business or professional purposes unless it's a laptop as shown in the policy schedule.</p> <p>We won't pay for claims caused by or resulting from computer viruses or hacking. By Hacking we mean unauthorised access, without physical damage to any computer or device.</p>

Section G: Bicycle cover

You're only covered under this section of the policy if it says so on your policy schedule, which was sent to you when you bought this insurance. Please read your policy wording and policy schedule carefully to check the cover provided meets your needs. It is important that you regularly check the value of your bicycle(s) and ensure they are adequately covered.

What's covered	What's not covered
<p>This section covers you if your bicycles are lost, stolen or damaged at any time in Europe, or for up to 60 days anywhere else in the world.</p> <p>To be covered by this section you must tell us about the bicycles you wish to cover, and they must be shown on your policy schedule.</p>	<p>We won't cover you if your bicycle is stolen if you've left it unattended away from the home. However, we'll cover you if you've kept it in a locked building, or if you've locked it to a post, cycle rack or other immovable object.</p> <p>We won't pay for any damage to any form of motorised bicycle, apart from electric bicycles that don't go over 15.5mph.</p> <p>We won't pay for any damage if your bicycle is used for any form of racing or pacemaking.</p> <p>We won't pay for damaged or stolen bicycle accessories or removable parts, unless the bicycle is damaged or stolen at the same time.</p> <p>We won't pay to repair or replace your bicycle just because it's scratched or dented unless it prevents you from using it.</p> <p>We won't pay for any cuts, bursts or punctures to the tyres.</p>

How to make changes to your policy

It's important you keep us up to date with any changes that may affect your insurance policy. Please check your policy schedule and statement of insurance and if any of the information that you gave us or your provider when you took out your policy isn't correct or has changed, you need to get in touch. If you don't, it could mean that your policy is no longer valid.

The kind of things that we need to hear about are shown below but you should tell us about anything that is not correct in your documents:

- a change of address
- any significant alterations to your home, such as extensions, that may change the cost of rebuilding the property
- a change in the number of bedrooms (a bedroom is a room designed to be a bedroom, or currently used as a bedroom). So for example, if your home had 3 bedrooms and you added two new bedrooms but use 1 of the old bedrooms as a study, you must declare your home has 5 bedrooms
- a change in the number of bathrooms (a bathroom is any room with a toilet, shower or bath)
- any increase in the value of your belongings that means replacing items as new may be more than the maximum claims limit
- someone other than a member of your family comes to live with you
- your home is going to be unoccupied for more than 60 days in a row
- you or someone who lives in your home receives a county court judgment or criminal conviction (except for motoring offences where a prison sentence has not been served)
- you or someone who lives with you declares bankruptcy
- you use the home for any business or trade purposes
- you plan to let or rent out all or part of your home

Please remember that if you don't tell us about changes, it may affect any claim you make.

If you do tell us something has changed, it could result in an increase or reduction in your premium as well as your excess. It could also mean we would apply an endorsement to the policy or it could mean we are no longer able to insure you.

If your premium falls as a result of the changes, we'll refund you the difference, as long as it's more than £10.

Similarly, if your premium goes up as a result of the changes, we'll only charge you if the increase is more than £10.

How to cancel your policy

You're free to cancel your policy at any time. To do so, you need to get in contact with the provider who sold you the policy. Your provider may charge you for this, on top of our £7.50 administration charge (plus insurance premium tax where applicable).

How much money you get back will depend on how long you've had the policy for, and whether or not you've made a claim, or may need to make a claim.

Cancelling within the first 14 days

If you cancel your policy within 14 days of the purchase date, or the date at which you receive your documents if this is later, we'll refund your full premium, minus our £7.50 administration charge (plus insurance premium tax where applicable). If you've made a claim no refund will be paid.

Cancelling after the first 14 days

After the initial 14 days, as long as you've not made a claim and nothing has happened which could lead to a claim, we'll refund you for the time left on the policy, minus our £7.50 administration charge (plus insurance premium tax where applicable).

We'll work out the cost of your insurance per day, and then refund you for the days that you haven't yet used.

If you've had a claim during the cover period, or something has happened which might lead you to make a claim, then you won't receive any refund. And if you pay for your insurance on a monthly basis, we'll ask you to pay the remainder of the year's premiums.

It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

Also, if you cancel your policy and you owe us money, you must still pay this.

Our right to cancel or void your policy

Ageas or your adviser have the right to cancel this policy at any time by giving you 14 days' notice in writing. We'll tell you the reason why.

Reasons why we may decide to cancel your policy include, but won't be limited to:

- Changes to the information that you provided us when you purchased the policy, which are shown on your proposal form, statement of insurance or policy schedule, that mean we are no longer willing to cover you.
- We suspect fraud on this or another related insurance policy.
- There's been a misrepresentation which means we no longer wish to insure you.
- We're unable to take a payment from your account.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us information that we ask for.

If we discover that you've deliberately withheld information from us or have given us wrong information because you didn't take care when communicating with us or your adviser, we may cancel your policy immediately and not return any premiums or we may void your policy.

This means that we'll treat your policy as though it had never existed. We may also refuse to pay any claim and we may keep any premiums you've paid.

We reserve the right not to invite you to renew your policy.

How to make a complaint

Should there ever be an occasion where you need to complain, we'll do our best to address this as quickly and fairly as possible.

We'll try to resolve your complaint as quickly as we can. If we can't, then we'll:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with the matter.

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

If your complaint is about the way your policy was sold

Please contact your insurance adviser to report your complaint.

If your complaint is regarding your claim

Please telephone us on the number shown in your claim's documentation.

For any other type of complaint

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at **www.ageas.co.uk/make-a-complaint** (please include your policy number and claim number if appropriate).

Our address:

Customer Services Adviser
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

What to do if you're not happy with our response

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you've the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our response.

The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman doesn't affect your right to take your dispute to the courts.

You can find out more about how to complain to the Ombudsman online at:

www.financial-ombudsman.org.uk.

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: **0800 023 4567**

By email:

complaint.info@financial-ombudsman.org.uk

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

If you choose to take a dispute to the courts, this contract is governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim. For more details about the scheme visit **www.fscs.org.uk** or telephone **0800 678 1100** or **020 7741 4100**.

How we look after your personal information

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Notice please visit our website www.ageas.co.uk/privacy-notice or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions document, commonly known as a terms of business agreement. Please ask your insurance adviser if you'd like more information about how they use your personal information.

Collecting your information

When you take out a policy with Ageas, we ask you to share lots of information, such as your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). We may also ask you to share special categories of personal information such as information about your health.

We also collect information from a number of different places, for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of personal information is because we need it to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, such as when we deal with a claim or send your documents to you. When you apply for insurance, our decision to provide you with a quotation may involve an automated decision. If you object to this being done, we won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a good reason for doing so, for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information about previous insurance policies you may have bought; carrying out research and analysis; and recording and monitoring calls with you.

If you've given us this information about someone else, you must have their permission to do so.

Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other brands within Ageas UK, Ageas Retail Limited; other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we're trialling their products and services which we think may improve our service to you or our business processes.

Unless required to by law, we'd never share your personal information without the appropriate care and protection in place.

Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations.

We also keep your information for a number of years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to our full Privacy Notice for more information.

Use and storage of your personal information overseas

Your personal information may be transferred to, stored and processed outside the United Kingdom (UK). We or our service providers may use cloud-based computer systems (ie network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the UK unless it is to a country

How we look after your personal information *continued*

which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Your rights

You have a number of rights in relation to the information we hold about you including: asking for access to and a copy of your personal information, objecting to the use of your personal information or to an automated decision including profiling, asking us to correct, delete, restrict or withdraw any previously provided permission for the use of your personal information, and complaining to the Information Commissioner's Office if you object to the way we use your personal information. A full list of your rights can be found in the full Privacy notice, already stated earlier in this notice.

There may be times when we won't be able to delete your information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.





Underwritten by **Ageas Insurance Limited**

Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

[ageas.co.uk](https://www.ageas.co.uk)

Registered in England and Wales Company No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

HHA01-200 May 2024 Ageas House Guard Policy