

Home MultiGuard

The all-in-one insurance
policy from Britannia

Britannia

part of The **co-operative** bank

Customer Service

Our aim is at all times to provide a first class standard of service. However, there may be occasions when you feel that this has not been achieved.

If your complaint relates to the product or you are dissatisfied with the service provided by Britannia, please contact your local Britannia branch or the department you have been dealing with. You can choose to contact them either by telephone, in writing, in person at the branch or via our website www.britannia.co.uk. More information about the complaint process is summarised in a leaflet “when things need sorting out”. Please let us know if you would like a copy.

If your complaint is still unresolved you can contact our Customer Feedback Centre who will review your complaint and provide a final response. Their details are; Customer Feedback Centre C097, Britannia, Leek, Staffordshire Moorlands, ST13 5RG. Telephone 01538 391744. Calls may be recorded or monitored. Lines are open from 8am – 6pm Monday to Friday, 9am – 12 noon Saturdays.

If your complaint relates to a claim or the service provided by Legal and General Insurance, you can contact them by writing, quoting your claim number where applicable, to: The Customer Relations Manager, Legal and General Insurance, City Centre House, The Podium, 5 Hill Street, Birmingham, B5 4US. You can also contact the Customer Relations Manager on 0870 900 5564.

If you are unaware who your complaint is best addressed to contact Britannia for guidance.

If you remain dissatisfied following the final response from either Britannia or Legal and General Insurance Limited, you can complain to:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR

Telephone number 0845 080 1800. Lines are open from 9am – 5pm Monday to Friday. Making a complaint will not affect your legal rights.

Preamble

1. The policy booklet, the schedule, any applicable endorsements, appendices and memoranda (that may be issued to **you** at renewal) must be read together as one contract. Any word or expression to which a specific meaning has been given either in the Policy Definitions or the Section Definitions bears the same meaning wherever it appears printed in bold type.
2. This is an annually renewable contract. In return for having received and accepted **your** first premium, and any further premiums **we** may require, **we** will insure you under those sections shown on **your** schedule against loss, damage or liability occurring during the **period of insurance** subject to the terms and conditions of this **policy**.

Welcome to Home MultiGuard Insurance

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Meaning of Words

Certain words in the Policy have special meanings. These meanings are given below. To help you identify these words in the Policy they are printed in *italics* throughout.

<i>Application Form/ Proposal Form</i>	The form signed by you which describes you, any details specific to you or the property, and all material information relevant to the cover which you have requested.
<i>Assault</i>	Unlawful personal attack by another person who is not a member of your household.
<i>Bodily injury</i>	Death, injury, illness or disease.
<i>British Isles</i>	Great Britain, the Channel Islands, the Isle of Man, Northern Ireland, the Republic of Ireland.
<i>Buildings</i>	The <i>Home</i> and radio and television aerials, satellite dishes, receivers and ancillary equipment, domestic outbuildings, garages, greenhouses, swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges and fences including landlords fixtures and fittings at the address as shown in <i>our</i> records.
<i>Business Equipment</i>	Computers, keyboards, Visual Display Units and printers, word processing equipment, desk top publishing units, multi-user small business computers, facsimile machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment and office furniture owned by you or any member of your household or provided for you by your employer and for which you are responsible and used for business purposes.
<i>Contents</i>	All household goods, clothing & personal belongings, including valuables, business equipment, domestic garden implements and machinery, in your home or its domestic outbuildings, garages or greenhouses, owned by you or by any member of your household or for which they are responsible. Visitors Personal Effects not otherwise insured. Property not covered as part of Contents: <ul style="list-style-type: none">- Money- Living creatures.- Motor vehicles (other than motorised garden equipment, wheelchairs, stairlifts and invalid carriages) trailers (other than proprietary combined trailer tents), caravans, boats, vessels, watercraft (other than sailboards), hovercraft, aircraft, model aircraft and their respective parts or accessories whilst attached.- Property (other than business equipment) used or held for business or professional purposes.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

Meaning of Words (continued)

<i>Credit Cards</i>	Credit, cheque, bankers or cash dispensing cards
<i>Endorsement</i>	An amendment to your policy.
<i>Excess</i>	The first part of a claim which <i>you</i> must pay as shown in <i>your schedule</i> and/or <i>your</i> policy book. If claims are made under two or more Sections for loss or damage by the same insured cause at the same time, only one excess will be deducted from the total amount of the agreed claim.
<i>Family</i>	<i>Your</i> relatives permanently living in the <i>home</i> .
<i>Fees</i>	Architects, surveyors and other professional fees which <i>you</i> have to pay in connection with repairing or reinstating the <i>buildings</i> . Fees not covered: <ul style="list-style-type: none">- Those which <i>you</i> have to pay to prepare a claim.- Those which <i>you</i> incur without the <i>Insurers</i> permission.
<i>Home</i>	The house, bungalow or self contained flat, private garage and domestic outbuildings at the address shown in <i>our</i> records.
<i>Household</i>	<i>You, your family</i> (including <i>your</i> partner and all children) who normally live with <i>you</i> . <i>Your</i> resident domestic employees.
<i>Insurer</i>	Legal and General Insurance Ltd.
<i>Local Authority Requirements</i>	The additional costs <i>you</i> have to pay to repair the damage to comply with any government or Local Authority requirements or regulations. Costs not covered: <ul style="list-style-type: none">- Any cost for complying with requirements or regulations of which <i>you</i> are aware before the loss or damage occurred.
<i>Loss of Limbs or Sight or ankle</i>	Permanent physical separation of one or more limbs at, or above the wrist OR Permanent and total loss of use of any hand, foot, leg or arm OR Total and irrecoverable loss of sight in one or both eyes.
<i>Money</i>	Personal cash, bank and currency notes, cheques, bankers drafts, money and postal orders, postage stamps and coins (not part of a collection), savings stamps and savings certificates, premium bonds, luncheon vouchers, trading stamps, travellers cheques, telephone cards, season travel tickets, gift tokens, and stamps for payment of TV licence, gas, electricity and other bills, all held for private purposes. Property not covered: <ul style="list-style-type: none">- Securities, certificates other than savings certificates.- Promotional vouchers, lottery and raffle tickets.- Air mile vouchers.

Meaning of Words (continued)

<i>Period of Insurance</i>	The period starting and ending on those dates shown in your schedule and for any following period but only if we accept your renewal premium. For new mortgage borrowers cover on buildings will commence from the date of exchange of contracts.
<i>Personal Possessions</i>	Property normally worn or used and in either case carried about the person in everyday life. Property Not Covered: - Tools or instruments used or held for business or professional purposes.
<i>Policy</i>	The documents consisting of your application form or <i>proposal form</i> , this policy book, your schedule and any endorsements.
<i>Policyholder</i>	Whoever is named in our records as owners of the home jointly with <i>us</i> .
<i>Premises</i>	The <i>buildings</i> and the land within the boundaries belonging to them.
<i>Removal of Debris</i>	Any amount the <i>Insurers</i> agree to pay for removing debris, demolishing, propping or shoring up parts of the buildings which have been damaged.
<i>Britannia</i>	Britannia is a trading name used by The Co-operative Bank p.l.c.
<i>Schedule</i>	The document which describes you, the sum <i>insured</i> and any details of your <i>policy</i> that are specific to you.
<i>Sum Insured</i>	The amount for which each type of property is insured as shown in your schedule, policy book or as notified to you at renewal.
<i>Unfurnished</i>	Without sufficient furniture and furnishings for normal living purposes.
<i>Unoccupied</i>	Not lived in by you or any member of your household or by any other person with your permission.
<i>Valuables/ Valuable Property</i>	Jewellery, watches, clocks, furs, pictures, collections of coins, medals, or stamps and any other property made of precious metal.
<i>We/Us/Our</i>	BRITANNIA.
<i>You/Your</i>	The person or persons named in the schedule.

Introduction

This is *your* Home MultiGuard Policy an annually renewable contract. Thank you for placing *your* insurance provided by Legal and General Insurance Ltd with Britannia.

It is the evidence of the contract you have made with the *Insurers*. The *Insurers* insure you during the period of *insurance* in the terms set out in your Home MultiGuard *policy*, in return for payment of the premium.

Your *application form* or *proposal form*, this policy book, *your schedule* and any *endorsements* are all part of your policy and should be read together to avoid misunderstanding. They show which Home MultiGuard Sections are in force and contain the details of your cover.

The declaration signed by *you* on your *application form* or *proposal form* is incorporated in and is part of this contract. You must tell *us* as soon as possible of any change to the information given on your *application form* or *proposal form* e.g. if you do anything which may affect the rebuilding cost of the *buildings* – for example, extending the property, installing central heating or double glazing or anything happens to change the use or nature of your *home*. Failure to do so may *invalidate your policy*. You should not wait until the next renewal date.

No promotional literature or advice booklets form part of your policy.

Your *schedule* shows details of the cover which you have chosen. Sections A, B and D to J are operative for all policyholders. You should read the *schedule* carefully along with *your* policy book and any *endorsements*. You should also pay particular attention to the Conditions and Exceptions on pages 30 to 33 in this policy book. These apply to every Home MultiGuard Section. If your policy is amended by any *endorsement* we will notify *you* in writing.

Please make sure that your Home MultiGuard *Policy* meets *your* requirements. If it does not, please tell *us* immediately.

Your *policy* sets out all the circumstances in which *you* can make a claim. Please remember Home MultiGuard cover is not a maintenance contract and does not protect *you* or *your household* against every loss, for example where the damage is due to wear and tear or deterioration.

Commencement of Cover

The *buildings* cover commences automatically on the date contracts are exchanged on *your* purchase of the *home* or the issue of the mortgage loan offer by *us* whichever is the later, All other cover commences when *your* purchase of the *home* is completed and *you* occupy *your home*.

Cover will continue after the renewal date shown in your *schedule* only if *we* accept *your* renewal premium.

Unoccupancy

Remember to tell *us* if you plan to leave your home unoccupied for more than 30 consecutive days and what additional security measures *you* are going to take, since there is some reduction in cover in these circumstances. (Please see pages 9 to 19 for details).

If you Change your Mind

At renewal, if you decide you no longer want this policy after you've paid the renewal premium, we will refund any premium already paid for the unexpired period of cover, provided that you notify us no later than 14 days after the renewal date.

See also General Condition 8, Page 33 in this policy which explains what happens if you decide to cancel the policy more than 14 days after its start or renewal.

Law Governing the Contract

This contract is governed by the law of England and Wales. We will communicate in English throughout the course of this contract.

Cancellation of this Insurance

1. If you decide **you** do not wish to accept this Policy, **you** are entitled to cancel this insurance by writing to Britannia Insurance Services within 14 days of either:
 - the date **you** receive **your** policy documentation; or
 - the start of the **period of insurance**whichever is the later. Providing **you** have not made any any claims **we** will refund the premium.
2. **You** can also cancel this insurance at any time during the **period of insurance** by writing to Britannia Insurance Administration. Any return premium due to **you** will depend on how long this insurance has been in force.

No return of premium will be given if a claim has occurred during the **period of insurance**.
3. **We** can cancel this insurance by giving **you** 14 days notice in writing, which **we** will send to the address shown in the **schedule**. Any return premium due to **you** will depend on how long this insurance has been in force.

Financial Service Compensation Scheme

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Section A Buildings Cover

What is insured

The *buildings* are insured against loss or damage caused by the events in paragraphs 1 to 11.

1. Fire, lightning, explosion, earthquake and smoke.
2. Storm or flood including the cost of removing any fallen trees or branches which cause damage to the *buildings*.
3. Subsidence or heave of the site beneath the *buildings* or landslip.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 1 to 2 and 4 to 11 or the *excess* shown in *your schedule* whichever is greater.

Smog or smoke damage caused by agricultural or industrial operations or any gradual process.

Loss or damage caused by frost, subsidence, heave or landslip.

Loss or damage to gates, fences or hedges.

The first £1,000 of each claim or the *excess* shown in *your schedule* whichever is the greater.

Damage to outdoor swimming pools, tennis courts, patios, terraces, drives, footpaths, walls, gates, hedges or fences unless *your home* or domestic outbuildings, garages or greenhouses are damaged at the same time.

Damage caused by bedding down of new structures or settlement of newly made up ground.

Damage to solid floor slabs, or resulting from their movement, unless the foundations beneath the external walls of *your home* are damaged at the same time.

Damage caused by coastal or river erosion.

Damage resulting from:

- demolition or structural repairs or alterations to the *buildings*.
- faulty workmanship, defective design or the use of defective materials in the *buildings*.

The maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the sum *insured*, subject to the deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is insured

4. Riot, civil commotion, strike, labour or political disturbance.
5. Theft or attempted theft but excluding loss or damage caused by tenants or their guests while any part of the *home* is lent, let or sub-let unless entry to or exit from the *home* is made using violence and force.
6. Vandals or malicious persons.
7. Escape of water from any washing machine, dishwasher, refrigerator, freezer, fixed domestic water or heating installation, fixed fish tank, water bed or domestic appliance.

The *Insurers* will also pay for damage to any fixed domestic water or heating installation in the *home* caused by freezing or its own forcible or violent bursting.
8. Escape of oil from any fixed domestic heating installation or domestic appliance.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 1 to 2 and 4 to 11 or the excess shown in *your schedule* whichever is greater.

In connection with claims made under paragraphs 5, 6, 7 and 8

- the first £250 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 30 consecutive days, but less than 91 consecutive days.
- the first £500 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 90 consecutive days but less than one year.
- loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for one year or longer.

The maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the sum *insured*, subject to the deduction of the *excess* specified in your *schedule* or of any amount excluded above whichever is greater.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is insured

9. Impact involving aircraft, other aerial devices, road or rail vehicles or articles falling from them or by animals.
10. Falling trees or branches.

The Insurers will also pay the cost of removing any fallen trees or branches which cause damage to the *buildings*.

11. Falling aerials, aerial fittings or masts, satellite receiving dishes, ancillary equipment and fittings.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 1 to 2 and 4 to 11 or the *excess* shown in *your schedule* whichever is greater.

The maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the sum *insured*, subject to the deduction of the *excess* specified in your *schedule* or of any amount excluded above whichever is greater.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is insured

This Section also provides insurance against:

12. Pipes and Cables

Accidental Damage to those underground services supplying the *buildings*.

13. Breaking into Blocked Sewers

The costs of breaking into blocked sewers and repairing the pipe between the main sewer and *home* following blockage of the pipe.

14. Glass and Sanitary Ware

Breakage of fixed glass in walls, doors and roofs, including double glazed units, solar panels, ceramic hobs or tops and wash basins, pedestals, baths, shower cubicles and trays, sinks, lavatory pans and other sanitary ware in the *buildings*.

15. Door Locks

The cost of replacing and fitting outside door locks to the home if the keys of such locks are lost or stolen.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 12 to 17 or the excess shown in *your schedule* whichever is greater.

Damage which *you* are not legally responsible to repair.

The maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the sum *insured*, subject to the deduction of the *excess* specified in your *schedule* or of any amount excluded above whichever is greater.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is insured

This Section also provides insurance against:

16. Rent and Alternative Accommodation

If the home is made uninhabitable by any cause insured by this *policy* the *Insurers* will pay for:

- the rent *you* should have received but have lost *whilst* your home is unfit to live in
- the reasonable cost of comparable alternative accommodation if *you occupy the home*
- the reasonable cost of temporary storage of furniture and extra cost of temporary accommodation of domestic pets

but only during the period necessary to reinstate the *home* to a habitable condition and provided the work of reinstatement or repair is carried out without delay.

17. Cover During Sale

If you contract to sell the *buildings*, the purchaser who completes the sale shall have the benefit of the insurance provided by this section up to the date of completion provided that the *buildings* are not otherwise insured.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 12 to 18 or the *excess* shown in *your schedule* whichever is greater.

Costs which you incur without the *Insurers* permission.

The maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the sum *insured*, subject to the deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

Section B Contents Cover

What is insured

The *buildings* are insured against loss or damage caused by the events in paragraphs 1 to 11.

1. Fire, lightning, explosion, earthquake and smoke.
2. Storm or flood.
3. Subsidence or heave of the site beneath the *buildings* or landslip.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 1 to 2 and 4 to 11 or the *excess* shown in *your schedule* whichever is greater.

Smog or smoke damage caused by agricultural or industrial operations or any gradual process.

Damage caused by bedding down of new structures or settlement of newly made up ground.

Damage to solid floor slabs, or resulting from their movement, unless the foundations beneath the external walls of *your home* are damaged at the same time.

Damage caused by coastal or river erosion.

Damage resulting from:

- demolition or structural repairs or alterations to the *buildings*.
- faulty workmanship, defective design or the use of defective materials in the *buildings*.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is insured

4. Riot, civil commotion, strike, labour or political disturbance.
5. Theft or attempted theft but excluding loss or damage caused by tenants or their guests while any part of the *home* is lent, let or sub-let unless entry to or exit from the *home* is made using violence and force.
6. Vandals or malicious persons.
7. Escape of water from any washing machine, dishwasher, refrigerator, freezer, fixed domestic water or heating installation, fixed fish tank, water bed or domestic appliance.
8. Escape of oil from any fixed domestic heating installation or domestic appliance.
9. Impact involving aircraft, other aerial devices, road or rail vehicles or articles falling from them or by animals.
10. Falling trees or branches.
11. Falling aerials, aerial fittings or masts, satellite receiving dishes, ancillary equipment and fittings.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 1 to 2 and 4 to 11 or the excess shown in *your schedule* whichever is greater.

In connection with claims made under paragraphs 5, 6, 7 and 8

- the first £250 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 30 consecutive days, but less than 91 consecutive days.
- the first £500 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 90 consecutive days but less than one year.
- loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for one year or longer.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is insured

This Section also provides insurance against:

12. Deep Freezer Contents

Loss of or damage to food and drink that becomes unfit for human consumption in a domestic deep freezer in *your home* due to deterioration caused by:

- a change in temperature.
- contamination by accidental escape of refrigerant or refrigerant fumes.

13. Mirrors and Glass

Breakage of mirrors, glass or ceramic tops to furniture and fixed glass in furniture in *your home*.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 12 to 21 or the *excess* shown in *your schedule* whichever is greater.

Loss or damage resulting from the deliberate act of the supply authority or the withholding or restricting of power by the authority.

Loss or damage resulting from wilful neglect by *you* or *your household*.

- the first £250 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 30 consecutive days, but less than 91 consecutive days.
- the first £500 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 90 consecutive days but less than one year.
- loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for one year or longer.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is insured

14. Televisions, Videos, Computers and Business Equipment

Accidental Damage to television sets, home computers and ancillary equipment, *business* equipment, video players and recorders and audio equipment in your home and their aerials and satellite aerials.

15. Contents in the Garden

The *contents* are insured while in the open within the boundaries of the land belonging to the *home* against loss or damage caused by events in paragraphs 1 to 11 up to a maximum amount of £250 for any one claim.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 12 to 21 or the *excess* shown in *your schedule* whichever is greater.

Mechanical or electrical breakdown.

Loss or damage caused by cleaning, assembling, repairing or dismantling of the apparatus.

Loss or damage to items designed to be portable (other than home computers and televisions) or to hand-held computer equipment and games, records, recording tapes or discs.

Loss or damage to *business equipment* exceeding £5,000 in value.

The first £250 of each claim for loss or damage caused after the home is left *unfurnished* or *unoccupied* for more than 30 consecutive days but less than 91 consecutive days.

The first £500 of each claim for loss or damage caused after the home is left *unfurnished* or *unoccupied* for more than 90 consecutive days but less than one year.

Loss or damage caused after the home is left *unfurnished* or *unoccupied* for one year or longer.

Loss or damage caused by storm or flood.

What is insured

16. Temporary Removal

Loss of or damage to the contents caused by events in paragraphs 1 to 11 while temporarily removed from your home

- i) into a bank safe deposit, occupied private dwelling or any building where any members of *your household* are living or carrying on their business within the *British Isles*.
- ii) elsewhere in the *British Isles*.

17. Reinstatement of Documents

The cost of preparing new title deeds to *premises*, bonds, securities or similar private documents if they are lost or damaged by a cause insured under the events in paragraphs 1 to 11 or under Section C (if insured) while in the *home* or while kept in *your* bank, building society or solicitors premises for safe-keeping up to a maximum amount of £250 for any one claim.

18. Wedding Gifts

Loss of or damage to wedding gifts for which you may not be legally responsible caused by the events in paragraphs 1 to 11 during the period one month before and one month after the wedding day of you or a member of your family.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 12 to 21 or the excess shown in *your schedule* whichever is greater.

In connection with paragraph 16 ii):

Loss or damage in a furniture depository.

Loss or damage caused by malicious persons or vandals.

Loss or damage caused by storm or flood to property not in a building.

Loss or damage caused by theft unless force is used to gain entry into or exit from a building.

Negotiable securities or negotiable bonds.

Any loss, damage or amount shown under WHAT IS NOT INSURED in paragraphs 1 to 11.

Losses that can be recovered under another insurance.

Any loss, damage or amount shown under WHAT IS NOT INSURED in paragraphs 1 to 11.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is insured

19. Christmas Gifts

Loss of or damage to gifts and extra food and drink bought in for the Christmas season for which you may not be legally responsible during the month of December only while in the *home* caused by the events in paragraphs 1 to 11.

20. Loss of Oil or Metered Water

- i) Additional metered water charges incurred by you caused by the events in paragraphs 1 to 11.
- ii) The cost of oil lost from the domestic heating installation following accidental damage to any part of the domestic heating installation.

21. Moving Home

Loss of or damage to the contents while they are:

- being moved by professional furniture removers to your new home in the British Isles.
- in temporary storage for up to 7 days in a furniture depository.

What is not insured

The first £50 of each claim for loss, destruction or damage caused by the events in paragraphs 12 to 21 in addition to the *excess* shown in *your schedule*.

Any loss, damage or amount shown under WHAT IS NOT INSURED in paragraphs 1 to 11.

In connection with claims made under paragraphs 20 i) and ii):

the first £250 of each claim for loss or damage caused after the home is left unfurnished or unoccupied for more than 30 consecutive days but less than 91 consecutive days.

the first £500 of each claim for loss or damage caused after the home is left unfurnished or unoccupied for more than 90 consecutive days but less than one year.
loss or damage caused after the home is left unfurnished or unoccupied for one year or longer.

Gold or silver articles, jewellery or furs.

Loss or damage:

- if you have arranged other insurance.
- not reported to us within 7 days of delivery to the new home.

Cracking, scratching or breakage of china, marble, glass or similar brittle articles, unless packed by professional packers.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

Section C Accidental Damage Cover

This Cover does not apply unless your schedule states that “Accidental Damage” is included and you have paid the additional premium required.

What is insured

The *buildings* are insured against Accidental Damage.

What is not insured

The first £50 of each claim for loss, destruction or damage or the *excess* shown in *your schedule* whichever is greater.

Contact Lenses.

Deterioration of food.

Damage caused to stamps/coins/medals while handling.

Damage caused by tenants or their guests while the *home* or any part of it is let, let or sub-let or occupied by paying guests.

Damage solely caused by mechanical or electrical fault, breakdown or misuse.

Any loss, destruction or damage specifically excluded under WHAT IS NOT INSURED in Section A - the Buildings.

The first £250 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 30 consecutive days but less than 91 consecutive days.

The first £500 of each claim for loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for more than 90 consecutive days but less than one year.

Loss or damage caused after the *home* is left *unfurnished* or *unoccupied* for one year or longer.

Damage caused by settlement or shrinkage.

Loss or damage to *buildings* due to contaminated water.

Legal Fees which *you* have to pay to repossess *your home* following occupation by squatters up to £10,000.

Fees incurred without the *Insurers* permission.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

Section D Unspecified Valuables and Personal Possessions

This Cover does not apply unless your schedule states that “Accidental Damage” is included and you have paid the additional premium required.

What is insured

The property listed below owned by or the legal responsibility of you or any member of your household is insured against accidental loss, theft, destruction or damage anywhere in the British Isles and for up to 90 days in any one year elsewhere in the world:

- jewellery, items of gold, silver or other precious metals, collections of stamps/coins/medals, watches, clocks, pictures, photographic equipment, binoculars, telescopes, works of art, cups, shields, portable electrical equipment, portable musical instruments and personal possessions.
- clothing and furs.
- pedal cycles.
- sports and camping equipment and specialised sports clothing.

What is not insured

The first £50 of each claim for loss, destruction or damage or the *excess* shown in *your schedule* whichever is greater.

Property more specifically insured or any amount that you cannot recover from a more specific insurance because the insurer refuses or reduces the claim.

Loss or damage caused by the events in paragraphs 1 to 11 of Section B (Contents Cover) or in Section C (Accidental Damage Cover), if insured, and happening in the home.

Loss of individual charms unless soldered to the bracelet.

Damaged caused to stamps, coins or medals while handling.

Money of any kind.

Contact lenses.

Guns (other than shotguns and air guns used for sporting activities).

Deeds, bonds, bills of exchange, securities, documents, professional or trade goods or equipment.

Continued on Page 21.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

What is not insured

Property used or held for business or professional purposes.

Loss of or damage to sports equipment while in use.

Breakage of strings, reeds or heads in or on musical instruments.

Loss or damage to a pedal cycle while it is being used for racing, pacemaking or trials.

Loss of or damage to tyres or accessories unless the pedal cycle is lost or damaged at the same time.

Theft of the cycle or parts of the cycle while outside the boundaries of the land belonging to the home unless the cycle is in a locked building or has been attached to a permanent fixture and immobilised by a security device.

Except where specific limits are stated, the maximum amount which the *Insurers* will pay under this Section in respect of any one claim is the full replacement value (except for clothing and household linen where the *Insurers* may make a deduction for wear, tear and depreciation) subject to the following limits and subject to deduction of the *excess* specified in *your schedule* or of any amount excluded above whichever is greater:

<i>Valuables</i> in total	15% of the sum insured on <i>buildings</i> .
Any one <i>valuable</i>	£1,500.
Any one collection of stamps/coins/medals	£2,500.
<i>Business equipment</i>	£5,000 in total.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

Section E Money and Credit Cards

What is insured

Accidental loss, theft, destruction or damage of money up to a maximum amount of £500 for any one claim, belonging to you or a member of your family anywhere in the British Isles and for up to 90 days in any one year elsewhere in the world.

Loss from fraudulent use by unauthorised persons of credit, cheque, debit, charge and cash cards, and Britannia pass books issued in the British Isles to any member of your household up to a maximum amount of £500 for any one claim.

What is not insured

The first £50 of each claim for loss, destruction or damage or the excess shown in your schedule whichever is greater.

Shortages caused by error or omission in payments, receipts or book keeping.

Depreciation in value of money.

Losses not reported to the police within 24 hours of discovery.

Money held for business or professional purposes.

The first £50 of each claim for loss, destruction or damage or the excess shown in your schedule whichever is greater.

Unauthorised use by a member of your household.

Liability following breach of the terms and conditions of use.

Losses of cards not reported to the police and the issuing organisation within 24 hours of discovery.

Fraudulent use of credit, cheque, debit, charge and cash cards used or held for business or professional purposes.

The maximum amount which the Insurers will pay under this Section in respect of any one claim is the amount shown above, subject to the deduction of the excess specified in your schedule or of any amount excluded above whichever is greater.

The Conditions and exceptions which apply to your whole policy are shown on pages 29-32

Claims Settlement for Sections A to E

1. The Buildings - including Rebuilding Cost Guarantee

- A** If at the time of the damage the buildings are in good repair and provided the damage is covered under your policy, the Insurers will settle your claim as explained below.
- a) If the damaged parts of the buildings can be economically repaired, the Insurers will either arrange or authorise repair.
 - b) If the damaged parts of the building cannot be economically repaired, the Insurers will either arrange or authorise replacement. If an exact replacement is not available, the Insurers will either arrange or authorise replacement with articles of similar quality.
 - c) Where the Insurers have offered repair or replacement but you prefer a cash settlement, the Insurers will pay you an amount equal to the amount which would have been paid by the Insurers had the article been repaired or replaced.
 - d) Provided the damaged parts of the buildings are repaired or replaced, the Insurers will also pay
 - i) Fees.
 - ii) Removal of Debris.
 - iii) Local Authority Requirements.
 - iv) Reasonable additional costs of comparable alternative accommodation for you or your household until your home is fit to live in again.

Rebuilding Cost Guarantee

Should the sum insured be insufficient for full reinstatement of the buildings, the Insurers will pay the additional sums necessary to complete the rebuilding PROVIDED THAT:

- we obtained a written valuation report prepared by a qualified surveyor prior to the commencement of the mortgage
 - the sum insured specified at the start of the insurance as being the full reinstatement cost of the buildings has been continually index-linked in accordance with the terms of the Sum Insured Protection on page 25 of this policy
 - alterations and/or additions materially affecting the reinstatement cost of the buildings since the beginning of the insurance have been notified to us and the sum insured adjusted accordingly
 - the damaged parts of the buildings can be economically repaired.
- B** If the parts of the buildings damaged by any of the causes insured are NOT in good repair, the Insurers may make a deduction for wear, tear and depreciation.
- C** If the damaged parts of the buildings cannot be economically repaired or replaced, the Insurers will pay you the difference between the market value of the buildings prior to the destruction or damage and the market value of the buildings following destruction or damage.

2. The Contents, Valuables, Clothing, Personal Effects, Sports Equipment and Specialised Sports Clothing, Money, Credit Cards and Pedal Cycles

Provided the loss or damage is covered under your policy, the Insurers will settle your claim as explained below, subject to the maximum amount payable.

1. a Where the damage can be economically repaired, the Insurers will either arrange or authorise repair.
 - b Where the damaged or lost item can be replaced with an item of similar quality, the Insurers will arrange or authorise replacement. If an exact replacement is not available, the Insurers will either arrange or authorise replacement with items of similar quality.
 - c Where the Insurers are unable to economically repair or replace the item with an item of similar quality, the Insurers will make a cash payment equal to an agreed replacement value.
 - d Where the Insurers have offered repair or replacement but you prefer a cash settlement, the Insurers will pay you an amount equal to the amount which would have been paid had the item been repaired or replaced.
2. For clothing and household linen, the Insurers may make a deduction for wear, tear and depreciation.

Sum Insured Protection for Sections A and C

Index Linking – Section A Buildings Cover and Section C Accidental Damage Cover (if insured)

The sum insured on buildings will be adjusted monthly in line with the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors. No additional premium will be charged for these adjustments between the anniversary dates of your insurance but the next renewal premium will be calculated on the revised sum insured.

Protection after Loss

The sum insured on buildings will continue to be index-linked following loss or damage by any cause listed in Section A (Building Cover) and Section C (Accidental Damage Cover) (if insured) during reinstatement provided you take all reasonable steps to ensure that the reinstatement is carried out without undue delay.

Section F Your Liability to Others

What is insured

Any amounts which you or any member of your household become legally liable to pay in respect of:

- accidental bodily injury to any person
- accidental loss of or damage to property

arising:

- i) as owner of the premises.
- ii) as occupier of the premises.
- iii) in any other personal capacity.
- iv) as an employer of any domestic staff.
- v) as a Neighbourhood/Home Watch Coordinator.
- vi) from your ownership of previous premises by virtue of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 provided that:
 - at the time of the incident giving rise to the liability you have disposed of all legal title to and interest in those premises
 - no other policy covers the liability.

If you cancel or do not renew this Policy following the sale of your premises the cover provided by (vi) above for your present premises will continue for 7 years after the Policy comes to an end, provided you do not have this cover under another insurance.

in the British Isles or Worldwide during a temporary visit.

If you or the member of your household claiming should die, you or their legal personal representatives will have the protection of this cover.

What is not insured

Any liability directly or indirectly arising from bodily injury to any member of your household other than domestic staff employed by you or a member of your family.

Liability directly or indirectly arising from loss of or damage to property owned, occupied or in the custody or control of you or any member of your household other than any building, boat or caravan occupied as a temporary residence.

Continued on Page 27.

What is insured

The most that will be paid is:

- i) Up to £1,000,000 in connection with any one incident plus any other reasonable costs, expenses and solicitors fees which you or any member of your household have to pay provided the Insurers agree by letter.
- ii) Up to £10,000,000 in connection with any one incident for accidental bodily injury, death or disease of any domestic employee employed by your household including any reasonable costs, expenses and solicitors fees which you or any member of your household have to pay provided the Insurers agree by letter.

What is not insured

General Exclusions to Section F

Liability directly or indirectly arising from:

- an agreement unless the liability would have existed without the agreement.
- the employment, business or profession of you or any member of your household.
- wilful or malicious acts by you or a member of your household
- bodily injury (other than to domestic staff) or damage arising from:
 - (i) the ownership or occupation by you or any member of your household of land or buildings other than the premises or any building, boat or caravan occupied as a temporary residence.
 - (ii) the use of horses for racing, steeple-chasing, hunting or playing polo.
 - (iii) the ownership, possession or use of mechanically or electrically propelled vehicles except motorised garden equipment or use of a vehicle solely as a passenger having no right of control, wheelchairs and invalid carriages.
 - (iv) the ownership, possession or use of aircraft (other than toys and models), watercraft (other than non power driven craft, toys, models and sailboards while not in use) or hovercraft.
 - (v) the ownership or use of firearms except shotguns or airguns used for sporting activities or those for which a licence is held.
 - (vi) the ownership or use of animals except pets which are normally domesticated in the British Isles and horses.
 - (vii) Lifts (other than stairlifts) owned by or in the custody of any members of your household.
 - (viii) The transmission of any communicable disease or virus by any member of your household.

Section G Irrecoverable Court Awards

What is insured

Any sum including interest you cannot recover which has been awarded in a court situated in the United Kingdom, Isle of Man or Channel Islands to you or any member of your household and which have not been paid to you or the member of your household within three months of the date of judgement.

So long as

- the Third Party Liability insurance provided by Section F Your Liability to Others, would have covered you or any member of your household had the award been made against, rather than to you or any member of your household.

Limit

The Insurers will pay

Up to £1,000,000 in connection with any one incident plus any other costs, expenses and solicitors fees which you have to pay, provided the Insurers agree by letter.

What is not insured

The Insurers will not pay Court Awards:

- if there is an appeal pending.
- made outside the United Kingdom, Isle of Man or Channel Islands.
- relating to accidents which occurred before the commencement of cover.
- if you have not notified the Insurers in writing before commencing the legal process.
- if you unreasonably refuse to join as Defendants any person the Insurers specify.
- relating to accidents arising in the course of the employment, business or profession of any member of your household.

Section H Fatal Injury & Assault

What is insured

Death of you or any member of your household over the age of 16 within 30 days as a direct result of:

- assault in the premises or in the street within the British Isles
- fire or accident in the premises
- an accident while travelling within the British Isles as a fare paying passenger in any road or rail vehicle.

Physical injury necessitating hospital treatment or loss of limbs or sight solely and directly caused as a result of you or any member of your household over the age of 16 being the victim of an assault.

The benefits payable in respect of any one incident are:

- death
£5,000
- physical injury
£500
- loss of limbs or sight
£5,000

The Insurers will only pay ONE of the benefits in respect of any one incident.

The Insurers will pay any benefit due under this Section to you. If you should die, payment will be made to your legal personal representatives.

What is not insured

Assault:

- which is provoked by you or a member of your household.
- which is not reported to the police within one week of occurrence.
- where the occupation of the insured person is one of the following and where the assault occurs in the course of that occupation:
 - Ambulance Service
 - Fire Service
 - Member of the Armed Forces
 - Police Officer
 - Sport Professional
 - Security Personnel

Section I Exceptions Which Apply to the Whole Policy

What is not insured

1 Radioactive Contamination and War Risks

Any loss or damage to property, legal liability, expense, consequential loss or bodily injury directly or indirectly caused by or arising from or contributed to by:

- a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
- c) war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

2 Sonic Bangs

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speed.

3 Existing and Deliberate Damage

- Any loss or damage occurring before cover starts or arising from an event before cover starts.
- Loss or damage caused deliberately by you or any member of your household.

4 Loss of Value

Depreciation or loss in value of property other than that specified under paragraph C of Claims Settlement for Section A to E (Page 23) if the claim is to be settled on this basis.

5 Wear and Tear, Maintenance, Breakdowns, Leaks and Gradually Operating Causes

- Wear and tear, rusting or corrosion.
- Wet or dry rot, fungus, mildew or any other gradually operating cause.
- Frost, (other than bursting of water tanks, pipes or appliances caused by freezing) atmospheric or climatic conditions and the action of light.
- Damage caused by cleaning, repairing, restoring or renovating, dyeing or any process of heating or drying.
- The cost of maintenance and normal redecoration.
- Failure of double glazing seals.

6 Consequential Loss

Consequential Loss of any kind or description incurred by you or any member of your household.

What is not insured

7 Dangerous Dogs Act 1991

The Insurers will not pay for liability arising directly or indirectly from injury, death, disease (other than to a domestic employee) or damage caused by any dog to which Section 1(1) of the Dangerous Dogs Act 1991 applies or specified in Dogs (Muzzling) Regulations (Northern Ireland).

8 Pets, Insects and Vermin

Gradual damage caused by chewing, scratching, tearing or fouling by domestic pets for which your household is responsible.

Damage caused by vermin or insects.

9 Loss by Deception

Loss by deception unless it is only entry into your home that is gained by deception.

10 Defective and Faulty Workmanship

Loss or damage caused by faulty workmanship.

Loss or damage caused by defective design or the use of defective materials.

11 Business Use

Property used or held for business or professional purposes, other than business equipment.

Money used or held for business or professional purposes.

12 Money, Credit, Charge, Cheque, Debit and Cash Card Losses

Loss of money not reported to the Police within 24 hours of discovery.

Losses of cards not reported to the Police and the issuing organisation within 24 hours of discovery.

13 Property Excluded or More Specifically Insured

Property more specifically insured by another policy.

Motor vehicles, (other than motorised garden equipment, wheelchairs, stairlifts and invalid carriages), trailers (other than proprietary combined trailer tents), caravans, boats, vessels, watercraft (other than sailboards), hovercraft, aircraft, model aircraft and their respective parts or accessories.

14 Confiscation

Loss or damage caused by nationalisation or confiscation by any authority.

Section J Conditions Which Apply to the Whole Policy

What is not insured

1 Precautions

You and any member of your household must take all reasonable steps to prevent or minimise loss, damage or accident and maintain the insured property in a sound condition and good repair.

2 Other Insurance

Where a claim is covered under your policy and this claim is covered by any other insurance, the Insurers will pay a rateable proportion.

3 Notification of a Claim

You must notify us when you become aware of a claim under your policy as soon as possible. If there has been theft, attempted theft, vandalism or any malicious act, you must tell the Police as soon as possible. You must at your own expense provide us with all details and evidence which the Insurers reasonably request, including written estimates and proof of ownership and value. Do not dispose of any damaged items until the Insurers have had the opportunity to inspect them. Any writs, summons, other legal documents, letters of claim or other correspondence served on you or any member of your household in connection with a claim must be sent to the Insurers as soon as possible. You must not answer any correspondence without the Insurers written consent. The Insurers will not unreasonably withhold consent.

4 Conduct of the Claim

You must give the Insurers whatever information or assistance the Insurers reasonably request and must not admit, deny, negotiate or promise to pay any claim without the Insurers written consent. The Insurers will not unreasonably withhold consent.

No property may be abandoned to the Insurers.

Section J Conditions Which Apply to the Whole Policy (continued)

What is not insured

5 Subrogation

Before or after the Insurers pay your or any members of your household's claim under your policy, you or any member of your household must, if the Insurers ask, take or allow the Insurers to take in your or any member of your household's name, all the steps needed to enforce your household's rights against any other person including the defence or settlement of any claim or the pursuit of any claim in any person's name.

The Insurers will pay any costs and expenses involved.

6 Alteration in Risk

You must notify *us* as soon as possible of any alteration in risk which materially affects this insurance.

Material information would include any special feature of your property or member of your household which makes losses more likely to happen or more serious if they do.

We may re-assess your policy cover and premium following notification of material information. Failure to disclose all material information may result in the wrong terms being quoted, a claim being rejected or reduced, or your policy being invalid.

7 Fraud

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by you, any member of your household or anyone acting on your or their behalf to obtain benefit under your policy, then all benefits under your policy will be lost.

8 Written Cancellation

We may cancel this **policy** by sending seven days notice in writing by recorded delivery letter to **you** at **your** last known address and refunding any premium already paid for the unexpired period of cover, subject to **your** rights in respect of any prior accident loss or damage.

You may cancel this **policy** by sending **us** seven days notice in writing. Provided that **you** have not made a claim during the current **period of insurance you** will be entitled to a refund of any premium already paid for the unexpired period of cover.

Making a Claim

What do i do if my property is lost, stolen or damaged?

Naturally we hope you won't have any accident or misfortune, but if you do, the following advice will be useful.

- Remember that you may use the 24 hour domestic helpline as outlined on Page 35 which is provided free of charge with your policy.
- Telephone our claims department immediately for advice on policy cover and how to proceed with your claim. Please quote your mortgage account and/or policy number in all communications. If a claim reference has been allocated please quote this. For immediate assistance and friendly advice telephone the claims number shown in your policy schedule.
- If you are unable to contact the Claims department, take any emergency action which may be necessary to protect your property from further damage e.g. switch off the gas, electricity, water etc. If you have to arrange for a contractor to carry out emergency work, please keep the repair account which the Insurers will need to see.
- Check your policy wording carefully to see if the loss or damage is covered – your policy lists the events (e.g. storm, theft etc) which are insured and not insured and also the exceptions or conditions which may apply to the whole policy.
- Remember that your policy is not a maintenance contract and does not cover any loss or damage caused by normal wear and tear – no insurance policy does. Remember too that the amount you are entitled to claim may be reduced if your property has not been properly maintained.

Is there anything else i should do?

- Please do not dispose of damaged items before the Insurers have had the opportunity to inspect them.
- Report any incident involving theft, malicious damage or hit and run damage to the Police.
- If someone is making a claim against you for any injury to them or damage to their property, you must send to the Claims department full details, in writing, as soon as possible. Any letters or documents you receive should be sent to the Claims department, unanswered, without delay. It is most important that you leave the Insurers to deal with the matter on your behalf and do not get involved in any correspondence or conversation with the other person.

Making a Claim (continued)

How will the insurers deal with my claim?

Depending on the type of claim and value involved the Insurers may:

- Contact you by telephone or letter to progress your claim.
Items such as carpets, soft furnishings etc. may often be capable of cleaning or repair. We can help you to contact the Insurers by telephone and they will make the necessary arrangements for specialist attention.
- Arrange for one of the Insurers nationwide team of Claims Advisors to personally call on you.
- Appoint an independent Loss Adjuster to deal with your claim on their behalf.

If an item is lost or damaged beyond repair the Insurers have a nationwide network of suppliers who can provide a fast and efficient replacement service.

Our aim is to ensure that your claim is dealt with promptly, efficiently and fairly. At all times we will try to provide you with the highest standard of service - if you have any comments or complaint or if our service or the service of the Insurers handling your claim has not met your expectations, please do let us know.

If you have any queries or if you need any help to make your claim, you should contact either your local Britannia branch or Britannia, Insurance Services C108 CSC, Britannia House, PO Box 563, Leek, Staffordshire Moorlands, ST13 5TQ. Telephone Leek (01538) 392813. Lines are open from 8am to 6pm Monday to Friday, 9am to 12noon Saturdays.

Calls may be recorded and/or monitored.

24 hour Helplines

As a Home MultiGuard policyholder, you and members of your household have 24 hours access by telephone, 365 days a year, to two Action Helplines. When phoning any Helpline please quote your mortgage number.

Emergency Helpline Service

This facility, provided by Green Flag Home Emergency Services, offers instant, practical assistance for any domestic emergency e.g. if a pipe bursts, a window is broken or your roof is damaged by storm. Green Flag will arrange for an appropriate tradesman from a national network of approved companies covering many different trades to visit you.

We would ask you to note that the tradesman sent out has no authority to advise you on what is or is not covered by your insurance policy.

You pay for the emergency work when it is done and where the loss or damage is covered by your Home MultiGuard Policy, you recover the cost from us in the normal way.

So for assistance free phone - 0800 400 624 (and quote the following Code No. when asked: HMG). Lines are open 24 hours a day, 7 days a week. Calls may be monitored and/or recorded. Calls from the landline phones are free however mobiles providers may charge.

The Helpline Service offers an emergency action line only. It does not pay contractors fees or the cost of replacement parts or goods. Claims for damage covered by an insured event should be reported to the Insurers and claimed for in the normal way.

Personal advice service

We will give the **Family** confidential legal advice, provided by CIS General Insurance Limited acting through Co-operative Legal Services Limited by telephone on any personal legal problem under the laws of the United Kingdom.

Co-operative Legal Services can provide you with legal advice and guidance on any private legal issue on a broad range of subjects, including:

- Employment Law
- Personal Injury Claims
- Property Matters
- Motoring Disputes
- Family Law
- Consumer Rights
- Wills and Probate Matters

Call 0845 266 9326* lines open 24 hours a day, 7 days a week, calls may be monitored or recorded for security and training purposes.

This service offers legal advice only. It does not pay legal fees or expenses following such advice.

*Please have your account number handy for reference, and bear in mind that we may record and/or monitor telephone calls.

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