



Your
home
insurance documents

Platinum[™]
privilege

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Our phone numbers

At Privilege we use paper from sustainable forests. That's also why if you renew your policy we won't send you a whole new policy booklet. Instead, we'll send you a document showing any changes we've made to the policy. So please keep this booklet safe. And if you ever need an up-to-date copy, just get in touch.



Sustainable Forests

Welcome

to home insurance with Privilege. This booklet contains everything you need to know about your cover

Each section is numbered to make it easy to find the information you need. To find out what's included in your policy, have a look at 'A summary of your cover' which you'll find on pages 4 to 17. Our 'handy tips' section gives you general advice on looking after your home which you might find useful. A step by step guide explains what to do if you have a disaster like burst pipes or broken windows or if you need to make a claim. You'll find all the phone numbers you need to get in touch with us on the back cover.

To make sure you have all the details of your policy in one place, we've included all the Terms and Conditions as well as a summary of your cover. We recommend you take a moment to look through these to see exactly what's included.

A summary of your cover

keyfacts [®]

Please read this section carefully, which provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your Terms and Conditions and policy schedule for full details of all terms, conditions and endorsements or excesses that may apply.

Features of your cover

The Privilege Platinum home policy you have purchased is underwritten by U K Insurance Limited and will run for 12 months.



Platinum
privilege

A summary of your cover

Buildings cover

Section 1 – Buildings cover

What is covered:

- your home and its walls, roofs, drives, patios
- permanent fixtures such as kitchen units, bathroom fittings, fitted wardrobes
- outbuildings including sheds and garages

Loss or damage

What you are covered for:

- fire
- theft
- storm or flood
- vandalism or malicious acts
- escape of water
- subsidence

Additional cover

Extra benefits included as standard:

- damage to plumbing installation by frozen or burst pipes
- accidental breakage of windows or fixed sanitary ware
- the cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to £35,000)
- The cost of tracing an escape of water from fixed water or heating equipment in the buildings (up to £5,000)

A summary of your cover

Buildings cover

Section 1 – Summary of exclusions and limits

Please refer to your policy document for full details

Your policy will not pay for the following if caused by any paying guest or tenant:

- theft or attempted theft
- vandalism or malicious acts
- accidental breakage of fixed glass and sanitary ware
- accidental damage

After your home has been unoccupied for more than 60 days in a row your policy will not pay for:

- theft or attempted theft
- vandalism or malicious acts
- water or oil escaping
- damage to plumbing installation by frozen or burst pipes
- accidental breakage of fixed glass and sanitary ware

Domestic pets:

- your policy will not pay for accidental damage caused by domestic pets

Escape of water:

- your policy will not pay for loss or damage caused by subsidence, heave or landslip that results from the escaping water

Section 1 – Excess

The following excesses (with the exception of subsidence) are payable in addition to any other excess which may apply

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy

Subsidence:

- £1,000 or £2,000 – refer to your policy schedule

A summary of your cover

Contents cover

Section 2 – Contents cover

What is covered:

- household goods, including non-permanent fixtures and fittings like carpets and curtains
- personal belongings in the home, garages and sheds

Loss or damage

What you are covered for:

- fire
- theft
- storm or flood
- vandalism or malicious acts
- escape of water
- subsidence



A summary of your cover

Contents cover

Additional cover

Extra benefits included as standard:

- accidental breakage of TVs, videos, audio and home computer equipment
- contents temporarily removed to another home (up to £10,000 or 15% of the contents sum insured, whichever is greater)
- replacement door locks and keys if your keys are lost or stolen
- money in the home up to £1,000
- contents in the garden up to £2,500
- the cost of alternative accommodation while insured repairs are carried out if your home is unfit to live in (up to 30% of the sum insured)
- freezer contents up to the limit stated on your schedule (Paragraph D – Frozen foods)
- accidental breakage of glass and mirrors
- plants in the garden up to £2,500
- business Equipment up to £10,000

Section 2 – Summary of exclusions and limits

Please refer to your policy document for full details

Your policy will not pay for the following if caused by any paying guest or tenant:

- theft or attempted theft
- vandalism or malicious acts
- accidental breakage of glass and mirrors
- accidental damage to TVs, videos, audio and home computer equipment
- accidental damage

A summary of your cover

Contents cover

After your home has been unoccupied for more than 60 days in a row your policy will not pay for:

- theft or attempted theft
- vandalism or malicious acts
- water or oil escaping
- contents in the garden
- accidental breakage of glass and mirrors
- accidental damage to TVs, videos, audio and home computer equipment
- freezer contents (Paragraph D – Frozen Foods)

Domestic pets

- your policy will not pay for accidental damage caused by domestic pets

Valuables in the home limit

- please refer to your policy schedule for details of the limit applicable to your policy

Valuables are jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps or coins or medals

Single article limit

- £3,000 unless specified in your schedule

Section 2 – Excess

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy

A summary of your cover

Accidental damage

The following cover is included as standard under your Privilege Platinum home insurance policy

Accidental damage cover

Section 1 – Buildings cover

What is covered:

- extra accidental damage cover for accidents like drilling into a pipe or cable, or putting your foot through the loft floor

Section 2 – Contents cover

What is covered:

- extra accidental damage cover for accidental breakages of items like vases and ornaments, as well as DIY disasters like spilt paint on carpets or furniture

Please see pages 5, 7 and 8 for a summary of exclusions that apply.

Excess

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy



A summary of your cover

Personal possessions

The following cover is included automatically under your Privilege Platinum home insurance policy

Section 3 – Personal possessions

What is covered:

- items designed to be worn or carried that you normally take out of the home or on holiday such as jewellery, cameras, sports equipment, money and pedal cycles (up to £1,000 a cycle)

Loss or damage (paragraph A)

What you are covered for:

- accidental loss
- accidental damage
- theft

Anywhere in the world

Additional cover

Extra benefits included as standard:

- money up to £1,000
- credit cards up to £5,000

Anywhere in the world

Section 3 – Summary of exclusions and limits

Please refer to your policy document for full details

Loss or damage (Paragraph A)

Your policy will not pay for:

- theft from an unattended vehicle unless the item is hidden from view within the vehicle, and violence and force is used to get into the vehicle
- property held or used for any profession, business or employment

A summary of your cover

Personal possessions

Money and credit cards (paragraph B1 & B2)

Your policy will not pay for:

- business credit cards or business money

Pedal cycles (paragraph B3)

Your policy will not pay for:

- theft of pedal cycles unless the cycle is in a locked building or immobilised by a security device when left unattended
- loss or damage to pedal cycles while being used for racing, pacemaking or trials

Excess

A £50 excess (or your voluntary excess, whichever is higher) is payable in addition to any other excess which may apply.

Please refer to your policy schedule, which contains full details of the excesses that apply to your policy.

A summary of your cover

Family legal protection

Family legal protection is included automatically under your Privilege Platinum home insurance policy

Section 4 – Family legal protection

- 24hr legal advice/claims line – access to legally qualified staff to advise you on any private legal problem, and for reporting a claim
- Legal Costs up to £100,000 for:
 - personal injury claims
 - contractual disputes
 - property disputes
 - employment disputes
 - tax disputes
 - legal defence
 - motoring prosecutions
 - inheritance disputes
- Your salary while you attend jury service
- Detention while abroad (up to £250)

All claims must be reported to the Legal Helpline as soon as possible. Claims are handled by our staff or by one of our panel of solicitors. Upon issue of legal proceedings you have the right to choose the solicitor to act for you.

A summary of your cover

Home emergency

The following cover is included automatically under your Privilege Platinum home insurance policy

Section 5 – Home Emergency

What you are covered for:

- up to £500 for call out, labour and parts in the event of an emergency at your home which, if not dealt with quickly will:
- make your home unsafe or insecure
- cause loss or damage to your home and its contents; or
- leave your home with a total loss of heating, lighting or water

Section 5 – Summary of limits and exclusions

Please refer to your policy document for full details

We will not pay for:

- boilers over 10 years old or with an output over 60kW
- underfloor heating, solar heating systems or warm air systems

- loss or damage after your home has been unoccupied for more than 60 days in a row
- any loss or damage which occurs during the first 14 days following the start of your Home Emergency cover

A summary of your cover

Travel insurance

The following cover is included automatically under your Privilege Platinum home insurance policy

Section 6 – Travel Insurance

What you are covered for:

- up to £5,000,000 for continuous medical and travel expenses incurred abroad, including £2,500 for funeral expenses overseas and body repatriation home
- up to £5,000 if you need to cancel or cut short your journey
- up to £10,000 for death, permanent loss of sight or loss of limb following an accident while on your journey
- up to 22 days winter sports cover including up to £250 for unused ski passes, hire or tuition fees if your pass is lost or stolen (if you cannot get a refund)

Section 6 – Summary of limits and exclusions

Please refer to your policy document for full details

We will not pay for:

- any claims linked to pre-existing medical conditions and symptoms

- anyone aged 65 years and over at the start of the journey
- any single journey that exceeds 42 days or total journeys that exceed 120 days in any one period of insurance
- any loss where you are travelling against medical advice or specifically to get treatment
- any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel
- an anticipated event
- if the transport operator or their agents refuse to transport you, a member of your immediate family or your travelling companion because they consider that you or they are not fit to travel
- any loss if you change your mind about travelling or continuing with your trip when the local or national authorities confirm you can stay.
- Claims arising from the withdrawal of an aircraft, cross channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority, or any similar authority in any country.

A summary of your cover

Travel insurance

An example of this would be if an aircraft was not allowed by the Civil Aviation Authority (because of volcanic ash in the airspace) to leave, or land on, its scheduled airport. Please note the above exclusion does not apply:

- if your policy started before 18 June 2010 or you renew a policy that originally started before this date; or
- if you obtained your quote before 18 June 2010 and subsequently accepted that policy or you have renewed

Excess

- £35

A summary of your cover

How to make a Home claim

- get in touch with the police straight away if you've lost anything due to theft or criminal damage, or if you've lost any of your belongings away from your home. Ask the police for an Incident Number and keep a record of it
- check your policy document (starting on page 22) and schedule to make sure you're covered
- call Privilege Teleclaims as soon as possible. Our lines are open from 8am to 8pm on Monday to Friday and 9am to 5pm on Saturday

Make sure you have all this to hand when you call:

- your insurance policy number
- the date and time that the accident happened
- what happened
- what the damage was to your buildings/contents
- a police incident number or reference if you were given one

Claims Line: **0845 246 8534**

How to make a Travel claim

Contact the Assistance service as soon as possible (before you go to a doctor or hospital for emergency treatment, if possible).

The Assistance service will help you get the care or assistance you need by directing or transferring you to a medical service provider in the local medical network, contacting your family in the UK or arranging emergency transport home, where appropriate.

NOTE: If you are thinking of cutting short your holiday due to a medical problem, you must notify the Assistance service first.

For all other travel claims, ring us when you get home to see if your claim is covered by the policy.

For emergency numbers see page 28.

NOTE: All pre-existing medical conditions and symptoms are not covered under the travel element of this policy. If you have any questions, please call us on 0845 246 0532.

A summary of your cover

Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs contact us on 0845 246 0223 within 21 days of receiving your documents or of the start date of the policy (whichever is later) and we will refund any premium you have paid, less an administration fee as shown in your Schedule, providing that you have not made any claim. If you cancel your policy after that time we will refund any premium paid for the remaining period of insurance less an administration fee, as shown in your Schedule, providing that you have not made any claim during the current period of insurance.

How to complain

If you need to complain, please call us on our priority number **0845 246 0223**. If your complaint is about a claim, contact your claims handler whose details will be shown in your claims documents.

If you want to complain in writing, send your letter to one of the following:

- a) for complaints about claims, write to the Regional Customer Service Manager at the address shown in your claims documents
- b) for all other complaints, write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley BR1 1DP

If we cannot resolve the differences between you and us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: **0845 080 1800**.

Details about our regulator

U K Insurance Limited is authorised and regulated by the Financial Services Authority Registration number 202810. You can visit the Financial Services Authority's website, which includes a register of all regulated firms, at **www.fsa.gov.uk**. Or you can phone the Financial Services Authority on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**

Useful customer information

How to get the best out of your insurance

Buildings cover

Privilege Platinum Home insurance gives you unlimited buildings cover to cover the cost of rebuilding your home, its fixtures and fittings (such as fitted kitchens) and any outbuildings, including demolition and architects fees, so you never need to worry about being underinsured.

Contents cover

Make sure that the amount of cover you have is enough to replace everything in your home, including carpets and curtains, but not permanent fixtures like kitchen units or fitted wardrobes.

List valuable items

If you have any valuables like jewellery or works of art that are worth over £3,000 each, please let us know. And don't forget to tell us if you buy or acquire something like this so we can add it to your policy.

Keep us up to date

Tell us if:

- you want to cover things like mobile phones, laptop computers or camcorders outside the home
- You want to cover sports equipment outside the home
- you move house
- you carry out any major home improvements, like an extension or conservatory

Call our Customer Helpline on 0845 246 0223

Useful customer information

Here for your home emergencies – day or night

If the worst happens – a burst pipe, fallen tree, lost keys – you can get immediate help by calling our 24hr Emergency Helpline.

- We will get in touch to give you immediate advice and tell you when your qualified tradesman should arrive.
- Agreed rates will protect you from being charged too much when you're billed for the work.
- If the damage is covered by your home insurance policy, you will be able to recover the cost, less your excess.
- Please note, if there is a lot of damage, the tradesman will only be able to carry out emergency repairs to prevent further damage.
- Make sure you report any major damage to public services – water, gas or electricity – to the water, gas or electricity company first.
- Please note that this helpline is not available for properties located on the Isle of Man, the Channel Islands, the Scilly Isles or the Scottish Islands.
- If your call relates to a claim under Section 5 – Home Emergency, please call **0845 303 5682**.

Open
24 hours a day
Emergency Helpline:

**0845 246
2362**

For
non-emergency
queries please call:

**0845 246
0223**

For Home
Insurance claims:

**0845 246
8534**

Don't forget to keep any receipts for repairs or work you pay for.

Handy tips

From lightning to flooding, if something bad happens you know you can count on us. But of course we hope you never have to make a claim. Over the next two pages we've included some advice that could help prevent an emergency or protect against thieves.



Protect against burst pipes

- fix any dripping taps before water freezes
- insulate pipes, water tanks and cisterns with foam lagging
- let warm air circulate through the house – open the loft door
- if you're going away, leave the central heating on low to prevent frozen pipes

If you're going away for a long time, it might be a good idea to turn the central heating off then turn the water supply off at the stopcock and drain the system.

Handy tips

Safe and sound at Christmas

- never use a naked flame on or near a Christmas tree, and treat your tree with a flame retardant
- check and replace any worn or damaged light sets
- don't openly display Christmas presents so they're visible from the street
- use an inexpensive light timer if you go away
- if you use exterior Christmas lights, don't run the flex through an open window
- don't leave empty boxes from your Christmas presents outside for the dustman – burglars will know you have something worth stealing

Keep the thieves at bay

- if you have to go away, don't leave lights on 24 hours a day – use a light timer
- ask a neighbour to clear up any post or newspapers from your porch while you're away
- don't hide spare keys in obvious places near the front door
- use window locks and solid core doors with heavy duty locks
- get to know your neighbours, and look out for each other
- mark valuable possessions with an ultra-violet pen so they can be traced back to you

Your policy in detail

This policy is evidence of the contract between us, U K Insurance Limited, and you, our policyholder.

We will provide insurance for those sections shown in the schedule during any period of insurance and under the conditions set out in this policy.

Read the policy, the schedule and any endorsement as one document. Any word or expression which has a particular meaning will have the same meaning wherever it may appear.

This contract is based on the information you have given us and included in the proposal confirmation and declaration forms. You must tell us about any change in this information as soon as possible, otherwise you may not be covered. Under European law, you and we may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

If you have any enquiries about your policy, please call us on **0845 246 0223**.

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Meaning of words

Certain words in this policy and the schedule have particular meanings wherever they appear. These meanings apply to the whole policy unless we say otherwise. These words and their meanings are given below.

British Isles – Great Britain, Isle of Man, Channel Islands, Northern Ireland and the Republic of Ireland.

Buildings – your home and its swimming pools, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates, fences and landlord's fixtures and fittings within the boundaries of your home.

We, us, the company – U K Insurance Limited (the underwriters of Privilege Home Insurance).

Contents – household goods, personal possessions, satellite dishes, aerials and other articles that belong to you, or are the responsibility of you, any members of your family who live with you, domestic staff who live in or visitors.

But not:

- motorised vehicles (other than motorised gardening equipment), caravans, trailers, watercraft, hovercraft or aircraft (other than hand propelled or models) and their accessories (while attached);
- any living creature;
- landlords fixtures and fittings;

- securities (financial certificates such as shares and bonds), certificates and documents, except those defined as money opposite;
- property more specifically insured by any other policy; and
- property held or used for any profession, business or employment (other than Business Equipment).

Business Equipment – Computers, keyboards, visual display units and printers, word-processing equipment, desk-top publishing units, small businesses' computers, fax machines, photocopiers, typewriters, computer-aided design equipment and telephone equipment used for business purposes at your home worth up to £10,000 in total.

Credit Cards – credit cards, cheque cards, banker's cards and cash cards issued to you or any members of your family who live with you.

Endorsement – an agreed change in the terms of the policy.

Excess – the amount you must pay towards any claim.

Home – the private home at the address shown in the schedule, together with its garages and domestic outbuildings.

Money – cash, bank notes, cheques, money orders, postal orders, postage stamps (that are not part of a collection), savings stamps and savings certificates, share certificates, Premium Bonds, luncheon vouchers, travellers cheques, travel tickets, phone cards and gift tokens belonging to you or any member of your family and used or held for private purposes.

Meaning of words

Motorised Vehicle – Any vehicle or toy propelled by a motor of any kind, except for the following whilst being used for their intended purpose and by a person for which they were designed: Domestic Gardening Equipment, Motorised wheelchairs and Mobility Scooters, Electrically powered children’s ride on toys, Electrically assisted pedal cycles and pedestrian controlled vehicles.

Period of Insurance – the period shown in the schedule which the policy covers you for (as long as you pay the premium on time).

Personal belongings – clothing and other items designed to be either worn or normally carried and belonging to you or your family.

But not:

- sports equipment;
- valuables or money;
- contact or corneal lenses;
- household goods or domestic appliances; or
- items held or used for any profession, business or employment.

Personal Possessions – valuables, personal belongings and sports equipment.

Sports equipment – articles used for sports activities, including sports clothing specifically designed to be used for any sports activity, and belonging to you or any member of your family.

But not:

- any vehicle, watercraft (including windsurfers and surfboards), aircraft (including hang-gliders, powered or otherwise) or their accessories; or

- items held or used for any profession, business or employment.

Uninsurable risks (risks we do not insure) –

- wear, tear and reduction in value;
- damage caused by rot, fungus, woodworm, beetles, moths, insects or vermin;
- mechanical or electrical faults or breakdowns;
- damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item or items; or
- any other damage caused gradually.

Underwriter, underwritten – the company providing the insurance cover under this policy.

Unoccupied – not lived in by you, any member of your family or any other person with your permission.

Valuables – jewellery, watches, furs, items or sets or collections of gold, silver or other precious metals, works of art, sets of stamps, coins or medals all belonging to you or any member of your family.

But not:

- property more specifically insured by any other policy; and
- property held or used for any profession, business or employment.

You your – the person or people named as the policy holder in the schedule.

Your family – your husband, wife, civil partner, children, parents and other relatives normally living with you.

Conditions

which apply to the whole policy

Conditions which apply to the whole policy

1 Policy terms and conditions

You and any other person entitled to benefit under this policy must keep to its terms, conditions and endorsements.

2 Preventing loss

You must take all reasonable steps to:

- prevent any loss, damage or accident; and
- maintain the insured property in good condition and repair.

3 Administration Fees

- a) We may cancel the policy by sending you seven days' notice in writing to your last known address. We will refund any premium paid for the remaining period of insurance, providing you have not made any claims in the current period of insurance.
- b) You may cancel the policy by contacting us on **0845 246 0223** or sending us notice in writing. We will refund any premium paid for the remaining period of insurance less an administration fee as shown in your Schedule, providing that you have not made any claim during the current period of insurance.
- c) If you make any change to the policy during the period of insurance you may have to pay an administration fee as shown in your Schedule.

4 Payment of premium

- a) If you do not pay a premium on time, we will assume that you intend to cancel the policy and cover under this policy will end from the date the payment was due.
- b) If you are paying your premium by instalments, and we pay a claim under your policy, you must pay the premium outstanding up to the end of your policy period. If you don't, we can take the amount you owe us from any claim we pay.

5 Automatic Renewal

When your policy is due for renewal, we may offer to renew it for you automatically. This saves you the worry of remembering to call us before the policy ends. If we offer to do this for you, we will write to you before the policy ends with full details of your next year's premium and policy conditions. If you do not want to renew the policy, all you need to do is call our customer priority line on **0845 246 0223** to let us know.

6 Fraud

If any claim or part of a claim is fraudulent or false, the policy will be cancelled and all cover under it will end.

Conditions

7 Changes that may affect your cover

You must tell us as soon as possible if there are any changes that may affect your insurance, such as the following:

- If you change the address where you normally live;
- If any work is being done to your home (other than routine maintenance or decoration);
- If you or any member of your family is prosecuted for or convicted of any offence (excluding motoring offences);
- If you let your home out to tenants or a lodger moves in;
- If your home is used for business purposes or as a holiday home:
 - If you book a trip for more than 42 days;
 - If you are diagnosed with a medical condition.

We may then reassess your cover and premium either immediately or at your next renewal date, depending on the information you have provided.

Note: the list above does not set out all changes you must tell us about. If you are not sure whether a change may affect your cover, contact us anyway.

8 Number of bedrooms

You must tell us if the number of bedrooms in your home changes from what is shown in the Proposal Confirmation.

Important information

1 Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs contact us on 0845 246 0223 within 21 days of receiving your documents or of the start date of the policy (whichever is later) and we will refund any premium you have paid, less an administration fee as shown in your Schedule, providing that you have not made any claim. If you cancel your policy after that time we will refund any premium paid for the remaining period of insurance less an administration fee, as shown in your Schedule, providing that you have not made any claim during the current period of insurance.

Policy renewal

If you decide not to renew your policy contact us within 21 days of receiving your renewal documents or of the start date of the new period of insurance (whichever is the later) and we will refund any premium you have paid, providing that you have not made any claim during the period of cover. If you cancel your policy after that time we will refund any premium paid for the remaining period of insurance less an administration fee, as shown in your Schedule, providing that you have not made any claim during the current period of insurance.

Important information

2 How to make a Home Insurance claim

To make a claim, phone **0845 246 8534**

How to make a Home Emergency claim

To make a claim, phone **0845 303 5682**

How to make a Travel Insurance claim

To make a claim, phone **0845 026 0247**

24 hour Emergency Travel Medical Assistance

In USA & Canada call toll free, **1 877 350 6968**

In Central & South America & Caribbean, call collect (Canada) **905 816 2565**

From anywhere else in the world, phone **01252 576 160**

How to make a Family Legal Protection claim

To make a claim, phone **0870 607 1177**

3 How to complain

If you need to complain, please call us on our priority number **0845 246 0223**. If your complaint is about a claim, contact your claims handler whose details will be shown in your claim documents. If you want to complain in writing, send your letter to one of the following

- For complaints about claims, write to the Regional Customer Service Manager at the address shown in your claim documents.
- For all other complaints, write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley BR1 1DP.

If we cannot resolve the differences between you and us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: **South Quay Plaza, 183 Marsh Wall, London E14 9SR**, phone **0845 080 1800**.

4 Details about our regulator

We are authorised and regulated by the Financial Services Authority. You can visit the Financial Services Authority's website, which includes a register of all regulated firms, at **www.fsa.gov.uk**. The Financial Services Authority registration number for U K Insurance Limited is 202810.

Or you can phone the Financial Services Authority on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**

5 Meeting your needs

We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs.

Your consumer credit agreement

Your consumer credit agreement

Your right to cancel your consumer credit agreement

If you have chosen to pay by instalments, you may cancel your Consumer Credit Agreement within 14 days of receiving it. If you would like to cancel your Consumer Credit Agreement please call us on **0845 246 0223** or write to us at the address shown on your documents. If you cancel your Agreement you will need to arrange for payment of any outstanding policy premium.

You have the right to end the Consumer Credit Agreement at any time. If you wish to do so you should let us know. If you do this any outstanding balance of the policy premium must be settled in order for your insurance cover to continue under the policy.

Other important information about your Consumer Credit Agreement

If you decide to cancel your policy, your Consumer Credit Agreement will automatically be terminated; any refunds will be paid pro rata unless there is a claim, when the full premium will be due.

You must return your certificate of motor insurance, if applicable, within seven days of the cancellation date.

We may terminate your Consumer Credit Agreement if you fail to pay any instalment by the due date. For full details please see the terms of your Consumer Credit Agreement.

It is possible that other taxes or costs not imposed by us may apply to this Agreement.

If you have a complaint about your Consumer Credit Agreement you should refer to the 'How to complain' section of this policy booklet.

English law applies to your Agreement and courts in England or Wales may deal with disputes in connection with this Agreement unless you live in Scotland where Scottish law will apply and Scottish courts may deal with disputes in connection with this Agreement. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

Section 1

Buildings insurance

Section 1 – Buildings insurance

A. Loss or damage

We will pay for loss of or damage to the buildings caused by the following:

1 Fire, lightning, explosion or earthquake

2 Smoke

But not loss or damage caused by smog, agricultural or industrial work or anything that happens gradually.

3 Riot, civil commotion, labour disputes or political disturbance

4 Collision involving an aircraft or other flying object (including articles dropped from them), or vehicles or animals

But not loss or damage caused by insects, birds or pets or loss of, or damage to, hedges, gates or fences.

5 Falling trees or branches

But not damage to hedges, gates or fences.

6 Falling television and radio aerials (including satellite dishes), their fittings and masts

But not damage to the aerials, fittings, satellite dishes and masts.

7 Storm or flood

But not:

- loss of or damage to hedges, gates or fences; or
- loss or damage caused by frost.

8 Theft or attempted theft

But not:

- loss or damage by any paying guest or tenant; or
- after your home has been unoccupied for more than 60 days in a row.

9 Vandalism or malicious acts

But not:

- loss or damage by any paying guest or tenant; or
- after your home has been unoccupied for more than 60 days in a row.

10 Water or oil escaping from any fixed water or heating installation, including underground drains and pipes, or from any domestic appliance

But not:

- after your home has been unoccupied for more than 60 days in a row;
- loss or damage caused by subsidence, heave or landslip that results from the escaping water.

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

But not:

- loss or damage caused by:
 - the sea or river wearing away the land;
 - the buildings being demolished, altered or having structural repairs carried out;

Section 1

Buildings insurance

– faulty design of, faulty workmanship on or faulty materials used in the buildings.

- loss of or damage to solid floor slabs resulting from them moving, unless the foundations beneath the outside walls of your home are damaged at the same time and by the same cause;
- loss of or damage to outdoor swimming pools, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central-heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates or fences unless your home, an outbuilding or garage is damaged at the same time by the same cause;
- the amount of the ‘subsidence’ excess shown in the schedule, which applies to any claim for subsidence, heave or landslip.

B. Extra cover

1 Plumbing installation

We will pay for damage to any part of the plumbing installation in your home caused by freezing or bursting.

But not:

- plumbing that is outside or in an outbuilding;
- loss or damage due to rust, corrosion or wear and tear; or
- loss or damage after your home has been unoccupied for more than 60 days in a row.

2 Service Pipes and Cables

We will pay for accidental damage to underground drains, pipes, cables and tanks which you are legally responsible for and which provide services to or from your home.

3 Glass and sanitaryware

We will pay for accidental breakage of fixed glass in windows, doors or roofs, fixed ceramic hobs or fixed sanitary fittings in your home.

But not:

- breakages by any paying guest or tenant; or
- after your home has been unoccupied for more than 60 days in a row.

4 Locks on outside doors

We will pay the reasonable cost of replacing and fitting locks to the outside doors of your home if the keys to your home have been lost or stolen.

5 Fees and clearance costs

We will pay for

- Chartered architects’, surveyors’, suitably qualified consultants’ and legal fees, which we consider are necessary to rebuild your home, but not fees for preparing any claim under the policy; and
- the costs of clearing the site and making it and the buildings safe,

if we agree that the fees and costs are necessary to repair or rebuild the buildings after damage covered under section 1.

Section 1

Buildings insurance

6 Local authority requirements

We will pay for the extra cost of rebuilding or repairing the damaged part of the buildings only if this is necessary to keep to any government or local-authority requirement after damage covered under section 1.

But not:

if you had been told about the requirement before the damage happened.

7 Alternative accommodation and rent

If your home is not fit to be lived in after damage covered under section 1, on top of any other amount we pay under section 1, **we will** pay the following:

- if you live in your home, the extra cost of reasonable alternative accommodation for you, your family and your domestic pets;
- if you rent out your home, the rent you would have received but have lost.

We will not pay more than £35,000 in total.

8 Cover when selling or buying a home

- if you are selling your home, the buyer will be covered under section 1 up to the date the sale completes, unless the buildings are insured by another policy; or
- if you are buying another property to live in, your new property will be covered under section 1 for up to three months from the date contracts are exchanged or, in Scotland, the date your offer is accepted.

But not:

- if the property is insured under another policy;
- after the sale or purchase has completed; or
- for more than the amount insured for section 1.

9 Emergency entries

We will pay for damage to the buildings caused when the fire brigade, the police or the ambulance service have to make a forced entry because of an emergency to you or your family.

The most **we will** pay for a claim will be £2,000.

10 Trace and Access

We will pay for the cost of removing and replacing any part of the buildings to find and repair the source of any water escaping from tanks, pipes, equipment or fixed heating system in the buildings.

We will not pay the cost of any loss or damage to your household heating or water system itself.

We will not pay more than £5,000 for any one incident.

C. Accidental damage

1 Accidental damage

We will pay for accidental damage to the buildings.

But not:

- damage caused by:

Section 1

Buildings insurance

- any paying guest or tenant;
- domestic pets;
- uninsurable risks; or
- faulty design, faulty workmanship or faulty materials.

- damage by a cause listed in or specifically excluded in paragraph A of this section 1;
- the cost of maintenance and routine redecorating.

2 Repair of sewer

We will pay for the cost of getting into and repairing the pipe between the main sewer and your home if it is blocked.

We will not pay more than £5,000.

3 Squatters

We will pay for:

- legal fees we agree to in writing for evicting squatters from your home; and
- the cost of reasonable alternative accommodation for you, your family and your domestic pets while your home is occupied by squatters.

We will not pay more than £20,000.

D. Inflation protection

The sum insured shown in the schedule for buildings cover may be adjusted in line with the House Rebuilding

Cost Index prepared by the Royal Institution of Chartered Surveyors or another suitable index.

If the sum involved changes, the premium at renewal will be based on the new sum insured shown in your renewal schedule.

E. Basis of settling claims

1 We will pay the cost of rebuilding or repairing the part of the building which is damaged by any cause insured under this section 1.

We will not take off any amount for wear and tear as long as, at the time of the damage, the buildings were in a good state of repair.

2 We will not pay for any drop in the market value of your home resulting from rebuilding or repairing damage to the buildings.

3 If the damage to the buildings is not rebuilt or repaired, or the buildings were not in a good state of repair when damaged, **we will** decide to either:

- pay the cost of rebuilding or repairing the damage, less an amount taken off for any wear and tear, or improvement to the condition of the property; or
- pay the difference between the value of selling your home on the open market immediately before the damage and its value after the damage.

Section 1

Buildings insurance

- 4 **We will not** repair or replace undamaged items which are part of a set or suite unless they are part of a bathroom suite or fitted kitchen and the damaged parts cannot be repaired or an exact replacement found.
- 5 The most **we will** pay for any one claim will be the total sum insured shown in the schedule or the full rebuilding cost, whichever is less, plus any amount we would pay under paragraphs B5, B6, B7, B8 and B10 of this section 1.
- 6 The sum insured **will not** be reduced as a result of us paying a claim.
- 7 Any amount we pay to settle a claim for loss or damage will be reduced by the amount of any excess shown in the schedule.
- 8 If, at the time of any loss or damage, the buildings sum insured is insufficient to reconstruct your buildings **we will** proportionally reduce the amount of any claim payment made to reflect the difference between the two values. For example, if your buildings sum insured is equal to 75% of the reinstatement cost of the buildings, **we will** only pay 75% of your claim.

F. Your liability as the owner of the property

We will pay for all amounts you become legally liable for, as a result of you owning your home and its land, or owning or occupying any previous property, if a claim is made against you for:

- accidental death of or bodily injury to any person; or
- accidental loss of or damage to property which happened during the period of insurance shown in the schedule.

But not:

- death of or bodily injury to any member of your family or domestic staff;
- damage to property belonging to or in the custody or control of you, your family or domestic staff, arising from:
 - any profession, business or employment; or
 - an agreement, unless you would have had that liability anyway.

For any claim resulting from one incident we will not pay more than £5,000,000.

We will also pay all costs and legal fees for defending you, as long as we have agreed to do this in writing beforehand.

Section 2

Contents insurance

Section 2 – Contents insurance

A. Loss or damage

We will pay for loss of or damage to the contents while in your home caused by the following:

- 1 Fire, lightning, explosion and earthquake
- 2 Smoke
But not loss or damage caused by smog, agricultural or industrial work or anything that happens gradually.
- 3 Riot, civil commotion, or labour disputes or political disturbance
- 4 Collision involving an aircraft or other flying object (including articles dropped from them), or vehicles or animals
But not loss or damage caused by insects, birds or pets or loss of, or damage to, hedges, gates or fences.
- 5 Falling trees or branches
- 6 Falling television and radio aerials (including satellite dishes), their fittings and masts
- 7 Storm or flood
- 8 Theft or attempted theft

But not:

- loss or damage by any paying guest or tenant;
- loss by deception other than deception used solely to enter into your home;
- loss of money unless force and violence is used to get into your home; or

- after your home has been unoccupied for more than 60 days in a row.

9 Vandalism or malicious acts

But not:

- loss or damage by any paying guest or tenant; or
- after your home has been unoccupied for more than 60 days in a row.

10 Water or oil escaping from any fixed water or heating installation or from any domestic appliance

But not after your home has been unoccupied for more than 60 days in a row.

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

B. Extra cover

1 Contents in the garden

We will pay for loss of or damage to contents from any cause insured by paragraph A of this section 2 while in the open and within the boundaries of your home and its land.

But not:

- after your home has been unoccupied for more than 60 days in a row;
- loss of money; or
- more than £2,500 in respect of any one claim.

2 Plants in the Garden

We will pay for loss or damage to trees, shrubs, plants and lawns by any cause insured by paragraph A of this section 2

Section 2

Contents insurance

while in the open and within the boundaries of your home and its land.

But not:

- loss or damage to trees, shrubs, plants and lawns as a result of the ground sinking (subsidence) unless your home is damaged at the same time and by the same cause;
- loss or damage caused by domestic pets, animals, wildlife, birds, insects, vermin, fungus or frost;
- trees, shrubs, plants or lawns dying naturally or because you haven't looked after them properly;
- loss or damage to trees, shrubs, plants and lawns on land not belonging to your home;
- loss or damage after your home has been unoccupied for more than 60 days in a row; or
- more than £2,500 in respect of any one claim.

3 Contents away from your Home

We will pay for loss of or damage to contents from any cause insured under paragraph A of this section 2 while they are as follows:

- a) Within the British Isles and temporarily in
 - a bank safe deposit;
 - a private home or caravan that is lived in; or
 - any building where you or any member of your family work or live.

But not:

- loss by deception;
 - loss of money.
- b) elsewhere in the British Isles

And not the following

- Loss of or damage to property in a purpose-built furniture storage area, other than the cover explained in B14 of this section 2;
- Loss of money;
- Loss or damage caused by;
 - vandalism or malicious acts;
 - storm or flood to property not in a building or caravan; or
 - theft unless;
 - force and violence is used to enter a building or caravan; or
 - by robbery while property is being worn or carried.

We will not pay more than £10,000 or 15% of the contents sum insured, whichever is the greater for any one claim.

4 Contents at University/College

We will pay up to 15% of the sum insured for contents, for loss or damage due to any cause insured under paragraph A of this section 2 to contents temporarily removed from the home while a member of your family is attending college, university or boarding school.

Section 2

Contents insurance

But not loss or damage by a cause listed in or specifically excluded by B3 of this section 2 or contents taken outside the British Isles.

5 Glass

We will pay for accidental breakage of mirrors, fixed glass in furniture, pictures or ornaments, plate glass tops to furniture and ceramic hobs while in your home.

But not:

- breakage by any paying guest or tenant; or
- after your home has been unoccupied for more than 60 days in a row.

6 Home entertainment equipment

We will pay for accidental damage to television sets, video cassette recorders, recording and audio equipment, radios, home computers, monitors and television games while in your home.

But not:

- damage to records, any kind of disc or disks, tapes or cassettes;
- damage by any paying guest or tenant;
- uninsurable risks; or
- after your home has been unoccupied for more than 60 days in a row.

7 Alternative accommodation and storage

If you live in your home, we will pay, on top of any other amount we pay under section 2:

- the cost of reasonable alternative accommodation for you, your family and domestic pets; and
- the cost of temporarily storing the contents of your home while your home is unfit to live in after loss or damage caused by anything insured under paragraph A of this section 2.

For any claim, **we will not** pay more than 30% of the sum insured by this section 2.

8 Oil and metered water

We will pay for the loss of oil from the domestic heating installation and loss of metered water after accidental damage to the buildings.

9 Locks on outside doors

We will pay the reasonable cost of replacing and fitting locks to the outside doors of your home or to any safe or alarm system in your home if the keys to the locks have been lost or stolen.

10 Title Deeds

We will pay the reasonable cost of preparing new title deeds to your home after loss or damage caused by anything insured by paragraph A of this section 2 while the deeds are in your home or in your bank for safe keeping.

11 Seasonal increase

From 1 December to 15 January (if within the period of insurance shown in the schedule), **we will** increase the sum insured shown in the schedule under this section 2 by 20% of the sum insured for contents.

Section 2

Contents insurance

12 Wedding gifts

During the four weeks before and the four weeks after the wedding day of you or any member of your family (if this is within the period of insurance shown in the schedule), **we will** increase the sum insured shown in the schedule under this section 2 by 20% of the sum insured for contents.

13 Birth increase

During the four weeks before and four weeks after the birth of a child to any member of your family (if this is within the period of insurance shown in the schedule), **we will** increase the sum insured shown in the schedule under this section 2 by 20% of the sum insured for contents.

14 Household removal

We will pay for accidental loss of or damage to the contents while they are being permanently removed, by a professional removal firm, from your home to any other private property you are going to live in within the British Isles, including while they are temporarily stored for up to 72 hours.

But not:

- loss of or damage to money or valuables;
- loss of or damage to china, glass, earthenware or other fragile items, unless they were packed by professional packers; or
- loss or damage caused by uninsurable risks.

15 Downloaded information

We will pay the cost of replacing information that you have bought and stored on your home entertainment equipment or mobile phone and that is lost or damaged as a result of any cause listed in paragraph A of this section 2.

But not the cost of

- remaking a file, tape, disc or disk; or
- rewriting the information contained on your home entertainment equipment.

The most **we will** pay for one claim will be £2,000.

C. Accidental damage

1 Accidental damage

We will pay for accidental damage to the contents while in your home.

But not:

- damage to contact or corneal lenses;
- damage to pedal cycles or money;
- damage by any paying guest, tenant or domestic pets;
- uninsurable risks;
- damage by a cause listed in or specifically excluded by paragraph A of this section 2;
- damage caused during any household removal.

Section 2

Contents insurance

D. Frozen foods

We will pay the costs of replacing food spoilt in any freezer or fridge in your home because of a rise or fall in temperature, or the refrigerant or refrigerant fumes escaping.

But not:

- any deliberate act of the electricity provider or its employees;
- any claim where the refrigeration unit of the appliance is over 10 years old, unless it is regularly serviced under a maintenance contract; or
- after your home has been unoccupied for more than 60 days in a row.

For any claim, **we will not** pay more than the limit shown in the schedule.

E. Inflation protection

The sums insured shown in the schedule for contents cover will be adjusted each month in line with the 'consumer durables index' of the retail price index or another suitable index.

The premium at renewal will be based on the new sum insured shown in your renewal schedule.

F. Basis of settling claims

- 1 For any one item of contents that is lost or damaged, **we will** decide to either:
 - pay the cost of replacing the item or part as new; or

- replace the item or part as new; or
- pay the cost of repairing the item or part; or
- make a cash payment which will not be more than the amount it would have cost us to replace or repair the item using our own suppliers.

- 2 For any part of a set or suite that is lost or damaged which we cannot repair or replace **we will**

- pay the cost of replacing the set or suite as new; or
- replace the set or suite as new; or
- make a cash payment which will not be more than the amount it would have cost us to replace the set or suite using our own suppliers.

If we ask you to, you must give up the undamaged parts of the set or suite to us where the full replacement cost has been paid.

- 3 **We will** reduce any claim payment for any item or part which is not replaced or repaired to take account of wear and tear or improvement in their condition.

- 4 The most **we will** pay for any one claim will be the total sum insured on contents shown in the schedule, up to the following limits:

- **We will not** pay more than the individual sum insured for any item;
- **We will not** pay more than £1,000 for money;
- **We will not** pay more than £5,000 for credit cards;

Section 2

Contents insurance

- **We will not** pay more than £3,000 for any one valuable unless the schedule shows otherwise;
- **We will not** pay more than the amount shown in the schedule for any loss of or damage to valuables;
- **We will not** pay more than the amount shown in paragraphs B1, B2, B3, B4, and B15 of this section 2. On top of any other amount, **we will** pay the amount shown in paragraphs B7, B11, B12 and B13 of this section 2.

- 5** If you claim for an item specified in your schedule you will need to provide proof of the item's value. To help you do this we recommend that you keep photos, instruction booklets and copies of valuations and receipts.
- 6** The sum insured will not be reduced after we pay a claim unless the claim relates to the total loss of any item specified in your schedule.
- 7** Any claim payment for loss or damage will be reduced by the amount of any excess shown in the schedule.
- 8** If, at the time of any loss or damage, the contents sum insured is insufficient to replace all of your home contents as new, **we will** proportionally reduce the amount of any claim payment to reflect the difference between the two values. For example, if your contents sum insured is equal to 75% of the cost of replacing all the contents as new, **we will** only pay 75% of your claim.

G. Liabilities

1 Occupiers and personal liabilities

We will pay all amounts you, or any member of your family, become legally liable for as a result of living in your home, or for any other reason, as a result of:

- accidental death of or bodily injury to any person; or
- accidental loss of or damage to property; caused during the period of insurance shown in the schedule.

But not liability for:

- death of or bodily injury to any member of your family or your domestic staff;
- damage to property belonging to or in the custody or control of you, your family or domestic staff; or claims arising from the following:
 - you or any member of your family owning any land or building, or you or any member of your family occupying any land or building other than your home or temporary holiday accommodation;
 - any profession, business or employment;
 - an agreement unless that liability would have existed anyway;
 - you or any member of your family owning, keeping or using any;
 - motor vehicle (other than motorised gardening equipment)
 - caravan while being towed;

Section 2

Contents insurance

- watercraft, hovercraft or aircraft other than hand-propelled craft or models; or
- any living creature other than domestic animals;
- any communicable disease (one able to be passed from one person to another);
- you or any member of your family owning or having a dangerous dog as defined under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 and any changes to that legislation.

For any claim resulting from one incident, **we will not** pay more than £5,000,000.

We will also pay costs, expenses and legal fees we have agreed to in writing.

2 Employers liability

We will pay all amounts which you become legally liable to pay for accidental death of or bodily injury to your domestic staff during the period of insurance shown in the schedule.

For any claim arising from one incident, **we will not** pay more than £10,000,000.

We will also pay costs, expenses and legal fees we have agreed to in writing.

3 Tenants liability

We will pay all amounts you become legally liable to pay, as a tenant of your home, for damage caused to the buildings during the period of insurance shown in the schedule, by any cause covered by paragraphs A B1 B2 and B3 of section 1 of this policy.

For any claim resulting from one incident, **we will not** pay more than 20% of the total sum insured by this section.

4 Liability of others

We will pay the amount of any damages and costs awarded to you by a court in the United Kingdom if that amount has not been paid to you within three months of the date of the award.

We will only make a payment if paragraph G1 of this section 2 would have insured you if the award had been made against you or any member of your family.

But not if:

- the decision is going to appeal; or
- the incident giving rise to the claim happened outside any period of insurance.

For any claim resulting from one incident **we will not** pay more than £5,000,000.

Section 3

Personal possessions

Section 3 – Personal possessions

A. Loss or damage

We will pay for accidental loss of or damage to personal possessions and any other item specified in the personal possessions section of the schedule while that property is within the British Isles.

But not:

- a) loss of or damage to:
 - property more specifically insured by any other policy; or
 - property held or used for any profession, business or employment.
- b) loss or damage caused by:
 - theft by deception;
 - theft from an unattended motor vehicle unless the item is hidden from view within the vehicle and violence and force is used to get into the vehicle;
 - customs or other officials confiscating or keeping hold of the items; or
 - uninsurable risks.
- c) loss or damage by any cause mentioned in paragraph A of section 2, contents insurance.

B. Extra cover

1 Money

We will pay for accidental loss of money anywhere in the world in the custody or control of you or any member of your family.

But not:

- shortages caused by mistake;
- any loss in value;
- losses not reported to the police within 24 hours of being discovered; or
- loss or damage by customs or other officials confiscating or keeping hold of items.

For any claim, **we will not** pay more than the limit shown in the schedule.

2 Credit cards

We will pay for financial loss after unauthorised use of credit cards.

But not:

- unauthorised use by any member of your family;
- loss where you have not kept to the conditions the credit card was issued under; or
- losses not reported to the police and the credit card provider within 24 hours of being discovered.

We will not pay more than the limit shown in the schedule.

Section 3

Personal possessions

3 Pedal cycles

We will pay for accidental loss of or damage to pedal cycles and their accessories within the British Isles and belonging to you or any member of your family.

But not:

- loss of or damage to:
 - tyres or accessories unless the cycle is lost or damaged at the same time;
 - the cycle while being used for racing, pacemaking or trials; or
 - cycles more specifically insured by any other policy.
- loss or damage caused by:
 - theft or deception or when the cycle is unattended and is not in a locked building or immobilised by a security device;
 - customs or other officials confiscating or keeping hold of the cycle; or
 - uninsurable risks.
- loss or damage by any cause mentioned in paragraph A of section 2, contents.

We will not pay more than the limit shown in the schedule.

4 Overseas travel

The insurance provided under paragraphs A and B3 of this section 3 will apply to the property insured while temporarily outside the British Isles, and while in the custody and control of you or any member of your family or locked in a hotel safe.

5 Items in a bank

We will pay for accidental loss of or damage to items described in the schedule as being held in a bank or safe deposit.

But not while the items are removed from the bank or safe deposit.

C. Inflation protection

The sums insured shown in the schedule for personal possessions will be adjusted each month in line with the 'consumer durables index' of the retail price index or another suitable index.

The premium at renewal will be based on the new sums insured shown in your renewal schedule.

D. Basis of settling claims

1 For any one item of personal possessions that is lost or damaged **we will** decide to either:

- pay the cost of replacing the item or part as new; or
- replace the item or part as new; or
- pay the cost of repairing the item or part; or

Section 3

Personal possessions

- make a cash payment which will not be more than the amount it would have cost us to replace or repair the item using our own suppliers.
 - 2 For any part of a set that is lost or damaged which we cannot repair or replace **we will**:
 - pay the cost of replacing the set as new; or
 - replace the set as new; or
 - make a cash payment which will not be more than the amount it would have cost us to replace the set using our own suppliers.
- If we ask you to, you must give us the remaining or undamaged parts of the set if we have paid the full replacement cost.
- 3 **We will** reduce any claim payment for any item or part which is not replaced or repaired to take account of wear and tear or an improvement in their condition.
 - 4 The most **we will** pay for any one claim will be the total sum insured on personal possessions shown in the schedule up to the following limits:
 - **We will not** pay more than the individual sum insured for any item;
 - **We will not** pay more than £3,000 for any one item, set or collection, unless the schedule states otherwise; and
 - **We will not** pay more than £1,000 for any one cycle unless the schedule states otherwise.

We will also pay any amount due under paragraphs B1 and B2 of this section 3.

- 5 If you claim for an item specified in your schedule you will need to provide proof of the item's value. To help you do this we recommend that you keep photos, instruction booklets, copies of valuations and receipts.
- 6 The sum insured will not be reduced after we pay a claim unless the claim relates to the total loss of any item specified in your schedule.
- 7 Any claim settlement for loss or damage will be reduced by the amount of any excess shown in the schedule.

Section 4

Family legal protection

Section 4 – Family Legal Protection

This section covers legal expenses.

How to make a claim for legal expenses

- 1 Phone our legal advice helpline on **0870 607 1177**. Please have your home insurance policy number available when you call.
- 2 You must tell the legal advice line of any incident which may lead to a claim under the policy. You must do this as soon as possible, and always within 180 days of the date that you knew about or should have known about the incident.
- 3 We will send you a claim form to fill in and return to us. For extra security, we may record all phone calls and keep the recording secure.

Legal Helpline – 0870 607 1177

You can ring the helpline to discuss any private legal problem. This service is here to help, so please feel free to use it.

While you have a current policy with us, the helpline is available 24 hours a day, seven days a week. In particular, if something you are proposing to do may result in a legal claim, you must talk to us first.

For extra security, we may record all phone calls and keep the recording secure.

The following definitions are in addition to or may replace those shown on pages 24 and 25 of the policy. In this section 5 only, the words below will have the following meanings:

Abroad Anywhere in the world outside the UK.

Costs The professional fees and expenses reasonably and necessarily charged by your solicitor in proportion to the value of your claim and how complicated it is. We will also pay costs which you are ordered to pay by a court or other organisation and any other costs we agree to in writing.

The most we will pay for all costs will be £100,000 for any claim or claims arising from any one incident.

Date of incident

Either:

- a) the date of the incident that has led to this claim; or
- b) the date of the first incident, if there are a number of incidents

whichever is earlier.

Full enquiry A full examination of all aspects of your personal tax affairs by HM Revenue & Customs.

Solicitor Any suitably qualified person appointed to represent you under this section.

Section 4

Family legal protection

Territorial limits – The United Kingdom. For claims relating to ‘personal injury’ and ‘contract dispute’, the territorial limits are worldwide.

United Kingdom – Great Britain, the Isle of Man, the Channel Islands and Northern Ireland.

You, your – The person named as the policyholder in the schedule, their partner and members of their family (including foster children) who normally live with them.

Cover provided

We will pay for the following.

1 Costs in the event of the following.

a Personal injury – death or bodily injury to you.

b Contract dispute – a dispute arising out of an agreement you have for:

- i) buying or hiring goods or services;
- ii) selling goods; or
- iii) buying or selling your home.

c Property protection – a dispute arising out of you owning or living in your home.

d Employment – a dispute arising out of your employment.

e Tax protection – a full enquiry by HM Revenue & Customs, if the enquiry resulted from your work as an employee.

f Inheritance dispute – a dispute over something left to you in a will.

g Legal defence – your work as an employee which leads to:

- i) you being prosecuted in a magistrates’ or crown court;
- ii) civil action being taken against you for unlawful discrimination because of someone’s sex, race, disability, religious belief or political opinion; or
- iii) civil action being taken against you under section 13 of the Data Protection Act 1998.

h Motoring prosecution – you being prosecuted for an offence connected with using or driving a motor vehicle.

2 Salary while you attend jury service

We will pay your salary or wages for each half or whole day you attend jury service if you cannot claim them back from the court or from your employer.

3 Detention while abroad

We will pay up to £250 for the first consultation that you arrange with a local solicitor if you are arrested or held by authorities while you are abroad.

The cover provided by this section only applies if:

- a) the date of incident is within the period of insurance and the incident happens within the territorial limits;
- b) any legal proceedings are carried out by a court or other organisation we agree to within the territorial limits; and
- c) it is always more likely than not that you will be successful with your claim.

Section 4

Family legal protection

General exceptions which apply to Family Legal Protection cover

You are not covered for any of the following.

- a) Any claim you report to us more than 180 days after the date you knew about, or should have known about, the incident leading to the claim.
- b) Costs you have paid or will have to pay before we have agreed to them.
- c) Your costs in any action against another person who is insured by this policy.
- d) Any fines, penalties, compensation or damages which you are ordered to pay by a court or other organisation.
- e) Any claim between you and someone you live with or have lived with.
- f) Any application for a judicial review.
- g) Any dispute with us about this section of the policy, other than as shown in general condition 5 on page 49.
- h) Any incident which begins before cover starts.
- i) Any costs if you stop or settle a claim, or withdraw instructions from the solicitor, without good reason. If this applies, you will then have to refund any costs and expenses we have paid or agreed to pay during your claim.

Specific exceptions which apply to Family Legal Protection cover

You are not covered for any of the following.

- 1 Personal injury**
 - a) Any illness or injury which develops gradually or is not caused by a specific or sudden accident.
 - b) Defending your legal rights in claims against you.
- 2 Contract dispute**
 - a) Any claim arising out of advice, specification, design, construction, conversion or extension on any land or relating to any buildings.
 - b) Any claim relating to leases, tenancies or a licence to occupy.
 - c) Any claim arising out of a contract you have entered into in connection with a profession, business or trade, other than as provided for under 'Employment' – see page 46.
- 3 Property protection**
 - a) Any claim if the date of Incident is less than 90 days after cover started.
 - b) Any building or land other than your home.
 - c) Defending your legal rights in claims against you.

Section 4

Family legal protection

4 Employment

- a) Any claim if the date of incident is less than 90 days after cover started.
- b) Defending your legal rights in claims against you.
- c) Any costs relating to internal grievance procedures or disciplinary hearings within the company you work.
- d) Any claim started in the county court or high court or the equivalent courts in Scotland.

5 Motoring prosecution

- a) Any claim involving you driving a motor vehicle for which you do not have valid motor insurance.
- b) Parking offences

General conditions which apply to Family Legal Protection cover

If you do not keep to the following conditions, we may cancel this cover, refuse any claim and withdraw from any current claim.

1 You must do the following

- a) Let us have full details of your claim and any other information that we or the solicitor, ask for. (You must pay any costs involved in providing this information.)
- b) Fully co-operate with the solicitor and us, and not do anything which might damage your claim. If we ask, you must tell the solicitor to give us any documents, information or advice that they have or know about.
- c) Tell us about any developments affecting your claim.

- d) Tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions.
- e) Tell us if anyone makes a payment into court or offers to settle your claim.
- f) Try to get back any costs that we have to make, and if you do get them back, pass them to us.
- g) Get our agreement before you negotiate or settle a claim.

2 Appointing a solicitor

- a) We have chosen a panel of legal firms to provide legal services. These firms may make payments to us for being members of the panel. While you are responsible for any legal costs they charge, your policy will cover them as long as you keep to the policy conditions.
- b) If we accept your claim we, or a solicitor we appoint, will try to settle the matter without having to go to court.
- c) If it is necessary to take your claim to court, or if there is a conflict of interests, you can choose the solicitor to act for you. Otherwise, we will appoint a solicitor for you.
- d) We or you will appoint the solicitor to act for you in line with our standard terms of appointment. (You can ask us for a copy.)
- e) You must not enter into any agreement relating to charges with the solicitor without getting our permission first.

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Family legal protection

- f) If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.
- 3** You must tell your solicitor to do the following
- a) Get our written permission before instructing a barrister or an expert witness.
 - b) Tell us immediately if it is no longer more likely than not that you will be successful with your claim.
- 4** We can do the following
- a) Contact the solicitor at any time, and he or she must co-operate fully with us at all times.
 - b) Decide to settle your claim by paying the amount in dispute. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
 - c) Refuse to pay further costs if you do not accept a reasonable offer to settle your claim.
 - d) Refuse to pay further costs if it is no longer more likely than not that you will be successful with your claim.

5 Disputes

You have the right to refer any disagreement between you and us to arbitration (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor, barrister or other suitably qualified person that you and we agree on. If we cannot

agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) whose law governs this section of the policy. We and you must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration. You may also refer any disagreement between you and us to the Financial Ombudsman Service, which is a service offered to you free of charge. (See page 28 for details of our complaints procedure.)

The claims conditions which apply to the whole policy do not apply to this section 5.

General condition 2 on page 26 and 8 on page 27 do not apply to Family Legal Protection.

Section 5

Home emergency

The following definitions apply to this section and are in addition to or may replace those shown on pages 24 and 25 of the policy.

In this Section 5 only, the words below will have the following meanings:

Authorised Repairer – a person, company or organisation appointed by Us to temporarily or permanently put right an emergency, carry out emergency repairs or prevent further damage where possible.

Beyond Economic Repair – when the cost of repairing the boiler or appliance is more than the cost of replacing it.

If we decide your boiler is beyond economic repair, we will pay an amount towards the cost of a new one in line with the scale shown below:

Age of Boiler	Amount we will pay
1-5 years	£250
6-10 years	£100

Call Out – sending an authorised repairer or suitably qualified repairer out after you ask for emergency assistance, even if you then cancel the request.

Electrical Supply – the permanent electrical system supplying power to wall sockets, switches, bulb sockets and fuse boxes which are inside your home and beyond the electric meter.

Emergency – an incident in the home that happens during the period of insurance, which if not dealt with quickly will:

- make the home unsafe or insecure for you;
- cause damage to the home and its contents; or
- result in the home losing its main source of heating, lighting or water (hot or cold).

Emergency Assistance – work carried out by an authorised repairer or suitably qualified repairer to temporarily or permanently put right an emergency, carry out emergency repairs or prevent further damage.

But not permanently putting right paths and driveways that need to be removed or replaced in order to deal with the emergency.

Geographical Limits – the United Kingdom including the Isle of Wight, Isle of Man, Northern Ireland and the Channel Islands but not the Scilly Isles, or the Scottish Islands.

Home – the private home at the address shown in the schedule, together with integral (built-in) or attached garages used for domestic purposes.

But not detached garages and outbuildings.

Internal Plumbing and Drainage – the fixed sanitary fittings, hot or cold water supply, storage and drainage systems for which you are responsible for and that are within the home.

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Home emergency

Main Source of Heating – the main hot water or central heating system in your home including:

- one domestic boiler;
- any controls forming part of the boiler; and
- the programmer, central heating pump, hot water cylinder, room thermostat and radiators.

But not:

- any form of underfloor heating, solar heating system or warm air heating systems;
- non-domestic boiler and associated system;
- any boiler with an output of over 60kW;
- any boiler over 10 years old; or
- any secondary or other boiler.

Period of Insurance – the period you are insured for, as shown in your home insurance schedule.

Permanent Repair – repairs or work needed to put the emergency right.

Pests

- wasps' nests;
- hornets' nests
- mice;
- rats;
- grey squirrels.

Temporary Repair – repairs or work that may be needed to put right an emergency but which may need to be replaced by a permanent repair.

Security – the locks, to doors and windows on the outside of the home.

Suitably qualified repairer – a bona fide tradesperson, company or organisation appointed by you with the relevant expertise to temporarily or permanently put right an emergency, carry out emergency repairs or prevent further damage where possible. This applies to properties situated in the Isle of Man or the Channel Islands only.

Underground External Drainage – the drainage pipes and sewers within the home, together with those underground and outside the home which you have legal responsibility for, but only as far as the junction with the mains services.

But not cesspits, septic tanks, treatment plants and associated pipe work and equipment.

You/Your/Yours – the person named as the policy holder in the schedule or any person authorised by you to be in the home at the time of the emergency.

Cover Provided (within the Geographical Limits, except the Isle of Man and the Channel Islands)

If there is an emergency in your home, we will:

- tell you how to immediately protect yourself and the home;
- authorise you to appoint a suitably qualified repairer to visit your home; and

Section 5

Home emergency

- pay you the cost of obtaining emergency assistance, including the cost of the call-out, labour at the home and parts up to a total of £500 a call out including VAT for the areas detailed in this Section 5.

Cover Provided (the Isle of Man and the Channel Islands only)

If there is an emergency in your home, we will:

- tell you how to immediately protect yourself and the home;
- authorise you to appoint a suitably qualified repairer to visit your home; and
- pay you the cost of obtaining emergency assistance, including the cost of the call out, labour at the home and parts up to a total of £500 a call out (including VAT) for the areas detailed in this section 5.

If a major emergency could result in serious damage or danger you should immediately report it to the gas, electricity or water company, the local authority or the emergency services. If you ever smell gas or detect a leak, you should call Transco direct on **0800 111 999**

1 Electrical Wiring

We will pay the cost of emergency assistance needed as the result of the permanent electrical supply in your home failing.

But not: any electrical wiring that is not permanent, such as fairy lights, or is outside of the home, such as wiring to satellite dishes, aerials and so on.

2 Plumbing and Drainage

We will pay the cost of emergency assistance that is necessary as a result of an emergency to:

- internal plumbing and drainage; and
- underground external drainage.

But not:

- the costs of repairs to the underground water supply of your home;
- shared drainage facilities except within the boundary of your home;
- more than your share of the costs if the property is a flat or maisonette;
- after your home has been unoccupied for more than 60 days in a row.

3 Security

We will pay the costs of emergency assistance needed as a result of locks in doors and windows on the outside of your home failing or being damaged.

But not:

- replacement locks as a result of the theft or loss of keys to the home;
- the repair or replacement of any intruder or alarm systems;
- damage to outside windows or glass in doors unless it leaves the home unsafe or insecure; or
- emergency assistance after your home has been unoccupied for more than 60 days in a row.

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Home emergency

4 Heating

We will pay the cost of emergency assistance as a result of the main source of heating in the home failing.

But not:

- the cost of repairing a boiler which is more than 10 years old;
- the cost of repairing a boiler with a maximum output of more than 60kW;
- gas leaks from any pipes or gas fired appliances;
- the cost of repairing a boiler or appliance that is, in our opinion, beyond economical repair;
- the cost of replacing the central heating boiler, storage or panel heater or appliance;
- the cold water supply tank in the home, its feed and outlet;
- any water supply from the hot water cylinder or gas appliance, to and including the taps;
- repairing or replacing radiators, although we will pay the cost to isolate (close the connection to) leaking radiators;
- clearing airlocks or bleeding radiators;
- removal of asbestos associated with repairing the appliance or system;
- emergency assistance after your home has been unoccupied for more than 60 days in a row.

5 Pests

We will pay for the cost of treatment needed because of pests in the home that cause an emergency.

But not:

- after your home has been unoccupied for more than 60 days in a row; or
- if you have failed to follow our recommendations on preventing and controlling pests.

General Exceptions which apply to Home Emergency

We will not pay for the following:

- any loss or damage arising before the start of cover or during the first 14 days of cover;
- the cost of providing emergency assistance to any home that is in the Scilly Isles or the Scottish Islands;
- the cost of any work which is carried out by anyone other than a repairer deployed through us, except if your home is situated in the Channel Islands or the Isle of Man;
- any items that need replacing as a result of normal use such as replacement light bulbs and fuses in plugs;
- any loss or damage caused by uninsurable risks (but not mechanical or electrical faults or breakdowns);
- any loss or damage deliberately caused by you or by anything you do not do;
- any loss or damage caused by fire, lightning, explosion, earthquake, flood, storm, movement of the land your home is on (subsidence, heave or landslip), malicious damage, theft or attempted theft (except if the emergency relates to locks, doors and windows), structural repairs, alteration or demolition, faulty workmanship or the use of faulty materials;

Section 5

Home emergency

- further loss or damage of any kind resulting from an emergency;
- any loss or damage arising outside the legal boundaries of the home, except as provided under the definition of underground external drainage;
- any loss or damage arising from public services to your home being interrupted or disconnected, or from the main electricity, water or gas supply system not working properly or breaking down or gas leaks;
- any system or equipment which has not been installed, maintained or repaired in line with the manufacturer's instructions or has not been used or altered properly, or which is faulty as a result of a manufacturer's or designer's fault;
- any loss or damage to any decoration, fixtures or fittings which are removed or replaced in the process of providing the emergency assistance;
- replacing the system or appliance if spare parts are not available after a reasonable search of stockists.

General Conditions which apply to Home Emergency

1 Asking for emergency assistance

You must contact us immediately whenever an emergency arises that may result in a call out.

To ask for emergency assistance you must call the helpline on **0845 303 5682** within 24 hours of discovering the emergency, and only contact a repairer yourself if authorised to do so because of the location of your home on the Channel Islands or the Isle of Man.

2 Preventing loss

You must take all reasonable steps to prevent loss, damage or breakdown and to keep the home, its systems and appliances in a good state of repair.

3 Spare or replacement parts

Spare or replacement parts may not be from the original manufacturer and will not necessarily be a like-for-like replacement. We cannot be held responsible for delay in supplying spare or replacement parts.

4 Pay on use

If an emergency that is not included under home emergency cover arises, where possible, we can arrange for an authorised repairer to call at your home but you will have to pay all costs involved and the contract for the services will be directly between you and the repairer. The use of this service is not considered to be a call out.

5 Repairers appointed by you

If your home is situated in an area where you are required to appoint your own repairer due to your property being located in the Isle of Man or the Channel Islands, we cannot be held responsible for any shortfalls in the service that they provide. In this instance, your contract for the repairs is with the repairer you appointed.

The following definitions are in addition to or may replace those shown on pages 24 and 25 of the policy.

Section 6

Travel

In this section 6 only, the words below will have the following meanings:

We, us, our, the company – Direct Line Insurance plc and our agents

Abroad – anywhere in the world, outside the UK.

Anticipated event – any event or occurrence which you or a member of your **immediate family** knew would occur or could have reasonably expected to occur during your **journey** and which you or a member of your **immediate family** were aware of at the time of booking the **journey**.

Assistance service – the company we have appointed to help you in a medical emergency, or if you need to cut short your journey (curtailment) or other serious problems during your journey.

Circulatory problems – any circulatory problem including but not limited to peripheral vascular disease, polycythaemia rubra vera, primary pulmonary hypertension, strokes, thrombosis, transient ischaemic attack, atherosclerosis, diabetes mellitus, high cholesterol, hypertension.

Curtailment (cutting short a journey) – cutting short your journey because of a stay in hospital or because someone has fallen ill or died or for other reasons.

Emergency – an unexpected event that results in you needing emergency treatment from a doctor or hospital.

End date – the date your journey ends and you return home which must fall within the period shown on your home insurance schedule.

Excess – the amount you must pay (£35) towards any claim which is applied separately to:

- a) Each person claiming; and
 - b) Each incident that leads to a claim.
-

Heart problems – any heart problem including but not limited to abdominal aortic aneurysm, angina, angioplasty, arrhythmia, cardiac valve disease, cardiomyopathy, congenital heart disease, heart attack, heart failure, heart bypass, heart transplant, pacemaker, atherosclerosis, diabetes mellitus, high cholesterol, hypertension.

Immediate family – your partner, parents, parents-in-law, sons, sons-in-law, daughters, daughters-in-law, brothers, brothers-in-law, sisters, sisters-in-law, step-parents, step-children, legal guardians, grandparents, grandchildren, fiancé or fiancée.

Journey – a holiday or trip of no more than 42 days (not exceeding 120 days in any one period of insurance) that starts and ends during the period shown in your Home Insurance schedule. Each journey you make during the period of insurance will be treated as a separate contract of insurance subject to all the limits, conditions and exclusions of this policy. The journey can be for pleasure or business, but must not involve manual work. It can be:

- a journey abroad that begins in the UK and ends when you return home; or
 - a journey within the UK where you travel outside a 25-mile radius of your home and stay for two or more nights in pre-arranged accommodation.
-

Section 6

Travel

Manual work – work which involves:

- using, installing or maintaining equipment or machinery;
- building or construction work;
- caring for children.

Medical advisor – a senior medical officer appointed by the Assistance service.

Medical certificate – a certificate that confirms any physical, mental or medical condition that is the basis of your claim under this policy.

Medical Service provider – the hospital, doctors or other medical treatment providers who we direct at the time of the emergency.

Pre-Existing Medical conditions –

1. A medical condition for which:
 - you have been prescribed medication;
 - you have been referred to, treated by or put under the care of a Healthcare specialist for example a general practitioner, Hospital specialist or consultant or any other healthcare practitioner including physiotherapists or osteopaths;
 - you are awaiting any treatment or the results of any tests or investigations whether a condition has been diagnosed or not;
 - you have any circulatory problems or heart problems where one or more of the conditions listed under the definitions are pre-existing; or
 - you suffering from, or having been given a diagnosis of, any form of cancer.
 2. Any circulatory problems or heart problems where one or more of the conditions listed under the definitions are pre-existing.
-

Resident of the UK – a person who has their main home in the UK, including the Channel Islands.

Start date – the date you leave your home to start your journey which must fall within the period shown on your home insurance schedule (regardless of the date the journey was booked).

UK – England, Scotland, Wales, Northern Ireland and the Isle of Man.

But not: Channel Islands.

You, your – means any adult aged 64 or under at the start of a **journey** who is:

- the person or people named as the policyholder in the schedule; or
- the husband, wife or civil partner of the person named as the policyholder in the schedule and their unmarried children (including adopted and foster children), who at the start of the **journey** are aged under 18 years (or up to 23 years if in full time education) and normally live at **home**.

Independent travel – the policy provides cover for each insured adult member of the family, whether travelling together or independently. The policy also provides cover for each insured child either travelling with an insured adult member of the family, or on trips organised by schools or recognised organisations that are supervised by adults.

Section 6

Travel

Cover Provided

A. Delayed Personal Belongings

We will pay up to £100 for any essential items which you reasonably need to buy if you have to wait more than 12 hours for Personal belongings which the carrier has temporarily lost on the way to your holiday destination

But not any claim arising directly or indirectly from any personal belongings that happens on your return journey.

B. Emergency Overseas Medical Expenses

- **We will** pay costs of up to £5,000,000 for continuous medical and travel expenses while abroad that are necessary for up to 12 months as a result of you becoming physically ill or injured.
- **We will** pay:
 - usual, reasonable and necessary emergency expenses for medical, surgical and hospital charges (including emergency dental treatment to treat sudden pain only);
 - the cost of returning you to the UK after a medical emergency;
 - up to £2,000 for transport and accommodation expenses (including a daily allowance of £25 a day for meals, phone calls and travel) for one person who is a UK resident to stay with you or travel to and stay with you if we agree it is necessary and you have medical evidence to support this fact;
 - a daily allowance of £25 a day for meals, phone calls and travel after you are discharged from hospital and before we bring you back to the UK; and

- up to £2,500 for funeral expenses abroad or for the cost of returning your remains to your home in the UK.

But not any claim arising directly or indirectly from:

- any pre-existing medical condition including anything caused by having one or more conditions listed under circulatory problems or heart problems (for example, a heart attack or stroke abroad will not be covered if you have high blood pressure as a pre-existing condition);
- treatment or help provided in the UK;
- non-emergency treatment, tests or surgery (including cosmetic surgery) that is not directly related to the illness or injury which causes you to go into hospital;
- surgery or medical treatment that the medical advisor believes is not essential and could wait until you return to the UK;
- treatment or help which the medical advisor believes was provided after you first became able to return to the UK;
- any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel;
- an anticipated event;
- the extra cost of single or private accommodation in a hospital or clinic;
- any expenses which we have not agreed to for inpatient treatment or bringing you home;

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Travel

- medication which you need at the time of your departure and which you know you will have to continue abroad;
- dental work involving the use of precious metals;
- treatment or services provided by a spa, nursing home or rehabilitation centre;
- the standard of medical treatment you received from the medical service provider;
- the medical service provider not providing any necessary treatment;
- you not getting necessary emergency medical treatment;
- the cost of any phone calls, other than those covered under B – Emergency Overseas Medical Expenses and C – Medical Expenses in the UK and the initial phone call to the Assistance service;
- any costs over £50 relating to extended parking fees, kennel or cattery costs as a result of a medical claim overseas where your return to the UK is delayed;
- the cost of any medical expenses in the Channel Islands if you live there; or
- the policy excess.

C. Medical Expenses in the UK

If you become physically ill or are injured on a journey within the UK, **we will** pay:

- up to £2,000 for the cost of transport and accommodation for one person to stay with you or travel to and stay with you if our medical advisor advises this.

But not:

- if the person is not a UK resident;
- more than £25 per day for meals, phone calls and travel;
- up to £2,000 for you to be transferred by an ambulance to a hospital nearer your home;
- up to £1,000 to return your remains to your home if you die.

Exclusions which apply to C – Medical Expenses in the UK

We will not pay:

- the cost of single or private accommodation in a hospital or clinic or any treatment or services provided by a health spa, nursing home or rehabilitation centre; or
- if you travel against medical advice.

D. Cancelling a journey

We will pay you up to £5,000 for your personal accommodation and transport charges that you cannot get back from any other source (including up to £150 for excursion charges you paid before your journey in the UK) if you cancel your journey:

- because of the death or serious injury or illness of you, a companion your travel depends on, a member of your immediate family, or a person abroad whose home you are intending to stay in;
- if you are called back to the UK as a witness in court or for jury service and a court official has refused to postpone it;

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Travel

- if a relevant authority makes you stay at home following a serious burglary, fire, storm or flood damage to your home that happens within seven days of the start of your journey;
- if you are being made unemployed or having your contract ended early if you are self employed;
- if your pet dog or cat needs emergency life-saving treatment as a result of an accident or illness within seven days of the start of your journey;
- if as a member of the Armed Forces or the police, ambulance, fire or nursing service, you are needed for unexpected emergency duty or are posted overseas at the time of your journey;
- if you decide to abandon your journey after a delay of more than 12 hours from the specified time shown on your itinerary;
- if the Foreign and Commonwealth Office advises against 'all travel' to your intended destination during the period of your journey;
- we will also pay cancellation costs as above if you are advised not to travel, for any reason, by your medical practitioner. The necessary supporting evidence (a medical certificate) will be required.

But not:

- any claim arising directly or indirectly from any pre-existing medical condition including anything caused by having one or more conditions listed under the definition of circulatory problems or heart problems (for example, a heart attack or stroke abroad will not be covered if you have high blood pressure as a pre-existing condition);
- you not having the correct passport or visa;
- the actions or failure of any transport or accommodation provider or their agent, or any person acting as your agent or your conference organiser;
- you not wanting to travel or not enjoying the journey;
- unemployment you knew about before you booked the journey or unemployment caused by your gross misconduct or performance related issues;
- if the transport operator or their agents refuse to transport you, a member of your immediate family or your travelling companion because they consider that you or they are not fit to travel;
- any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel;
- an anticipated event;
- the failure of your tour operator, airline or travel agent; or
- claims related directly or indirectly to a medical condition of a member of your immediate family or travelling companion (whether they are travelling or not) who, at the time of booking the trip or purchasing this insurance, has been:
 - a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or
 - diagnosed with or had cancer in the last five years

Section 6

Travel

- Claims arising from the withdrawal of an aircraft, cross channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority, or any similar authority in any country.
 - Please note the above exclusion does not apply:
 - if your policy started before 18 June 2010 or you renew a policy that originally started before this date; or
 - if you obtained your quote before 18 June 2010 and subsequently accepted that policy or you have renewed that policy.
 - the policy excess.

E. Curtailment (Cutting your journey short):

- We will** pay you up to £5,000 for your personal accommodation, transport charges and any other travel expenses that you have already paid or agreed to pay (this includes up to £150 for excursion charges paid beforehand in the UK) if you have to cut short your journey:
- because of the death, serious injury or illness of you, a companion your travel depends upon, a member of your immediate family or a person abroad whose home you are intending to stay in;
 - if you, or a companion your travel depends upon are called back to the UK as a witness in court or for jury service and a court official has refused to postpone it; or
 - if a relevant authority makes you return home following a serious burglary, fire, storm or flood damage to your home arising within seven days of the start of your journey.

But not:

- if you are travelling against medical advice or specifically to get medical treatment;
- if you were diagnosed with a terminal illness before you started your journey;
- if you book a journey when you know about a reason why you may have to cut it short;
- because you do not want to travel or not enjoying the journey;
- if the transport operator or their agents refuse to transport you, a member of your immediate family or your travelling companion because they consider that you or they are not fit to travel;
- any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel;
- an anticipated event;
- because of weather conditions at your journey destination;
- any claims directly or indirectly caused by pre-existing medical conditions, including anything caused by having one or more conditions listed under circulatory problems or heart problems (for example, a heart attack or stroke causing a curtailment claim will not be covered if you have high blood pressure as a pre-existing condition);
- any claims not authorised by the Assistance service in advance;
- the policy excess.

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F. Personal Accident

We will pay you or your legal representatives one of the following benefits if you are physically injured on a journey and the injury is caused by violent, visible, external and accidental means only:

Benefit 1 – up to £10,000 if your injury leads to death or total and permanent loss of sight or physical loss of limb.

But not more than £1,500 if you are under 16 at the time of the accident.

Benefit 2 – up to £25,000 if you are permanently disabled and cannot carry out any work whatsoever after two years from the date of the accident because of this injury.

We will not pay more than one benefit for the same incident.

G. Delayed or missed departure

1 Delayed departure

If the transport you have checked in for is delayed at its departure point by at least 12 hours from the time shown in your travel itinerary, we will pay:

- £20 for the first 12 hours' delay and £10 for every following full 12 hours' delay (up to a maximum of £200); or
- Cancellation costs (see D – Cancelling a journey) if you decide to abandon the journey before leaving the UK, after the first 12 hours delay.

But not:

- Claims arising from the withdrawal of an aircraft, cross channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any

government, civil aviation authority, port authority, rail authority, or any similar authority in any country.

Please note the above exclusion does not apply:

- if your policy started before 18 June 2010 or you renew a policy that originally started before this date; or
- if you obtained your quote before 18 June 2010 and subsequently accepted that policy or you have renewed that policy.

2 Missed departure

We will pay up to £600 for extra accommodation (room only) and transport costs that are necessary if you arrive at your departure point too late to board your booked transport because:

- the public transport taking you to your departure point is not running to time; or
- the private car taking you to your departure point is involved in an accident or breaks down.

But not:

- you failing to check in at your departure point as instructed in your travel itinerary;
- if the delay is caused by industrial action, a strike or failure of public transport that is announced on television, news bulletins or in the press before you booked the trip, bought the travel tickets or got confirmation of your booking;
- if the private car taking you to your departure point was not roadworthy before breaking down;
- if you did not use public transport and you missed your departure because of heavy traffic or road closures;

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- if you did not leave enough time to reach your departure point; or
- the policy excess (part 2 only).

H. If you lose your passport

We will pay up to £250 for the cost of reasonable extra travel and accommodation abroad if you lose your passport while you arrange a replacement.

But not if you do not report the loss to the Police or the British Consular representative within 24 hours of discovering it.

I. Winter Sports

1 Equipment

We will pay up to £500 for loss or damage to your winter sports equipment while on your journey.

But not:

- more than £250 for any one item, set or pair;
- loss or damage while left unattended unless it is in a recognised secure place;
- loss or damage unless within a locked vehicle which someone has broken into;
- equipment which is more than 5 years old;
- the policy excess.

2 Replacement Items

We will pay up to £25 a day for the cost of hiring equipment if:

- your own equipment is lost, stolen or accidentally damaged;

- your own equipment is delayed by more than 12 hours during your journey.

But not:

- more than £300 in total.

3 Lost passes and fees

We will pay up to £250 for the unused part of passes, hire or tuition fees for which you cannot get a refund if:

- accident or sickness prevents you from continuing your journey;
- your pass is lost or stolen;
- your resort closes completely and you cannot travel to another ski area.

4 If the Piste closes

We will pay up to £25 a day for travel to another ski resort and another ski pass if the piste and all the ski lifts in your resort close for more than 24 hours.

But not:

- if you do not travel to another ski resort after your resort closes.

5 If departure from the resort is delayed

We will pay up to £20 a day for the cost of reasonable alternative accommodation and food if your departure is delayed as transport cannot reach you due to bad weather.

We will also pay up to £200 for alternative return transport to the UK if you cannot change your return travel tickets to the UK and have to buy others.

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6 Injury or illness while skiing

See B – Emergency Overseas Medical Expenses

Exclusions which apply to I – Winter sports

We will not pay for:

- any loss which take place outside the recognised skiing season in the ski resort where the incident happened;
- loss or damage unless you booked your journey before you left the UK;
- loss or damage for any winter sport other than:
 - on-piste snowboarding, skiing, snow-cat skiing, mono-skiing and ski bobbing;
 - ice skating and curling;
 - bobsleighting, luge, tobogganing and snow mobilising;
 - cross country skiing on locally recognised tracks; and
 - off-piste skiing and snowboarding with a qualified instructor.
- more than 22 days winter sports cover in any one period of insurance;
- the policy excess.

J. Disaster cover

We will pay up to £1,000 for the cost of necessary extra travel and accommodation to allow you to continue your journey or to return to the UK if you cannot continue your trip, if you cannot stay at your pre-booked and pre-paid accommodation because of:

- fire, lightning, explosion;
- earthquake, tidal wave or avalanche;

- storm, hurricane, flood; or
- medical epidemic or pandemic.

But not:

- if you change your mind about travelling or continuing with your trip when the local or national authorities confirm that it is safe to stay;
- expenses you can recover from elsewhere;
- the policy excess.

General conditions which apply to Section 6 – Travel

- You must be a UK resident and aged 64 or under at the start of your journey.
- You must give us all the information, (including original documents), and help we need at your own expense. This includes medical certificates and details of any other insurance that may cover a claim under this policy.
- You must take all reasonable steps to prevent any loss, damage, injury or accident.
- You must not book a journey if you have reason to believe it may be cancelled.
- You must not book a journey if you are unemployed and are not registered for work with the employment service.

General Exceptions which apply to Section 6 – Travel

We will not pay for the following:

- loss or damage because of travel to a destination where the Foreign and Commonwealth Office has advised against all travel;
- loss or damage because of the legal action of Customs or any

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- government officials or authorities of any country;
- you committing suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger, sexually transmitted diseases, alcohol or drugs or solvent abuse;
- any claim caused by drinking too much alcohol or alcohol abuse. We do not expect you to avoid drinking alcohol on your journey or holiday, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected;
- loss or damage because you climbed, jumped or moved from one balcony to another, regardless of the height of the balcony;
- loss or damage because of any manual work or professional entertaining;
- you driving a motor vehicle (including motor cycles up to 125cc) when disqualified or not licensed to do so;
- any claims and costs caused by you committing an illegal act that causes you to be charged by the Police or local authorities, including but not limited to, being arrested for being drunk or fighting;
- any losses that are not directly associated with the incident that caused you to claim. For example, loss of earnings due to being unable to return to work following an injury or illness happening while on a trip or the cost of replacing locks in the event that keys are lost while on a trip;
- you taking part in any of the activities listed below:
 - biking including endurance riding, mountain biking and Quad biking;
 - motor cycling over 125cc (Helmets must be worn by all riders and the correct UK licences must be held);
 - riding on a bobsleigh, luge, toboggan or skeleton;
 - bullfighting or bull-running;
 - climbing, including but not limited to canyoning, mountaineering, pot holing, rock or cliff climbing;
 - diving, including but not limited to cave diving, diving with sharks, high diving, scuba diving (any form of underwater swimming or sub-aqua activity below a depth of 30 meters or any underwater swimming or sub-aqua activity using any underwater breathing equipment other than a snorkel, unless you are a qualified diver or you are accompanied by a qualified instructor);
 - football, American football and Gaelic football (all in an organised team);
 - flying (except as a fare-paying passenger) or any other airborne activities including ballooning, gliding, hang-gliding, micro-lighting, parachuting, paragliding, parasailing, parasailing and sky diving;
 - horse riding, horseracing, horse-eventing, hunting, rodeo, Polo and show jumping;
 - ocean sailing (in international waters);
 - martial arts, karate;
 - ski-flying, ski-acrobatics, ski-jumping, ski-racing, skiing off-piste, snow boarding, snow-carting and skiing against local authorities' warnings or advice;
 - organised sports team activities such as hockey and hurling;
 - rugby;
 - wrestling; or
 - any other extreme or hazardous sport or activity not listed above.

Section 7

No claim discount

A. No claim discount

If no claim is made under this policy during the current period of cover we will reduce your next renewal premium in line with our no claim discount scale. Any claim under section 1 will reduce your no claim discount on your buildings insurance. Any claim under section 2 or 3 will reduce your no claim discount on your contents insurance as set out in your renewal notice. You cannot transfer your no claim discount to another person.

B. No claim discount protection – Buildings

or

C. No claim discount protection – Contents (or both)

In return for an extra premium, you can keep your no claim discount unless you make:

- more than one claim in a period of cover; or
- more than two claims in any three periods of cover in a row.

Exclusions

applying to sections 1 to 6 of the policy

This policy does not cover claims arising from the following:

1 Radioactive contamination

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

- ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

2 War risks

Any result of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or similar event.

3 Sonic bangs

Loss or damage caused by pressure waves from aircraft or other flying objects travelling at or above the speed of sound.

4 Existing damage

Any loss or damage that happened before cover started.

5 Pollution or contamination

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by pollution or contamination, unless arising from oil leaking from any fixed heating installation or from any domestic appliance in your home during the period of insurance.

6 Failure of computers and electrical equipment

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date; or
- computer viruses.

7 Terrorism

Any expense, legal liability, or any loss or damage to property directly or indirectly caused by terrorism. Terrorism is defined as any person or people, whether acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination, whether or not committed for political, religious, ideological or similar purposes, including intending to influence any government or to put members of the public in fear.

NB: This exclusion does not apply to B – Emergency medical and travel expenses abroad, C – Emergency medical expenses in the UK or to F – Personal Accident of Section 7 – Travel insurance, except where nuclear, chemical or biological weapons, devices or agents are used.

8 Deliberate loss or damage

Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or any member of your family, paying guest or tenant, or anyone lawfully in the home.

Claims conditions

1 Reporting a claim

When you find out about the possibility of a claim under this policy, you must tell us as soon as possible.

2 Loss or damage claims

For any loss or damage claim you must do the following

- at your expense, provide us with any information and evidence we ask for, including written estimates and proof of ownership or value; and
- immediately tell the police about any loss or damage by deception, theft, attempted theft, vandalism, malicious acts, riot or civil commotion, or if any property has been lost outside your home.

3 Liability claims

For any liability claim you must:

- send us any letter, claim, writ or summons in connection with the claim or potential claim as soon as you receive it; and
- not admit, deny, negotiate or settle a claim without our written consent.

4 Abandonment

You cannot abandon any property to us.

5 Enforcing your rights

You, or anyone else claiming under this policy must not admit to any claim, promise any payment or refuse any claim without our written consent. If we want to, we can take over and conduct in your name, or in the name of the person claiming under the policy, the defence or settlement of any claim or take proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this policy shall give us all the information and assistance necessary for them to achieve a settlement.

6 Other insurances

We will not pay if you have cover under any other insurance policies unless the cover provided by those policies is exhausted.

Your information



Who we are

Privilege Home Insurance is underwritten by U K Insurance Limited.

You are giving your information to U K Insurance Limited who are members of The Royal Bank of Scotland Group (The Group). In this Information statement '**we**' '**us**' and '**our**' refers to U K Insurance Limited unless otherwise stated.

For information about our group of companies please visit **www.rbs.com** and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;

- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to credit reference and fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use

Your information



such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Credit Reference Agencies

To assess your insurance application and the terms on which cover may be offered, we may obtain information about you from credit reference agencies to check your credit status and identity. The agencies will record our enquiries. This will not affect your credit standing.

Fraud prevention agencies

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

- Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998;
- Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:
 - help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies; or
 - check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

Your information



We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Useful contacts



customer helpline

0845 246 0223

home emergency helpline

0845 246 2362

home insurance claims

0845 246 8534

home emergency claims

0845 303 5682

car insurance

0845 246 0591

breakdown cover (UK and Europe)

0800 051 7997

online quotes

privilege.com

privilege *Platinum™*

Privilege shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Privilege insurance policies are underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ.
Company No.1179980. U K Insurance Limited is authorised and regulated by the Financial Services Authority.

Calls may be recorded.

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