

# Home Insurance Policy Wording Booklet.

What **is** and **isn't** included in your **policy** 



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## Introduction to your policy

Thank you for choosing home insurance from Uinsure.

This policy wording describes what is insured and the events **you** are insured against during the **period of insurance**. It also details the procedures to follow should **you** need to make a claim and outlines what the policy does not cover.

Please read this alongside **your** policy **schedule** and **statement of insurance** to ensure that this policy meets **your** needs. If any of the information **you** have provided **us** is incorrect or changes, **you** must tell **us**. Failure to do so could mean **we** reduce or reject **your** claim or even make **your** policy invalid. Please refer to policy condition 3 on page 31 for examples of changes **we** need to know about.

**Your** policy is designed to be as simple and as clear as possible and **we** want **you** to be fully aware of **your** rights under it. If however **you** have any queries please call **us** on 0344 844 3844.

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

You have 14 days from when you receive your policy documents or the commencement date of your policy, whichever is later, to call us or write to us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium and policy administration fee.

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

Thank you for choosing Uinsure Home Insurance. **We** hope **you** will continue to be a **Uinsure** customer for many years to come.

Changing Your Policy	0344 844 3844
Home Insurance Claims	See policy schedule
Home Emergency Claims	0330 912 4764
Family Legal Protection Claims	0330 912 4616

## **Definitions**

Throughout this policy there are certain words printed in bold. These words have special meanings which are shown below and on pages 3 and 4.

Please note that these words do not apply to Section 3 (**Family** Legal Expenses Insurance) and Section 4 (**Home** Emergency Cover) which have their own definitions.

#### **ACCIDENTAL DAMAGE**

Unexpected and unintended damage caused by something sudden and external.

#### **BEDROOM**

A room used as or originally built to be a **bedroom**, even if it is now used for something else.

#### **BUILDINGS**

The **home** and fixtures and fittings, **garages**, garden walls, gates and fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or Jacuzzis, hard tennis courts and any **outbuildings** contained in the deeds outside the main boundary of the **home**, but not **garden items**.

#### **BUSINESS EQUIPMENT**

Computer equipment, printers, photocopiers, computeraided design equipment, telecommunication equipment (but not mobile phones) and office furniture that **you** or **your family** own, but not including any property held as stock.

#### **COMPUTER VIRUSES**

A corrupting instruction from an unauthorised source that introduces itself through a computer system, network or software.

#### **CONTENTS**

Household goods, high-risk property, business equipment, pedal cycles, money, credit cards and personal belongings you or your family own or are legally responsible for, but not:

- a) items held or used for business purposes (either totally or partly) other than business equipment;
- motor vehicles, aircraft (including drones or other mechanically propelled aerial toys, models or devices), caravans, trailers, boats, or any of their parts and accessories:
- c) animals, birds, fish or any living thing
- d) interior decorations and;
- e) securities and documents such as passports, driving licences, share or bond certificates

#### **CREDIT CARDS**

Charge, credit, debit and cash cards issued in the UK and belonging to **you** and **your family**, but not cards held for business purposes.

#### **DAVIES GROUP LIMITED**

**Davies Group Limited**, Registered Company Number 06479822.

Registered in England and Wales. Registered Office - 7th Floor, 1 Minster Court, Mincing Lane, London, England, EC3R 7AA.

**Davies Group Limited** may undertake claims handling functions on behalf of **Uinsure** and the insurer named on **your Schedule**.

#### **DOMESTIC EMPLOYEES**

A person employed to carry out domestic duties associated with **your home** and not employed by **you** in connection with any business, trade, profession or employment.

#### **ENDORSEMENT**

An agreed change to the terms of the policy as shown in **your** policy **schedule**.

#### **EUROPE**

The European Union, Great Britain and Northern Ireland, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

#### **EXCESS**

The amount **you** must pay towards each claim.

#### **FAMILY**

The person **you** are married to or live with as if **you** were married, **your** children, foster children and any other person who permanently lives with **you**, but not lodgers, tenants or any other paying guests.

#### **FLOOD**

An invasion of the property by a large volume of water caused by a rapid build-up or sudden release of water from outside the **buildings**.

#### **GARAGE**

A structure originally built for storing a motor vehicle or **motor vehicles**.

#### **GARDEN ITEMS**

Flowerbeds, hedges, lawns, potted plants, shrubs or trees outside the **buildings** but within the boundaries of **your home**.

#### **HEAVE**

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

## **Definitions**

#### **HIGH-RISK PROPERTY**

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, collections of fine wine or spirits, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals.

#### HOME

The property shown at the address in the **schedule**, landlord's fixtures and fittings that **you** are responsible for, and the property's **garages** and **outbuildings** contained in the deeds outside the main boundary of the **home**, all at the same address and all used by **you** for domestic purposes only.

#### **INCIDENT**

Any event that might lead to a claim.

#### **LANDSLIP**

Downward movement of sloping ground.

#### **MAXIMUM CLAIM LIMIT**

The most **we** will pay for any one claim under any section (or its extension) as shown in the **schedule**.

- The maximum claim limit for section 1 Buildings is shown in your schedule.
- The maximum claim limit for section 2 Contents is shown in your schedule.
- The most we will pay for any one claim for high-risk property is shown in your schedule.
- The limit shown in the **schedule** for **high-risk property** applies within (not in addition to) the **maximum claim limit** for section 2 **Contents** shown in the **schedule**.
- The maximum claim limit for section 3 Family Legal Expenses Insurance is shown in your schedule.
- The maximum claim limit for section 4 Home Emergency Cover is shown in your schedule.

If the limits shown in **your schedule** are not enough, please contact **your** insurance adviser.

#### **MONEY**

Cash, cheques, gift cards, postal and **money** orders, National Savings Stamps and Certificates, unused current postage stamps, gas, electricity, television licence or other service payment stamps, traveller's cheques, travel tickets, season tickets and luncheon vouchers, but not items used for business purposes.

#### **MOTOR VEHICLES**

Electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not). This does not include:

- domestic garden machinery that does not have to be licensed;
- wheelchairs;
- registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use:
- electrically or mechanically propelled toys and models that cannot go over 8 miles an hour;
- electrically Assisted Pedal Cycles (EPACs) fitted with an electric motor or battery that offers assistance up to 15.5 miles per hour and does not replace the need to pedal; and
- golf trolleys which are controlled by someone on foot.

#### **OUTBUILDINGS**

Unless **we** agree otherwise in writing, these are sheds, greenhouses and other domestic structures but do not include:

- garages;
- · carports;
- agricultural buildings;
- structures that are permanently open on one or more sides:
- structures that are lived in;
- · any structure used to keep livestock of any kind;
- any structure which is not on a permanent foundation or base:
- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other nonrigid material (except greenhouses); or
- any structure not within the boundary of the home, unless we agree otherwise in writing.

#### **PERIOD OF INSURANCE**

The period of time covered by this policy, as shown in **your schedule** or until cancelled. Each renewal represents the start of a new **period of insurance**.

#### PERSONAL BELONGINGS

Items worn, used or carried by **you** or **your family** in daily life, but not **money**, **credit cards** or items held or used for business purposes.

## **Definitions**

#### **POLICY ADMINISTRATION FEE**

The amount charged and retained by **Uinsure** for the services provided to **you** in setting up and administering the policy. The **policy administration fee** is identified separately on **your schedule**.

#### **SCHEDULE**

The document that shows:

- your name and address;
- the period of insurance;
- the sections of this policy booklet that apply;
- the excess;
- the premium you must pay;
- the property that is insured;
- · the maximum claim limit, and
- details of any extensions or endorsements.

**We** issue a **schedule** with each new contract of insurance when **you** renew the policy and when **we** change the policy cover.

#### **SECURED**

**Outbuilding** doors are fitted with a padlock or other key operated security device; outbuilding windows are closed or sealed.

**Garage** doors are fitted with a padlock or other key-operated security device; **garage** windows are closed or sealed.

#### SETTLEMENT

Downward movement as a result of the soil being compressed by the weight of the **buildings** within 10 years of construction.

#### SPECIFIED ITEMS

**Specified items** are items that have been individually identified to **us** and are shown in **your schedule**.

#### STATEMENT OF INSURANCE

The **statement of insurance** that contains the information **you** gave **us**. This includes information given on **your** behalf.

#### **STORM**

**We** consider **storm** to be a period of violent weather defined as:

- Wind speeds with gusts of at least 48 knots (55mph); or
- Torrential rainfall at a rate of at least 25mm per hour; or
- Snow to a depth of at least one foot (30 cms) in 24 hours;
   or
- Hail of such intensity that it causes damage to hard surfaces or breaks glass.

#### **SUBSIDENCE**

Downward movement of the ground beneath the **buildings** other than by **settlement**.

#### **UINSURE**

The policy administrator.

**Uinsure** Limited. Registered in England and Wales No. 06046870

Registered office: XYZ Building, Hardman Boulevard, Manchester, England, M3 3AQ

Trading office: **Uinsure** Limited, PO Box 5524, Manchester, M61 0QR.

**Uinsure** Limited is authorised and regulated by the Financial Conduct Authority No. 463689.

#### UNFURNISHED

A **home** with not enough furniture for someone to live in it.

#### UNOCCUPIED

A **home** not lived in or not intended to be lived in for more than 60 days in a row. Regular visits to the **home** or occasional overnight stays do not represent a break in this period.

#### **URIS GROUP**

**URIS Group** Limited. Registered in England and Wales No.2461657. Registered office: Quay Point, Lakeside Boulevard, Doncaster, South Yorkshire, DN4 5PL.

**URIS Group** Limited is authorised and regulated by the Financial Conduct Authority. No 307332 and undertakes certain policy administration functions on behalf of **Uinsure** and the insurer named on **your Schedule**.

#### **VERMIN**

Badgers, foxes, squirrels, rodents and other wild animals and birds (whether a protected species or not), which by their nature cause harm, damage or carry disease.

#### WE, OUR, US

The insurer named on your schedule, Davies Group Limited, URIS Group and Uinsure.

#### **YOU**

The person or people shown in the **schedule** as 'Applicants'.

#### **YOUR**

Belonging to **you** or for which **you** are legally responsible.

## How to make a claim

#### **BEFORE YOU CALL US**

If something's been stolen, or **your** property has been damaged by a riot or vandalism, **you** must start by calling the Police. Please make sure **you** get a crime reference number.

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

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

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

#### **CALL OUR 24 HOUR CLAIMS HELPLINE**

**You** must contact **us** as soon as is reasonably possible by calling **us** on the number which is noted in **your schedule**.

**Our** helplines are open 365 days a year, 24 hours a day, so someone will always be here to get **your** claim started whenever **you** call **us**.

#### IF YOU NEED TO MAKE A LEGAL EXPENSES CLAIM

If **you** are making a claim on **your** Legal Expenses Insurance, please call 0330 912 4616 between the hours of 9.00am and 5.00pm, Monday to Friday.

#### IF YOU NEED TO MAKE A HOME EMERGENCY CLAIM

If **you** or **your family** are claiming for **Home** Emergency cover, please phone 0330 912 4764. This helpline is open 24 hours a day, 365 days a year. All calls are recorded for training purposes.

#### HOW WE WILL HANDLE YOUR CLAIM

If **your** claim is an emergency, and something needs urgently repairing, **we** will arrange for one of **our** approved partners to contact **you** within two hours.

For non-emergencies, **we** will still make sure a repairer calls within 24 hours.

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

You will need to provide details of everything that's been lost, stolen or damaged, and we may ask for receipts or proof of purchase in some cases. If we approve your claim, we will ask you to pay the excess. We will then repair or replace your damaged, lost or stolen items, or rebuild your property, depending on the type of claim. Alternatively, we may make you a cash offer.

**We** will decide which way of paying **your** claim is most appropriate.

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

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

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

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## How to make a claim

#### **HOW WE WILL SETTLE YOUR CLAIM**

You must make sure that the maximum claim limit is accurate.

- Under section 1 Buildings, the maximum claim limit must be enough to fully rebuild your buildings, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under section 2 Contents, the maximum claim limit must be enough to replace all the contents of your home with new items of the same or nearest equivalent quality and type.
- For specified items of personal belongings, high-risk property or any other specified item, the amount shown on the schedule must be enough to replace the item as new.

When an incident happens:

- if the maximum claim limit under any section is less than the current cost of replacing as new, repairing or rebuilding the buildings as new we will apply the following:
- If, at the time of any loss or damage, the maximum claim limit is not enough to:
  - i) reconstruct your buildings
  - ii) replace the entire **contents** of **your home** as new or
  - iii) replace **personal belongings**, **high-risk property**, pedal cycles or any other specified item as new

We will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the maximum claim limit.

For example, if the premium **you** have paid for **your buildings** insurance is equal to 75% of what **your** premium would have been if **your buildings maximum claim limit** was enough to reconstruct **your buildings**, then **we** will pay up to 75% of any claim made by **you**.

If however the correct **maximum claim limit** is shown to exceed **our** acceptance terms and criteria **we** will refuse to pay **your** claim. **Your** policy may also be cancelled as it will be invalid.

#### MATCHING PAIRS OR SETS AND COLLECTIONS

**We** treat each separate item of a matching pair or set, a collection, a set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. **We** will only pay in full for lost or damaged items.

#### **MATCHING CARPETS**

If **you** have a matching carpet or other floor covering in more than one room or area, **we** treat each room or area as separate. **We** will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

#### **BUILDINGS SECTION**

You must keep your buildings in good repair.

#### PROTECTING SUMS INSURED

The maximum claim limit under the buildings and contents sections will not be reduced if you make a claim.

## What your policy does not cover

The policy does not cover the following.

 Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss.

For the purpose of this exclusion, an act of terrorism means using or threatening to use:

- force or violence (or both); or
- biological, chemical or nuclear force.

The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.
- Loss, damage, injury or legal liability caused by or in connection with or contributed to by:
  - i) riot or civil disturbance outside the United Kingdom.
  - riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation;
  - iii) property being confiscated or detained by customs or other officials;
  - iv) pressure waves caused by aircraft and other flying objects travelling at any speed;
  - v) ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
  - vi) the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
  - vii) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:

- did not happen suddenly;
- · was the result of an intentional act;
- was expected or should have been expected;
- happened before the policy started; or

- is not reported to us as soon as possible and within 30 days of the end of the period of insurance in which it happened.
- Indirect losses (that is any loss, damage or additional expense, which happens as a result of, or is a side effect of, the event for which **you** are insured). This includes but is not limited to the following:
  - i) loss of earnings,
  - ii) travel costs,
  - iii) loss assessor fees,
  - iv) the cost of preparing a claim,
  - v) compensation for stress and/or inconvenience.
  - vi) Property more specifically covered by another policy of insurance.

Any criminal or deliberate act by **you** or **your family**.

Any reduction in the market value of any property following its repair or reinstatement.

**Your** policy does not cover claims arising from wear and tear, anything that happens gradually, depreciation, corrosion or rusting, damp, insects, **vermin**, fungus, condensation, breakdown and rot, fading, frost, the process of cleaning, dyeing, repairing, alteration, restoration or renovation.

Any loss or damage that does not arise from one identifiable event which directly and immediately caused the loss or damage

Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.

Any loss, damage, injury or accident that commenced before this policy came into force.

Any loss or damage to items that are not permanently kept in the **home** when not in use.

## **Buildings**

What is insured	What is not insured
Your buildings are covered under this section.  The most we will pay for loss of or damage to the buildings is the maximum claim limit shown in the schedule.  The buildings identified in the schedule are covered for loss or damage caused by any of the following:	The excess shown in the schedule for every incident.
Fire, smoke, explosion, lightning or earthquake.	Smoke damage arising gradually or out of repeated exposure.  Loss or damage caused by air pollution such as smog, industrial or agricultural outputs.
Riot, civil commotion and labour or political disturbances and strikes.	Loss or damage that is not reported to the police within seven days.
3. Malicious damage.	<ul> <li>Malicious damage caused:</li> <li>by you or your family;</li> <li>by a person lawfully allowed to be in your home; or</li> <li>when your home is unoccupied or unfurnished.</li> </ul>
<ul> <li>4. The buildings being hit by:</li> <li>aircraft or other flying objects, or anything dropped from them;</li> <li>fireworks;</li> <li>vehicles, trains or trams;</li> <li>falling aerials, masts or satellite dishes;</li> <li>falling trees or branches;</li> <li>animals or birds; or</li> <li>lamp posts or telegraph poles.</li> </ul>	<ul> <li>4. Loss or damage</li> <li>caused by pets;</li> <li>to aerials, aerial fittings, satellite dishes or masts;</li> <li>arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings; or</li> <li>to hedges, gates and fences.</li> </ul>
5. Storm or flood.	<ul> <li>5. Loss or damage</li> <li>to gates, hedges and fences or swimming-pool, Jacuzzi and hot tub covers;</li> <li>caused by frost;</li> <li>caused by subsidence, ground heave or landslip (this damage is covered under cause 6); or</li> <li>as a result of a rise in the water table.</li> </ul>

WI	nat is covered?	WI	hat i	s not covered?
6.	<b>Subsidence</b> or ground <b>heave</b> of the site the <b>buildings</b> stand on, or <b>landslip</b> .	6.	bec	es or damage: to the <b>buildings</b> or their foundations cause the materials they are built from shrink or pand;
			•	caused by the compaction of infill;
			•	to the <b>buildings</b> or their foundations by <b>settlement</b> of the site on which the <b>buildings</b> stand;
			•	caused by the sea or river wearing away the land;
			•	caused by defective materials, faulty design or faulty workmanship;
			•	caused by foundations which do not meet the Building Regulations at the time of construction;
			•	caused by foundations that do not meet the NHBC guidelines at the time of construction;
			•	caused by demolishing, structurally altering or repairing the <b>buildings</b> ;
			•	to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause;
			•	to walls, gates, hedges, <b>outbuildings</b> , fences, paths, drives, patios, swimming pools, ornamental pools, tennis courts, drains, septic tanks, pipes, cables and oil tanks, unless the main building is damaged at the same time and by the same cause; or
			•	for which compensation is provided by contract or legislation.
7.	Theft or attempted theft.	7.	Los	es or Damage :
			•	by you or any member of your family, domestic employees, lodgers, paying guests, anybody visiting your property in relation to your business, tenants; or
			•	when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b> .

## **Buildings**

W	nat is covered?	What is not covered?
8.	Escaping Water.  Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.  We will also reimburse costs you have to pay to find where the water is leaking from, including the cost of repairs to walls, floors or ceilings (Trace and Access cover).	<ul> <li>to the fixed domestic water or heating system itself; or when the main building of your home is unoccupied or unfurnished;</li> <li>subsidence, heave or landslip of the site the buildings stand on caused by escape of water (this damage is insured under cause 6 and the corresponding exclusions and excess apply); or</li> <li>caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on (covered under cause 21 Accidental Damage if operative); or</li> <li>caused by failure or lack of sealant and/or grout.</li> <li>Repairs to the pipework or other parts of the water or heating system unless caused by freezing.</li> <li>Costs we have not agreed to.</li> </ul>
9.	Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.  We will also reimburse costs you have to pay to find where oil is leaking from, including the cost of repairs to walls, floors or ceilings (Trace and Access cover).	9. Loss or damage when <b>your home</b> is <b>unoccupied</b> or <b>unfurnished</b> .  Repairs to the pipework or other parts of the heating system.  Costs <b>we</b> have not agreed to.
	The cost of repairing accidental breakage to the fabric of cables, underground pipes, drains and tanks (and their inspection covers) serving <b>your home</b> and for which <b>you</b> are responsible.	<ul> <li>10a. Loss or damage:</li> <li>due to wear and tear or gradual deterioration; or</li> <li>caused by faulty materials, design, or a tradesperson carrying out any alterations, renovations or repairs.</li> <li>Deterioration of materials, faulty design and drainage which did not meet the requirements of the Building Regulations in place at the time of construction.</li> <li>10b. Any amount above the amount shown in the schedule.</li> </ul>
11.	Buyer's cover  If <b>you</b> have exchanged contracts to sell <b>your home</b> , <b>we</b> will give the buyer the benefit of the insurance under this section until the sale is completed, unless the buyer has insurance cover elsewhere.	11. Theft, loss or damage insured under any other policy.  Any amount payable under insured peril 15 'Alternative Accommodation'.

#### **Buildings**

(This section applies only if shown in the **schedule**)

#### What is covered?

### What is not covered?

12. Property owner's liability.

We will pay all amounts you or a member of your family legally have to pay for causing;

- · death, bodily injury, illness or disease; and
- loss of or damage to property;

which is caused by an accident happening in or around the **buildings** during the **period of insurance** and which arise:

- from you owning but not occupying the buildings; or
- from faulty work on any private home (within the United Kingdom) which you sold or moved out of before the injury or damage happened (this insurance will continue for seven years from the date your policy ends or is cancelled, but will not apply if the policy is invalid or your liability is covered by a more recent policy).

The most **we** will pay for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **schedule**.

If you die, we will indemnify (protect) your legal representative against your or your family's liability.

12. Any amount for death, bodily injury, illness or disease to you, your family or any domestic employee.

Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to **you**.

Liability arising in connection with:

- any lift (other than a stairlift) **you** own or **you** are responsible for maintaining;
- · any deliberate or malicious act;
- · occupation of any land or building;
- using the **home** for any business, trade, profession or employment; or
- any agreement unless **you** would have had that liability without the agreement.

Liability arising from the Third Party Wall etc. Act 1996.

**We** will not pay for legal costs, damage, losses, as well as any **money you** are legally obliged to pay to other people, if **you** are insured under any other liability policy (including more specific policies such as **your** pet, travel or pedal cycle insurance) until the Maximum Amount Payable under that policy has been exhausted.

Any amount above the amount shown in the **schedule**.

13. Professional fees and costs.

Necessary expenses for rebuilding or repairing the **buildings** as a result of a valid claim under this section, including:

- architects', surveyors' and legal fees;
- the cost of clearing debris from the site, clearing drains and demolishing or shoring up the **buildings**; and
- other costs necessary to keep to government or local authority requirements, unless you had received notice to meet the requirements before the damage happened.

- 13. The cost of preparing a claim.
- i. Incurred without our prior agreement;

ii. arising under a notice served by the government or local authority prior to the loss or damage.

## **Buildings**

WI	nat is covered?	What is not covered?
14.	Glass and sanitaryware  Accidental breakage to:  • fixed glass in windows and doors;  • ceramic hobs built into cookers that are permanent fixtures in your home;  • sanitary fixtures and fittings in your home; and  • solar panels.	Loss or damage caused by scratching or denting.  Damage caused when your home is unoccupied or unfurnished.  The cost of replacing undamaged items.  Damage to window or door frames.
15.	Rent and alternative accommodation  We will pay the costs of necessary alternative accommodation for you, your family and your pets if the buildings cannot be lived in because of damage insured by this section.  This includes where a local authority prohibits you from living in them following loss or damage to a neighbouring property.  Rent you would have received while the buildings cannot be lived in because of a valid claim under this section.  This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.	15. Any amount above the amount shown in the <b>schedule</b> .  Costs incurred or rent payable without <b>our</b> prior consent.
16.	If you sell your home  If you have exchanged contracts to sell your home, we will continue to provide cover until the sale goes through as long as:  this period is not more than 60 days from the date of exchanging contracts (or in Scotland, the date of "conclusion of missives"); and  you have already insured your new home under this policy.	16.
17.	Protection against damage caused by emergency services.  We will pay for damage to your buildings caused by the emergency services if they cause damage while getting into your home to deal with an emergency.  We will also pay for damage to your garden items (including re-landscaping costs) if caused by the emergency services while they are attending an emergency at your home.	17.

WI	nat is covered?	What is not covered?
18.	Removal of squatters  If squatters live in your home, we will pay up to the maximum claim limit shown in the schedule towards your legal costs for removing them. You must get our agreement in writing before you start proceedings to receive this benefit.  The most we will pay in any one period of insurance is shown in the schedule.  This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.	<ul> <li>18. Legal costs for removing the squatters while your home or any part of it is:</li> <li>lent, let or sublet to or occupied by someone who is not a member of your family; or</li> <li>unoccupied or unfurnished.</li> <li>Costs we have not agreed to in writing.</li> <li>Any amount above the amount shown in the schedule.</li> </ul>
19.	<ul> <li>Replacement locks and keys</li> <li>We will pay the cost of replacing and installing locks on outside doors if:</li> <li>your keys are lost outside the home or are stolen; or</li> <li>they are damaged inside the home by an event insured under this section.</li> <li>If you insure both your buildings and contents under this policy and make a valid claim for replacement locks and keys, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</li> <li>The most we will pay for any one claim is the amount shown in the schedule.</li> </ul>	19. Any amount above the amount shown in the schedule.
20.	We will cover your newly acquired fixtures for loss or damage covered under this section for a period of 60 days from the date that you purchase them if your buildings maximum claim limit is exceeded.  We reserve the right not to insure any newly acquired fixtures after the 60th day. For this cover to apply you must agree with us to increase the buildings maximum claim limit and pay any additional premium that is due.  The most that we will pay for any one claim is the amount shown in the schedule.  This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.	20. Any amount above the amount shown in the schedule.

**Buildings** - Accidental Damage Cover (This section applies only if shown in the **schedule**)

What is insured	What is not insured
21. Accidental Damage	21. Loss or damage:
	<ul> <li>caused by movement of the land the buildings are on;</li> </ul>
	<ul> <li>caused by any part of the buildings moving, settling or shrinking;</li> </ul>
	<ul> <li>demolishing or structurally altering or repairing the buildings;</li> </ul>
	<ul> <li>caused by <b>storm</b> damage to fences, gates, hedges and swimming pool covers;</li> </ul>
	<ul> <li>arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings;</li> </ul>
	<ul> <li>caused by faulty workmanship, design or materials;</li> </ul>
	<ul> <li>caused by chewing, scratching, tearing or fouling by pets;</li> </ul>
	<ul> <li>caused by electrical or mechanical breakdown;</li> </ul>
	<ul> <li>caused by a person when your home or any part of it is lent, let or sublet;</li> </ul>
	when your home is unoccupied or unfurnished; or
	<ul> <li>specifically excluded under <b>Buildings</b> Sections 1-20 above.</li> </ul>

### Contents

What is insured	What is not insured
You and your family's contents are covered when they are:	The excess shown in the schedule for every incident.
in the <b>buildings</b> of the <b>home</b> ; or	Anything more specifically insured in another part of this
in the open but within the boundary of the home.	policy.
The <b>contents</b> are covered up to the <b>maximum claim limit</b> shown in the <b>schedule</b> when in the main building of <b>your home</b> . However, the most <b>we</b> will pay for any one claim for:	Any amount above the <b>maximum claim limit</b> shown in the <b>schedule</b> .
High Risk Property;	
Business equipment;	
Contents in the open;	
Money;	
Credit Cards;	
Deeds and documents; or	
Metered Oil and water	
is the <b>maximum claim limit</b> shown in the <b>schedule</b> for these items.	
Fire, smoke, explosion, lightning or earthquake.	Smoke damage arising gradually or out of repeated exposure
Riot, civil commotion and labour or political disturbances and strikes.	Loss or damage that is not reported to the police within seven days.
3. Malicious damage.	<ul> <li>3. Malicious damage caused:</li> <li>by you or your family;</li> <li>by a person lawfully allowed to be in your home;</li> <li>when your home is unoccupied or unfurnished; or</li> <li>by computer viruses.</li> </ul>
4. Storm or flood.	Storm or flood damage to property away from your home and not in a building.

### Contents

W	hat is covered?	hat is not covered?	
5.	<ul> <li>Your home being hit by:</li> <li>aircraft or other flying objects, or anything dropped from them;</li> <li>fireworks;</li> <li>vehicles, trains or trams;</li> <li>falling aerials, masts or satellite dishes;</li> <li>falling trees or branches;</li> <li>animals or birds; or</li> <li>lamp posts or telegraph poles.</li> </ul>	Loss or damage caused by pets.  The cost of cutting down all or part of a taking it away, unless the fallen tree ha contents.  Damage caused by cutting down all or	s damaged <b>your</b>
6.	Subsidence or ground heave of the site your buildings stand on, or landslip.	<ul> <li>Loss or damage caused by:</li> <li>the sea or river wearing away the later of aulty design or construction of the foundations;</li> <li>demolishing, altering or repairing the search of the building or the which they are built shrinking or extended to the search of the sear</li></ul>	buildings or their ne buildings; or ne materials from panding.
7.	Escaping water.  Water leaking from any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tanks, refrigerator or deepfreeze cabinet.	<ul> <li>to the fixed domestic water or heating itself; or when the main building of unoccupied or unfurnished;</li> <li>caused by water overflowing from water sinks, bidets, showers and baths, a being left on (covered under cause Damage if operative); or</li> <li>caused by failure or lack of sealant</li> </ul>	wash basins, as a result of taps 33 Accidental

### Contents

WI	nat is covered?	W	hat is not covered?
8.	Theft or attempted theft.  The most we will pay for any one claim for theft of contents from an outbuilding, secured outbuilding or garage is the maximum claim limit shown for these in the schedule.	8.	<ul> <li>by deception, unless entry only is gained by deception;</li> <li>by you or any member of your family, domestic employees, lodgers, paying guests, anybody visiting your property in relation to your business, or tenants;</li> <li>when your home is unoccupied or unfurnished;</li> <li>when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family unless force causing damage to the main building of the home was used to get in or out of the building; or</li> <li>of money, unless force causing damage to the main building of the home was used to get into or out of the building.</li> </ul>
9.	Damage caused by oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.	9.	Loss or damage to the fixed domestic oil-fired heating system itself.
10.	Accidental breakage to televisions (and their aerials) video and audio installations, satellite dishes, receivers or decoders, games consoles or desktop personal computers within or fixed to <b>your home</b> .	<ul> <li>10. Damage:</li> <li>when your home is unoccupied or unfurnished.</li> <li>to items designed or intended to be hand-held, carried or portable, including but not limited to e-readers, smartphones, netbooks, tablet comput MP3 players, satellite and navigation systems;</li> <li>to laptop computers;</li> <li>to musical instruments;</li> <li>to television sets, caused whilst using electronic gaming equipment;</li> <li>caused by anyone living in your home who is no member of your family;</li> <li>to records, discs, CD's, DVDs, Blu Ray discs, US flash drives or other data storage devices;</li> <li>caused by electrical or mechanical breakdown;</li> <li>caused by computer viruses.</li> </ul>	

### Contents

What is covered?	What is not covered?
<ul> <li>11. Accidental breakage in your home to:</li> <li>fixed glass in furniture (but not glass in pictures or clocks);</li> <li>glass shelves;</li> <li>glass tops to furniture;</li> <li>fixed glass in mirrors; or</li> <li>ceramic hobs in free-standing cookers and ceramic tops in free-standing cookers.</li> </ul>	<ul><li>11. Loss or damage when your home is unoccupied or unfurnished</li><li>Caused by scratching or denting.</li></ul>
Accidental loss of metered water or oil in domestic heating systems. The most we will pay is the maximum claim limit shown in the schedule.  This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.	12. Any amount above the amount shown in the <b>schedule</b> .  Loss while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b> .
<ul> <li>13. Damage to food in any refrigerator or deep freezer caused by:</li> <li>a rise or fall in temperature; or</li> <li>contamination by refrigerant or refrigerant fumes.</li> <li>The most we will pay is the maximum claim limit shown in the schedule.</li> </ul>	<ul> <li>13. Loss or damage caused by:</li> <li>your power supply being cut off by the supplier; or</li> <li>a strike, a lockout or an industrial dispute.</li> <li>Loss or damage when your home is unoccupied or unfurnished.</li> <li>Any amount above the amount shown in the schedule.</li> </ul>

#### Contents

(This section applies only if shown in the **schedule**)

#### What is covered?

#### 14. Public and personal liability.

**We** will pay all amounts **you** or a member of **your family** legally have to pay for causing:

- · death, bodily injury, illness or disease; or
- loss of or damage to property;

which is caused by an accident happening during the **period of insurance** and arising;

- from your occupation (but not ownership) of the buildings;
- in a private role not connected with owning the buildings; or
- from the employment by you or your family of domestic employees.

The most **we** will pay for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **schedule** plus any costs and expenses **we** agree in writing.

If **you** die, **we** will indemnify (protect) **your** legal representative against **your** or **your family**'s liability.

#### What is not covered?

14. Death, bodily injury, illness or disease suffered by **you**, **your family** or a **domestic employee**.

Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to **you** or **your family**.

Liability arising out of owning, using or possessing any:

- mechanically powered or motorised vehicles, except garden machinery, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use and pedestrian- controlled models or toys that cannot go over 8 miles an hour;
- golf trolleys (controlled by someone on foot)
- aircraft (including model aircraft, gliders, hanggliders, microlights and drones);
- hovercraft, boards or any other craft or equipment designed for use in or on water, other than pedestrian- controlled models or toys and hand or foot-propelled boats;
- caravans, horse boxes, trailers or trailer tents;
- Electrically Assisted Pedal Cycles or Electronic Scooters
- firearms, except legally held sporting guns used for sporting purposes;
- dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or
- lift (other than a stairlift) **you** own or **you** are responsible for maintaining.

#### Injury or damage:

- in connection with an assault or alleged assault;
- or arising from:
- · any deliberate or malicious act;
- hunting or racing of any kind or
- your business, trade, profession or employment.

Liability arising from the Third Party Wall etc. Act 1996.

We will not pay for legal costs, damage, losses, as well as any money you are legally obliged to pay to other people, if you are insured under any other liability policy (including more specific policies such as your pet, travel or pedal cycle insurance) until the Maximum Amount Payable under that policy has been exhausted.

#### Contents

(This section applies only if shown in the **schedule**)

What is covered?	What is not covered?
	Liability arising from:  Any disease or virus that <b>you</b> pass on to another person.  Any liability <b>you</b> have under a contract, unless <b>you</b> would have had that liability without the contract.  Any action for damages brought in a court outside the United Kingdom.  Any amount above the amount shown in the <b>schedule</b> .
15. Liability for domestic employees. We insure you against your legal liability for all amounts you have to pay for accidental bodily injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance. Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom. The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.	15. Any amount above the amount shown in the <b>schedule</b> .  Arising out of the use of a vehicle.
16. Contents temporarily removed.	16. Loss or damage:

**Your contents** are covered for loss or damage as a result of causes 1 to 9 of this section when they are temporarily removed from **your home** but within the United Kingdom. However, for theft of **your contents** (excluding **money**), the theft must be from:

- any bank or safe deposit, or while you or any member of your family are taking the items to or from the bank or safe deposit;
- a home or a building you or your family are working or living in temporarily; or
- any other building if there are visible signs that force or violent means were used to get into or out of the building.

**Money** is covered away from **your home** only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building.

The most **we** will pay for any one claim is the amount shown in the **schedule**.

- to any item kept in a furniture depository (a furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions);
- caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;
- by storm, flood or malicious damage to items not in a building;
- in halls of residence or student accommodation;
- to any item taken out of your home to sell, display or exhibit:
- · during removals; or
- from a caravan, mobile **home** or motor **home**.

Any amount above the amount shown in the **schedule**.

#### Contents

(This section applies only if shown in the **schedule**)

#### What is covered?

#### 17. Tenant's liability.

We insure you against your legal liability as a tenant of your home for all amounts you have to pay for:

- damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy;
- damage to carpets and flooring caused by accidental damage, or by causes 1 to 9 under section 2 of this policy.
- the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home;
- accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and
- accidental breakage to fixed sanitary fittings and bathroom fittings.

The most **we** will pay for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **schedule** plus any costs and expenses **we** agree in writing.

If **you** make a claim **you** will need to provide evidence that **you** are legally liable for the damage

#### What is not covered?

17. Any amount above the amount shown in the **schedule**.

Loss or damage while **your home** is **unoccupied** or **unfurnished**.

Loss or damage excluded under any of the causes 1 to 9 of section 2 - **Contents**.

Damage to carpets and flooring caused by domestic pets.

### Contents

Wh	nat is covered?	What is not covered?
18.	Unpaid damages.	18. Any amount above the amount shown in the <b>schedule</b> .
	<b>We</b> will pay the unpaid amount of any award made in <b>your</b> favour for compensation for bodily injury or damage to property. This compensation must have been awarded by a court in the United Kingdom;	
	We will pay the amount if:	
	<ul> <li>you have not received full payment within three months of the date of the award;</li> </ul>	
	<ul> <li>the bodily injury or damage happened in the United Kingdom;</li> </ul>	
	<ul> <li>you would have had a valid claim under cause 14 of this policy if the award had been made against you; and there is not going to be an appeal.</li> </ul>	
	After <b>we</b> have made a payment, <b>we</b> may enforce <b>your</b> rights against the person who should have made the payment. (In this case, <b>we</b> will keep any amounts <b>we</b> get back).	
	The most <b>we</b> will pay for any one claim, or series of claims arising from one cause, is the <b>maximum claim limit</b> shown in the <b>schedule</b> plus any costs and expenses <b>we</b> agree in writing.	
19.	Rent and alternative accommodation.	19. Any amount above the amount shown in the <b>schedule</b> .
	If <b>you</b> cannot live in <b>your home</b> because of damage insured under this section:	
	<ul> <li>We will pay the cost of necessary alternative accommodation for you, your family and your pets until you can live in your home again; and</li> </ul>	
	<ul> <li>This includes if the <b>buildings</b> cannot be lived in because a local authority prohibits <b>you</b> from living in them following loss or damage to a neighbouring property</li> </ul>	
	The most <b>we</b> will pay in any one <b>period of insurance</b> is shown in the <b>schedule</b> .	
	This cover is a separate benefit provided in addition to (not within) the <b>maximum claim limit</b> for <b>contents</b> .	

### Contents

WI	nat is covered?	What is not covered?
20.	<ul> <li>Replacement locks and keys.</li> <li>We will pay the cost of replacing and installing locks on outside doors if:</li> <li>your keys are lost outside the home or are stolen; or</li> <li>they are damaged inside the home by an event insured under this section.</li> <li>If you insure both your buildings and contents under this policy and make a claim for replacement locks and keys, we will make one claims payment under either your buildings or contents section of cover. It is not possible to make a claim under both buildings and contents cover for the same incident.</li> <li>The most we will pay for any one claim is the amount shown in the schedule.</li> </ul>	20. Any amount above the amount shown in the schedule.
21.	Household removal.  If your contents are professionally packed and carried, we will insure you against loss or damage to the contents while they are:  being transported anywhere in the United Kingdom, between your old address and your new address;  on their way to or from a furniture depository; and being loaded or unloaded.	<ul> <li>21. Loss of or damage: <ul> <li>to glass or other fragile items;</li> <li>to property in storage or in a furniture depository. (A furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions);</li> <li>caused by electrical or mechanical breakdown; or</li> <li>of money.</li> </ul> </li> </ul>
22.	Fatal injury occurring in the home  If you or any member of your family have a fatal injury:  caused by a fire in your home; or  as a result of an assault in your home;  we will pay the amount shown in the schedule for the person who dies, but only if they die within 12 months of the fire or assault.	22. Any amount above the amount shown in the <b>schedule</b> .

### Contents

Wi	nat is covered?	What is not covered?
23.	Wedding, Birthday, Civil Partnership and Religious Festival benefits	23. Any amount above the amount shown in the <b>schedule</b> .
the 30 we iter	amount shown in the <b>schedule</b> for 30 days before and days after <b>your</b> or any member of <b>your family</b> 's birthday, dding day or civil ceremony, to cover gifts and the cost of ms bought for the celebration. During this period, <b>we</b> will ure the items against loss or damage when they are:	
	• in your home;	
	• in the building where the celebration is held; or	
	<ul> <li>being transported between your home and the celebration.</li> </ul>	
	This increase will only affect the <b>maximum claim limit</b> and does not increase any other limits shown in the policy or <b>schedule</b> .	
24.	Guests' personal belongings  We will cover your guests' and visitors' personal belongings while in your home for the causes insured 1 to 9 listed on the previous pages if they are not insured under any other policy.  The most we will pay is the amount shown in the schedule.  This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.	<ul> <li>24. Loss or damage excluded under any of the causes 1 to 9 of section 2 - Contents.</li> <li>Loss or damage if any item is insured under any other policy.</li> <li>Any amount above the amount shown in the schedule.</li> </ul>
25.	Shopping in transit  Loss of or damage to food and other items while you are bringing them to your home from the shop or shops where you bought them.  The most we will pay is the amount shown in the schedule.  This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.	<ul> <li>25. Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</li> <li>the item is kept in a locked covered boot or glove compartment;</li> <li>all access points to the vehicle are closed and locked;</li> <li>any extra security systems are activated; or</li> <li>there is evidence that forcible and violent entry took place.</li> <li>Any amount above the amount shown in the schedule.</li> </ul>

### Contents

Wh	nat is covered?	What is not covered?
26.	Tenant's home improvements  If you are a tenant of your home, we will pay for loss of or damage to interior decorations and any home improvements you have paid for, as long as this loss or damage is as a result of any of the causes covered in this section.  The most we will pay in any one period of insurance is the maximum claim limit shown in the schedule.  This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents	26. Any amount above the amount shown in the <b>schedule</b> .
27.	Counselling fees  If you or members of your family suffer emotional stress as a result of a cause insured under this section, we will pay you the cost of any professional counselling provided.  We have approved the counselling.  Counselling has been recommended by a qualified medical practitioner.  The most we will pay is the amount shown in the schedule.  This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.	27. Any amount above the amount shown in the <b>schedule</b> .
28.	Dual contents cover  We will cover your contents up to the maximum claim limit shown in your schedule while they are in a new home that you have exchanged, but not completed contracts on, one week before you move into the new home.  The most we will pay is the amount shown in the schedule.	28. Any amount above the amount shown in the <b>schedule</b> .

#### Contents

(This section applies only if shown in the **schedule**)

#### What is covered? What is not covered?

#### 29. Garden cover

**We** will pay for loss or damage caused to **garden items** that **you** own, which are outside the main building but within the boundaries of the **home**, by any of the following.

- Theft:
- · Fire, lightning or explosion;
- Storm or flood:
- Malicious damage;
- Accidental damage caused by any person other than you or your family;
- Wild animals:
- Television aerials, satellite dishes and masonry falling from the building;
- Branches falling from trees; or
- We will also pay for loss or damage to trees and shrubs caused by theft.

The most **we** will pay is the amount shown in the **schedule**.

This cover is a separate benefit provided in addition to (not within) the **maximum claim limit** for **contents**.

- 29. Malicious damage caused by:
  - you or your family; or
  - a person lawfully allowed to be in your home.

Loss or damage:

- · caused by pets;
- caused by subsidence, landslip or heave;
- · caused by smoke or bonfires.

Loss or damage caused in connection with **your** trade, business or profession.

Any amount above the amount shown in the **schedule**.

#### 30. Downloaded data.

We will pay for loss or damage covered under this section to non-recoverable electronic data that you or a member of your family have legally downloaded following loss or damage to contents by causes 1-9 in this Section 2. The most we will pay in any one period of insurance is the amount shown in the schedule.

30. Any amount above the amount shown in the **schedule**.

Loss or damage to any data not commercially available at the time of loss.

The cost of remaking or recreating any non-recoverable music, film or electronic data.

#### Contents

(This section applies only if shown in the **schedule**)

#### What is covered? What is not covered? 31. Newly acquired contents. 31. Any amount above the amount shown in the **schedule**. We will cover your newly acquired contents for loss or damage covered under this section for a period of 60 days from the date that you purchase them if your contents maximum claim limit is exceeded. We reserve the right not to insure any newly acquired contents after the 60th day. For this cover to apply you must agree to increase the **contents maximum claim limit** and pay any additional premium that is due. The most we will pay for any one claim is the amount shown in the schedule This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents. 32. Student belongings. 32. Loss of money. We will pay for loss or damage as a result of causes Loss or damage caused by theft or attempted theft 1 to 9 of this section, to **contents** belonging to or the unless there is evidence that forcible and violent entry responsibility of you or a member of your family when they are in halls of residence or any other term time Any amount above the amount shown in the **schedule**. student accommodation where you or a member of your family are living whilst attending boarding school, college or university. The most we will pay for any one claim is the amount shown in the schedule. The most **we** will pay for any one item is the amount shown in the schedule.

### **Contents**

You and your family's contents are covered under this section, the schedule for these items.       The excess shown in the schedule for every incident.         33. Accidental damage       33. Loss or damage: <ul> <li>specifically excluded under Contents causes 1-32 above;</li> <li>to clothing, including furs;</li> <li>to documents or securities such as share or bond certificates;</li> <li>to money;</li> <li>to food and drink;</li> <li>to sports equipment when it is being used;</li> <li>to reeds, strings or drum skins of musical instruments;</li> <li>to contact or corneal lenses;</li> <li>to crowns, caps or fillings in teeth;</li> <li>caused by scratching or denting;</li> <li>when your home or any part of it is lent, let, sublet or lived in only by someone who is not a member of your family;</li> <li>caused by chewing, scratching, tearing or fouling by pets;</li> <li>caused by cemputer viruses;</li> </ul> ** caused by computer viruses;	What is insured	What is not insured
<ul> <li>specifically excluded under Contents causes 1-32 above;</li> <li>to clothing, including furs;</li> <li>to documents or securities such as share or bond certificates;</li> <li>to money;</li> <li>to food and drink;</li> <li>to sports equipment when it is being used;</li> <li>to reeds, strings or drum skins of musical instruments;</li> <li>to dentures while being used for eating;</li> <li>to contact or corneal lenses;</li> <li>to crowns, caps or fillings in teeth;</li> <li>caused by scratching or denting;</li> <li>when your home is unoccupied or unfurnished;</li> <li>when your home or any part of it is lent, let, sublet or lived in only by someone who is not a member of your family;</li> <li>caused by chewing, scratching, tearing or fouling by pets;</li> <li>caused by electrical or mechanical breakdown;</li> <li>caused by computer viruses;</li> </ul>		The excess shown in the schedule for every incident.
<ul> <li>caused by faulty workmanship or design;</li> <li>caused by your power supply being cut off by the supplier; or</li> <li>caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear.</li> <li>Any amount over £500, unless we have agreed a higher amount in writing, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material while they are being handled</li> </ul>	33. Accidental damage	<ul> <li>specifically excluded under Contents causes 1-32 above;</li> <li>to clothing, including furs;</li> <li>to documents or securities such as share or bond certificates;</li> <li>to money;</li> <li>to food and drink;</li> <li>to sports equipment when it is being used;</li> <li>to reeds, strings or drum skins of musical instruments;</li> <li>to dentures while being used for eating;</li> <li>to contact or corneal lenses;</li> <li>to crowns, caps or fillings in teeth;</li> <li>caused by scratching or denting;</li> <li>when your home is unoccupied or unfurnished;</li> <li>when your home or any part of it is lent, let, sublet or lived in only by someone who is not a member of your family;</li> <li>caused by chewing, scratching, tearing or fouling by pets;</li> <li>caused by electrical or mechanical breakdown;</li> <li>caused by faulty workmanship or design;</li> <li>caused by your power supply being cut off by the supplier; or</li> <li>caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear.</li> <li>Any amount over £500, unless we have agreed a higher amount in writing, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle</li> </ul>

**Contents** - Personal Belongings Cover (This section applies only if shown in the **schedule**)

What is insured	What is not insured
Your personal belongings are covered under this section.	The excess shown in the schedule for every incident.
<ol> <li>Your and your family's personal belongings, money and credit cards and high-risk property are covered for loss or damage in Europe and also for up to 60 days anywhere else in the world in any period of insurance. The most we will pay:         <ul> <li>You can claim up to £2,500 for each individual item unless they are specified on your schedule.</li> <li>The most we will pay for any specified item is the maximum claim limit shown in the schedule next to each item.</li> <li>For money, credit cards and mobile phones the most we will pay for any one claim is the maximum claim limit shown in the schedule.</li> </ul> </li> </ol>	<ol> <li>Loss happening within the home to items which are not high-risk property.</li> <li>Loss or damage:         <ul> <li>to motor vehicles, trailers, caravans, boats or the accessories or associated equipment belonging to any of these;</li> <li>to sports equipment when it is being used for its intended purpose;</li> <li>to reeds, strings or drum skins of musical instruments whilst they are being used for their intended purpose;</li> <li>to dentures while being used for eating;</li> <li>to crowns, caps or fillings in teeth;</li> <li>to camping equipment;</li> <li>to documents and securities such as driving licences, passports, share or bond certificates;</li> <li>to portable televisions, car audio or car audio-visual equipment;</li> <li>to china or glass (except spectacles);</li> <li>to contact or corneal lenses;</li> <li>to furniture or household goods;</li> <li>to trees, shrubs or plants growing in the garden;</li> <li>to animals;</li> <li>caused by chewing, scratching, tearing or fouling by pets.</li> </ul> </li> <li>caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging; or</li> <li>to items used for business or professional purposes other than personal laptops, tablets and mobile phones that are used for occasional business use.</li> </ol>

**Contents** - Personal Belongings Cover (This section applies only if shown in the **schedule**)

What is covered?	What is not covered?
	Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:  • the item is kept in a locked covered boot or glove compartment;  • all access points to the vehicle are closed and locked;  • any extra security systems are turned on; and  • there is evidence that forced and violent entry took place.  Electrical or mechanical breakdown.
<ol> <li>You and your family's pedal cycles are covered for loss or damage in Europe and also for up to 60 days anywhere else in the world in any one period of insurance.</li> <li>We will pay for accessories or removable parts of pedal cycles provided they are lost or damaged at the same time and by the same incident as the pedal cycle;</li> <li>The most we will pay for pedal cycles is £1000 unless they are specified on your schedule for a higher amount.</li> </ol>	<ul> <li>2. Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either: <ul> <li>in a locked building; or</li> <li>secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object.</li> <li>Loss or damage:</li> <li>to mopeds or motorised pedal cycles where the motorised element is capable of speeds above 15.5mph</li> <li>to pedal cycles being used or while practising for racing, pace making or testing of any kind;</li> <li>to pedal cycles you do not keep at home when not in use; or</li> <li>Caused by mechanical breakdown.</li> </ul> </li> <li>Cuts, bursts or punctures to tyres.</li> </ul>

## **Policy conditions**

These are the conditions of the insurance that **you** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or a claim payment could be reduced. In some circumstances **your** policy may become invalid.

Please note that these conditions do not apply to Section 3 - **Family** Legal Expenses optional cover insurance and Section 4 - **Home** Emergency optional insurance cover which have their own policy conditions.

#### 1. THE CONTRACT OF INSURANCE

This policy is a contract of insurance between **you** and **us**. The following elements form the contract of insurance between **you** and **us**, please read them and keep them safe:

- your policy wording booklet;
- your schedule;
- any endorsements on your policy, as set out in your schedule;
- any changes to your home insurance policy contained in notices issued by us at renewal;

In return for **you** paying **your** premium, **we** will provide the cover shown on **your schedule** on the terms and conditions of this policy booklet during the **period of insurance**.

**Our** provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

#### 2. INFORMATION YOU HAVE GIVEN US

In deciding to accept this policy and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this policy as if it never existed and decline all claims. If we establish that you carelessly provided us with false or misleading information it could adversely affect your policy and any claim.

For example, we may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered;
- amend the terms of your insurance which may impact how we deal with a claim;
- reduce the amount we pay. On valid claims we will pay in proportion to the premium that has been paid. For example, if you have paid half the premium you should have, then we will only pay half of your claim; or

cancel your policy.

We will write to you if we:

- intend to treat your policy as if it never existed; or
- need to amend the terms of your policy.

If you become aware that the information you have given us is inaccurate, you must inform us as soon as possible. Your schedule and statement of insurance show the cover you have selected. The choices you have made will depend on your personal circumstances. You should check your schedule and statement of insurance carefully to ensure you have the level of cover you require.

#### 3. CHANGES

**We** have relied on the answers that **you** gave which has allowed **us** to assess the chance of **you** suffering a loss, based on statistics that **we** have gathered over many years. The information allowed **us** to decide what premium to charge **you** and what conditions should apply to **your** cover.

If any of the answers were incorrect or have changed and **you** have not received **our** written agreement to the change or extra information, **your** policy may not be valid. If the policy is not valid, **you** cannot make a claim. As a guide, here are a few examples of changes that **you** must tell **us** about as soon as possible. The list does not cover all possible changes.

- if you change your address;
- if you or your family receive a conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);
- if you commence any conversions, extensions, renovations or structural work to your buildings (Please note: Painting, decorating, tiling, internal joinery, electrical work, plastering, window replacement, installation of central heating or replacement of bathroom and/or kitchen fixtures and fittings do not need to be disclosed);
- about any changes to your buildings that will increase the rebuilding costs;
- about any increase in the value of your contents or personal belongings;
- if someone other than a member of your family comes to live with you; and
- if your home will be unoccupied for more than 60 days in a row.

Please remember that if **you** do not tell **us** about changes, it may affect any claim **you** make. These changes may result in a change to **your** premium and/ or **excess** or **we** can no longer provide **you** with insurance cover.

## **Policy conditions**

#### 4. THE LAW THAT APPLIES

This contract is written in English and all communications about it will be in English. Unless **we** have agreed otherwise, this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

#### 5. RIGHTS OF THIRD PARTIES

Nothing contained in this contract gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends the Act.

#### 6. OTHER INSURANCES

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim.

#### 7. PRECAUTIONS

You must take care to:

- keep your home in a good state of repair; and
- · avoid or limit any loss, damage or injury.

#### 8. SECURITY

In certain circumstances (such as if you live in a particular area), we may insist that your home meets our minimum security requirements and our Minimum standards of security endorsement will apply to your policy and we will print an endorsement on your schedule.

## 9. CANCELLING THE POLICY AND THE COOLING-OFF PERIOD

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to contact Uinsure if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium and policy administration fee. You may cancel your policy any time after the cooling-off period by contacting Uinsure. As long as you have not made a claim, we will refund your premium for the time that was left on your policy, but not the policy administration fee. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund.

We or anyone we authorise can cancel this policy at any time by sending you fourteen days' notice in writing. We will send the notice to the last known address we have for you. As long as you have not made a claim, we will refund you for the time that was left on your policy. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund. We will only cancel this insurance for a valid reason.

Examples include:

- non-payment of premium;
- non-cooperation or failure to supply any information or documentation we request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

**We** or anyone **we** authorise can also cancel this policy at any time without any notice, if any change in risk means that **we** can no longer provide **you** with insurance cover.

As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

For cancellation of Section 3 – **Family** Legal Expenses, please see page 40 of **your** policy.

For cancellation of Section 4 – **Home** Emergency Cover, please see page 56 of **your** policy.

#### **IMPORTANT NOTE**

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

#### 10. FRAUDULENT CLAIMS

**We** will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the policy. If **you** do, **we** will cancel the policy from the date of the fraudulent act and **we** will not refund any premiums. **We** will also inform the Police of the circumstances relating to the fraudulent act.

**We** reserve the right to recover any amounts already paid for claims upon the discovery of fraud.

#### 11. FINANCIAL SANCTIONS

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the **period of insurance we** may cancel this policy immediately by giving **you** written notice at **your** last known address. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

#### 12. INDEX-LINKING

**Your** insurer estimates rebuild costs for **your home** and the renewal premium will be calculated on the adjusted sum insured. **Your schedule** will show the blanket sum insured for which **you** are covered. The sum insured will be adjusted

## **Policy conditions**

periodically in line with a recognised index and will continue to be following any loss, destruction or damage during the period required for reinstatement or repair. The most **we** will pay for any claim is shown on **your** policy **schedule**.

#### 13. LANGUAGE

The contractual terms and conditions and other information relating to this contract will be in the English language.

#### 14. LAPSED POLICY WARNING

In some situations (for example, if **you** live in an area likely to **flood**) if **you** decide not to renew **your** policy with **us**, **you** may find it difficult to arrange alternative cover or start a new policy with **us** at a later date. To avoid any breaks in **your** cover, **you** should make sure **your** new insurance application has been accepted before **your** current policy expires.

#### 15. RENEWAL

For your convenience and protection we will write to you in good time before the end of the period of insurance confirming next year's premium, any changes to your policy and whether you need to contact us to complete your renewal.

**Uinsure** may annually review **your** policy, including **your** insurer and **your** renewal price, and will write to **you** prior to **your** renewal date, confirming any change in **your** insurer or policy terms and conditions.

#### 16. SEVERAL LIABILITY CLAUSE

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

Throughout section 3 there are certain words printed in bold. These words have special meanings which are shown below.

#### **ADVERSE COSTS**

Third party legal **costs** awarded against **You** which shall be paid on the standard basis of assessment provided that these **costs** arise after written acceptance of a claim.

#### **ADVISER**

**Our** specialist panel solicitors or accountants or their agents appointed to **Us** to act for **You**, or, and subject to **Our** agreement, where it is necessary to start court proceedings or a **Conflict of Interest** arises, another legal representative nominated by **You**.

#### **ADVISERS' COSTS**

Reasonable legal or accountancy fees and disbursements incurred by the **Adviser**.

#### CONDITIONAL FEE AGREEMENT

An agreement between **You** and the **Adviser** or between **Us** and the **Adviser** which sets out the terms under which the **Adviser** will charge **You** or **Us** for their own fees.

#### **CONFLICT OF INTEREST**

Situations where **We** administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

#### **CONTRACT OF EMPLOYMENT**

A contract of service, whether express or implied, and (if it is express) whether oral or in writing.

#### COSTS

Standard Advisers' Costs and Adverse Costs.

#### **DAILY RATE**

An amount equal to 1/250th of either of the following:

- a) If You are employed, the average of the amounts shown on Your payslips from Your employer during the last 12 months (excluding bonus payments and overtime); or
- b) If You are self-employed, the monthly average of the income You declared to HM Revenue & Customs for the previous tax year.

#### **DATA PROTECTION LEGISLATION**

The relevant **Data Protection Legislation** in force within the **Territorial Limits** where this cover applies at the time of the **Insured Event**.

#### **EMPLOYEE**

An individual who has entered into or works under (or, where the employment has ceased, worked under) a **Contract of Employment**.

#### **EXCESS**

The amount that **You** must pay towards the cost of any claim as stated below:

Property section: £250

All other sections Nil

#### **HM REVENUE AND CUSTOMS FULL ENQUIRY**

An extensive examination by HM Revenue & Customs under Section 9A of the Taxes Management Act 1970 into all aspects of **Your** PAYE income or gains.

#### **INSURER**

AmTrust Specialty Limited.

#### **INSURED EVENT**

The incident (or the start of a transaction, or series of incidents), which may lead to a claim (or claims) being made under the terms of this insurance.

#### **IDENTITY FRAUD**

A person, or group of persons, knowingly using a means of identification belonging to **You** without **Your** knowledge or permission with intent to commit, or assist another to commit, an illegal act.

#### LEGAL ACTION(S)

The pursuit or defence of civil legal cases for damages or injunctions, the defence of criminal prosecutions to do with **Your** employment and the defence of motor prosecutions.

#### **LEGAL HELPLINE**

The service provided by **Our** panel solicitors on **Our** behalf which enables **You** to obtain advice on any matter which may give rise to a claim under this insurance.

#### **MAXIMUM AMOUNT PAYABLE**

We will pay up to £100 per hour plus VAT up to a **Maximum** Amount Payable in respect of an **Insured Event** which is £150,000.

For the purposes of the **Maximum Amount Payable**, only one **Insured Event** will be regarded as having arisen from all causes or by actions, incidents or events which are related by cause or time.

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

#### **PERIOD OF INSURANCE**

This insurance provides cover for the same period covered by the insurance product or benefit to which it attaches. For the avoidance of doubt, if the underlying insurance policy is cancelled, suspended or withdrawn, this legal expenses insurance will also be cancelled, suspended or withdrawn.

#### STANDARD ADVISERS' COSTS

The level of **Advisers' Costs** that would normally be incurred in using a specialist panel solicitor or their agents as defined in the **Maximum Amount Payable** and may, at **Our** discretion, vary from time to time.

#### STANDARD BASIS OF ASSESSMENT

The basis of assessment of **costs** of litigation where the court will only allow **costs** which are proportionate to the matters in issue and resolve any doubt which it may have as to whether or not **costs** were reasonably incurred or reasonable and proportionate in amount in favour of the paying party.

### **TERRITORIAL LIMITS**

The United Kingdom.

### WE/US/OUR

Arc Legal Assistance Limited.

### YOU/YOUR/YOURSELF

Any person who has paid the premium, or on whose behalf the premium has been paid and been declared to **Us** and is permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to that person's family members normally resident with them including **Your** children who may not be resident with **You** for part of the year due to their attendance at university or college. If **You** die **Your** personal representatives will be covered to pursue or defend cases covered by this insurance on **Your** behalf that arose prior to **Your** death.

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by AmTrust Specialty Limited, on whose behalf **We** act.

If a claim is accepted under this insurance, **We** will appoint **Our** panel solicitors, or their agents, to handle **Your** case. **You** are not covered for any other legal representatives' fees unless it is necessary to start court proceedings or a **Conflict of Interest** arises. Where it is necessary to start court proceedings or a **Conflict of Interest** arises and **You** want to use a legal representative of **Your** own choice, **Advisers' Costs** payable by **Us** are limited to no more than

- a. Our Standard Advisers' Costs; or
- b. the amount recoverable under the Civil Procedure Fixed Recoverable Costs Regime, whichever is the lower amount.

The insurance covers **Advisers' Costs** as detailed under the sperate sections of cover, less any **Excess**, up to the **Maximum Amount payable** where: -

- 1. The Insured Event takes place in the Period of Insurance and within the Territorial Limits and;
- 2. The Legal Action takes place in the Territorial Limits.

The insurance does not provide cover where something **You** do or fail to do prejudices **Your** position or the position of the **Insurer** in connection with the **Legal Action**.

# What is insured CONSUMER PURSUIT Costs to pursue a Legal Action, arising from an Insured Fivent following a breach of a contract You have for buying Where the amount in dispute is less than £125 plus VAT; or

**Costs** to pursue a **Legal Action**, arising from an **Insured Event**, following a breach of a contract **You** have for buying or renting goods or services for **Your** private use. The contract must have been made after **You** first purchased this insurance unless **You** have held this or equivalent cover with **Us** or another **insurer** continuously from or before the date on which the agreement was made.

### For and/or in any way related to professional negligence; or

Arising from a dispute with any government, public or local

### **PERSONAL INJURY**

**Costs** to pursue a **Legal Action**, arising from an **Insured Event**, following an accident resulting in **Your** personal injury or death against the person or organisation directly responsible.

If the **Legal Action** is going to be decided by a court in England or Wales and the damages **You** are claiming are above the small claims track limit, the **Adviser** must enter into a **Conditional Fee Agreement** which waives their own fees if **You** fail to recover the damages that **You** are claiming in the **Legal Action** in full or in part. If the damages **You** are claiming are below the small claims track limit **Advisers**' **Costs** will not be covered but **You** can access the legal helpline for advice on how to take **Your** case further.

#### Claims:

authority.

- Arising from medical or clinical treatment, advice, assistance or care;
- For stress, psychological or emotional injury unless it arises from You suffering physical injury; or
- For illness, personal injury or death caused gradually and not caused by a specific sudden event.

Family Legal Expenses (Optional)
(This section applies only if shown in the schedule)

What is covered?	What is not covered?
PROBATE  Costs to pursue legal proceedings within the Territorial Limits by You in respect of a probate dispute involving the will of Your deceased parents or grandparents, children, step-children or adopted children where You are contesting a will as a named beneficiary or as a member of a class of beneficiaries with an immediate interest.	In respect of any dispute or costs where a will has not been previously made or concluded or cannot be traced.
CONSUMER DEFENCE Costs to defend a Legal Action, arising from an Insured Event, brought against You following a breach of a contract You have for selling Your own personal goods. The contract must have been made after You first purchased this insurance unless You have held this or equivalent cover with Us or another insurer continuously from or before the date on which the agreement was made.	Where the amount in dispute is less than £125 plus VAT; or     Arising from a dispute with any government, public or local authority.
PROPERTY INFRINGEMENT  Costs to pursue a Legal Action, arising from an Insured Event, for nuisance or trespass against the person or organisation infringing Your legal rights in relation to Your main home.	<ul> <li>Where the nuisance or trespass started within the first 180 days after You first purchased this insurance unless You have held equivalent cover with Us or another insurer continuously for a period of at least 180 days leading up to when the nuisance or trespass first started.</li> <li>In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.</li> </ul>
Standard Advisers' Costs, arising from an Insured Event, incurred by an accountant if You are subject to an HM Revenue and Customs Full Enquiry into Your personal Income Tax position, provided that the Insured Event arises on the date that You or Your Adviser are contacted, either verbally or in writing, by the relevant department of HM Revenue & Customs advising You of either dissatisfaction with Your returns, or amounts paid, or giving notice of intention to investigate.	<ul> <li>Claims:</li> <li>Where deliberate misstatements or omissions have been made to the authorities;</li> <li>For accountancy fees which relate to Your business trade or profession;</li> <li>Where income has been under- declared because of false representations or statements by You;</li> <li>For Standard Advisers' Costs for any amendment after the tax return has initially been submitted to the HM Revenue and Customs.</li> </ul>

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

### What is covered?

### **EMPLOYMENT DISPUTES**

**Standard Advisers' Costs** to pursue a **Legal Action** brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland) against an employer or exemployer for breach as an **Employee** of **Your**: -

- (a) Contract of Employment; or
- (b) legal rights under employment laws.

### What is not covered?

### Claims:

- Where the breach of contract occurred within the first 90 days after You first purchased this insurance unless You have held equivalent cover with Us or another insurer continuously for a period of at least 90 days leading up to when the breach first occurred.
- For a dispute with an employer or ex-employer unless it is pursued in an Employment Tribunal (or its equivalent in Scotland and Northern Ireland).
- For Standard Advisers' Costs of any disciplinary investigatory or grievance procedure connected with Your Contract of Employment or the costs associated with any settlement agreement;
- Where the breach of contract is alleged to have commenced or to have continued after termination of Your employment;
- For an allegation of less favourable treatment between men and women in terms of pay and conditions of employment; or
- For any hearing fees and issue fees which You may be required to pay in order to bring a claim at an Employment Tribunal (or it's equivalent in Scotland and Northern Ireland).

### **SCHOOL ADMISSION DISPUTES**

**Standard Advisers' Costs** to appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to conform to its published admission policy, which leads to **Your** child or children being refused entry at the state school of **Your** choice.

### Claims:

- Arising where examinations or other selection criteria are part of the acceptance process;
- Where the process for appealing against the decision to refuse a place at the school has not been adhered to; or
- Where the child has been suspended, expelled or permanently excluded from another school.

### MOTOR PROSECUTION DEFENCE

**Standard Advisers' Costs** to defend a **Legal Action**, arising from an **Insured Event**, in respect of a motoring offence, arising from **Your** use of a vehicle. Pleas in mitigation are covered where there is a 51% or greater prospect of such a plea materially affecting the likely outcome.

### Claims:

- For alleged road traffic offences where **You** did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of alcohol or non-prescribed drugs, or prescription medication where **You** have been advised by a medical professional not to drive;
- For **Standard Advisers' Costs** where **You** are entitled to a grant of legal aid from the body responsible for its administration, or where funding is available from another public body, a trade union, employer or any other insurance policy; or
- Parking offences which cannot lead to points on Your licence.

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

What is covered?	What is not covered?
JURY SERVICE  We will pay a Daily Rate for the duration You are off work while attending jury service for each whole day of such attendance providing these costs are not recoverable from Your employer or the court.  We will pay 50% of the Daily Rate for each additional half day You are off work while attending jury service providing these costs are not recoverable from Your employer or the court.	
TENANCY DISPUTE Costs to pursue a Legal Action:-  a) Following Your unlawful eviction from a property occupied by You under an Assured Shorthold Tenancy. Cover under this section applies to Your permanent place of residence only;  b) Against a landlord following a material breach of a tenancy agreement. The 'material breach' is a breach which has resulted in, or if not rectified is likely to result in the property being unfit for habitation;  We will provide this cover as long as the eviction happens within the Period of Insurance and within the Territorial Limits.	<ul> <li>Claims</li> <li>Where the dispute occurs within the first 90 days after You first purchased this insurance unless You held equivalent cover with Us or another insurer continuously for a period of at least 90 days leading up to when the dispute first occurred;</li> <li>To do with the non-payment of rent;</li> <li>To defend any legal proceedings against You;</li> <li>For a dispute with any local authority, public authority or government department; or</li> <li>Where the cost of resolving the problem is £250 or below.</li> </ul>
Costs arising from Identity Fraud:  a) To defend Your legal rights and/or take reasonable steps to remove County Court Judgments against You that have been obtained by an organisation from which You are alleged to have purchased, hired or leased goods or services. Cover is only available if You deny having entered into the contract and allege that You have been the victim of Identity Fraud;  b) To deal with all organisations that have been fraudulently applied to for credit, goods or services in Your name or which are seeking monies or have sought monies from You as a result of Identity Fraud;  c) In order to liaise with credit referencing agencies and all other relevant organisations on Your behalf to advise that You have been the victim of Identity Fraud;  You must agree to be added to the CIFAS Protection Register if We recommend it.	<ul> <li>Where You have not been the victim of Identity Fraud;</li> <li>Where You did not take action to prevent Yourself from further instances of Identity Fraud following an Insured Incident;</li> <li>Where the Identity Fraud has been carried out by somebody living with You; or</li> <li>For costs arising from loss of cash from a bank, building society, credit union or other similar financial institution where that institution has refused to cover the loss.</li> </ul>

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

#### **GENERAL EXCLUSIONS**

- 1. There is no cover where:
- You should have known when buying this insurance that the circumstances leading to a claim under this insurance already existed.
- An estimate of Advisers' Costs of acting for You is more than the amount in dispute
- Advisers' Costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which We have given Our prior written approval
- Your Insurer repudiates the insurance policy or refuses indemnity
- 2. There is no cover for:
- Claims over loss or damage where that loss or damage is insured under another insurance
- Claims made by or against Uinsure, Davies Group, URIS Group, the Insurer, the Adviser or Us
- Any claim You make which is false or fraudulent or exaggerated.
- Defending Legal Actions arising from anything You did deliberately or recklessly
- Adviser's Costs if Your claim is part of a group claim or will be affected by or will affect the outcome of other claims
- 3. There is no cover for any claim directly or indirectly arising from:
- A dispute between You and someone You live with or have lived with
- Your business trade or profession other than as an Employee
- · An application for a judicial review
- Defending or pursuing new areas of law or test cases

### **CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999**

A person who is not a party to this contact has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

#### IMPORTANT POLICY CONDITIONS

If **Your** claim is covered under a section of this policy and no exclusions apply then it is vital that **You** comply with the conditions of this policy in order for **Your** claim to proceed. The conditions applicable to this section are contained under the 'Conditions' section below and should be read carefully. Some of the main conditions to this insurance are that:

### **Prospects of Success**

There must be a 51% or greater chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves **Your** interests. The assessment of **Your** claim and the prospects of its success will be carried out by an independent **Adviser**. If the **Adviser** determines that there is not a 51% or greater chance of success then **We** may decline or discontinue support for **Your** case.

### **Proportional Costs**

An estimate of the **Costs** to deal with **Your** claim must not be more than the amount of money in dispute. The estimate of the **Costs** will be provided with the assessment of **Your** case and will be carried out by the independent **Adviser**. If the estimate exceeds the amount in dispute then **We** may decline or discontinue support for **Your** case.

### **GENERAL CONDITIONS**

### Cancellation

**You** may cancel this insurance at any time by writing to Uinsure, Customer Services, PO Box 1189, Doncaster, DN1 9RP, providing fourteen days written notice. If **You** exercise this right within 14 days of taking out this insurance, **You** will receive a refund of premium provided **You** have not already made a valid claim under this insurance and do not intend to make a claim under this insurance.

If **You** pay annually, **You** can cancel this insurance at any other time and **You** will receive a partial refund of premium proportionate to the unexpired period of this insurance, as long as **You** have not made a claim under this insurance and do not intend to make a claim under this insurance.

**We** or **URIS Group** may cancel the insurance by giving 14 days' notice in writing to **You** at the address shown on the schedule, or alternative address provided by **You**. No refund of premium shall be made.

**We** or **URIS Group** will only invoke this right in exceptional circumstances as a result of **You** behaving inappropriately, for example:

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

- a. Where We have a reasonable suspicion of fraud
- b. **You** use threatening or abusive behaviour or language or intimidation or bullying of **Our** staff or suppliers
- Where it is found that You, deliberately or recklessly, disclosed false information or failed to disclose important information.

### Claims

- a. You must notify claims as soon as possible once You become aware of the incident and within no more than 180 days of You becoming aware of the Incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, Our position has been prejudiced. For claims relating to Identity Fraud, these must be reported within 45 days of You becoming aware of the incident.
- We may investigate the claim and take over and conduct the legal proceedings in Your name. Subject to Your consent which shall not be unreasonably withheld We may reach a settlement of the legal proceedings.
- c. You must supply at Your own expense all of the information which We reasonably require to decide whether a claim may be accepted. Where it is necessary to start court proceedings or a Conflict of Interest arises, and You wish to nominate a legal representative to act for You, You may do so. Where You have elected to use a legal representative of Your own choice You will be responsible for any Advisers' Costs in excess of Our Standard Advisers' Costs. The Adviser must represent You in accordance with Our standard conditions of appointment which are available on request.
- d. The Adviser will:
  - Provide a detailed view of **Your** prospects of success including the prospects of enforcing any judgment obtained.
  - ii. Keep **Us** fully advised of all developments and provide such information as **We** may require.
  - iii. Keep Us advised of Advisers' Costs incurred.
  - iv. Advise Us of any offers to settle and payments in to court. If against Our advice such offers or payments are not accepted there shall be no further cover for Advisers' Costs unless We agree in Our absolute discretion to allow the case to proceed.

- v. Submit bills for assessment or certification by the appropriate body if requested by **Us**.
- vi. Attempt recovery of costs from third parties.
- e. In the event of a dispute arising as to **Advisers' Costs We** may require **You** to change **Adviser**.
- f. The **Insurer** shall only be liable for costs for work expressly authorised by **Us** in writing and undertaken while there are prospects of success.
- g. You shall supply all information requested by the Adviser and Us.
- h. You are responsible for any Advisers' Costs if You withdraw from the Legal Action without Our prior consent. Any costs already paid under this insurance will be reimbursed by You.
- You must instruct the Adviser to provide Us with all information that We ask for and report to Us as We direct their own cost.

### **Disputes**

If a complaint cannot be dealt with by the Financial Ombudsman Service (see 'Customer Services Information'), any dispute between **You** and **Us** shall be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The **costs** of the arbitration will be at the discretion of the arbitrator.

### Prospects of Success

At any time **We** may, but only when supported by independent legal advice, form the view that **You** do not have a 51% or greater chance of winning the case and achieving a positive outcome. If so, **We** may decline support or any further support. Examples of a positive outcome are:

- a. Being able to recover the amount of money at stake
- b. Being able to enforce a judgement
- Being able to achieve an outcome which best serves Your interests.

### Proportionality

We will only pay Advisers' Costs that are proportionate to the amount of damages that You are claiming in the Legal Action. Advisers' Costs in excess of the amount of

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

damages that **You** are able to claim from **Your** opponent will not be covered.

#### Other Insurances

If any claim covered under this policy is also covered by another legal expenses policy, or would have been covered if this policy did not exist, **We** will only pay **Our** share of the claim even if the other insurer refuses the claim.

#### Fraud

In the event of fraud, We:

- a. Will not be liable to pay the fraudulent claim
- May recover any sums paid to You in respect of the fraudulent claim
- c. May cancel this policy with effect from the fraudulent act and keep all premiums paid to **Us**
- d. Will no longer be liable to **You** in any regard after the fraudulent act.

### English Law and Language

This contract is governed by English Law and the language for contractual terms and communication will be English.

### Change in Law

Cover under this policy is based on laws and regulations in force at the time that it was written. If **We** believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, **We** reserve the right to accept claims where the change restricts the cover under this policy and reject claims where the change provides a benefit which did not previously exist.

### CUSTOMER SERVICES INFORMATION

### How to make a claim

As soon as **You** have a legal problem that **You** may require assistance with under this insurance **You** should telephone the legal helpline. In general terms, **You** are required to immediately notify **Us** of any potential claim or circumstances which may give rise to a claim. If **You** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the legal helpline.

### Legal Helpline

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to **You** or any member of **Your** household.

Specialist lawyers are at hand to help **You**. If **You** need a lawyer or accountant to act for **You** and **Your** problem

is covered under this insurance, the helpline will ask **You** to complete a claim form. If **Your** problem is not covered under this insurance, the help line may be able to offer **You** assistance under a private funding arrangement. Simply telephone 0330 912 4616 and quote "**Uinsure** Family Legal Expenses Insurance".

### Additional Legal Services

In this package **Our** aim is to provide a wide ranging insured legal service. Inevitably there are areas where it is not possible to insure legal expenses, in particular those which everybody at some time faces, but which are nevertheless often expensive and sometimes unexpected. Examples are:

- Legal expenses arising from the sale or purchase of the home and re-mortgaging
- · Divorce and child custody issue

#### PRIVACY AND DATA PROTECTION NOTICE

#### **Data Protection**

Arc Legal Assistance are committed to protecting and respecting **Your** privacy in accordance with the current **Data Protection Legislation** ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data, for more information please visit www.arclegal.co.uk

### HOW WE USE YOUR PERSONAL DATA AND WHO WE SHARE IT WITH

We may use the personal data We hold about You for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. We will also use Your data to safeguard against fraud and money laundering and to meet Our general legal or regulatory obligations.

### Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **Our** notice.

### Disclosure of Your Personal Data

We may disclose Your personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection

### Family Legal Expenses (Optional)

(This section applies only if shown in the **schedule**)

agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

### Your rights

You have the right to ask Us not to process Your data for marketing purposes, to see a copy of the personal information We hold about You, to have Your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of Your data to any controller and to lodge a complaint with the local data protection authority.

### Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with Our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or Our business relationship with You, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** have any questions concerning **Our** use of **Your** personal data, please contact The Data Protection Officer, please see website for full address details.

### **CUSTOMER SERVICES**

**Our** aim is to get it right, first time, every time. If **We** make a mistake, **We** will try to put it right straightaway.

If You are unhappy with the service that has been provided, You should contact Us at the address below. We will always confirm to You, within five working days, that We have received Your complaint. Within four weeks You will receive either a final response or an explanation of why the complaint has not been resolved yet plus an indication of when You will receive a final response. Within eight weeks You will receive a final response or, if this is not possible, a reason for the delay plus an indication of when You will receive a final response. After eight weeks, if You are unhappy with the delay, You may refer Your complaint to the Financial Ombudsman Service. You can also refer to the Financial Ombudsman Service if You cannot settle Your complaint with Us or before We have investigated the complaint if both parties agree.

Our contact details are:

Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD

Telephone: 01206 615000

Email: customerservice@arclegal.co.uk

The Financial Ombudsman Service contact details are:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel No: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

### Compensation

**We** are covered by the Financial Services Compensation Scheme (FSCS). If **We** fail to carry out **Our** responsibilities under this policy, **You** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100.

#### **Authorisation**

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

This policy is underwritten by AmTrust Specialty Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www. fca.org.uk.

# Home Emergency Cover (Optional) (This section applies only if shown in the schedule)

This **home emergency** policy is provided by Arc Legal Assistance Limited, and the **insurer** is AmTrust Specialty Limited. Claims under this policy are handled by Arc Legal Assistance Limited.

### The purpose of this insurance

This insurance policy is designed to work alongside **your** household buildings or contents insurance policy. Whilst **we** are happy to help **you** in an **emergency** by finding a **contractor**, **we** aren't able to provide **you** with help relating to day-to-day maintenance of **your home** and its contents.

### How to make a claim

Major emergencies which could result in loss of life or serious damage to the **home** should be always be notified to the supply company and/or public **emergency** services immediately.

Gas leaks must be notified to the National Gas Emergency Service immediately on 0800 111 999.

Please look at **your** insurance policy and schedule to check **your** level of cover and have **your** policy number and intermediary's name to hand. This policy is designed to help **you** during an **emergency**. It will not cover situations that **you** do not tell **us** about within **48 hours** of the incident.

Call **our** helpline on 0330 912 4764. **Our** helpline is open 24/7, 365 days a year.

We will ask you some questions to check your identity and the details of your emergency. We will talk you through your cover and let you know what we will do next.

### Some Important Information

- If we accept your claim, the claims helpline will find a suitable contractor to come to your home and try to sort out the emergency. However, the contractor must be able to get into your home to carry out the Emergency Repairs and not be prevented by bad weather, industrial disputes or lack of public transport.
- The claims helpline service and tradesperson will use their discretion as to when and how the **Emergency Repairs** are carried out.
- The contractor will send an invoice for the cost of all the work that is covered by the insurance to us.
   You will be asked to pay the cost of;
- a. Call-out charges if there is no authorised adult available at the **home** at the time **our contractor** arrives to carry out the work.
- b. All charges above the claims limits or any work not covered by this insurance **you** will be told about this before any work is carried out.

- c. Any extra costs for things that **you** ask for such as replacement parts or components which are of better quality than the original replacement parts or components.
- There may be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond **our** control. If this happens **we** will make sure that **your home** is safe.
- If you call in the services of a contractor before you make contact with the Claims Helpline Service any costs incurred by you will not be covered by this insurance.
- Your claim will not be considered an **emergency** unless it is reported within 48 hours of discovery.

### WHAT YOU NEED TO KNOW

### Confirming Policy Details...Helping Us Help You

In some situations we might not be able to assess your claim or confirm that your policy covers it from the information and details provided by you. In might be necessary for our contractor to come to your home, assess the situation and provide us with a report. If this happens you will be asked to leave either credit or debit card details which may be debited if the cost of the callout and any repairs carried out are not covered by this insurance. This will help us respond to your emergency without unnecessary delay and provides you with the choice to get emergency help at your home even if it's not covered by your policy.

### **Household Buildings and Contents**

This insurance policy is designed to offer 24 hour help if you have a home emergency. It compliments but does not replace either your household buildings or contents insurance policy, and there may be times where your buildings or contents policy are a better route for cover. If the situation is not an emergency as defined in the policy wording, you should contact your buildings or contents insurance provider for help.

### **How Your Cover Works**

This policy covers **Temporary Repairs**, or a **permanent repair** where this can be done at a similar cost or where no **Temporary Repair** is available. If **our contractor** decides there is no temporary, permanent or economical repair available, then the **emergency** will not be covered by this insurance.

Your emergency must meet the definition of an emergency under the section of cover that you are claiming under.

### Home Emergency Cover (Optional)

(This section applies only if shown in the schedule)

#### **Maintenance of Your Home**

**You** must keep **your home**, including fixtures and fittings, in good working order. This includes boilers which should be maintained/serviced in accordance with the manufacturer's recommendations.

#### **Trace and Access**

Sometimes the **contractor** might need to remove and/ or damage parts of the **home**, fixtures and fittings in order to locate the source of the **emergency**. In these circumstances, **we** will not be responsible for any damage caused where this has been deemed as necessary by **our contractor** in order to complete a **Temporary Repair** (or a **permanent repair** where this can be done at a similar cost).

### **Working Together**

To enable **us** to give **you** the best possible claims service, **we** will need **your** full co-operation at all times. This may, at **your** own expense, include providing any evidence, documents or receipts that **we**, or **our** representative, ask of

If your home emergency claim is accepted, we ask that you allow the contractor to have access to your home within 24 hours of the claim being reported to us. If you delay and/or prevent the contractor from doing this we may not cover you.

There might be times where **our contractor** has to order parts that are not available straight away.

### **Other Similar Insurance**

If **you** claim under this policy for something which is also covered by another insurance policy that **you** have, **you** must give **us** full details of the other insurance policy. **We** will only pay **our** share of any claim.

### IMPORTANT AND DEFINED WORDS

The words or expressions shown below have the following meaning wherever they appear in this policy. They will be in bold type throughout for **your** reference.

### Claim limit(s)

The most we will pay for any one claim during the **Period** of **Insurance** as shown in the schedule.

#### Contractor

A tradesperson authorised and instructed by the Claims Helpline Service to undertake **Emergency Repairs**.

### **Data Protection Legislation**

The data protection laws in force in the countries where this cover applies at the time of the **emergency**.

### **Emergency Repairs**

Work carried out by an authorised **contractor** to sort out the **emergency** by completing a **Temporary Repair**. **We** will only complete a **permanent repair** where this can be done at a similar cost, or where there is no **Temporary Repair** available, up to the claim limit shown in this policy.

#### Home

The private residence that **You** own or rent and permanently live in, which is located in the **Territorial Limit**. This does not include:

- gates, walls, fences, hedges, **garages** (other than integral **garages**), sheds, greenhouses and any other **outbuildings** not designed to be permanently lived in;
- cesspits, fuel, septic tanks or swimming pools; and
- any shared facilities or communal parts of a property where **You** do not have sole responsibility.

### Insured Person, You, Your

The person who has paid the premium and is named in the schedule as 'the **insured person**'.

### Insurer

This insurance is administered by Arc Legal Assistance and underwritten by AmTrust Specialty Limited.

### Intermediary

The regulated person or company that **you** have appointed to arrange this insurance for **you**.

### **Period of Insurance**

The commencement (start) and expiry (end) dates shown in the schedule.

# Home Emergency Cover (Optional) (This section applies only if shown in the schedule)

### **Primary Heating System**

The main central heating and hot water systems. This does not include any form of renewable energy systems, non-domestic central heating boilers or source.

#### Schedule

The document which shows the specific details of **your** insurance This wording and the schedule together make up **your** insurance policy.

### Temporary Repair, Temporary solution

A repair or solution which will sort out an **emergency** for at least 72 hours. A **temporary repair** or solution will need to be replaced by a **permanent repair**.

#### **Terrorism**

The use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

### **Territorial Limits**

The United Kingdom.

#### Uneconomical

- 1. Where, in **our** opinion, it would not be worth completing a repair because of the further work that would be needed or the life expectancy of the appliance/equipment; or
- 2. Where the cost of the **emergency repair** (including parts and labour) is more than 75% of the cost of replacing the item as new.

### We, Us, Our

Arc Legal Assistance Ltd, who administer this product on behalf of the underwriter AmTrust Specialty Limited.

# Home Emergency Cover (Optional) (This section applies only if shown in the schedule)

### WHAT YOU ARE COVERED FOR

This policy provides the cover described in each section below if an **insured** event happens at **your home**.

We will pay up to a maximum of £1,500 for any claim (including VAT, call-out charges, labour, parts andmaterials).

Where it has not been possible to sort out the **emergency** following an accepted claim for **Emergency Repairs**, and where the Claims Helpline Service decides that **your home** has been left uninhabitable **We** can arrange and pay up to a total of £250 for **your** overnight accommodation if **you** ask **us** to.

### Section 1 - Plumbing & Drainage

### What is covered? What is not covered? 1. The replacement of water tanks, cylinders, central **Emergency Repairs** following damage to or failure of the plumbing and drainage system which: heating radiators, toilets, taps and external pipes. Means that internal flood or water damage is a likely 2. Cracked sanitaryware, including, for example, cisterns, toilet bowls, sinks and baths. consequence; b. Means that **you** do not have access to a toilet **you** can 3. Blocked toilets and/or drains where this has been caused use within your home; or as a result of misuse or the internal workings of the flush. c. Causes blocked external drains that are only **your** 4. Saniflo systems or other macerator-based systems. responsibility and within the boundary of the home, where this can be resolved by jetting or rodding. 5. Descaling and any work arising from hard water scale deposits. 6. The repair of domestic and/or leisure equipment that is leaking water, other than from external fixed pipework.

home.

7. Where there is a leak from a shower, bath or sink when in use and there is another way of bathing or washing at the

8. Where the leak can be contained providing **you** with

enough time to arrange a repair privately.

### **Home Emergency Cover (Optional)**

(This section applies only if shown in the **schedule**)

### **Section 2 - Internal Electricity**

### What is covered?

# **Emergency Repairs** following the electricity failure of at least one complete circuit which cannot be resolved by carefully resetting the fusebox and would not be more appropriately resolved by the regional network supplier.

Please note, during claims assessment **you** may be asked to unplug all appliances and reset the circuit to rule out an appliance issue.

### What is not covered?

- 1. External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.
- 2. Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration systems for swimming pools and any leisure equipment.
- 3. Renewable energy systems.
- 4. Where an appliance has caused a circuit to fail or trip.

### **Section 3 - Gas Supply**

### What is covered?

# After the National Gas **Emergency** Service has visited **your home** and isolated **your** gas supply, **Emergency Repairs** will be carried out by a Gas Safe **contractor**, who will repair or replace the damaged section of internal gas supply pipe. **Our contractor** will also turn **your** gas supply back on

### What is not covered?

- 1. Repair work to or the cost of replacing lead pipework.
- 2. The interruption or disconnection of public services to the **home** however caused, or the failure, breakdown or interruption of the mains gas supply system.
- 3. Any system which is not installed correctly, or which does not conform to any governing Gas Safe regulation or requirements.
- 4. Any appliance.

### Section 4 - Water Supply

### What is covered?

### What is not covered?

**Emergency Repairs** following a complete loss of the water supply to the kitchen or the bathroom where no other water supply is available for bathing.

- 1. The interruption or disconnection of public services to the **home** however caused, or the failure, breakdown or interruption or the mains water supply system.
- 2. Where **you** have access to a water supply in another bathroom.
- 3. Descaling and any work arising from hard water scale deposits.

### Home Emergency Cover (Optional)

(This section applies only if shown in the **schedule**)

### Section 5 - Security

### What is covered?

**Emergency Repairs** following damage or failure of the following items which would render the main living area of the **home** insecure and easily accessible to intruders:

- a. External lock.
- b. External window.
- c. External door.

### What is not covered?

- 1. Internal locks, window locks, glass, external **garages** or **outbuildings**.
- 2. Any damage caused by the **contractor** in gaining access to the **home**.
- 3. Doors subject to swelling.

What is not covered?

What is not covered?

access to the home.

4. Porch doors where there is another lockable door which prevents access to the main living areas of the **home**.

### Section 6 - Access to Home

### What is covered?

**Emergency Repairs** following the loss of the only available key to the **home** which cannot be replaced, and normal access cannot be obtained. **Our contractor** will gain access to the **home** and ensure it is left secure.

### Any damage caused by the **contractor** in gaining

### Section 7 - Primary Heating System

### What is covered?

**Emergency Repairs** following the complete breakdown of the **Primary Heating System** which:

- a. Results in the complete loss of heating and/or;
- b. Results in the complete loss of hot water.

- 1. Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt).
- 2. Lighting of boilers, the correct operation, routine adjustment of time, temperature controls or the replacement of batteries.
- 3. Any form of renewable energy systems.
- 4. Powerflushing or descaling.
- 5. The replacement of water tanks, cylinders and central heating radiators.
- 6. Where there is another hot water source available for bathing, including, for example an immersion heater or electric shower.
- 7. Intermittent faults where this cannot be identified at the time of the **contractor** 's attendance.
- 8. Lack of maintenance or neglect by **you** (**you** may be asked to reserve funds if **your** boiler has not been serviced in line with the manufacturer's instructions).
- 9. Where a boiler can be operated manually to resolve the loss of hot water and/or heating.

### Home Emergency Cover (Optional)

(This section applies only if shown in the **schedule**)

#### **Section 8 - Pests**

### What is covered?

### What is not covered?

**Emergency Repairs** following an infestation as a result of the following Pests in and/or attached to the **home** and there is clear evidence of the infestation.

1. Repeat claims where **you** have failed to follow previous guidance from **us** or the **contractor** to prevent continued or further infestation.

- a. Wasps' nests.
- b. Hornets' nests.
- c. Mice.
- d. Rats.
- e. Cockroaches.

hygiene measures to prevent contamination.

3. The removal of bees and bee hives. Bees are not seen as pests and therefore cannot be treated in the same way.

2. Pest infestations where **you** have not taken reasonable

as pests and therefore cannot be treated in the same way as hornets or wasps. If **you** have a swarm, or bees in the structure of **your home**, **you** should contact the British Beekeepers Association for guidance: www.bbka.org.uk.

### **Section 9 - Roofing**

### What is covered?

### What is not covered?

**Emergency Repairs** following missing, broken or loose tiles causing internal water damage.

We will ask a contractor to attend when it is safe for them to do so. They will complete a **Temporary Repair** to stop the immediate damage, but requests for permanent repairs should be made to **your** building & contents insurance provider

- 1. Damage to flat roofs over 10 years old.
- 2. Damages where the roof has not been satisfactorily maintained.
- 3. Costs that should be shared proportionately across all responsible parties.
- 4. Any access costs, including , for example, scaffolding and articulated lifts.

### **Section 10 - Overnight Accommodation**

### What is covered?

### What is not covered?

Overnight accommodation only where it has not been possible to resolve the **emergency** following an accepted claim for **Emergency Repairs** by a **contractor** under another section of the policy and the **home** is rendered uninhabitable in the opinion of the Claims Helpline Service.

- 1. The cost of any food and drink **you** have purchased.
- 2. The cost of any parking incurred.
- 3. The cost of travel.
- 4. The cost of entertainment.

### Home Emergency Cover (Optional)

(This section applies only if shown in the **schedule**)

Section 11 - Alternative Heating		
What is covered?	What is not covered?	
We shall pay up to £50 towards the cost of alternative heating sources where these are deemed necessary in the event a claim has occurred under Section 7. Payment is subject to an original receipt and the Primary Heating System not being reinstated.		

Section12 - Boiler Replacement Contribution		
What is covered?	What is not covered?	
We shall contribute up to £500 towards the cost of a brand- new like for like replacement upon production of an original receipt for payment. This section will not be operative unless we or the <b>contractor</b> declare the boiler to be <b>Uneconomical</b> to repair, following an accepted claim under Section 7.		

### **GENERAL EXCLUSIONS**

**We** shall not be liable for costs arising from or in connection with:

- 1. Circumstances known to **you** prior to the date this insurance began.
- 2. Any system and/or equipment, including boilers and facilities, which have not been properly installed or maintained in accordance with the manufacturer's instructions.
- 3. Any claims arising from or relating to appliances.
- 4. Any system, which has been incorrectly used or modified, or has been tampered with.
- 5. General wear and tear.
- 6. Failure or damage caused by faulty or defective design of pipework including, for example, delamination found in pitch fibre pipe construction.
- 7. Any claim where an engineer has previously identified

that remedial or maintenance work is required to prevent a future breakdown and the recommend work has not been completed.

- 8. Any system which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect.
- 9. Replacement or adjustment to any decorative or cosmetic part of any equipment.
- 10. **Garages**, **outbuildings**, leisure equipment, cesspits, septic tanks, swimming pools or fuel tanks unless appropriately covered under the Pests section of this policy.
- 11. Wilful act or omission, lack of maintenance or neglect by **you**.
- 12. Claims in the 7 days immediately following **your** first occupation of the **home** or claims in the 7 days immediately following **your** reoccupation of the **home** where the **home** has been left **unoccupied** for 30 consecutive days or more.
- 13. Materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty.

### Home Emergency Cover (Optional)

(This section applies only if shown in the **schedule**)

- 14. Any other costs or damage that are directly or indirectly caused by the event that led **you** to **your** claim, unless specifically stated in the policy.
- 15. Claims arising within the first 48 hours from the date this insurance began unless **you** held equivalent insurance immediately prior to the date this policy began.
- 16. Claims under Section 12 arising within the first 30 days from the date this insurance began unless **you** held equivalent insurance immediately prior to the date this policy began.
- 17. Any costs that would be more appropriately recovered under any other insurance.
- 18. Circumstances which are not sudden or unforeseen.
- 19. Circumstances where we have gone beyond **your** insurance policy's claim limit or policy cover.
- 20. Claims where our **contractor** has advised there is no **emergency repair** available.
- 21. Any direct or indirect liability, loss or damage caused:
- a) to equipment because it fails correctly to recognise data representing a date in a way that it does not work properly or at all; or
- b) by computer viruses.
- 22. Any claim or expense of any kind caused directly or indirectly by:
- a) ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning or nuclear fuel; or
- b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
- 23. Any loss or damage caused by any sort of war, invasion or revolution.
- 24. Any loss or damage caused by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
- 25. Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of **terrorism**.
- 26. Any loss or damage from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, **Computer Virus** or process or any other electronic

system.

### **GENERAL CONDITIONS**

### Giving us all the important information

When **your** application for this insurance is accepted, the insurer will rely on the information **you** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, or make changes to, **your** policy. If the information provided by **you** is not complete and accurate the extent of cover may be affected and:

- The insurer may cancel **your** policy and refuse to pay any claim or
- The claim might not be paid in full.

**We** will write to **you** if the insurer:

- intends to cancel your policy; or
- needs to amend the terms of your policy; or requires you to pay more for your insurance.

If **you** become aware that information **you** have given is incomplete or inaccurate, **you** must inform **us**.

### Claims

Telephone conversations may be recorded in case **you** (or **we**) need a record of what has been said

When asking for help **you** must contact the Claims Helpline Service. If **you** contact the **contractors** directly, the work will not be covered.

There might be times when replacement parts are unavailable, delayed or are no longer available because of circumstances beyond **our** control. If this happens **we** will make sure that **your home** is safe and, if needed the **contractor** will provide **you** with a quotation for a suitable repair.

Please note that if **you** should use the services of a **contractor** before **you** to make contact with the Claims Helpline Service **you** will be responsible for any costs.

If there is a major emergency which could result in serious damage or serious injury **you** must contact the supply company and/or the public emergency services immediately. Gas leaks must be reported to the local gas company

### Home Emergency Cover (Optional)

(This section applies only if shown in the **schedule**)

immediately.

### Keeping the terms & conditions

**You** must comply with the terms and conditions of this insurance or **we** won't have to pay any claim.

### **Recovery of Costs**

**We** may take proceedings (which **we** will pay for) in **your** name to recover any sums paid under this insurance.

### Fraudulent or Exaggerated Claims

If any claim made by **you**, or anyone acting on **your** behalf, under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

- not pay your claim; and
- recover (from you) any payments we have already made in respect of that claim; and
- cancel your insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If we cancel your insurance from the time of the fraudulent act, we will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

### **Sanctions**

The insurer will not provide cover and/or be liable to pay any claim or provide any benefit under this insurance if doing so would expose them to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

### AMTRUST SPECIALTY LIMITED AND ARC LEGAL ASSISTANCE

### **Privacy and Data Protection Notice**

(For the purpose of this Privacy and Data Protection Notice

only, 'We' means Arc Legal Assistance and the Insurer)

### **Data Protection**

We will keep your personal information safe and private. There are laws that protect your privacy and we follow them carefully. Under the laws, AmTrust Specialty Ltd is the company responsible for handling your information (Data Controller). Here is a simple explanation of how we use your personal information. For more information visit AmTrust's website at www.amtrusteurope.com or Arc's website at www.arclegal.co.uk

### What we do with your personal information

**We** might need to use the information **we** have about **you** for different reasons.

For example, we might need it:

- to run through our computerised system to decide if we can offer you this insurance.
- to help you if you have any queries or want to make a claim.
- to provide you with information, products or services if you ask us to.
- for research or statistics.

### We will need it:

- to provide this insurance.
- to contact you to ask if you want to renew it.
- to protect both **you** and **us** against fraud and **money** laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/ sensitive and important such as information about **your** health or any criminal convictions **you** might have. **We** might need this kind of information to decide if **we** can offer **you** this insurance or to help **you** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

**We** might need to share **your** information with other companies or people who provide a service to **us**, or to **you** on **our** behalf. They include companies that are part of **our** 

### **Home Emergency Cover (Optional)**

(This section applies only if shown in the **schedule**)

group, people **we** work with, insurance brokers, **our** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **we** might need to share it with by law. **We** will only share **your** information with them if **we** need to and if it is allowed by law.

Sometimes **we** might need to send **your** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). **We** currently send it to the USA and Israel. **We** make sure that **your** information is always kept safely and treated in line with the law and this notice.

You can tell us if you do not want us to use your information for marketing. You can also ask us to provide you with the information we have about you and, if there are any mistakes or updates, you can ask us to correct them. You can also ask us to delete your information (although there are somethings we cannot delete). You can also ask us to give your information to someone else involved in your insurance. If you think we did something wrong with your information, you can complain to the local data protection authority.

**We** will not keep **your** information longer than **we** need to. **We** will usually keep it for 10 years after **your** insurance ends unless **we** have to keep it longer for other business or regulatory reasons.

If **you** have any questions about how **we** use **your** information, **you** can contact **our** Data Protection Officer. **You** can find their contact details on **our** website (www. amtrusteurope.com).

### Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

### **Notices**

Any letter or notice concerning this insurance will be considered to be properly issued if it is sent to the last known address of the person intended to receive it.

#### Take Care

**You** must take care to maintain the **home** and its equipment in good order and take all necessary precautions to prevent loss, damage or unnecessary costs.

Where a **temporary solution** or repair has been carried out, it will be **your** responsibility to carry out repairs or work to permanently resolve the cause of the emergency. If **you** don't carry out the permanent repair **we** will not appoint a **contractor** to carry out any more **Emergency Repairs**.

#### Cancellation

Your right to cancel:

You can cancel this insurance at any time telling your insurance adviser and giving 14 days written notice. If you do this within 14 days of taking out this insurance, you will get a refund of premium if you have not already made a claim under the insurance. If you cancel at any time after the first 14 days, you will get a refund of premium for the remaining term of this insurance if you have not made, and do not intend to make, a claim

The **Insurer's** right to cancel:

The **insurer** can cancel the insurance by giving 14 days' notice in writing to **you** at the address shown on the **schedule**, or alternative address given by **you**. **You** will be entitled to a refund of premium proportionate to the unexpired term of this insurance if **you** have not made, and do not intend to make, a claim

The **Insurer** will only invoke this right in exceptional circumstances as a result of **You** behaving inappropriately, for example:

- a) Where we have a reasonable suspicion of fraud
- b) **You** use threatening or abusive behaviour or language or intimidation or bullying of **Our** staff or suppliers
- c) Where it is found that **you**, deliberately or recklessly, disclosed false information or failed to disclose important information.

### **Claims Helpline Service**

# Home Emergency Cover (Optional) (This section applies only if shown in the schedule)

All potential claims must be reported to the Claims Helpline Service for advice and support.

Emergency Claims Helpline Number: 0330 912 4764

Calls to the helpline will be charged at your standard rates.

**We** will not accept responsibility if the Helpline services fail for reasons beyond **our** control.

#### Law

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

### IF YOUR COMPLAINT IS ABOUT THE ADMINISTRATION OF YOUR POLICY OR A CLAIM

Please contact us:

Write to us: Arc Legal Assistance Ltd

PO Box 8921 Colchester

CO<sub>4</sub> 5YD

Email **us** at: customerrelations@arclegal.co.uk

Call **us** on: 01206 615000

Please ensure **you** have **your** policy number whenever **you** contact **us**.

We will contact you within three days of receiving your complaint to let you know what action we are taking. We will try to resolve the problem and provide a response within four weeks. If it will take longer than four weeks we will explain the current position and let you know when you can expect a response.

If you are unhappy with the response to your complaint, or you have not received a response within 8 weeks of the date your complaint was received, you may be eligible to refer your case to the Financial Ombudsman Service, who can review complaints from 'eligible complainants', but you must do so within 6 months of receiving a final response from, or on behalf of, the insurer. Further information can be

found at:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service exists to help resolve complaints when the insurer has not been able to resolve matters to **your** satisfaction and the service they provide is free and impartial. Their contact details are as follows:

The Financial Ombudsman Service,

Exchange Tower,

London,

E14 9SR.

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landline) or 0300 123 9123 (Calls to this number cost no more than calls to 01 and 02 numbers.)

Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect **your** legal rights.

### Compensation

The insurer is covered by the Financial Services Compensation Scheme (FSCS). If it fails to carry out its responsibilities under this policy, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www. fscs.org.uk or by phone on 0800 678 1100 (freephone) or 020 7741 4100.

### **Authorisation**

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

This policy is underwritten by AmTrust Specialty Limited, Registered Office: Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676.

AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk.

### What to do if you have a complaint

**Our** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions about **your** policy **you** should in the first instance contact **Uinsure**, PO Box 1189, Doncaster, DN1 9RP or call **Uinsure** on 0344 844 3844.

If you have any questions regarding your claim, in the first instance please contact your claims handler whose details will be shown in your claims documentation (please include your policy number and your claim number if appropriate).

In the event that **you** wish to make a complaint, **you** can do so at any time by following the procedure below:

If your complaint is about the way your policy was sold to you, please contact your financial adviser to report your complaint.

If your complaint relates to Section 1 - **Buildings** or Section 2 - **Contents**, you can call us on 0344 844 3844 or write to us at the address below (please include your policy number and claim number if appropriate).

**Uinsure** Customer Services,PO Box 1189, Doncaster, DN1 9RP

If appropriate **we** will pass **your** complaint on to **your** insurer as detailed on **your Schedule**.

If your complaint relates to Section 3 – Family Legal Expenses, please contact the Customer Services Advisor at Arc Legal Assistance Ltd, Lodge House, Lodge Lane, Langham, Colchester, CO4 5NE; or

If **your** complaint relates to section 4, **Home** Emergency, please contact the Customer Service Department at Arc Legal Assistance Ltd, PO Box 8921, Colchester, CO4 5YD.

Alternatively, **you** can email **your** complaint to customerrelations@arclegal.co.uk or phone 01206 615000 (lines are open Monday to Friday 9am to 5pm).

### SERVICE STANDARDS

**We** will try to resolve **your** complaint by the end of the third working day. If **we** are unable to do this, **we** will write to **you** within three working days to either:

- · Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response.

**We** will always aim to resolve **your** complaint within eight weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

#### FINANCIAL OMBUDSMAN SERVICE

If **you** remain dissatisfied with the outcome of **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service within 6 months of receiving **our** final response letter to **you**.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and business providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with our final response, or if we have not issued our final response within eight weeks from you first raising the complaint.

**You** can contact the Financial Ombudsman Service at the address below, however, they will only consider **your** complaint once **you** have tried to resolve it with **us**.

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel No: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

### FINANCIAL SERVICES COMPENSATION SCHEME

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS if **we** are unable to meet **our** obligations to **you** under this insurance.

If **you** are entitled to compensation from the FSCS, the level and extent of the compensation will depend on the nature of this insurance. Further information about the FSCS is available on their website: www.fscs.org.uk or **you** can write to them at PO Box 300, Mitcheldean, GL17 1DY.

### **Privacy Notice**

As an insurance product provider, **we** will need to collect personal information about **you**, and possibly **your family**, to arrange and administer **your** policy, and to handle any claims that **you** may make.

**Your** right to privacy is important to **us** and **we** are committed to keeping it protected. This Privacy Notice which will explain how **we** use the personal information **we** collect about **you** and how **you** can exercise **your** data protection rights. This Privacy Notice will help **you** understand the following:

#### HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

There are a number of ways in which **we** may collect **your** personal information.

If **you** have received a quote or purchased this policy from a financial adviser, **your** financial adviser will have provided **us** with **your** personal information on **your** behalf.

We may also collect personal information directly from you:

- · via enquiry, registration and claim forms;
- via feedback forms and forums:
- when you purchase any of our products or services;
- when you fill out a survey, or vote in a poll on our website;
- · through quotes and application forms;
- via our telephone calls with you, which may be recorded;
- when you provide your details to us either online or offline; and
- through our use of cookies. You can find out more about this in our cookies policy which can be found at www.uinsure.co.uk

We may also collect your personal information from:

- publicly available sources of information, such as social media and networking sites;
- third party databases made available to the insurance industry, as well as databases where you have given your permission to share information with a third party like us;
- · credit reference agencies; and
- any other policyholders or anybody authorised by you to provide us with your personal information.

### WHAT PERSONAL INFORMATION DO WE COLLECT?

The information **we** collect will depend on the type of insurance policy that **you** wish to receive a quote for and whether or not **you** purchase the policy.

Below are the types of information that **we** would typically collect from **you**:

- contact details such as your name, email address, postal address and telephone number;
- details of any other persons included on your policy;
- identification information such as your date of birth;
- financial information such as bank details, credit card details and information obtained as a result of any credit checks that we may undertake;
- information relevant to your insurance policy such as details about your property, previous insurance policies or claims;
- information relevant to your claim or your involvement in the matter giving rise to a claim;
- information about the nature of your business and commercial assets;
- · your marketing preferences; and
- any other information that we may ask you or that you provide to us.

In certain circumstances **we** may also use information about **your** health but **we** will only do this where allowed by law or if **you** give **us your** consent.

### HOW DO WE USE YOUR PERSONAL INFORMATION?

We will use your personal information to:

- assess your application or renewal for an insurance quote;
- submit your application to our panel of insurers to enable them to provide you with a quote;
- verify the information provided;
- confirm your identity;
- assess your financial standing;
- prevent fraud;
- complying with our legal or regulatory obligations;
- improve our products, services, training and security;
- resolve any complaints you may have;
- administer and maintain your policies;
- assist you with claims and enquiries;
- maintain your insurance records; and
- facilitate our quality and compliance monitoring.

### **Privacy Notice**

### LEGAL GROUNDS FOR PROCESSING YOUR PERSONAL INFORMATION

Data protection laws require **us** to meet certain conditions before **we** are allowed to use **your** personal information in the manner described in this Privacy Notice. To use **your** personal information, **we** will rely on one or more of the following grounds:

#### Performance of contract:

We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy);

#### Consent:

In certain circumstances, **we** may need **your** consent unless authorised by law in order to use personal information about **you** which is classed as "special categories of personal data". **You** will always be given a choice over the use of **your** personal data for marketing purposes.

Necessity to establish, exercise or defend legal claims: If **you**, or **we**, bring a legal claim against the other, **we** may use **your** information in either establishing **our** position, or defending ourselves in relation to that legal claim;

### Compliance with a legal obligation:

Where laws or regulations may require **us** to use **your** personal information in certain ways; and

### Legitimate Interests:

We will also process your personal information where this processing is in our "legitimate interests". When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

### **AUTOMATED DECISION MAKING**

Before **we** can offer **you** an insurance product or service, **we** may need to conduct the following activities, which involve automated (computer based) decision-making:

- Pricing and underwriting this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay;
- Credit Referencing using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to

- pay for the quoted products and services; and
- Automated Claims some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services **we** can offer **you**. If **you** do not agree with the result, **you** have the right to request that **we** perform a manual reassessment using the same information that **you** originally provided.

### WHO MAY WE SHARE YOUR PERSONAL INFORMATION WITH?

We may share your personal information with:

- your relatives or, guardians (on your behalf where you are incapacitated or unable) or other people or organisations associated with you such as your financial adviser or your lawyer;
- other insurers, business partners, agents or carefully selected third parties providing a service to us or on our behalf, such as processing our mail, communicating with customers on our behalf, providing IT systems and administrative services, claims handling services and the development and improvement of our internal systems;
- credit reference agencies which we may use to check your credit history. Any checks completed by us when calculating a quotation are only visible to you (if you request a copy of your credit file at the credit reference agencies) and are not visible to other organisations. This type of credit reference check will not affect your credit file;
- premium finance companies should you choose to spread the cost of your policy into monthly instalments.
   Premium finance companies may use a credit reference agency to check your credit history and assess your application for credit. These searches will be visible to other organisations and could affect your credit file. Premium finance companies may also report the payment history of your account with them to credit reference agencies;
- organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies;
- other organisations where we have a duty to or are permitted to disclose your personal information by law, for example if we received a valid request from the police or other third party organisation in the interest of preventing and detecting crime;
- fraud prevention agencies and operators of registers available to the insurance industry to check information and prevent fraud;

### **Privacy Notice**

- third parties we use to recover money you may owe us or to whom we may sell your debt;
- another company, if our business or part of it is bought or taken over by that company to make sure your insurance policy can continue to be serviced or as part of preliminary discussions with that company about a possible sale or take over;
- other companies or brands within the Uinsure group, for example, where we are unable to provide you with an insurance product we will check whether they have an insurance product, which may suit your needs;
- other companies when we are trailing their products and services which we consider may improve our services to you or our business processes; or
- other third parties if you have given us your permission to do so, or there is sufficient reason to believe they are acting on your behalf.

Sometimes **your** personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. **We** will take all reasonable steps to ensure that **your** personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain "transfer mechanisms" such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If **you** would like further information please contact **us**.

### **HOW LONG WILL WE KEEP YOUR INFORMATION?**

We will only keep your personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this Privacy Notice and in order to comply with our legal and regulatory obligations. The time period we retain your personal information for will differ depending on the nature of the personal information and what we do with it. How long we keep personal information is primarily determined by our regulatory obligations. We typically keep quote information for 3 years, and policy and claims records for up to 7 years from the end of our relationship with you. In some cases, such as if there is a dispute or a legal action we may be required to keep personal information for longer.

#### **YOUR RIGHTS**

**You** have a number of rights concerning the personal information **we** use. **You** may request that **we**:

• provide you with details of the personal information we hold about you. All requests are free of charge, although for requests for the provision of personal information we hold about you we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we do not, we will notify you of anticipated timelines ahead of the

- one month deadline. **Your** personal information can be provided in a structured, commonly used, machine readable form when asked;
- correct inaccurate or incomplete personal information held about you;
- erase your personal information where you believe it is no longer required;
- restrict the processing of your personal information.
   You have the right to ask that suppress processing your personal information. We will continue to store your personal information but will no longer process it;
- stop your personal information from being used for profiling, direct marketing or research purpose;
- You have rights in relation to automated decision making and profiling, to reduce the risk that a potentially damaging decision is taken without human intervention;
- perform a manual reassessment using the same information that you originally provided if we have used automated decision making and profiling and this is likely to be potentially damaging.

Please note, in some cases even when **you** make a request concerning **your** personal information, **we** may not be required, or may not be able, to honour it, as this may result in **us** not being able to fulfil **our** legal and regulatory obligations, or there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, **we** will let **you** know **our** reasons.

To make a request, please write to **us** at **Uinsure** Limited, PO Box 5524, Manchester, M61 0QR.

To ensure that **we** do not disclose **your** personal information to someone who is not entitled to it, when **you** are making the request **we** may ask **you** to provide **us** with **your** name, address, date of birth, policy number(s) and a copy of **your** photo identification.

### **FURTHER INFORMATION**

If **you** require further information on, or wish to complain about, the way that **we** use **your** personal information, please write to **us** at **Uinsure** Limited, PO Box 5524, Manchester, M61 0QR.

If **you** believe **we** have not complied with **our** obligations in relation to the handling of **your** personal information **you** have a right to submit a complaint to the Information Commissioner. For further information please visit https://ico.org.uk/global/contact-us/



Changing Your Policy	0344 844 3844
Home Insurance Claims	See policy schedule
Home Emergency Claims	0330 912 4764
Family Legal Protection Claims	0330 912 4616

Uinsure Customer Services PO Box 1189 Doncaster DN1 9RP

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