Protect and Protect Plus Home Insurance Policy booklet

Santander

Getting in touch

To make a claim

Please check **your** policy documents first to see if **you**'re covered before **you** make a claim.

You can notify **us** about certain types of claims online at **santanderhome.account.aviva.co.uk**.

Alternatively, **our** claims team are available 24/7 so **you** can call if it's an emergency or **you** prefer to speak to one of the team. The number **you** should call is **0345 301 0661**.

When **you** make a claim, **we** may ask for the following so try to have handy to share or upload:

- **Your** policy number
- Photos of what is damaged or lost
- Receipts, quotes or invoices
- Estimated size of the area affected

Once **we**'ve been notified of **your** claim, **we**'ll confirm that **you**'re covered or explain if **you** aren't. Some claims can be settled immediately on the first call, but if it takes longer, **we**'ll provide regular updates on progress.

You can only use the Legal services or Home emergency telephone numbers if **you** have bought this cover.

For Legal services cover claims or advice the number **you** should call is **0345 030 7770***.

For Home emergency cover claims the number **you** should call is **0345 030 7769**.

To manage your policy

You can view **your** policy details and documents, and make some changes to **your** policy online at **santanderhome.account.aviva.co.uk** or by using the QR code.

Alternatively, please call Customer Services on **0345 268 1941**** to:

- discuss or make changes to **your** policy
- cancel **your** policy
- add or remove cover
- get **your** policy documents in Large Print, Audio or Braille

To make a complaint

Please see the What to do if you are unhappy section of this booklet for the complaints procedure.

Telephone call charging and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles. For **our** joint protection **we** may monitor and record telephone calls.

***Advice is limited to the laws and practices of England and Wales, Scotland, Northern Ireland, the Channel Islands, and the Isle of Man.**
****Lines are open 8am to 8pm Mon – Fri, 8am to 4pm Sat. We are closed on Sundays.**

Finding your way around

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Home emergency & Legal services cover terms and conditions are found in their own booklet(s). These will only be provided where you have bought the cover.

Key



These boxes give **you** information **we** want to particularly draw **your** attention to



These boxes give **you** additional helpful information



These boxes highlight what **your** policy doesn't cover

Welcome to your Santander Home Insurance policy booklet

Your Contract of Insurance

Here's **your** Santander Home Insurance policy booklet, it forms part of **your** contract of insurance with **us** along with:

- **your** policy schedule (including any **clauses** shown on it);
- the information on **your** application and/or the Information provided by you document;
- the Important Information document;
- any additional policy booklet(s) for additional covers which apply to **you**;
- changes to **your** policy or important information that **we** notify **you** of at renewal.



Check your policy details and tell us if anything's wrong or changes in the future

We want to make sure that **you** understand **your** cover and any cover limits, and that everything's correct on **your** documents, so please read them carefully and let **us** know if **you** need any changes.

During the life of **your** policy **you** need to tell **us** about any changes to the information **you**'ve given **us**. More details about this can be found in the Important Information document.

You must give **us** complete and correct information to the questions **we** ask. If **you** don't do this, **we** may need to change **your** cover, premium or **excess**, or **you** may find that **your** claim isn't paid in full (or maybe not at all). **We** may also cancel **your** policy or declare **your** policy void (treating **your** policy as if it had never existed).

Please contact Customer Services or visit **santanderhome.account.aviva.co.uk** if **you** need to make any changes.

To be covered you must keep to the terms and conditions

You must pay **your** premium and keep to the terms and conditions and **clauses** of the contract. So long as **you** do this, **we**'ll insure **you** for anything shown in **your** policy booklet(s), which **your** schedule shows is covered, during the **period of insurance**.

It is important that everyone insured under this policy is aware of its terms and conditions.

Keeping your property in good condition

One important policy condition is that **you** keep all the property **you**'re insuring in good condition. **Your** policy doesn't cover loss or damage caused by wear and tear or a lack of maintenance. In particular, **you** need to maintain **your home**. There are some basic things **you** can do, for example:

On the outside

- Check for missing or slipped tiles, or rotten window frames.
- Ensure that gutters and downpipes aren't damaged or blocked by leaves.
- Keep any trees and shrubs near **your home** well-trimmed.
- If **your home** uses oil, as well as carrying out visual checks yourself, **you** should arrange for the tank and associated pipework to be checked regularly by a competent person.

On the inside

- Check and replace sealant and grout around baths and showers regularly – these need to be maintained to prevent leakage and **we** won't cover escape of water damage caused by them failing.

It is **your** responsibility to prove any loss therefore **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution by contacting **us** using the relevant contact details below.

If **your** complaint is about how **your** policy was sold, call **us** free of charge from a UK landline or mobile on **0800 171 2171**. **We** can resolve most complaints while **you**'re on the phone.

Write to **us** at:
Complaints, Santander UK plc
Sunderland,
SR43 4GD

Please include as much detail as possible about what's gone wrong, along with **your** name, address, policy number, contact number and a convenient time for **us** to call **you** to discuss **your** complaint.

If **you** have selected Home emergency cover and are unhappy with it, please refer to **your** separate Home emergency policy booklet for details on how to make a complaint.

If **your** complaint is about anything else, **you** can contact **us** on: **0345 268 1941**. Or **you** can write to:

Customer Care Team
PO BOX 7463
Pitheavlis
Perth
PH2 0YX

What will happen if you complain

- **Your** complaint will be acknowledged promptly.
- If **your** complaint cannot be resolved quickly, it will be assigned to a complaints expert for review.
- A thorough and impartial investigation will be carried out.
- **You** will be kept up to date with the progress.
- Everything will be done to resolve things as quickly as possible.
- A written response will be sent to **you** within eight weeks of receiving **your** complaint, this will inform **you** of the results of the investigation or explain why this isn't possible.

Where **your** concerns are unable to be resolved or have not been resolved within eight weeks, **you** may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision **you** are not. Contacting them will not affect **your** legal rights. **You** can contact the FOS on **0800 023 4567** or visit their website at **www.financial-ombudsman.org.uk** where **you** will find further information.

Words with special meanings

We use some words or phrases with special meanings in this booklet. These are shown in **bold** and **we** explain what they mean here. If they mean something else in any section of **your** policy, **we**'ll tell **you** in that section.

Accidental damage

Damage which has happened suddenly and unexpectedly from an outside force which can be identified.

Accidental damage doesn't include breakdowns, faults, or damage due to wear and tear, faulty workmanship or design. For example, **we** will not cover **your** TV if it falls off the wall because a wall bracket or mount had been installed incorrectly.

British Isles

The United Kingdom, Republic of Ireland, the Channel Islands and the Isle of Man.

Buildings

The **home** and its:

- walls, fences, gates, hedges, patios, drives, footpaths, terraces, hard courts, car ports;
- ornamental ponds and fountains, fixed hot tubs and swimming pools;
- fixed domestic heating, water or sewage tanks, fixed pipes and cables;
- fixed clean energy installations such as solar panels and wind turbines;
- fixtures, fittings and decorations.

These must all be at the address shown on **your** schedule.

Clauses

Changes to the terms of **your** policy. These are shown on **your** schedule.

Contents

Household items and **personal belongings** (including **personal money**) **home office equipment** and **valuables** that:

- **you** own, or are legally responsible for (but not property belonging to **your** landlord);
- belong to **domestic employees** who live with **you**.

Contents doesn't mean the following:

- anything used or stored for business or professional purposes (except **home office equipment**);
- **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water (except watercraft that are only propelled by oars or paddles, windsurfers and surfboards), caravans, trailers and the parts, spares and accessories of any of these;
- any type of document except **personal money**, passports, driving licences and the title deeds to the **home**;
- any part of the structure of the **home**, including wallpaper;
- any living creature.

Domestic employee

A person directly employed by **you** solely to carry out domestic tasks such as cleaning, gardening and childcare in the **home.**

Excess

The amount **you** will have to pay towards each separate claim, shown on **your** schedule.

Fire

Accidental combustion caused by an external heat source, such as a spark or candle. **Fire** does not include scorching, melting, or heat distortion of any kind unless as a direct result of combustion.



If there is no combustion but a single event (caused suddenly and unexpectedly by an outside force) leads to scorching, melting or heat distortion **you** may be able to claim for this if **your** policy includes cover for **accidental damage**.

Flood

A substantial volume of water suddenly entering **your buildings** from an external source at ground floor level or below.

Garden

In the open or in structures not defined as an **outbuilding** within the boundaries of the land belonging to the **home**.

Heave

Expansion or swelling of the land beneath the **buildings** resulting in upwards movement.

Home

The house or flat and its garages, annexes and **outbuildings**. These must all be at the address shown on **your** schedule and used solely for domestic and/or clerical business purposes. (Clerical business means computer work, emails, telephone calls and administration.)

Home office equipment

Office furniture, computers and other keyboard-based office equipment, printers, fax machines, photocopiers, telephones and answerphones that **you** own or are legally responsible for and used for business or professional purposes.

Landslip

Movement of land down a slope.

Motorised vehicle

Any electrically or mechanically powered vehicle (including E-scooters and Hoverboards), except:

- those used solely as domestic gardening equipment in the **garden**;
- Class 2 mobility scooters and motorised wheelchairs (these have a top speed of 4mph and cannot be used on the road except where there is no pavement) See **www.gov.uk/mobility-scooters-and-powered-wheelchairs-rules**;
- golf carts/buggies and electrically powered golf trolleys controlled by a pedestrian;
- toys and models remotely controlled by a pedestrian;
- electrically assisted bicycles (Ebikes).

Outbuildings

Permanent and immovable structures that are within the boundaries of the address shown on **your** schedule which are not lived in and are used solely for domestic and/or clerical business purposes. For example, sheds, summerhouses and greenhouses.



Outbuildings are not:

- any structure which is not on a permanent foundation or base;
- treehouses, aviaries, pigeon lofts;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC, or any other non-rigid material (except greenhouses);
- any structure that is open on one or more sides;
- caravans, mobile homes or motor homes.

Period of insurance

The period of time covered by this policy, as shown on **your** schedule or until cancelled.

Personal belongings

Things **you** might wear or carry with **you** when **you** leave **your home**. For example, clothing, jewellery, watches, gadgets like mobile phones, laptops and tablets, **personal money**, sports, musical and photographic equipment. Everything must belong to **you** or be **your** legal responsibility.



Personal belongings are not:

- anything used or stored for business or professional purposes;
- furniture, furnishings, household goods and equipment, food and drink;
- any kind of document except **personal money**, driving licences and passports;
- **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water (except watercraft that are only propelled by oars or paddles, windsurfers and surfboards), caravans, trailers and the parts, spares and accessories of any of these;
- any living creature;
- bicycles (including their parts, spares and accessories) unless specifically shown on **your** schedule as covered.

Personal money

Cash, unused postage stamps, gift vouchers, season tickets, travel tickets, phone cards and pre-paid cash cards, all held for social, domestic or charitable purposes.

Reasonable costs

Costs for goods and services which are competitive in the relevant marketplace.

Settlement

Downward movement of the land beneath the **buildings** as a result of compaction due to the weight of the **buildings** within 10 years of them being built or extended.

Storm

An extreme weather event with persistent high winds with gusts normally exceeding 55mph (48 knots) and/or heavy rainfall at a rate of at least 25mm per hour and/or snow to a depth of at least 30cm in 24 hours and/or hail of such intensity that it causes damage to hard surfaces or breaks glass, according to **our** weather data. **We** will also take other factors into account such as where the property is sited.



A **storm** can highlight defects rather than cause them and damage due to lack of maintenance, wear and tear or which happens gradually is not covered.

Subsidence

Downward movement of the land beneath the **buildings** that is not as a result of **settlement**.

Tenants improvements

Kitchens, fitted wardrobes, bathrooms, double glazing, conservatories, greenhouses, sheds, garages, or wood flooring or laminate flooring which **you** have added as a tenant of the **home**.

Unoccupied

Not lived in by **you** or anyone who has **your** permission.



"Lived in" means that normal living activities like, bathing, cooking and sleeping overnight are carried out in the **home**, for at least 2 nights each week, and the **home** contains enough furniture for normal living purposes.

Valuables

Jewellery, watches, items of gold, silver or other precious metals, works of art (paintings, etchings, tapestries, statues, sculptures), stamp, coin and medal collections.

We, us, our

Aviva Insurance Limited unless otherwise shown for any policy section.

You, your

The person (or people) named on **your** schedule and their partner(s) and members of their family (or families) and foster children who normally live with them.



If anyone shown above is a student, **we** class them as 'normally living' at the **home** if they live there outside of term time.

General conditions

These conditions apply to all covers shown in this booklet.

1. Claims

What you need to do

As soon as **you**'re aware of something that's likely to lead to a claim **you** must:

- tell the police straight away if **you**'ve lost something or **your** claim is due to a crime (for example theft or malicious damage). Please get a crime reference number;
- contact **us** as soon as **you** reasonably can, and give **us** all the information and help **we** need to settle **your** claim;
- tell **us** if any of **your** property is later returned to **you**;
- tell **us** if **you** receive any information or communication about the event leading to **your** claim and leave **us** to deal with it (unless **we** tell **you** otherwise).

To help us settle your claim

It is **your** responsibility to prove any loss and **we** may ask **you** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **we** may require to help with **your** claim.

What you mustn't do

- Admit to any claim, promise any payment or refuse any claim without **our** agreement.
- Get rid of damaged property or organise repairs without **our** agreement.
- Abandon any damaged property to **us**.

What rights we have

We will be entitled, at **our** cost, but in **your** name, to:

- take legal proceedings for **our** own benefit to recover **our** costs in relation to **your** claim; or
- take over and conduct the defence or settlement of any claim.

We will have full discretion in the conduct of any legal proceedings and in the defence or settlement of any claim.

2. Your duty to prevent loss or damage

Everyone covered by this policy must:

- take all reasonable precautions to prevent accidents, loss or damage; and
- maintain **your buildings** in a good state of repair; and
- keep **your contents** covered under this policy in good condition.

Examples of taking reasonable precautions to prevent accidents, loss or damage would be:

- to ensure that carpets, flooring, furniture & other belongings are effectively covered when any painting and/or decorating is taking place at the **home**;
- turning off the water supply to **your home** if a leak is discovered in order to prevent further damage.

3. Fraud

If **your** claim is at all dishonest or exaggerated, **we** will not pay **you** anything under this policy or return any money **you** have paid. **We** may also cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim.

We may also take legal action against **you**.

4. Other insurance

Sometimes **you** may have other insurance that would cover the same claim (or would cover it if this policy didn't exist). If so, here's what happens:

- if **you**'re claiming for Occupiers, Personal and Employers Liability **we** won't pay anything until all cover under **your** other insurance is exhausted;
- **we** won't pay for loss or damage covered under a guarantee or warranty;
- if **you**'re claiming for something else, **we** won't pay more than **our** fair share, even if the other insurer refuses the claim.



This condition will not have the effect of leaving **you** without cover for any claim. It operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply.

5. Paying monthly

Your monthly premiums will be due on the agreed date and on the same date of each following month. **We**'ll give **you** one month's cover for each monthly premium **you** pay starting from the cover start date.

If **you** don't pay the first premium **your** policy won't be valid. If **you**'ve paid at least one premium and then don't pay any premium after that when due **we** can cancel **your** policy as explained in the Cancelling your policy section below.

6. Cancelling your policy



In this section where **we** refer to the right to cancel the policy **'you'** means the policyholder(s). This means the person or people named on **your** schedule and they're the only ones who can cancel the policy.

Your Statutory Rights

You have a statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract or the day on which **you** receive the policy or renewal documentation, whichever is the later.

If **you** wish to cancel and **your** cover hasn't started, **you** will be entitled to a full refund of the premium paid.

If **you** cancel after **your** cover has started, **we**'ll refund the full premium paid less a proportionate deduction for the time **we**'ve provided cover.

If **you** don't exercise **your** right to cancel, **your** policy will continue, and **you** will be required to pay the premium.

You can cancel your cover at any time

In addition to **your** statutory rights, **you** can cancel the policy and/or additional covers at any time online at **santanderhome.account.aviva.co.uk**. Alternatively, you can cancel by calling Customer Services on **0345 268 1941** or writing to Santander Customer Care team, PO Box 7463, Perth, PH2 0YX.

There are times when we can cancel your cover

We or any agent **we** have authorised to do so may cancel or declare **your** policy, and/or additional covers, void (treating **your** policy as if it had never existed) if **we** have a valid reason, for example if:

- **you** don't pay **your** premium when it's due. If **you** don't pay the first premium **your** policy will not be valid. If **you** miss a payment after that **we**'ll write to **you** giving a further date to pay. If **we** don't receive payment by then **we** will cancel the policy and/or additional cover options from the date shown on the letter;
- **we** reasonably suspect fraud;
- **you** don't co-operate with **us** or give **us** information or documentation **we** ask for, and this affects **our** ability to process a claim or defend **our** interests;
- **you** have not given complete and accurate answers to the questions **we** ask;
- **you** harass **our** staff or representatives, or behave in an abusive or threatening manner.

Where **we** cancel, **we**'ll always give **you** at least 7 days' notice by post or email to the last address **you**'ve given **us** and tell **you** the reason why. The exception is where **we** have evidence that **you** have acted fraudulently or deliberately given **us** incorrect or incomplete information when **we** may cancel **your** policy without notice and backdate the cancellation to the date when this happened, which could be when **you** first bought **your** policy (e.g. **your** policy being declared void and treated as if it had never existed).

Will I get a premium refund?

- If **your** policy or an additional cover is cancelled before the cover starts, **we**'ll refund the premium **you**'ve paid for the cancelled cover.
- If **your** policy or an additional cover is cancelled after cover has started, **we**'ll refund **you** for any days left which **you**'ve already paid for.

You won't get a refund at all if **we** cancel **your** policy because **you** acted dishonestly or fraudulently and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

7. Index linking

Your sum(s) insured may be updated monthly (and the new amounts shown on **your** annual renewal notice). Any change will reflect rising costs in line with the Retail Price Index for specified **valuables** and specified **personal belongings** (excludes specified bicycles). **We** won't reduce **your** sum(s) insured if the index falls.

8. Joint policyholders

Any person named on **your** schedule can change the policy or make a claim. **We** can only remove a named person if they agree, if **we**'re ordered to by a court, or if they've died and their personal representatives ask **us**.

General exclusions

These exclusions apply to all covers in this booklet.

We won't pay for:

1. Gradually occurring damage

- wear and tear (natural and predictable damage which happens over time or due to normal use or ageing) this includes, but is not limited to, gradual weathering, the effect of light, deterioration or depreciation;
- any other gradually occurring damage (except **subsidence**, **heave** and **landslip**).

2. Breakdowns or faults

Claims for things which have just broken down or stopped working. This means anything ranging from boilers to home appliances and laptops.

The exception is Home emergency cover which does cover emergencies related to some breakdowns as described in the Home emergency policy booklet.

3. Events before the cover start date

Anything which happened or circumstances likely to lead to a claim (such as a **flood** warning being issued for **your home**) that **you** were aware of before the cover under this policy started.

4. Faulty materials or workmanship

Damage caused by faulty or unsuitable materials, design or poor workmanship.

5. Deliberate or Criminal Acts

Any loss or damage or liability arising from a deliberate or criminal act by **you** or any other person living with **you**.

6. Loss in value or indirect loss

Loss in value or any loss that is not a direct result of the insured incident. For example if the value of an item or the market value of **your home** reduces because it's been repaired; or if **we** replace **your** toilet as part of a claim and the flooring no longer fits tightly and there is a gap, **we** will not replace the flooring.

7. War

Any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

8. Terrorism

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or

anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism means:

- the use or threat of force and/or violence and/or
- actual or threatened harm or damage to life or to property

caused or occasioned by any person or group of persons in whole or in part for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear or is claimed to be caused or occasioned in whole or in part for such purposes.

9. Other actions

Any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- any action taken in controlling, preventing, suppressing or in any way relating to 7. War or 8. Terrorism as described above.

10. Radioactivity

Loss, damage or liability which involves:

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

11. Pollution or contamination

Anything arising from pollution or contamination, unless caused by a sudden and unexpected accident which can be identified, or by oil leaking from a domestic oil installation at **your home**.

12. Unauthorised and/or Malicious Access to Computer or Electrical Equipment

Any loss, damage or liability caused directly or indirectly, or in any way connected to unauthorised, and/or malicious access by any person to:

- the power network, leading to a power failure or power surge; and/or
- computer or electronic components and systems (including smart devices), resulting in any reprogramming of software, loss of data, introduction of malware, codes or viruses with the intention or effect to cause such systems or connected devices to stop, fail or function otherwise than is intended by the manufacturer.

A smart device is an electronic device, generally connected to other devices or networks via different protocols such as Bluetooth or Wi-fi, for example tablets, smart phones and smart TVs.

13. Damage by domestic animals

Damage caused by chewing, scratching, tearing or fouling by domestic animals.

14. Sanctions

We won't provide cover, pay any claim or provide any benefit under this policy if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic laws, sanctions or regulations of the European Union, United Kingdom or United States of America.

Buildings

This section only applies when shown on **your** schedule.
Please see **your** schedule to check any limits applying to **your** cover.

What's covered?

Our standard Buildings cover will protect **you** for loss of or damage to the **buildings** caused by any of the following things:

1. **Fire** (including smoke damage resulting from **fire**), explosion, lightning or earthquake.
2. **Storm** or **flood**.
3. Malicious people, vandals, riot, civil unrest, strikes, and labour or political disturbances.
4. Being hit by:
   - aircraft or other flying objects, or anything falling from them;
   - vehicles or animals;
   - falling aerials or satellite dishes (including fittings and masts);
   - falling trees or branches.

   If **we** accept a claim for damage to the **buildings** caused by a falling tree or branch, **we**'ll also pay **reasonable costs** to remove the fallen tree or part of the tree (this doesn't include any part which remains below ground).
5. Water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system.
6. Heating fuel leaking from a fixed heating system.
7. Theft or attempted theft.
8. **Subsidence**, **heave**, or **landslip**.

Our standard Buildings cover also includes:

Loss of rent and cost of alternative accommodation

If **your home** can't be lived in because it's been damaged by something which is listed in Buildings - What's covered? paragraphs 1-8, **we** will pay for the following until it's fit to be lived in:

- **reasonable costs** for additional alternative accommodation for **you** (including **your** pets) if **you** live in the **home**;
- any ground rent **you** still need to pay;
- if **you** have a lodger or tenant, **we**'ll pay any rental income **you** lose from them.

We'll always try to keep **you** (and/or other occupants) in **your home** if **we** can. This may involve solutions to overcome temporary interruptions in essential facilities (like the loss of running water).

If that isn't possible then **we**'ll pay **reasonable costs** for alternative accommodation, taking into account all the circumstances of **your** claim and **we**'ll aim to get **you** back **home** in the shortest time possible, this is likely to be whilst repairs are ongoing. **We**'ll consider how many people live in the **home**, how long **you**'ll need the accommodation, what's available locally and what it costs. **We** are happy to discuss and can offer help in finding accommodation.

Loss or theft of keys

If the keys to external doors of **your home** (or alarms or safes fitted inside it) are lost or stolen, **we**'ll pay to replace the locks or lock mechanisms.

Tracing and accessing leaks

If **your home** has been damaged by a water or oil leak, **we**'ll pay **reasonable costs** to remove any part of the internal structure of the **home** needed to find the source of the leak. **We**'ll also make good after the leak's been fixed.

We'll ask **you** to pay to repair or replace the leaking pipe or part if it had simply failed or worn out. This is because **your** policy doesn't cover wear and tear. **We**'ll only pay to repair the pipe or part if it's damaged by something which **your** policy covers (e.g. If **your** policy includes cover for **accidental damage**).

Your liability to the public

Our standard Buildings cover also extends to cover **your** liability to the public (as the homeowner). Details of this cover and exclusions are shown in the Your legal liabilities section of this booklet.

Emergency access

We'll pay for damage to **your buildings** or **your garden** caused by someone accessing **your home** to deal with a medical emergency, or to prevent damage to the **home.** There's no **excess** to pay.

Matching items

Protect Plus only. Not available with **Protect**.

If **we** have accepted a claim for loss or damage to a part of the **buildings** which is part of a matching group or set of items, and **we** can't source a matching replacement, **we** will pay to replace the undamaged companion piece(s), up to the limit shown on **your** schedule, where both of the following apply:

- they are within the same room or internal open plan area as the damage items or parts and
- the damaged item is part of a fixed sanitary suite, fitted furniture or floor or wall tiles.

If **we** ask, **you** must give **us** any damaged items which **we** have paid to have replaced.

In all other circumstances **we** will not pay to replace undamaged part(s) of the matching group or set of items.

Selling your home

Your buildings cover will extend to protect the buyer of **your home** if it is damaged by an insured event between exchange of contracts and completion of the sale. This cover only applies if they don't have other insurance to cover the damage.

Buildings - what's not covered?

- Anything shown in the General exclusions.
- The relevant **excess** shown on **your** schedule (unless **we** tell **you** in any part that an **excess** doesn't apply).

> If **your buildings** suffer **subsidence**, **heave** or **landslip** damage, regardless of the underlying cause of the damage, the **subsidence**, **heave** and **landslip excess** shown on **your** schedule will apply to **your** claim.

- Damage to fences, gates and hedges caused by **storm**, or by falling trees or branches.
- Loss or damage caused by any of the following when **your home** has been left **unoccupied** for more than 60 days in a row:
  - malicious people or vandals;
  - water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system;
  - heating fuel leaking from a fixed heating system;
  - theft or attempted theft.
- Theft, attempted theft, malicious damage or vandalism by **you**, paying guests, tenants, lodgers or individuals participating in a **home** swapping agreement.
- Under **storm** or **flood**, **we** will not cover loss or damage caused by **subsidence**, **heave** or **landslip**.
- Loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water), which happens gradually over a period of time.
- Under **subsidence, heave** or **landslip**, **we** will not cover:
  - damage to any part of the **buildings** (e.g. a boundary wall or patio) unless **we** accept a claim for damage to the **home** that happened at the same time, by the same cause;
  - if **you** knew when this policy started that any part of the **buildings** had already been damaged by **subsidence**, **heave**, or **landslip** unless **you** told **us** about it, and **we** accepted it.
- Damage caused by **settlement**, or by shrinkage or expansion of parts of the **buildings**.
- Damage caused by riverbank or coastal erosion.
- Loss or damage caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on. This exclusion will not apply if **you** have selected Extra accidental damage to buildings.

⊗	◦ Frost damage (though **we** do cover damage to pipes caused by freezing). ◦ Wet or dry rot arising from any cause, except where the rot was directly caused by: – something which is covered by this policy; or – by repairs or preventative work carried out by the tradesperson **we** arranged to deal with **your** claim. ◦ Any costs associated with alternative accommodation in relation to horses or livestock.

Buildings - optional covers

These covers only apply if shown on **your** schedule.
Please see **your** schedule to check any limits applying to **your** cover.

Limited accidental damage to services, fixed glass and sanitary fittings

What's covered?

Accidental damage which is not covered under Buildings - What's covered? Paragraphs 1-8 to:

- Cables, pipes, drain inspection covers and septic tanks **you**'re responsible for which serve the **buildings**;
- Fixed glass forming part of the **buildings** (including glass in solar panel units);
- Sanitary fittings installed in the **home**.

We will cover up to the limit shown on **your** schedule for breaking into (and then repairing and backfilling) an underground pipe where **you** have tried, unsuccessfully, to clear a blockage using established methods such as rodding.

What's not covered?

- Anything shown in Buildings - What's not covered? or in the General exclusions.
- Damage to fixed glass and sanitary fittings forming part of the **buildings** which happens when **your home** has been left **unoccupied** for more than 60 days in a row.
- Costs associated with clearing blockages from underground pipes unless **you**'ve tried, unsuccessfully, to clear it using established methods such as rodding. Where **your** attempt to clear the blockage has been unsuccessful and **we** agree to break into the pipe to clear it **we** won't pay more than the limit shown on **your** schedule to break into and repair the pipe and backfill afterwards.

Extra accidental damage to buildings

What's covered?

All other **accidental damage** to the **buildings** that is not already covered by the Buildings section.

What's not covered?

- Anything shown in Buildings – What's not covered?, Buildings Limited accidental damage to services, fixed glass and sanitary fittings – What's not covered?, or in the General exclusions.
- Damage caused by:
  - **building** alterations, renovations or repairs;
  - vermin, insects, fungus, weather conditions;
  - water entering from the outside of **your home** which was not as a result of a **storm** or **flood**;
  - water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system.

Buildings conditions



These conditions also apply to Buildings - optional covers.

1. Anything shown in the General conditions.

2. Your Sum Insured

Your buildings sum insured must be high enough to cover the full cost of rebuilding the **buildings** to the same specification, including demolition, removal of debris and architects' and surveyors' fees.



Your buildings sum insured is very important and **you** should contact **us** if **you** do not think the sum insured shown on **your** schedule is enough.

If at the time of a loss **your** sum insured is too low, **your** claim will be settled on the following basis:

- If **we** have provided a **buildings** sum insured of £1,000,000 and this is shown on **your** schedule, **we** will not pay more than this amount for any claim.

3. Settling claims (except liability)

We can choose to settle **your** claim by repairing, rebuilding, giving **you** an equivalent replacement or making a payment.

If **we** are able to repair, rebuild or replace **your** property but agree to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair, rebuild or replace it. If **we** are unable to repair or rebuild **your** property or it is not economic to do so, **we** will pay the difference between the open market value of **your** property immediately before and after the damage.

What we will pay

We'll pay up to the sum(s) insured and limits shown on **your** schedule for any incident. The most **we**'ll pay in total for any claim for loss or damage to **buildings** is the **buildings** sum insured (unless otherwise stated).

We won't reduce the sum(s) insured by the amount paid under any claim.

If **we** accept a claim for the **buildings we** will also pay for:

- Architects' and surveyors' fees to repair the **buildings**. These fees must not be more than the relevant professional institutes recommend. They must not include any amount to help **you** prepare **your** claim.
- Costs **we**'ve agreed to pay to demolish or support the damaged parts of the **buildings**.
- The cost of meeting building regulations or municipal or local authority byelaws directly incurred in repairing insured damage to the **buildings**. **We** only pay for this if **you** hadn't already been told it was required before the **buildings** were damaged.

If your property isn't in good condition

It's a policy condition that **you** keep **your** property in good condition so if **you** haven't done this and this was the reason (or main reason) for the damage then **we** may not pay **your** claim or may not pay it in full.

How we deal with claims for storm damage

We explain what **we** mean by **storm** in the Words with special meanings section. **We** try to be fair, so **we** don't just look at wind speed **we**'ll take other factors into account like where **your home** is sited.

We'll check what the weather was like when the damage happened and may ask for pictures or ask an expert to look at the damage to decide if it was caused by a **storm** and confirm that a lack of maintenance didn't cause or contribute to the damage.

How we deal with claims for flood

If **we** accept a claim for **flood** damage to **your home** and the total cost of **your buildings** claim will be more than £25,000, after deduction of any applicable **excess**, **we** will offer to pay up to an additional £10,000 for **flood** resistance and recoverability measures to be installed during the repair, where:

- a **flood** survey arranged or agreed by **us** identifies that these measures will help reduce the likelihood or severity of damage in the future; and
- **we** approve all costs before installation.

How we deal with pairs, sets and suites

If **you** have chosen:

- **Protect Plus**, Buildings – Matchings items cover is included as standard for pairs, sets and suites, please see the Buildings – Matching items section for the terms and conditions of this cover.
- **Protect**, **we**'ll pay to replace individual items or parts of a pair, set or suite or any other item of a uniform nature, design or colour which have been lost or damaged but not for undamaged companion pieces or parts.

4. Settling liability claims

For any incident (or series of related incidents) involving legal liability covered under Buildings **we** will try to negotiate with the person claiming against **you** (or their legal representative) to settle **your** claim for the lowest amount. In any event the most **we**'ll pay is the limit shown on **your** schedule plus any costs and expenses **we** have agreed to pay.

5. Claims settled by making a payment

Where **we** have settled **your** claim by making a payment and the damage to **your buildings** has not been repaired, **we** will not pay for:

- repairing any unrepaired parts of the **buildings** necessary to settle any new claim.
- subsequent loss or damage to **buildings** or **contents** which would not have occurred had the **buildings** been repaired.
- any claim under the Legal liabilities section which would not have occurred had the **buildings** been repaired.

Contents

This section only applies when shown on **your** schedule.
Please see **your** schedule to check any limits applying to **your** cover.

What's covered?

Our standard Contents cover will protect **you** for loss or damage to **contents** in the **home** or it's **garden** caused by any of the following things:

1. **Fire** (including smoke damage resulting from **fire**), explosion, lightning or earthquake.
2. **Storm** or **flood**.
3. Malicious people, vandals, riot, civil unrest, strikes, and labour or political disturbances.
4. Being hit by:
   - aircraft or other flying objects, or anything falling from them;
   - vehicles or animals;
   - falling TV or radio receiving aerials or satellite dishes (including fittings and masts);
   - falling trees or branches.
5. Water escaping from water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system.
6. Heating fuel leaking from a fixed heating system.
7. Theft or attempted theft.
8. **Subsidence**, **heave** or **landslip**.

Our standard Contents cover also includes:

Loss or theft of keys

If the keys to external doors of **your home** (or alarms or safes fitted inside it) are lost or stolen, **we**'ll pay to replace the locks or lock mechanisms.

Food in freezers

We'll pay to replace food stored in **your home** freezer which has been damaged by an accidental change in temperature or contaminated by freezing agents.

It isn't 'accidental' if the power goes off because the supplier deliberately turns it off or their employees take strike action.

Emergency access

We'll pay for loss or damage to **contents** caused by someone accessing **your home** or **garden** to deal with a medical emergency, or to prevent damage to the **home.** There's no **excess** to pay.

Domestic heating fuel and metered water

We'll pay for loss of **your home** heating fuel or metered water that accidentally leaks or gets stolen.

Household removals

If a professional remover is moving **your contents** from the **home** or **garden** to:

- **your** new permanent **home**; or
- a **home your** tenant will occupy;

we'll cover theft of or **accidental damage** to **your contents** (except **personal money**, jewellery, watches or items of gold) happening during the move (and for up to 7 days afterwards while in temporary storage) within the **British Isles**.

Loss of rent and cost of alternative accommodation

If **your home** can't be lived in because it's been damaged by something listed in Contents - What's covered? paragraphs 1-8 **we** will pay for the following until it's fit to be lived in:

- **reasonable costs** for additional alternative accommodation for **you** (including **your** pets) if **you** live in the **home**;
- **reasonable costs** for removal and storage of any **contents** that are damaged by something listed in Contents - What's covered? paragraphs 1-8 while they are being repaired or restored;
- if **you** have a lodger or tenant, **we**'ll pay any rental income **you** lose from them.

We'll always try to keep **you** (and/or other occupants) in **your home** if **we** can. This may involve solutions to overcome temporary interruptions in essential facilities (like the loss of running water). If that isn't possible then **we**'ll pay **reasonable costs** for alternative accommodation, taking into account all the circumstances of **your** claim and **we**'ll aim to get **you** back **home** in the shortest time possible, this is likely to be whilst repairs are ongoing. **We**'ll consider how many people live in the **home**, how long **you**'ll need the accommodation, what's available locally and what it costs. **We** are happy to discuss and can offer help in finding accommodation.

Occupiers, employers, personal and tenants Liability

These covers are standard with **your** Contents cover. Details of the cover and the exclusions are shown in the Your legal liabilities section of this booklet.

Tenants improvements

We'll pay for loss or damage as described in Contents – What's covered? paragraphs 1-8 (and **accidental damage** if **you** have selected Extra accidental damage to contents) to **tenants improvements you** have added as a tenant of the **home**.

Garden re-landscaping

If the plants or trees in the **garden** are lost or damaged by any of the following, **we**'ll pay the re-landscaping costs to put things right:

- **Fire** (including smoke damage resulting from **fire**), explosion, lightning or earthquake.
- Being hit by:
  - aircraft or other flying objects, or something falling from them; or
  - vehicles or animals.
- Theft or attempted theft.
- Malicious people, vandals, riot, civil unrest, strikes, and labour or political disturbances.

Matching items

Protect Plus only. Not available with **Protect**.

If **we** have accepted a claim for loss or damage to the following which are part of a matching group or set of items and **we** can't source a matching replacement **we** will pay to replace the undamaged companion pieces as follows:

- **contents** where they are within the same room or open plan area as the damage items or parts.
- where they are **personal belongings** (including belongings covered under the Personal belongings section).

If **we** ask, **you** must give **us** any undamaged items which **we** have paid to have replaced.

In all other circumstances **we** will not pay to replace undamaged part(s) of the matching group or set of items.

Contents – what's not covered?

- Anything shown in the General exclusions.
- The relevant **excess** shown on **your** schedule (unless **we** tell **you** in any part that an **excess** doesn't apply).
- Loss or damage as described below when **your home** has been left **unoccupied** for more than 60 days in a row.
  - malicious people or vandals;
  - water escaping from water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system;
  - heating fuel leaking from a fixed heating system;
  - theft or attempted theft;
  - loss or damage of any kind to **contents** in the **garden**.
- Any storage costs that arise once **your contents** have been repaired or restored.
- Theft, attempted theft, malicious damage or vandalism by **you**, paying guests, tenants, lodgers or individuals participating in a **home** swapping agreement.
- Theft where someone deceives **you** to steal **your** property (e.g. tricks **you** into handing it over or 'buys' it without making a proper payment). This doesn't apply where they only use deception to get into **your home** to steal property.
- Theft of **personal money** unless someone has broken into or out of the **home** by using force and violence or has got into the **home** by deception.
- Under **personal money**, we will not cover:
  (a) loss caused by mistakes;
  (b) losses not reported to the police;
  (c) credit or debit cards.
- Theft from garages and **outbuildings**, unless someone has broken into or out of them by using force and violence.
- Theft of bicycles (including Ebikes) from the **garden** unless securely locked to an object that can't be moved. Bicycles worth more than £1,000 must be secured using a Sold Secure Gold or Diamond lock.
- Damage caused by riverbank or coastal erosion.
- Loss or damage caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on. This exclusion will not apply if **you** have selected Extra accidental damage to contents.
- Loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water), which happens gradually over a period of time.
- **Contents** which are insured by any other policy.

Contents - optional covers

These covers only apply if shown on **your** schedule.
Please see **your** schedule to check any limits applying to **your** cover.

Limited accidental damage to non-portable home entertainment equipment, mirrors and glass

What's covered?

We will pay for **accidental damage** happening in **your home** and **garden**, which isn't covered by the Contents section, to:

- mirrors, glass tops or fixed glass in furniture and ceramic glass in cooker hobs;
- receiving aerials, dishes and CCTV cameras fixed to the **home**;
- any of the following things if they are not designed to be portable: television sets (including digital and satellite receivers), DVD recorders and players, games consoles, home computers and audio equipment.

An item is 'portable' if it can be used away from the **home** on battery or solar power. Cover for these items is available under Extra accidental damage to contents or under Personal belongings (this gives **our** widest cover both in and away from **home**).

What's not covered?

- Anything shown in Contents - what's not covered? or shown in the General exclusions.

Extra accidental damage to contents

What's covered?

All other **accidental damage** to **contents** which happens in **your home** and **garden** which isn't covered by the Contents section.

What's not covered?

- Anything shown in Contents - what's not covered? or shown in the General exclusions.
- Food.
- Damage caused by:
  - moths, vermin, insects, fungus, damp, rust, wet or dry rot or weather conditions;
  - water entering from the outside of **your home** which was not as a result of a **storm** or **flood**;
  - water escaping from water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system;
  - the process of cleaning, washing, repairing or restoring any item.
- Any loss that is not the direct result of the insured incident itself.

Contents conditions

1. Anything shown in the General conditions.

2. Your sum insured

Your contents sum insured (as explained below) must be high enough to replace **your contents** 'as new'. **You** should be aware that some items, such as jewellery, watches and antiques can go up in value so **you** should obtain updated valuations on a regular basis and update **your** policy when necessary to make sure **you** are fully covered.



Your overall **contents** sum insured must be enough to replace all of **your contents** and unspecified **valuables**.

Your unspecified **valuables** limit should be high enough to replace all **your valuables** that are individually worth less than the **valuables** single article limit.

Valuables that are worth more than the single article limit should be specified and insured for their full replacement value. **You** do not need to include items **you**'ve insured under Specified valuables when working out **your contents** sum insured.

When working out **your contents** sum insured **you** do not need to include items **you've** insured under Personal belongings as these items are covered at **home**.

If at the time of a loss **your** sum insured is too low, **your** claim will be dealt with as follows:

Contents:

If **we** have provided a **contents** sum insured £50,000 and this is shown on **your** schedule, **we** will not pay more than this amount for any claim.

Unspecified valuables:

We will not pay more than the **valuables** limit shown on **your** policy schedule.

Specified valuables:

We will not pay more than the value **you** have specified.

3. Settling claims (except liability)

We can choose to settle **your** claim by repairing, giving **you** an equivalent replacement (for mobile phones this includes providing a refurbished model) or making a payment. Where **we** provide **you** with a refurbished mobile phone **our** aim will be to let **you** keep **your** existing number but if, for reasons beyond **our** control, **you** can't then **your** replacement phone will be connected to a new number.

If **we** are able to repair or replace **your** property but agree to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair or replace it.

What we will pay

We'll pay up to the sum(s) insured and cover limits for each incident (unless **we** tell **you** otherwise). **You** can find the sum(s) insured and limits on **your** schedule.

We won't reduce the sum(s) insured by the amount paid under any claim. However, if **you** claim for loss/theft of a specified item and **you** don't replace the item **you** should arrange for it to be removed from **your** policy, so **you** don't pay for cover **you** don't need.

How we deal with pairs, sets and suites

If **you** have chosen:

- **Protect Plus**, Contents – Matchings items cover is included as standard for pairs, sets and suites, please see the Contents– Matching items section for the terms and conditions of this cover.
- **Protect**, **we**'ll pay to replace individual items or parts of a pair, set or suite or any other item of a uniform nature, design or colour which have been lost or damaged but not for undamaged companion pieces or parts.

Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove any loss. To help with **your** claim **we** recommend **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards.

4. Settling liability claims

For any incident (or series of related incidents) involving legal liability covered under Contents **we** will try to negotiate with the person claiming against **you** to settle **your** claim for the lowest amount. In any event the most **we**'ll pay is the relevant limit shown on **your** schedule. For claims under Occupiers, Personal and Employers liability **we** will also cover any costs and expenses **we** have agreed to pay.

Personal belongings

This section only applies when shown on **your** schedule.
Please see **your** schedule to check any limits applying to **your** cover.

What's covered?

Loss of or damage to **personal belongings** (as detailed on **your** schedule) which happens at **your home** or anywhere else in the world.

Where **your** schedule shows **you** have cover for bicycles this includes:

- their parts, spares and accessories
- bicycles which are electrically assisted (Ebikes).

You must take reasonable care of **your personal belongings** to ensure they're not lost, stolen or damaged. For example, if **you** are in a coffee shop don't leave **your** laptop or mobile phone on a table unattended. If **you** are at a beach or swimming pool, don't leave **your** watch or jewellery in **your** bag while going for a swim if **you** do not have a trusted person to take care of **your** belongings.

What's not covered?

- Anything shown in the General exclusions.
- The relevant Contents **excess** shown on **your** schedule.
- Theft of **personal belongings** from an unattended vehicle unless:
  a) all windows and sunroofs are closed and all doors including the boot and any roof boxes, are locked; and
  b) the items are hidden from view in a concealed luggage compartment or closed glove compartment.
- Theft where someone deceives **you** to steal **your** property (e.g. tricks **you** into handing it over or 'buys' it without making a proper payment). This doesn't apply where they only use deception to get into **your home** to steal property.
- Theft, attempted theft, malicious damage or vandalism by **you**, paying guests, tenants, lodgers or individuals participating in a **home** swapping agreement.
- Loss or damage caused by:
  - moths, vermin, insects, fungus, damp, rust, wet or dry rot and weather conditions;
  - the process of cleaning, washing, repairing or restoring any item.
- Confiscation or detention by Customs or other officials.
- If **your** schedule shows **you** have cover for bicycles they won't be covered for theft unless they are:
  - in **your** immediate custody and control; or
  - securely locked to an object that can't be moved. Bicycles worth more than £1,000 must be secured using a Sold Secure Gold or Diamond lock; or

⊗	– locked inside a vehicle, including the boot or luggage compartment, with all the windows, doors, sunroofs, and roof boxes closed and locked; or – in a locked building. ◦ Under **personal money**, **we** will not cover: – loss caused by mistakes; – losses not reported to the police; – credit and debit cards. ◦ Any loss or damage covered by another policy.

Personal belongings conditions

1. Anything shown in the General conditions.

2. Your sum insured

Your sum insured (as explained below) should be high enough to replace **your personal belongings** 'as new'. Be aware that some items, such as jewellery and watches can go up in value so **you** should ensure **you** obtain updated valuations on a regular basis and update **your** policy when necessary to make sure **you** are fully covered.

- For specified **personal belongings** (including bicycles) the limit must be high enough to replace the item "as new".
- For unspecified **personal belongings** the limit must be high enough to replace all the belongings **you** are likely to take away from **your home** at any one time "as new" other than any **personal belongings** you have specified separately.
- For unspecified bicycles the limit must be high enough to replace **your** most expensive cycle "as new".

The most **we** will pay is the limit shown on **your** schedule.



You should check the replacement value of **your personal belongings** regularly to ensure the limit is adequate for **your** needs.

3. Settling claims

We can choose to settle **your** claim by repairing, giving **you** an equivalent replacement (for mobile phones this includes providing a refurbished model) or making a payment. Where **we** provide **you** with a refurbished mobile phone **our** aim will be to let **you** keep **your** existing number but if, for reasons beyond **our** control, **you** can't then **your** replacement phone will be connected to a new number.

If **we** are able to repair or replace **your** property but agree to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair or replace it.

What we will pay

We'll pay up to the sum(s) insured and cover limits for each incident (unless **we** tell **you** otherwise). **You** can find the sum(s) insured and limits on **your** policy schedule.

We won't reduce the sum(s) insured by the amount paid under any claim. However, if **you** claim for loss/theft of a specified item and **you** don't replace the item **you** should arrange for it to be removed from **your** policy, so **you** don't pay for cover **you** don't need.

How we deal with pairs, sets and suites

If **you** have chosen:

- **Protect Plus**, Contents – Matchings items cover is included as standard for pairs, sets and suites, please see the Contents– Matching items section for the terms and conditions of this cover.
- **Protect**, **we**'ll pay to replace individual items or parts of a pair, set or suite or any other item of a uniform nature, design or colour which have been lost or damaged but not for undamaged companion pieces or parts.

Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove any loss. To help with **your** claim **we** recommend **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards.

Your legal liabilities

Please read this section carefully in conjunction with **your** policy schedule to understand which parts of the cover apply to **you**.

Please see **your** schedule to check the limits applying to **your** cover.

Accidents which happen in **buildings** or on land are, in law, nearly always the responsibility of the person who lives there, rather than the owner.

If **you** own the **home** and also live in it (e.g. **your** main **home** or **your** holiday **home**), any liability arising as occupier is not included with Buildings cover, but this is provided if **you** take Contents cover.

If **you** own the **home** but don't live in it (e.g. if **you** are a landlord) liability arising from **you** owning the **home** is provided if **you** have chosen Buildings cover.

What's covered?

We will cover **your** legal liability to pay damages and claimants costs and expenses for:

- accidental bodily injury or illness;
- accidental loss of or damage to property;

which happens during the **period of insurance** in the United Kingdom, the Channel Islands and the Isle of Man (or another country which **you** are temporarily visiting) where **your** responsibility arises as shown below:

Where **you** are legally liable:	What's covered?	Does this cover apply to me?
1. as owner	**Your Liability to the public** **Your** liability as owner (not as occupier) of the **home** (including the land belonging to it). Cover includes claims made against **you**, under Section 3 of the Defective Premises Act 1972 (or the defective Premises Northern Ireland Order 1975) for any former property owned and insured under this policy, for accidents happening during the **period of insurance** or up to seven years afterwards, provided they are not covered by any other insurance.	Yes, if **your** policy covers Buildings

2. as occupier	**Occupiers Liability** **Your** liability as occupier (not as owner) of the **home**, including the land belonging to it.	Yes, if **your** policy covers Contents
3. in a personal capacity	**Personal Liability** **Your** liability in a personal capacity (not as owner or occupier of any building, land or fixed property). This includes accidents from **your** leisure activities such as golf or cycling.	
4. as employer	**Employers Liability** **Your** liability as employer of a **domestic employee** such as a cleaner or gardener where the accident happens from, or in the course of their domestic employment with **you**.	

What's not covered?

We won't cover liability in connection with**:**

a. anything shown in the General exclusions.

b. any employee for anything which happens from, and in the course of their employment with **you** (except as shown under Employers Liability, where this cover applies);

c. boats, boards and craft designed to be used on or in water, caravans, drones or aircraft except:
   - watercraft that are only propelled by oars or paddles;
   - toys and models remotely controlled by a pedestrian (this does not include drones);

d. any trade, business or profession (except as landlord where the **home** is a let property);

e. passing on of an infectious disease or virus;

f. any **motorised vehicle**;

g. any electrically assisted bicycle while:
   - anywhere outside of the United Kingdom;
   - within the United Kingdom where there is a legal requirement to pay Vehicle Excise Duty for road use (see **www.gov.uk/electric-bike-rules**);

h. any ride-on golf cart/buggy;

i. loss of or damage to property belonging to **you** or in **your** care or control;

j. any agreement unless **you** would still have been legally liable without that agreement;

k. dangerous dogs as defined in the Dangerous Dogs Act 1991 or any later legislation;

l. dogs outside the boundaries of the land belonging to the **home**;

m. **you** owning, keeping or using any horses, ponies, donkeys or mules;

n. bodily injury or illness to **you**;

Where a claim relates to **your** employment of a **domestic employee** exclusions b. to e. will not apply and exclusions f. and g. will not apply unless protection is needed under any of the Acts, Laws or Regulations which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Added benefit if you are renting your home

Tenant's Liability

What's covered?

Your legal liability as tenant for:

- loss of or damage to the **home** and fixtures and fittings and **contents** belonging to the landlord while at the **home** by anything shown in Contents - What's covered? paragraphs 1-8.
- **accidental damage** to:
  - fixed glass forming part of the **buildings** and sanitary fittings installed in the **home**;
  - cables, pipes, septic tanks and drain inspection covers which serve the **home** up to the limit shown on **your** schedule.

What's not covered?

- Anything shown in Contents – What's not covered? or in the General exclusions.
- Loss or damage when **your home** has been left **unoccupied** for more than 60 days in a row.
- Loss or damage caused by building work which involves alterations, renovations or repairs.

This information is available in large print, Braille and audio. If you need to request this, please contact Customer Services on **0345 268 1941**.

If you have hearing or speech difficulties, you can contact us using Relay UK by phone or app. Dial **18001**, followed by the phone number you want to ring (for more information go to relayuk.bt.com).

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