

Santander Home Insurance
Policy booklet



Welcome


Helpful and important information about your insurance

- Insurance does not cover your property against everything that can happen so please read your policy carefully to make sure you understand what it covers and the limits which apply.
- It is your responsibility to look after and regularly maintain your property. Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time. Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and boundary walls, and these should all be checked on a regular basis.
- Your policy describes certain things which you are required to do to make sure that you are protected and that your policy cover operates fully. For example, you must:
 - tell us about changes which could affect your policy (see page 5)
 - make sure that your sums insured are high enough to cover the property to be insured (see pages 9, 10 and 12)
 - take reasonable care of your property (see above).
- It is your responsibility to prove any loss therefore we recommend that you keep copies of receipts, valuations, photographs, instruction booklets and guarantee cards to help with your claim.

How to get help

Claims service

If you want to make a claim under this policy call us on:

 **0345 301 0661**

Our incident managers offer help and advice 24 hours a day, 365 days a year. There is no need to fill out a claim form or arrange estimates, we will take care of all the arrangements and, provided the incident is covered, settle the bill (apart from the excess) directly with the supplier.


On occasions we may be unable to give immediate confirmation that the incident is covered under your policy, in this event we will still assist you in organising repairs, but you will be responsible for any charges which are not covered under your policy.

Alternatively you can make a claim online by visiting the insurance pages on **santander.co.uk**.

Personal legal and tax advice helpline

You do not have to purchase Legal services cover to use this helpline.

To get free personal legal or personal tax advice call:

 **0345 030 7770**

We will give you confidential advice over the telephone on any personal legal matter under the laws of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands.

We will tell you what your legal rights are, what course of action is available to you and whether these can be best implemented by you or whether you need to consult with a lawyer.

There are no consultation fees and lines are open 24 hours a day, 365 days a year.


Legal services

To make a Legal services claim call the personal legal and tax advice helpline on:

 **0345 030 7770**

Changes to your policy

If you have any questions, or want to make any changes to your policy call us on:

 **0345 030 7767**

This helpline is open Monday to Friday 8am to 9pm and Saturday 8am to 4pm.

We are closed on Sundays.

Guide to your Santander Home Insurance policy

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Important information about your Santander Home Insurance policy

Wherever words or phrases appear in **bold** in this policy, they will have the meanings described in the 'Definitions' section starting on page 6, unless otherwise shown for any policy section.

Please read **your** policy and the **schedule** carefully to make sure that **you** have the cover **you** need. **You** should contact **us** immediately if any details are not correct on:

 0345 030 7767

The **schedule** sets out the cover **you** have chosen and **you** may need it if **you** want to make a claim.

Choice of law

The law of England and Wales will apply to this contract unless:

- a. **you** and **we** agree otherwise; or
- b. at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.


Your cancellation 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 **your** policy or renewal documentation, whichever is the later.

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to cancel and the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, less a proportionate deduction for the time **we** have provided cover.

To exercise **your** right to cancel, please contact **us** on:


 0345 030 7767

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling-off period, please refer to the 'General conditions' section of this policy booklet.

Customers with disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact **us** on:

 0345 030 7767

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. 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 telephone calls may be recorded and/or monitored.

Contract of insurance and changes and information we need to know about

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 booklet;
- information contained on "The information provided by you" document as issued by **us**;
- **your** schedule;
- any **clauses** endorsed on **your** policy, as set out in **your** schedule;
- the information under the heading "Important Information" which **we** provide to **you** when **you** take out or renew **your** policy.
- 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 for events happening 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.

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy.

Please tell **us** immediately if there are any changes to the information set out in the "Information provided by you" document or on **your** schedule. **You** must also tell **us** immediately about the following changes:

- any intended alteration to, extension to or renovation of **your** property. However **you** do not need to tell **us** about internal alterations to **your** property unless **you** are creating an additional bedroom, bathroom or shower room;
- any change to the people insured, or to be insured;
- any change or addition to the **contents** or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on **your** policy schedule;
- if **your** property is to be lent, let, sub-let, or used for business purposes;
- if **your** property is to be **unoccupied** for any continuous period exceeding the number of days shown on **your** schedule; or
- if any member of **your** household or any person to be insured on this policy is charged with, or convicted of, a criminal offence (other than motoring offences).

If **you** are in any doubt, please contact **us** on:

 0345 030 7767

When **you** inform **us** of a change, **we** will tell **you** if this affects **your** policy, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **your** policy.

If the information provided by **you** is not complete and accurate:

- **we** may cancel **your** policy and refuse to pay any claim; or
- **we** may not pay any claim in full; or
- **we** may revise the premium and/or change any **excess**; or
- the extent of the cover may be affected.

Definitions

Wherever the following words or phrases appear in **bold** in this policy, they will have the following meanings unless otherwise shown for any policy section.

Accidental damage

Damage caused suddenly and unexpectedly by an outside force.

British Isles

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

Building(s)

- The house or flat and its outbuildings (including garages), swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges, septic tanks, cess pits and fixed tanks providing fuel to the **home**.
- Fixtures, fittings and decorations.

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

Business equipment

Office furniture, computers, printers, typewriters, fax machines, photocopiers, telephones and answerphones that are owned by **you**, or **you** are legally responsible for and used for business or professional purposes.

Clauses

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

Contents

Household items and **personal belongings** (including **personal money** and **valuables** up to the limits shown on **your schedule**) that:

- you** own;
- you** are legally responsible for (but not landlord's contents);
- belong to **domestic employees** who live with **you**.

This includes **personal belongings** of visitors to the **home**, up to the limit shown on **your schedule**.

Domestic employee

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

Excess

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

Heave

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

Home

The house or flat, its outbuildings (including garages) and the total area of the plot, as described on the title deeds, at the address shown on **your schedule**, all used for domestic purposes and/or clerical business purposes only.

Landslip

Movement of land down a slope.

Motorised vehicle

Any electrically or mechanically powered vehicle, other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the **home**;
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- golf carts and trolleys;
- pedestrian controlled toys and models.

Period of insurance

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

Personal belongings

Luggage, clothing, jewellery, watches, furs, binoculars, sports, musical and photographic equipment and items which **you** normally wear, or carry with **you**. All items must belong to **you** or be **your** legal responsibility.

Personal money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, prepaid tickets, travellers' cheques, utility top-up cards and phone cards, all held for social, domestic or charitable purposes.

Road traffic acts

Any 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.

Schedule

The document which gives details of the cover and **sum insured** limits **you** have.

Settlement

Downward movement of the land beneath the **buildings** as a result of compaction due to the weight of the **buildings**.

Subsidence

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

Sum insured

The amount shown on **your schedule** as the most **we** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any **clause**.

Unoccupied

Not lived in by **you** or anyone who has **your** permission or does not contain enough furniture for normal living purposes.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches and furs.

We/Us/Our

Aviva Insurance Limited (unless otherwise shown for any policy section).

You, Your

The person (or people) named on your **schedule**, their domestic partner and members of their family (or families) who are permanently living with them and their foster children who live with them.

Contents section

Your policy does not cover wear and tear. Please refer to page 3 'Helpful and important information about your insurance' for more information.

This section only applies when shown on **your schedule**.

Under the 'Contents section' **we** will not cover:

- the **excess(es)** shown on **your schedule** (no **excess** applies to *Fatal injury benefit, Occupier's personal and employer's liability and Emergency access*);
- property insured by any other policy;
- bonds, stocks, shares and documents of any kind, unless included under **personal money**;
- motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- any part of the structure of the **home** including ceilings, wallpaper and the like;
- items used for business or professional purposes (please note - certain damage to **business equipment** is covered under the *Business equipment* section, please refer to page 7);
- any living creature;
- anything set out in the 'General exclusions' section of this policy booklet.

Contents in the home

We will provide cover for loss of or damage to the **contents** in the **home** caused by any of the following:

1. a) Fire, explosion, lightning or earthquake.
b) Smoke.

Under (b) **we** will not cover loss or damage that happens gradually.

2. Storm or flood.

We will not cover loss or damage that happens gradually.

3. a) Riot, civil unrest, strikes and labour or political disturbances.
b) Malicious people or vandals.

Under (a) and (b) **we** will not cover loss or damage to food stored in freezers or fridges caused by a deliberate act, or by strikes by the company (or its employees) supplying **your** power.

Under (b) **we** will not cover loss or damage:

- caused by paying guests, tenants or **you**;
- that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

4. Being hit by:

- a) aircraft or other flying objects, or anything falling from them;
- b) vehicles or animals;
- c) lampposts or telegraph poles.

Under (b) **we** will not cover loss or damage caused by domestic animals.

5. Water escaping from water tanks, pipes, equipment or fixed heating systems.

We will not cover loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

6. Heating fuel leaking from a fixed heating system.

We will not cover loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

7. Theft or attempted theft.

We will not cover:

- loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**;
- theft by deception, unless deception is used only to get into the **home**;
- 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;
- theft if **you** live in a self-contained flat and the theft is from any part of the building that other people have access to;
- theft if **you** live in a non-self-contained flat, unless someone has broken into or out of the **home** by using force and violence or has got into the **home** by deception;
- theft from communal garages or outbuildings, unless someone has broken into or out of the communal garage or outbuilding by using force and violence;
- loss or damage caused by paying guests, tenants or **you**;
- more than the limit shown on **your schedule** for any one incident involving theft or attempted theft from **your** garden, garages and outbuildings.

8. Falling radio or television receiving aerials (including satellite dishes) their fittings and masts.

9. **Subsidence** or **heave** of the land on which the **home** stands, or **landslip**.

We will not cover:

- damage caused by riverbank or coastal erosion;
- damage caused by faulty or unsuitable materials, design or poor workmanship.

10. Falling trees or branches.

Contents temporarily removed from the home

We will provide cover up to the limit shown on **your schedule** for loss of or damage to **contents** by any of the causes listed under *Contents in the home*, cover sections numbered 1 – 10, while temporarily removed from the **home** to:

- a) any bank or safe deposit, or any private home or building where **you** are living (including while attending full-time education), employed or working in the **British Isles**;
- b) anywhere else in the **British Isles**.

Under (a) and (b) **we** will not cover:

- more than the limit shown on **your schedule** for loss or damage to **contents** in garages and outbuildings;
- loss or damage by theft, unless someone has broken into or out of a building by using force and violence or deception to get in.

Under (b) **we** will not cover:

- loss or damage caused by storm or flood to **contents** that are not in a building;
- loss or damage if **contents** have been removed for sale or exhibition or placed in a furniture depository.

Business equipment

We will provide cover for loss or damage to **business equipment** while in the **home** by the causes listed under *Contents in the home*, cover sections numbered 1 – 10 (and *Accidental damage cover to contents section* if selected) up to the limit shown on **your schedule**.

We will not cover:

- **accidental damage** to mobile phones;
- damage caused by wear and tear or anything which happens gradually;
- damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss in value;
- failure to use in line with the manufacturer's instructions;
- damage caused by chewing, scratching, tearing or fouling by domestic animals.

Replacement locks

If keys to the locks of:

- a) external doors of the **home**;
- b) alarm systems or domestic safes fitted in the **home**

are accidentally lost or stolen, **we** will pay the cost of replacing the locks or lock mechanisms up to the limit shown on **your schedule**.

Food in freezers

We will provide cover for loss of or damage to food stored in a freezer in the **home**, up to the limit shown on **your schedule**, caused by:

- a) a rise or fall in temperature;
- b) contamination by freezing agents.

We will not cover loss or damage caused by a deliberate act, or strikes by the company, (or its employees) supplying **your** power.

Domestic heating fuel and metered water

We will provide cover, up to the limits shown on **your schedule**, for accidental loss of:

- a) domestic heating fuel;
- b) metered water.

Loss of rent and the cost of alternative accommodation

If the **home** is damaged by any cause which would be covered under *The buildings*, cover sections numbered 1 to 10, and as a result it cannot be lived in, **we** will pay for:

- a) **your** loss of rent;
- b) any reasonable additional accommodation expenses for **you** and **your** domestic animals

up to the limit shown on **your schedule**, until the **home** is ready to live in.

When **we** refer to reasonable additional accommodation expenses in this section this means that **we** will pay for alternative accommodation for **you** and **your** domestic pets taking all of the circumstances of **your** claim into account, including factors such as **your** own needs, the alternative (and comparable costs of) accommodation available in the area and the length of time for which it is required. **We** will be happy to discuss this with **you** and may also be able to offer assistance in finding accommodation in difficult circumstances.

Fatal injury benefit

We will pay up to the limit shown on **your schedule** if **you** die as a direct result of injury caused in the **home** by fire, explosion, lightning or intruders.

For **us** to pay a claim, **your** death must happen within three months of the incident.

Household removals

We will provide cover up to the limit shown on **your schedule** for loss of or damage to **contents** while being moved by professional furniture removers from the **home** to **your** new permanent home (including temporary storage in a furniture depository for up to seven days in a row) in the **British Isles**.

We will not cover **personal money**, coins, jewellery, watches, furs, items of gold or platinum, precious stones, bonds, stocks and shares, stamps and deeds or documents of any kind.

Occupier's, personal and employer's liability

(See the important note overleaf)

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;

happening during the **period of insurance** in:

- the **British Isles**;
- the rest of the world, for temporary visits;

and arising either:

- as occupier (not as owner) of the **home** and its land; or
- as occupier of another private accommodation for up to 30 days in any **period of insurance**; or
- in a personal capacity (not as occupier or owner of any building or land); or
- as employer of a **domestic employee**.

We will not pay more than the *Occupier's and personal liability* limit shown on **your schedule** for any one incident, unless a claim is made against **you** by a **domestic employee** where the injury or illness happens as a result of or in the course of their employment by **you** (in which case the most **we** will pay for any one incident is the limit shown on **your schedule** for employer's liability).

We will also pay all **your** costs and expenses (including solicitors' fees) which **we** have already agreed to in writing.

We will not cover liability in connection with:

- a) **you** owning land, buildings or other fixed property;
- b) **you** living in or occupying land or buildings other than the **home** or its land;
- c) aircraft other than pedestrian controlled toys or models;
- d) **you** (or anyone on **your** behalf) owning, possessing or using any **motorised vehicle**;
- e) caravans;
- f) boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles;
 - pedestrian controlled toys or models;
- g) deliberate or malicious acts;
- h) transmission of any communicable disease or virus by **you**;
- i) dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation);
- j) any agreement except to the extent that **you** would have been liable without the agreement;
- k) any trade, business or profession;

- l) loss of or damage to property which belongs to **you** or is in **your** care or control;
- m) bodily injury or illness to **you**.

For claims involving liability for bodily injury to or illness of a **domestic employee** working for **you**:

- exclusions (a), (b), (c), (e), (f), (g), (h), and (k) will not apply;
- exclusion (d) will not apply unless cover or security is needed under any of the **road traffic acts**.

Important note

(If **you** are the owner but not the occupier of the **home** insured by this policy).

Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner.

If **you** are the owner but not the occupier of the **building** please remember that *Occupier's, personal and employer's liability* does not cover **your** legal liability as the owner of the **home** and its land.

To protect yourself, **you** will need to arrange buildings insurance which provides *Your liability to the public* cover.

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

Tenant's liability

We will provide cover up to the limit shown on **your schedule** if **you** are legally responsible as a tenant for:

- a) loss of or damage to the **home** and landlord's fixtures and fittings by any of the causes listed under *Contents in the home*, cover sections numbered 1 – 10.
- b) accidental breakage of:
 - fixed glass (including glass in solar-panel units), and fixed ceramic hobs and hob covers;
 - fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns (and their fixtures and fittings)
 which form part of the **home**.
- c) **accidental damage** to cables or underground pipes which provide services to or from the **buildings** and septic tanks and drain inspection covers.

Under (c) **we** will also pay up to £1,000 for the cost of breaking into (and repairing) an underground pipe to clear a blockage between the main sewer and the **home** if this is necessary because normal methods of releasing the blockage are unsuccessful.

We will not cover:

- loss or damage excluded under *Contents in the home*, cover sections numbered 1 – 10;
- loss or damage that happens while the **home** has been left **unoccupied**;
- loss or damage caused by building work which involves alterations, renovations, extensions or repairs.

Under (c) **we** will not cover damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

Title deeds

We will pay the cost of preparing new title deeds to the **home** up to the limit shown on **your schedule**, if they are lost or damaged by any of the causes listed under *Contents in the home*, cover sections numbered 1 – 10.

Emergency access

We will provide cover up to the limit shown on **your schedule** for damage to **contents** following necessary access to the **home** to deal with a medical emergency or to prevent damage to the **home**.

Digital information

We will provide cover up to the limit shown on **your schedule** for accidental loss of legally downloaded digital information or music that **you** cannot recover by any other means.

Garden cover

We will pay up to the amount shown on **your schedule** for the cost of re-landscaping **your** garden, if **your** garden is damaged by a cause listed under *Contents in the home*, cover sections numbered 1 – 10.

Unrecovered court awards

We will pay court awards up to the amount shown on **your schedule** which **you** have been awarded by a court in the United Kingdom, Channel Islands or Isle of Man and which still have not been paid for three months after the court's decision where:

- a) **Your** liability as
 - occupier (not as owner) of the **home** and its land;
 - occupier of another private accommodation for up to 30 days in any **period of insurance**;
 - in a personal capacity (not as occupier or owner of any building or land);under this policy would have applied if the award had been made against **you**;
- b) The event that led to the court proceedings happened in the United Kingdom, Channel Islands or Isle of Man during the **period of insurance**; and
- c) There is not an appeal waiting to be heard.

Accidental damage cover to contents section

This cover only applies when shown on **your schedule**.

We will provide cover for **accidental damage** to **contents** and **business equipment** while in the **home** that is not covered by the 'Contents section'.

We will not cover:

- the **excess(es)** shown on **your schedule**;
- food in freezers, clothing, contact lenses, stamps and pedal cycles;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- damage caused by water entering the **home** regardless of how this happened (please note – certain water damage is covered under *Contents in the home*, cover sections numbered 1 – 10, please refer to page 7);
- damage caused by chewing, scratching, tearing or fouling by domestic animals;
- damage caused by the process of cleaning, washing, repairing or restoring any item;
- damage caused by electrical or mechanical breakdown;
- damage caused by fitting a battery incorrectly;
- failure to use in line with the manufacturer's instructions;
- damage which is excluded under *Contents in the home*, cover sections numbered 1 – 10;
- loss or damage caused by paying guests or happening while the **home** or any part of it is lent, let or sublet.
- anything set out in the 'General exclusions' section of this policy booklet.

Contents conditions

The following conditions apply to the 'Contents section' and 'Accidental damage cover to contents section'.

1. The sum insured

At all times the **sum insured** must be at least equal to the full cost of replacing the property "as new". If at the time of loss the **sum insured** is too low **your** claim will be settled on the following basis:

- If **we** have stated "Unlimited" as the **contents sum insured** on **your schedule**, **we** will cover the full cost of replacing the **contents** to the same specification with no upper limit.
- If **we** have stated 'Up to £50,000' as the **contents sum insured** on **your schedule**, **we** will not settle claims on an "as new" basis and will reduce any payment to reflect wear and tear.

2. Settling claims

We can choose to settle **your** claim by:

- replacing;
- reinstating;
- repairing;
- payment.

Replacement will be on a like for like basis or based on the nearest equivalent available in the current market.

If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the **sum insured** shown on **your schedule** unless otherwise stated.

We will not reduce the **sum insured** by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

Valuables

We will not pay more than the limits shown on **your schedule** for **valuables**.

3. Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair;
- a set;
- a suite;
- any other item of a uniform nature, design or colour.

4. Items valued over the single item limit

We will not pay more than the single item limit shown on **your schedule** for any one item, set, or collection unless listed separately on **your schedule** as a specified item.

We will not pay more than the item **sum insured** for any specified item.

If **you** claim for an item specified on **your schedule** **you** will need to provide proof of the item's value. **We** recommend that **you** keep copies of receipts, valuations, photographs, instruction booklets and guarantee cards to help **you** do this.

5. Proof of value and ownership

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

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will either request proof of value

- prior to providing cover for the item;
- at the time of a loss.

See also the 'General conditions' section of this policy booklet.

Personal belongings section

This section only applies when shown on **your schedule**.

This cover is for loss or damage to **your personal belongings** shown on **your schedule** in and away from the **home** anywhere in the world.

Under the 'Personal belongings section' (including *Personal money* and *Pedal cycles* when shown on **your schedule**) **we** will not cover:

- the **excess(es)** shown on **your schedule**;
- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence);
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;

- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss or damage to sports racquets, sticks, bats and clubs while in use;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- business or professional use of musical instruments, photographic and sporting equipment and accessories;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by paying guests, tenants or **you**;
- theft by deception, unless deception is used only as a way to get into the **home**;
- business goods and equipment;
- furniture, furnishings, household goods and equipment, food and drink;
- bonds, stocks, shares and documents of any kind;
- **motorised vehicles**, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these;
- any living creature;
- anything set out in the 'General exclusions' section of this policy booklet.

Unless the following items are specifically shown on **your schedule**, **we** will not cover:

- pedal cycles and their parts, spares or accessories;
- **personal money**.

Personal money

This cover only applies when shown on **your schedule**.

We will cover loss of:

- **personal money** up to the limit shown on **your schedule**.

Under *Personal money*, **we** will not cover:

- loss caused by mistakes;
- losses not reported to the police;
- credit and debit cards;
- anything set out in the 'General exclusions' section of this policy booklet.

Pedal cycles

This cover only applies when shown on **your schedule**.

We will provide cover for loss of or damage to **your** pedal cycles anywhere in the world up to the limit shown on **your schedule**.

We will not cover:

- loss or damage to tyres or accessories unless the pedal cycle is stolen or damaged at the same time;
- loss or damage while the pedal cycle is being used for racing, pace making trials or business purposes;
- theft unless the cycle is:
 - in **your** immediate custody and control;
 - securely locked to an object that cannot be moved;
 - in a locked building;
- any pedal cycle with a motor;
- anything set out in the 'General exclusions' section of this policy booklet.

Personal belongings conditions

These conditions apply to the 'Personal belongings section', (including *Personal money* and *Pedal cycles*).

1. **The sum insured**

At all times the **sum(s) insured** must be at least equal to the full cost of replacing the property "as new".

If at the time of a loss the **sum insured** is too low, **we** will not settle claims on an "as new" basis and will reduce any payment to reflect wear and tear.

2. **Settling claims**

We can choose to settle **your** claim by:

- replacing;
- reinstating;
- repairing;
- payment.

Replacement will be on a like for like basis or based on the nearest equivalent available in the current market.

If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown on **your schedule**.

We will not reduce the **sum(s) insured** by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

3. **Pairs, sets and suites**

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair;
- a set;
- a suite;
- any other item of a uniform nature or design or colour.

4. **Items valued over the single item limit**

We will not pay more than the single item limit shown on **your schedule** for any one item, set, or collection unless listed separately on **your schedule** as a specified item.

We will not pay more than the item **sum insured** for any specified item.

If **you** claim for an item specified on **your schedule** **you** will need to provide proof of the item's value. **We** recommend that **you** keep copies of receipts, valuations, photographs, instruction booklets and guarantee cards to help **you** do this.

5. **Proof of value and ownership**

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

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will either request proof of value

- prior to providing cover for the item;
- at the time of a loss.

See also the 'General conditions' section of this policy booklet.

Buildings section

Your policy does not cover wear and tear. Please refer to page 3 'Helpful and important information about your insurance' for more information.

This section only applies when shown on **your schedule**.

Under the 'Buildings section' **we** will not cover:

- the **excess(es)** shown on **your schedule** (no **excess** applies to *Emergency access* and *Your liability to the public*).
- damage by wet or dry rot arising from any cause, except as a direct result of a claim **we** have already paid, and where repair or preventative action was carried out by a tradesperson **we** have approved;
- anything set out in the 'General exclusions' section of this policy booklet.

The buildings

We will provide cover for loss of or damage to the **buildings** caused by any of the following:

1. a) Fire, explosion, lightning or earthquake.
b) Smoke.

Under (b) we will not cover loss or damage that happens gradually.

2. Storm or flood.

We will not cover loss or damage:

- caused by frost;
- to fences, gates and hedges;
- that happens gradually.

3. a) Riot, civil unrest, strikes, or labour or political disturbances.
b) Malicious people or vandals.

Under (b) we will not cover loss or damage:

- caused by paying guests, tenants or **you**;
- that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

4. Being hit by:

- a) aircraft or other flying objects or items dropped from them;
- b) vehicles or animals;
- c) lampposts or telegraph poles.

Under (b) we will not cover loss or damage caused by domestic animals.

5. a) Water escaping from water tanks, pipes, equipment or fixed heating systems.
b) Water freezing in tanks, equipment or pipes.

We will not cover loss or damage:

- that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**;
- to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the **home**;
- by **subsidence, heave** or **landslip** caused by water escaping.

6. Heating fuel leaking from a fixed heating system.

We will not cover loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

7. Theft or attempted theft.

We will not cover loss or damage:

- caused by paying guests, tenants or **you**;
- that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

8. Falling radio or television receiving aerials (including satellite dishes), their fittings and masts.

9. **Subsidence** or **heave** of the land on which the **buildings** stand, or **landslip**.

We will not cover:

- damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges, septic tanks, cess pits or fixed tanks providing fuel to the **home** unless we also accept a claim for **subsidence, heave** or **landslip** damage to the **home**;
- damage 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 this and we accepted it;
- damage caused by riverbank or coastal erosion;
- damage to solid floors caused by infill materials settling, swelling or shrinking;

- damage caused by **settlement** or by shrinkage or expansion of parts of the **buildings**;

- damage caused by faulty or unsuitable materials, design or poor workmanship.

10. Falling trees or branches

If we accept a claim for damage to **buildings** by falling trees we will also pay reasonable costs **you** have to pay for removing from the site:

- a) the fallen part of the tree;
- b) the tree if it has been totally or partly uprooted.

We will not cover costs **you** have to pay for:

- removing the part of the tree that is still below ground;
- restoring the site.

Loss of rent and the cost of alternative accommodation

If the **home** is damaged by any cause covered under *The buildings* cover sections numbered 1 to 10 and as a result it cannot be lived in, we will pay any ground rent **you** still have to pay, for up to two years.

We will also pay:

- a) rent payable to **you**;
- b) any reasonable additional accommodation expenses for **you** and **your** domestic animals;

up to the limit shown on **your schedule** until the **home** is ready to live in.

When we refer to reasonable additional accommodation expenses in this section this means that we will pay for alternative accommodation for **you** and **your** domestic pets taking all of the circumstances of **your** claim into account, including factors such as **your** own needs, the alternative (and comparable costs of) accommodation available in the area and the length of time for which it is required. We will be happy to discuss this with **you** and may also be able to offer assistance in finding accommodation in difficult circumstances.

Emergency access

We will provide cover for damage to the **home** following necessary access to deal with a medical emergency or to prevent damage to the **home**.

Tracing and accessing leaks

If the **buildings** are damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the **home**, we will pay the reasonable cost of removing and replacing any other part of the **buildings** necessary to find the source of the leak and making good.

We will not pay more than the limit shown on **your schedule** for any one incident.

We will not cover the cost of repairing the source of the leak unless caused by loss or damage covered under *The buildings*, cover sections numbered 1 – 10.

Replacement locks

If keys to the locks of:

- a) external doors of the **home**;
- b) alarm systems or domestic safes fitted in the **home**

are accidentally lost or stolen, we will pay the cost of replacing the locks or lock mechanisms up to the limit shown on **your schedule**.

Your liability to the public (See the important note overleaf)

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;
- happening during the **period of insurance** and arising:
- from **you** owning the **building** and its land;
 - under Section 3 of the Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) for any **home you** previously owned and occupied or leased and occupied.

If the 'Buildings section' of this policy is cancelled or ends, the Defective Premises Act cover will continue for seven years for any **home** insured by the 'Buildings section' before the policy was cancelled or ended.

We will also pay all **your** costs and expenses (including solicitors' fees) that **we** have already agreed to in writing.

We will not pay more than the limit shown on **your schedule** for any one incident.

We will not cover liability in connection with:

- **you** occupying the **building** and its land;
- any accidental bodily injury or illness to any **domestic employee** if the injury or illness happens as a result of or in the course of their employment by **you**;
- loss of or damage to property which belongs to **you** or is in **your** care;
- any **motorised vehicle**;
- any agreement except to the extent that **you** would have been liable without that agreement;
- **your** trade, business or profession;
- the Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) if it is covered by other insurance.

Important note

(If **you** are the owner and occupier of the **home** insured by this policy).

Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner.

If **you** are both the owner and the occupier of the **building**, please remember that *Your liability to the public* does not cover **your** legal liability as the occupier of the **home** or its land.

To protect yourself, **you** will need to arrange contents insurance which provides *occupier's liability* cover.

Defective Premises Act 1972

The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of premises. Section 3 of the Defective Premises Act 1972 (or in Northern Ireland Section 5 Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of. For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

Selling your home

If **you** enter into a contract to sell any **building** insured by this policy, and the **building** is destroyed or damaged before the sale has been completed, the buyer will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This does not apply if other insurance has been arranged by or for the buyer.

If **you** are buying another property, with a mortgage from Santander UK plc, the new property will be insured against loss or damage arising from any cause covered by the 'Buildings section', for up to three months until completion after the contracts are exchanged or, in Scotland, the conclusion of missives. This does not apply if other insurance has been arranged by **you**.

Accidental damage cover to buildings section

This section only applies when shown on **your schedule**.

If **your buildings** were to suffer **accidental damage**, **we** will pay the costs of rebuilding or repair.

We will provide cover for **accidental damage** to the following:

- cables and underground pipes that **you** are legally responsible for that provide services to or from the **buildings**;
 We will also pay up to £1,000 for the cost of breaking into (and repairing) an underground pipe that **you** are legally responsible for in order to clear a blockage between the main sewer and the **home** if this is necessary because normal methods of releasing the blockage are unsuccessful. But **we** will not cover damage due to a fault or limitation of design, manufacture, construction or installation.
- septic tanks and drain inspection covers that **you** are legally responsible for;
- fixed glass and sanitary fittings that form part of the **buildings**;
 This includes fixed ceramic hobs and hob covers, glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns (and their fixtures and fittings). But **we** will not cover loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**;
- all other **accidental damage** to the **buildings** that is not covered by the 'Buildings section'.

We will not cover:

- the **excess(es)** shown on **your schedule**;
- damage caused by wear and tear, **settlement** and shrinkage, vermin, insects, fungus, weather conditions, or any damage which happens gradually;
- damage caused by water entering the **home** regardless of how this happened (please note – certain water damage is covered under *The buildings* cover sections numbered 1 to 10, please refer to page 11);
- damage caused by electrical or mechanical breakdown;
- damage caused by chewing, scratching, tearing or fouling by domestic animals;
- damage caused by faulty or unsuitable materials, or design, or poor workmanship;
- damage caused by building alterations, renovations, extensions or repairs;
- damage excluded under *The buildings* cover sections numbered 1 to 10;
- maintenance and normal redecoration costs;
- damage caused by **subsidence, heave** or **landslip**;
- damage caused by paying guests or tenants;
- anything set out in the 'General exclusions' section of this policy booklet.

Buildings conditions

The following conditions apply to the 'Buildings section' and 'Accidental damage cover to buildings section'.

1. The sum insured

If **we** have stated 'Unlimited' as the **buildings sum insured** on **your schedule**, **we** will cover the full cost of rebuilding the **buildings** to the same specification with no upper limit.

If **we** have stated 'Up to £500,000', as the **buildings sum insured** on **your schedule**, the **sum insured** must represent the full rebuilding cost to the same specification, including an amount for removing debris, demolition costs and architects' and surveyors' fees at the time of loss or damage. If it does not then payment will be made after a deduction for wear, tear or maintenance.

2. Settling claims

We can choose to settle **your** claim by:

- replacing;
- reinstating;
- repairing;
- payment.

Replacement will be on a like for like basis or based on the nearest equivalent available in the current market.

If **we** are able to replace property, but **we** agree to make a cash settlement, **we** will only pay **you** what it would cost **us** to replace the item as if it were new.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the **buildings sum insured** shown on **your schedule** unless otherwise stated.

We will not reduce the **sum insured** by the amount paid under any claim.

If **we** accept a claim under *The buildings* cover sections numbered 1 – 10, **we** will also pay for the following:

- a) Architects' and surveyors' fees to repair the **buildings**. These fees must not be more than those recommended by the relevant professional institutes.
- b) The cost of demolishing or supporting the damaged parts of the **buildings** which **we** have agreed to pay.
- c) The cost of removing any debris.
- d) The cost of meeting building regulations or municipal or local authority bye-laws.

Where **we** refer to the term reasonable in *The buildings* cover section 10 and *Tracing and accessing leaks* section, **we** mean that **we** will pay costs for goods and services which are competitive in the relevant marketplace.

What we will not pay

Under (a) **we** will not cover fees for preparing any claim.

Under (d) **we** will not cover any cost **you** are legally responsible for paying because of a notice served on **you** before the date of the loss or damage.

We will not pay for any reduction in the market value of the **home** as a result of an insurable event.

3. Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a pair;
- a set;
- a suite;
- any other item of a uniform nature, design or colour.

See also the 'General conditions' section of this policy booklet.

Legal services

The Legal services cover will only apply if it is shown on **your schedule**. The cover is for the persons named on **your schedule**, together with their domestic partner and all members of their family, including foster children, who live with them.

Legal services is underwritten by Aviva Insurance Limited. Claims handling is managed by Arc Legal Assistance Limited (Arc) and **we** will let **you** know if this company changes.

Personal legal and tax advice helpline and making a claim

We will give **you** confidential advice over the telephone on any personal legal matter under the laws of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands.

We will tell **you** what **your** legal rights are, what course of action is available to **you**, if that action can be taken by **you** or whether **you** need to consult with a **lawyer**. **We** will also tell **you** if **your** issue could be covered under the Legal services insurance.

Please call the personal legal and tax advice helpline as soon as **you** become aware of a situation that may lead to a claim. There are no fees or **excess** to pay for using the Legal services cover and **your** home insurance premium will not be impacted by any claims made under this cover.

The personal legal and tax advice helpline is open 24 hours a day, 365 days a year. If **you** need to claim under **your** Legal services cover **your** details will be passed to Arc who will contact **you** directly.

For confidential personal legal and tax advice or to make a claim call **us** on:



0345 030 7770

Please have **your** policy number to hand as **you** will be asked for this when **you** call.

What legal services insurance is for and how it works

This cover is to help **you** and **your** family, as described, to pursue or defend legal claims. The issues **we** may be able to help with are described in the 'Insured events' section.

- As soon as **you** become aware of a situation that may lead to a claim **you** should call **us**.
- If **your** claim is accepted **we** will provide **you** with a **lawyer** who specialises in the law relating to **your** claim. **You** do not have to find **your** own **lawyer**.
- The **lawyer** will first assess how likely **you** are to win **your** case. **We** call this 'prospects of success', and **we** explain this further in that section. The **lawyer** who is acting for **you** decides this.
- If the **lawyer** believes that **you** are more likely than not to win **your** case then they will pursue it for **you** and **we** will pay their **costs and expenses** up to the amount shown on **your schedule**.
- The **lawyer** will try to resolve **your** case with the other side.
- If they are unable to do so then the case may progress to a court, tribunal or other body who will decide the outcome. **You** may have to attend and give evidence.
- Providing the prospects of success stay in **your** favour **we** will continue to pay for the **lawyer's costs and expenses** throughout the claim.

In addition to the definitions in the main Home Insurance policy, where the following words or phrases appear in bold within this section they will have the following meaning:

Costs and expenses – All legal costs charged by the **lawyer** and authorised by **us** or that **you** are ordered to pay by a court/other body.

Lawyer – A suitably experienced legal professional.

Prospects of success

1. Gather your evidence

Should **you** wish to pursue a claim the **lawyer** will need **you** to provide as much information as possible to support **your** case. This could include any of the following where relevant:

- Copy of contracts.
- Witness details.
- Correspondence with anyone regarding **your** claim.
- Photographs.
- Medical and/or expert reports.
- Medical records.
- Estimates/quotes for repairs.
- Any documents received or sent to a court.
- A statement or diary of everything that has happened.
- Receipts for expenses.
- The deeds to **your** home.
- Any other information.

It is important that **you** tell **us** about a dispute as soon as possible after it happens. If **you** fail to do this it may result in **your** prospects of success being reduced.

2. The lawyer's assessment

Our lawyer will assess the evidence and if it is more likely than not that **you** will:

- a) recover damages or obtain any other legal remedy which **we** have agreed to (e.g. being paid compensation or stopping a neighbour from making noise), or
 - b) be successful in defending a claim made against **you**, or
 - c) make a successful appeal or defence of an appeal
- then **we** will fund the case for **you**.

When considering **your** case the **lawyer**:

- a) Has a legal obligation not to waste court time and to keep the costs to a level that the court would consider reasonable.
- b) Will estimate the likely costs of **your** case and consider if they would be acceptable to a reasonable person who was paying those costs themselves.
- c) Will agree with **you**, where possible, a course of action where the **costs and expenses** would be considered reasonable by the court.

If, in the **lawyer's** opinion:

- a) **your** claim is likely to be considered a waste of court time, or
- b) the prospects of success are no longer in **your** favour, or
- c) **your** claim has reached a point where incurring further **costs and expenses** would not be reasonable

then **we** will not pay any further **costs and expenses** towards it. If this happens the **lawyer** will tell **you** what options would be available should **you** wish to continue.

Please note that prospects of success may change throughout **your** claim as evidence is obtained and legal arguments develop.

3. What can I do if I do not agree with the lawyer's opinion?

We have confidence in the opinion of **our** appointed **lawyer** and rely on this when deciding if **we** should continue to pay the **costs and expenses** towards **your** claim.

If **you** do not agree with **our lawyer's** opinion and **you** find a different **lawyer**, at **your** own cost, or **you** already have a **lawyer** who supports **your** view, then **we** will be happy to offer a review of the case. The opinion of **your** chosen **lawyer** must be based on the same information regarding the claim that **you** provided to **us**.

The **lawyer** conducting the review will be chosen jointly by **you** and **us**. If we cannot agree on who this **lawyer** should be then **we** will ask a relevant law society to appoint one. The reviewing **lawyer** will assess the case and **we** will abide by their decision. **We** will pay for the cost of this review and should they decide in **your** favour **we** will also pay any cost that **you** incurred for **your** chosen **lawyer's** second opinion.

This review and any resulting decision will not affect **your** rights to make a complaint as detailed in the 'Complaints procedure' section.

Insured events

For the insured events described below, which **we** have agreed to and authorised, **we** will pay **your costs and expenses** to:

- a) pursue or defend a claim for damages;
- b) pursue the enforcement of an agreement;

- c) seek an injunction e.g. to stop a neighbour being noisy;
- d) seek any other legal remedy.

The maximum **we** will pay for any one claim is shown on **your schedule**.

Employment disputes


What is covered?

- A dispute with **your** employer regarding **your** contract of employment including unfair dismissal.
- A breach of **your** legal rights under employment law.
- Checking and advising on the terms of a settlement agreement.

What is not covered?

- Any disciplinary or grievance procedures at work.
- Disputes with **your** employer which commenced before or within the first 30 days of this cover starting unless **you** had a similar policy which finished immediately before this cover began.


If **you** would like some more information about employment claims call the helpline on:

 0345 030 7770

Common examples of employment disputes

- Claims through being unfairly selected for redundancy.
- Claims against employers for constructive dismissal.
- Claims for sex, race or age discrimination.
- Claims against **your** employer for unpaid wages.
- Claims for disability or illness discrimination including cancer.

To see if **your** situation may be covered, call the helpline on:

 0345 030 7770

If **you** need help to understand the date on which the law says **your** contract of employment ends please call the helpline for assistance.

Property disputes

The property dispute section covers **your** main **home** and, for this section only, '**home**' includes any other homes **you** own or rent. **You** will not be covered for a claim which relates, in any way, to the letting out of a property.


What is covered?

- A dispute relating to the interference of **your** use, enjoyment or right over **your home**.
- A dispute relating to damage to **your home**.
- A dispute regarding an agreement for the sale or purchase of **your home**.
- A dispute with **your** landlord regarding a tenancy agreement to rent **your home**.
- A dispute with a contractor in relation to work on **your home**.

What is not covered?

- A claim relating to quarrying, gas extraction or other major land works where the effect is not limited specifically to **your home**.
- A claim relating to planning including town and country planning legislation.

If **you** would like some more information about property claims call the helpline on:

 0345 030 7770

Common examples of property disputes

- Where a neighbour's overgrowing ivy or leylandii damages **your home**.
- Boundary disputes regarding building work or fences.
- Rights of way disputes especially over shared driveways.
- Noise and other nuisance disputes e.g. tree root encroachment.
- Interference with drains or sewers by building work.

To see if **your** situation may be covered, call the helpline on:

 0345 030 7770

Consumer disputes

What is covered?

- A dispute regarding an agreement for the sale, purchase or hire of goods or services that are not for **your** business use.

What is not covered?

- Any claim related to leases, tenancies or licences to occupy property however these may be covered under the property disputes section.


If **you** would like some more information about consumer claims call the helpline on:

 0345 030 7770

Common examples of consumer claims

- The purchase of motor vehicles and caravans from a garage.
- Disputes for defective kitchens and kitchen appliances.
- Claims against travel agents for breach of contract.
- Defective workmanship by tradesmen e.g. double glazing fitters or boiler engineers.
- A dispute relating to the purchase of animals.
- Disputes with retailers regarding faulty goods.

To see if **your** situation may be covered, call the helpline on:

 0345 030 7770

Personal injury


What is covered?

- A claim following an incident that causes death or injury to **you**.

What is not covered?

- Any claim for an illness or injury which develops gradually or is not caused by an identifiable incident e.g. repetitive strain injury.
- Any claim relating to your own injury or death in a **motorised vehicle** that **you** are driving.

If **you** would like some more information about personal injury claims call the helpline on:

 0345 030 7770

Common examples of personal injury claims

- Trips or slips whilst at work.
- Operating machinery which is faulty or **you** are not properly trained to use.
- Trips or slips in a shop.
- Injuries following an assault.
- Passengers being injured in cars or on buses.
- Food poisoning.
- Being knocked off a bike by a motorist.

To see if **your** situation may be covered, call the helpline on:

 0345 030 7770

Medical or cosmetic negligence


What is covered?

- Claims relating to medical negligence which causes death or injury to **you**.
- Claims relating to cosmetic negligence which causes death or injury to **you**.

What is not covered?

- Cosmetic procedures which have not caused death or injury may be covered under the consumer disputes section.

If **you** would like some more information about medical or cosmetic negligence claims call the helpline on:

 0345 030 7770

Common examples of medical or cosmetic negligence claims

- Surgery which has not been carried out correctly.
- Failure to diagnose an illness or injury correctly.
- A dentist removing a healthy tooth by mistake.
- Negligence during child birth.
- Errors during cosmetic procedures e.g. Botox treatments or cosmetic surgery.

To see if **your** situation may be covered, call the helpline on:

 0345 030 7770

Medical and cosmetic negligence claims will result from the consultation, diagnosis and/or treatment provided by a medical, dental or cosmetic practitioner who is responsible for **your** care.

For claims relating to medical or cosmetic negligence the incident date will be defined as the date when **you** or **your** representative first knew or should have known of any injury, illness or death caused by the treatment.

Legal services conditions and exclusions

We will not pay for:

- a) Any claim **we** reasonably believe **you** knew was likely to happen when **you** took out this insurance, e.g. where **you** were already in a disciplinary process at work before taking out this policy, which then led to **you** making a claim.
- b) Claims where **you** do not keep to the terms, exclusions and conditions of the cover.
- c) **Costs and expenses** which are incurred prior to **our** written agreement and authorisation.
- d) Claims where the initial dispute or series of incidents leading to a claim on this policy happen before this cover starts or after it comes to an end as shown on **your schedule**. **You** can only make one claim for all disputes arising from the same incident.
- e) Any legal action **you** take which **we** have not agreed to or where **you** do anything to hinder **us** or the **lawyer**.
- f) Any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
- g) Any claim deliberately or intentionally caused by **you**.
- h) A dispute between **you** and someone related to **you** or who is insured under this policy.
- i) Any claim relating to or arising as a result of divorce, separation, matrimonial issues or cohabitation, joint property ownership, joint financial obligations or maintenance, financial or custody arrangements involving children.
- j) Any claim in respect of libel and slander.
- k) An application for judicial review.
- l) Disputes relating to class actions e.g. If **you** are part of a group of people who are all making the same claim.
- m) Disputes between **you** and **us** or Arc where the dispute relates to this cover.
- n) Any claim relating to compulsory purchase or to major works where the effect is not specific to **your** home but is more widespread e.g. work on roads, railways and airports.
- o) Any claim made by anyone other than **you** or **your** family attempting to enforce their rights under this cover.
- p) Where the incident leading to any claim occurs, or any proceedings are conducted, outside of the United Kingdom or the Channel Islands or the Isle of Man.
- q) Any test case unless:
 - (i) The case relates to the interpretation of a newly or recently enacted law, and
 - (ii) **Our lawyer** agrees that the case is more likely than not to be successful.When a court considers a dispute which has never been decided before this is often referred to as a 'test case'. The court's decision on a test case will then be used to decide future cases on similar grounds to ensure the legal system is consistent and fair.
- r) A claim resulting from anything set out in the 'General exclusions' section.

The following conditions also apply to this section:

1. Claims

- a) Freedom to choose **your lawyer**
 - (i) If court proceedings are issued, there is a conflict of interest or if **we** consider the claim to be complex and requiring a specialist lawyer, **you** are free to choose **your** own **lawyer** by sending **us** their name and address.
 - (ii) **We** will appoint that **lawyer** subject to their acceptance of **our** standard terms of appointment which are available on request.
 - (iii) Subject to the terms and conditions of this policy **we** will pay their **costs and expenses** up to the maximum shown on **your schedule**.
- b) **Our** rights and **your** obligations
 - (i) **We** will have direct access to the **lawyer** representing **you** who will, on request, provide **us** with any information or opinion in respect of **your** claim.
 - (ii) **You** must co-operate fully with **us** and the appointed **lawyer** and must keep **us** up-to-date with the progress of the claim.
 - (iii) At **our** request **you** must give the **lawyer** any instructions that **we** require.
 - (iv) **You** must tell **us** immediately if anyone offers to settle a claim or makes a payment into court.
 - (v) If **you** do not accept a payment into court or any offer where the **lawyer** advises that this is a reasonable settlement, **we** may refuse to pay any further **costs or expenses**.
 - (vi) No agreement to settle on the basis of both sides paying their own costs is to be made without **our** prior approval.

- c) **Our** rights to stop **your** claim

The cover **we** provide will end immediately if **you**:

- (i) settle a claim or withdraw a claim without **our** prior agreement.
- (ii) do not give clear instructions when requested by the **lawyer**.
- (iii) dismiss a **lawyer** without **our** prior consent. **We** will not withhold consent without good reason.

If, in the event of the above, **we** incur **costs and expenses** that would not otherwise have been incurred, **we** reserve the right to recover these from **you**.

2. Recovery of costs

If **you** are successful with **your** claim, **you** must instruct the **lawyer** to take every available step to recover for **us** all **costs and expenses** relating to **your** case.

3. Disputes

If **you** are not happy with the way **your** claim has been handled under this section then **you** can take the steps outlined in **our** 'Complaints procedure' section.

If **your** dispute relates to the legal opinion of a **lawyer** that **we** appoint then **we** would also like to bring **your** attention to the 'What can I do if I do not agree with the **lawyer's** opinion?' section.

4. General conditions

Please refer to the 'General conditions' section.

General conditions

These conditions apply to all sections of the policy, except for 'Legal services' where conditions 2, 4, 10, and 11 below do not apply.

1. Important notice – information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy.

If the information provided by **you** is not complete and accurate:

- **we** may cancel **your** policy and refuse to pay any claim; or
- **we** may not pay any claim in full; or
- **we** may revise the premium and/or change any **excess**; or
- the extent of the cover may be affected.

2. Your duty to prevent loss or damage

You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage.

You must keep property that is insured under **your** policy in good condition.

Your policy is intended to cover **you** against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

3. Your policy

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

- **your** policy booklet;
- information contained on "The information provided by you" document as issued by **us**;
- **your schedule**;
- any **clauses** endorsed on **your** policy, as set out in **your schedule**;
- the information under the heading "Important Information" which **we** provide to **you** when **you** take out or renew **your** policy;
- changes to **your** home insurance policy contained in notices issued by **us** at renewal.

4. Claims

Your duties

As soon as **you** are aware of an event or cause that is likely to lead to a claim under this policy, **you** must:

- a) tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a crime reference number;
- b) contact **us** as soon as reasonably possible and, in the case of claims involving damage by riot or civil commotion, not more than seven days after becoming aware of the damage, and provide all relevant information **we** need to settle **your** claim;

- c) do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you**;
- d) call **us** if **you** receive any information or communication about the event or cause;
- e) avoid discussing liability with anyone else without **our** permission.

To help us settle your claim

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

Our rights

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

- take legal proceedings for our **own** benefit in respect of the cost of the claim, damages or otherwise; 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.

b) No property may be abandoned to **us**.

Limit

For any claim or series of claims involving legal liability covered by this policy, **we** will pay:

- a) up to the limit shown on **your schedule** (less any amounts already paid by **us**); or
- b) any lower amount for which **we** can settle **your** claim.

Once **we** have made the payment, **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred before the payment date, or reclaiming any costs and expenses incurred by **us**.

5. Fraud

If **your** claim is in any way dishonest or exaggerated **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you**.

6. Other insurance

If there is any other insurance covering the same claim, or would have covered the claim but for the existence of this policy, **we** will not make any payment under **Occupier's, personal and employer's liability** until all cover under that other insurance is exhausted. For all other claims **we** will not pay more than **our** share even if the other insurer refuses the claim.

Important note: This condition will not have the effect of leaving **you** without cover for any claim and 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.

7 Monthly premiums

If **you** are paying monthly premiums, these will be due on the start date of the insurance shown on **your schedule** and on the same date of each following month. If **you** do not pay the first premium, the policy will not be valid.

We will provide **you** with one month's cover for each monthly premium **you** pay.


If **you** have paid one or more premiums but then fail to pay any premium after that, **we** will have the right to cancel the policy as set out in General condition 8. *Cancelling this policy.*

8. Cancelling this policy

Your right to cancel

Following the expiry of **your** 14 day statutory cooling-off period, **you** continue to have the right to cancel **your** policy and/or any additional cover options at any time during its term. If **you** do so, **you** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **we** have provided such cover. If **you** cancel **your** Santander Home Insurance policy, **we** will also charge £25 (plus Insurance Premium Tax where applicable) to cover the administrative cost of providing this policy.

To exercise **your** right to cancel please contact **us** on:

 0345 030 7767

Our right to cancel your policy

We (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy and/or any additional cover options, where there is a valid reason for doing so, by sending at least 7 days' written notice to **your** last known address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Non payment of premium. If premiums are not paid when due **we** will write to **you** requesting payment by a specific date. If **we** receive payment by the date set out in the letter **we** will take no further action. If **we** do not receive payment by this date **we** will cancel the policy and/or any additional cover options from the cancellation date shown on the letter.
- Where **we** reasonably suspect fraud.
- Where **you** fail to co-operate with **us** or provide **us** with information or documentation **we** reasonably require, and this affects **our** ability to process a claim or defend **our** interests. See General condition 4. *Claims.*
- Where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask. See the 'Contract of insurance and information and changes we need to know about' section in this policy booklet and the separate 'Important information' notices supplied.

If **we** cancel the policy and/or any additional cover options under this section, **you** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **we** have provided such cover, unless the reason for cancellation is fraud and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

If **we** cancel **your** Santander Home Insurance policy **we** will also charge £25 (plus Insurance Premium Tax where applicable) to cover the administrative cost of providing this 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.

Where **our** investigations provide evidence of fraud or a serious non-disclosure **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

9. Your duty to keep to the conditions of this policy

To be covered by this insurance **you** must keep to the terms, conditions and **clauses** of this policy.

10. Index linking

If **your schedule** states the **contents sum insured** as 'Up to £50,000' and/or the **buildings sum insured** as 'Up to £500,000', **we** will not increase the **sum insured** to allow for any increases in the cost of living. If **you** need to increase the amount insured, please tell **us** immediately.

We will not reduce the **sum insured** if the cost of living falls.

11. Joint policyholders

If there is more than one policyholder named on the policy any of them can amend the policy or make a claim and **we** may pay the claim to that person. If **you** want to remove a policyholder from the policy, **we** can only accept authority from that person, by a court order, or by the written agreement of that person's personal representatives (if he or she has died).

General exclusions

These apply to all sections of the policy

This policy does not cover:

1. 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.

2. 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 is defined as any act or acts including, but not limited to:

- a) the use or threat of force and/or violence;
and/or
- b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means

caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, 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.

This terrorism exclusion applies only in respect of the 'Buildings section', 'Accidental damage cover to buildings section', 'Contents section', 'Accidental damage cover to contents section' and 'Personal belongings section' of this policy.

3. 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 1. War or 2. Terrorism above.

4. Radioactivity

loss, damage or liability which involves:

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

5. Sonic bangs

loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination

loss, damage or liability arising from pollution or contamination unless caused by:

- a) a sudden and unexpected accident which can be identified;
- b) oil leaking from a domestic oil installation at the **home**.

7. Deliberate or criminal acts

any loss or damage

- deliberately caused by; or
- arising from a criminal act committed by; **you**, or by any other person living with **you**.

8. Events before the cover start date

Loss, damage, injury or liability which occurred before the cover under this policy started.

Complaints procedure

Our promise of service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.


Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 20 working days of receipt and give you an expected date of response.

What to do if you are unhappy

- If your complaint is about how your policy was sold, you can visit any of our branches across the country or you can call us on:

 **0800 171 2171**

(Open Monday to Friday 8am to 8pm and Saturday 9am to 4pm) or from outside the UK on:

 **+44 1908 375039**


Text Relay:

 **18001 0800 171 2171**


Alternatively you can contact us online through the Complaints section of the Santander website:

 **www.santander.co.uk**


Or you can write to us at:

 Complaints
Santander UK plc
PO Box 1125
Bradford
BD1 9PG

- If you have selected Home emergency cover and are unhappy with it, please refer to your separate Home emergency cover policy booklet for details on how to make a complaint.
- If your complaint is about anything else, you can contact us on:


 **0345 030 7767**

Or you can write to:

 Customer Care Team
PO BOX 7463
Level 2
Pitheavlis
Perth
PH2 0YX

Santander and the insurers are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

If you are unhappy with the outcome of your complaint, you may refer the matter to the Financial Ombudsman Service at:

 The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:

 **0800 023 4567** (Calls from UK landlines and mobiles are free) or **0300 123 9123**

Or simply log on to their website at:

 **www.financial-ombudsman.org.uk**

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

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