

Home Insurance Plus

All you need to know



Direct Line[®]

Contents

Welcome to Direct Line Insurance

Hints and tips 3

Summary of policy limits 4

Policy conditions

Important information 5

How to claim 6

This policy doesn't cover 7

Section 1 Buildings

A Core cover 8

B Additional cover 9

C Accidental damage 10

D Property owner's liability 11

E If you claim 12

Section 2 Contents

A Core cover 13

B Additional cover 14

C Accidental damage 16

D Personal liability 16

E Employer's liability 17

F Tenant's liability 18

G If you claim 18

Section 3 Personal Possessions

A Core cover 20

B Additional cover 20

C If you claim 21

Section 4 Family Legal Protection

The cover we provide 22

A Core cover 22

B If you attend jury service 24

C If you're detained abroad 24

If you claim 24

Conditions and losses not covered 25

Section 5 Home Emergency

If you have an emergency 28

Home Emergency cover 28

Conditions and losses not covered 30

Section 6 Travel

Key things we don't cover 31

Medical checklist 31

Included activities 32

A delayed personal possessions 34

B Emergency overseas medical travel
and expenses 35

C Emergency medical expenses in the UK 37

D Cancelling a trip before it starts 38

E Cutting your trip short 40

F Personal accident 42

G Delayed or missed departure
(on the day you are travelling) 43

H If you lose your passport 44

I Winter sports 45

J Disaster cover 47

Losses not covered that only
apply to Section 6 Travel 48

Other conditions

Claims conditions 50

General conditions 51

Losses not covered by this policy 54

Policy definitions 54

How to make a complaint 60

Everything else

Our regulators 62

Welcome to Direct Line

Thank you for insuring your home with Direct Line Insurance, which is underwritten by U K Insurance Limited. We are determined to provide you with outstanding customer service at all times and to make insuring with us as easy and trouble-free as possible.

This policy booklet provides all the details you need to know about your insurance policy. Please read this alongside your schedule and home proposal confirmation.

We hope that you will insure with us for many years to come.

Hints and tips

Claim phone numbers › see the back cover

What you need to do if you make a claim › see page 6

List of defined words › see page 54

Leaks and burst pipes › see page 8

Conditions of the policy › see page 51

Changes to the policy you should tell us about › see page 52

If your bike is stolen › see page 20

Cover for your children in lodgings at school/university › see page 15

If your set or suite is damaged › see page 19

Just like most insurers we don't cover these things › see page 7

Specific exclusions applying to Section 6 Travel › see page 48

Summary of policy limits

The following is a summary of the main policy limits. You should read the rest of this policy for the full terms and conditions.

Buildings (if selected)

Alternative accommodation and rent	£50,000
Trace and access	£10,000
Property owner's liability	£5,000,000

Contents (if selected)

Valuables limit	30% of Contents sum insured
Valuables single item limit	£4,000
Alternative accommodation and storage	£30,000
Theft from outbuildings/garages	£5,000
Contents outside	£2,500
Garden plants	£2,500 per claim, £500 per plant
Money in the home	£1,000
Contents at university, college or boarding school	£10,000
Contents temporarily away from your home	£10,000
Downloaded content	£3,000
Business equipment	£10,000
Guests' belongings	£1,000
Births, religious festivals, weddings or civil partnerships	10% of Contents sum insured
Tenant's liability	£10,000
Employer's liability	£10,000,000
Personal liability	£5,000,000

Personal Possessions

Included with Contents

Single item limit	£4,000
Bicycles (per bicycle)	£1,000
Money	£1,000
Theft from unattended motor vehicle	£2,000

Family Legal Protection

Included

Legal costs and expenses	£100,000
--------------------------	----------

Home Emergency

Included

Emergency call out	£500
Replacement boiler	£250
One night emergency accommodation	£250

Travel

Included

Maximum age	64 years
Emergency overseas medical expenses	£5,000,000
Cancelling a journey, curtailment or abandonment	£5,000
Delayed departure	£200
Missed departure	£600

Policy conditions

Important information

Your home insurance contract is made up of

- this policy booklet
- **your** schedule
- **your** proposal confirmation.

What you need to do

- Please read this policy booklet and **your** schedule to make sure **you** know exactly what **your** insurance covers.
- Check **your** proposal confirmation and **your** schedule, which sets out the information **you** have given **us**, carefully.
- If **you** think there is a mistake, or if **you** need to make changes, **you** should tell **us** immediately.
- If **you** don't give **us** correct information, or if **you** don't tell **us** about any changes:
 - **your** policy may be invalidated
 - **we** may reject **your** claim
 - **we** may not pay **your** claim in full.

Meeting your needs

We have not given **you** a personal recommendation as to whether this policy is suitable for **your** specific needs and just to let **you** know **our** consultants may receive a bonus if **you** purchase any cover with **us**.

The law that applies

Under European law, **you** and **we** may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict **your** rights under mandatory provisions of the law of the country where **you** permanently live.

We have supplied this Agreement and other information to **you** in English and **we** will continue to communicate with **you** in English.



How to claim

Buildings, contents or personal possessions

0345 246 8412

If **you** need to claim:

- call the **home** insurance claims number as soon as possible
- don't make any arrangements for replacement or repair before **you** call
- when **you** call **we**'ll ask for:
 - **your** policy number
 - information about the extent of the loss or damage
 - **your** crime or loss reference number (if relevant).

Family Legal Protection claims and legal advice line

0345 601 2945

We're open 24 hours, 365 days a year.

Home emergencies - Section 5

0345 878 5081

We're open 24 hours, 365 days a year.

Travel claims

For medical emergencies

+44 (0)1252 576 150

We're open 24 hours, 365 days a year.

If **you** need to claim:

- call the travel medical emergencies number as soon as possible
- if **you** can, call before going to a **doctor** or hospital for emergency treatment.

If **you** are thinking of cutting short **your** holiday because of a medical problem, **you** must tell **us** first.

For any other travel claims

0345 026 0246

We're open Monday – Friday 8am – 6pm.



This policy doesn't cover

- ✘ Just like most insurers **we** don't cover:
 - Wear and tear
 - Maintenance and routine decoration
 - Loss or damage as a result of the lack of maintenance and/or routine decoration
 - Reduction in value.
 - Damage caused by rot, fungus, woodworm, beetles, moths, insects or vermin.
 - The cost of repairing or replacing any item following a mechanical or electrical fault or breakdown, or where it has failed or stopped working despite there being no apparent damage (note this does not apply to Section 5 Home Emergency).
 - Damage caused by cleaning, dyeing, renovating, altering, re-styling, repairing or restoring an item.
 - Tearing, scratching, chewing, vomiting, fouling, urinating or denting by any domestic animal.
 - Any damage caused gradually.
 - Faulty workmanship, faulty design or the use of faulty materials.
 - Items held or used for **business** purposes except those listed as **business equipment** in the definitions.
 - Any drop in the market value of **your home** caused by rebuilding or repairing damage to **your buildings**.
 - Any loss, damage or legal liability caused, or allowed to be caused, by the deliberate, wilful or malicious act of **you** or any paying guest or tenant.
 - Any loss, damage or legal liability resulting from the illegal acts of **you** or any paying guest or tenant

Section 1 Buildings

1 Defined words appear in **bold** – see page 54 for definitions. **Your** schedule will show if **you** have this cover.

A Core cover

Your buildings are covered for loss or damage caused by

✓ Storm or flood

✗ We don't cover:

- damage to fences, gates or hedges
- damage from frost.

✓ Water or oil escaping from fixed water or heating systems

We also cover water or oil escaping from:

- underground drains and pipes
- domestic appliances
- storage tanks.

✗ We don't cover:

- subsidence, heave or landslip damage caused by escaping water or oil under this section. However, **you** may have cover under the section 'Subsidence or heave of the site on which **your home** stands, or landslip' below
- tanks, pipes, appliances or heating systems themselves
- costs to remove and replace any part of the **buildings** to find and repair the source of any water or oil leaks. However, **you** may have cover under the Trace and Access section below
- damage caused by the failure, wear and tear or lack of grouting or sealant
- loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Trace and Access

We will also pay up to £10,000 to remove and replace any part of the **buildings** to:

- find the source of any water or oil escaping from tanks, pipes, appliances or fixed heating systems that is causing damage to the **buildings**.

✗ We don't cover:

- tanks, pipes, appliances or heating systems themselves.

✓ Theft or attempted theft

✗ We don't cover:

- damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Fire, explosion, lightning, earthquake and smoke

✗ We don't cover loss or damage caused by:

- heat distortion unless accompanied by flames
- tobacco burns, unless accompanied by flames.

✓ Being hit by vehicles, aircraft, flying objects and animals

We also cover damage from anything that drops from an aircraft or flying object.

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

This includes cover for:

- solid floor slabs, but only if **your home's** foundations are damaged at the same time and by the same cause
- outdoor swimming pools, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates or fences – but only if **your home** is damaged at the same time and by the same cause.

✗ We don't cover damage from:

- normal bedding down of new structures or shrinkage
- settling of newly made up ground
- coastal or river erosion
- demolition or structural repairs or alterations to **your buildings**.

✓ Vandalism or malicious acts

✗ We don't cover:

- damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Falling trees or branches

✗ We don't cover damage to fences, gates or hedges.

✓ Falling TV aerials, radio aerials, satellite dishes and their fittings

Please note:

- if **you** have **our Buildings cover**, **your buildings** are covered for loss or damage caused by falling TV aerials, radio aerials, satellite dishes and their fittings. But **our Buildings cover** does not cover damage to TV aerials, radio aerials, satellite dishes and their fittings themselves
- if **you** have **our Contents cover**, this covers damage to **your** TV aerials, radio aerials, satellite dishes and their fittings themselves (see Section 2).

✓ Frost damage to water pipes and tanks

✗ We don't cover:

- water pipes or tanks that are outside
- water pipes or tanks in outbuildings
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Riot, civil unrest, labour disputes or political disturbance

✓ Weight of snow

This includes cover for garages and outbuildings, but only if they:

- are built of brick, stone or concrete, and
- have a tile or slate roof.

✗ We don't cover damage to fences, gates or hedges.

B Additional cover

You're covered for

✓ Service pipes and cables

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

✗ We won't pay for loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Loss of keys

We will pay to replace and fit locks:

- on the outside doors of **your home**; or
- to any safe or alarm system in **your home** if the keys have been lost or stolen.

✓ Emergency entry to buildings and gardens

We will pay for loss of or damage to **your buildings** or garden landscaping caused by the fire brigade, police or ambulance service making a forced entry because of an emergency involving **you**.

✓ Alternative accommodation, kennel fees and lost rent

We will pay up to £50,000, in total, for alternative accommodation for **you** and kennel fees for **your** pets, and lost rent, if:

- **your home** is uninhabitable while it is being repaired, due to a valid claim **you** have made under Section 1
- **your home** is occupied by squatters.

Alternative accommodation where appropriate will be reflective of the individuals' needs. Each claim will be reviewed taking into account the duration, location and occupancy and will continue for the shortest amount of time necessary to restore **your home** to a habitable condition.

B Additional cover continued

✗ We won't pay for:

- any subscription based services to **your** alternative accommodation
- any costs associated with keeping livestock and/or horses.

Please note **we** may not pay for costs **you** incur without **our** prior agreement.

✓ Clearance costs

We will pay the costs of clearing the site and making it safe if **we** need to before repairing or rebuilding the **buildings** after damage covered under Section 1.

✓ Professional fees

We will pay fees for chartered architects, surveyors, suitably qualified consultants and legal fees necessary for **us** to rebuild **your home**.

✗ We won't pay any fees for preparing your claim.

✓ Government or local authority regulations and requirements

We will pay the additional costs of rebuilding or repairing the damaged part of the **buildings** only if this is necessary to comply with any government or local authority regulations and requirements after damage covered under Section 1.

✗ We won't pay if you were told about the requirement before the damage happened.

✓ The time between exchange and completion when selling your home

We will cover the buyer of **your home** under Section 1 until the sale completes, as long as the property isn't insured under any other policy.

C Accidental damage

You're covered for

✓ Accidental damage to the buildings.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

You're not covered for

✗ We won't pay for:

- damage caused by any paying guest or tenant
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).
- damage by a cause listed in or specifically excluded by Section 1A, other than:
 - tobacco burns
 - loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**.

D Property owner's liability

You're covered for

✓ Property owner's liability

We will pay up to £5,000,000 to cover **your** legal liability for damages **you** have to pay if someone makes a claim against **you** for:

- accidental death or illness of, or bodily injury to, any person
- accidental loss of or damage to property.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing beforehand.

We will pay if

The death, illness, bodily injury, loss or damage must be caused solely by **you**, either:

- as owner of **your** current **home**, or
- by defective work carried out by **you** or on **your** behalf to any private residence within the United Kingdom that **you** used to own

Any liability that arises solely from **you** occupying **your home**, but not as owner of the property, is not covered under this section. However if **you** have **our** Contents cover, this covers liabilities arising from **you** occupying **your home**.

Previous homes

If the claim is for a **home you** used to own and live in:

- **you** must not be covered by any other insurance, and
- **you** must no longer have any interest in that property.

You're not covered for

✗ Damages resulting from claims made against **you** for:

- death or illness of or bodily injury to **you** or **your** domestic staff.
- damage to property belonging to or in the custody or control of **you** or **your** domestic staff
- death, illness, injury, loss or damage caused by any **business**
- any liability created by an agreement, unless **you** would have had that liability anyway.
- any incident that happens outside the **period of insurance**.



E If you claim

How we settle claims

If the **buildings** are damaged by any of the causes listed in [Section 1], **we** will either:

- repair or rebuild the damaged part using **our** suppliers
- pay to repair or rebuild the damaged part using **your** suppliers
- make a cash payment

If **we** can repair or rebuild the damaged part, but **we** agree to use **your** suppliers or make a cash payment, **we** will only pay **you** what it would have cost **us** using **our** suppliers and therefore the amount **you** receive may be lower than the cost charged by **your** suppliers.

If **we** cannot repair or rebuild the damaged part, **we** will pay the full cost of rebuild or repair.

If the damage to the **buildings** isn't repaired or rebuilt, **we** may pay the difference between the market value of **your** property immediately before the damage and its value after the damage.

We may take off an amount for wear and tear if the **buildings** were not in a good state of repair at the time of the damage.

How much we will pay

The most **we** will pay for any claim will be:

- the total sum insured shown on **your** schedule or the full rebuild cost of **your buildings**, whichever is less, plus
- any amounts due under the following parts of Section 1B:
 - Alternative accommodation, kennel fees and lost rent
 - Clearance costs
 - Professional fees
 - Government or local authority regulations and requirements.

If the sum insured isn't enough to cover the cost to rebuild **your buildings**, **we** will reduce any payment in line with the premium shortfall.

For example, if **your** premium was 75% of what it would have been if the sum insured was enough to rebuild **your buildings**, **we** will pay no more than 75% of **your** claim.

Your excess

You will have to pay any **excesses** shown in **your** schedule. This includes the specific **excesses** for:

- subsidence, heave or landslip
- escape of water.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Our guarantee

We guarantee any work carried out by **our** suppliers for 12 months. **We** don't provide any guarantee for work carried out by a supplier chosen and instructed by **you**.

Reducing your sum insured

We will not reduce the sum insured after paying a claim.

What we don't pay for

X **We** won't pay:

- to alter or restore any undamaged part of the **buildings**
- to replace or alter any undamaged items solely because they are part of a set, suite, group or collection, unless they are part of a bathroom suite or fitted kitchen and the damaged parts can't be repaired or replaced.

Section 2 Contents

❗ Defined words appear in **bold** – see page 54 for definitions. Your schedule will show if **you** have this cover.

A Core cover

The contents in your home are covered for damage caused by

✓ Storm or flood

✓ Water or oil escaping from fixed water or heating systems

We also cover water or oil escaping from:

- underground drains and pipes
- domestic appliances
- storage tanks.

✗ We don't cover:

- subsidence, heave or landslip damage caused by escaping water or oil under this section. However, **you** may have cover under the section 'Subsidence or heave of the site on which **your home** stands, or landslip' below
- tanks, pipes, appliances or heating systems themselves
- damage caused by the failure, wear and tear or lack of grouting or sealant
- loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Theft or attempted theft from your home

✗ We don't cover:

- loss by deception, unless the only deception used is to get into **your home**
- loss of **money** unless force and violence is used to get into or out of **your home**
- loss or damage caused by paying guests or tenants, or while **your home** or any part of it is let
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

We will pay up to £5,000 for any **contents** claim following a theft from **your** garage or outbuildings.

✓ Fire, explosion, lightning, earthquake and smoke

✗ We don't cover loss or damage caused by:

- heat distortion unless accompanied by flames
- tobacco burns, unless accompanied by flames.

✓ Being hit by vehicles, aircraft, flying objects and animals

We also cover damage from anything that drops from an aircraft or flying object.

✗ We don't cover:

- damage caused by pets.

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

✗ We don't cover loss or damage caused by:

- normal bedding down of new structures or shrinkage
- settling of newly made up ground
- coastal or river erosion
- demolition or structural repairs or changes to **your home**.

✓ Vandalism or malicious acts

✗ We don't cover:

- loss or damage caused by paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Falling trees or branches

✓ Falling TV aerials, radio aerials, satellite dishes and their fittings

✓ Riot, civil unrest, labour disputes or political disturbance

B Additional cover

You're covered for

✓ Frozen and chilled foods

We will pay the cost of replacing any food in **your** freezer or fridge that is lost or damaged by:

- the temperature rising or falling
- the refrigerant or refrigerant fumes escaping.

✗ We won't pay:

- if **your** freezer or fridge is over 10 years old, unless it is regularly serviced
- for loss or damage resulting from a deliberate act or neglect by **you**, or by **your** electricity provider or their employees or agents
- for loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Loss of keys

We will pay to replace and fit locks:

- on the outside doors of **your home**; or
- to any safe or alarm system in **your home**

if the keys have been lost or stolen.

✓ Moving home

We will pay for loss of or damage to **your contents** by a cause listed under Sections 2A and 2C while the **contents** are being moved from **your home** to another private property that **you** are going to live in permanently within the **British Isles**. This includes cover while the **contents** are temporarily stored for up to 72 hours.

✗ We won't pay for loss or damage:

- to **money**
- to china, glass, earthenware or other fragile items
- to **bicycles**
- caused by any paying guest or tenant.

✓ Oil and metered water

We will pay for the value of:

- oil from a domestic heating installation
- metered water

that is lost by a cause insured under Section 2A.

✓ Alternative accommodation, kennel fees and storage

We will pay up to £30,000 if **your home** is uninhabitable following a valid claim made under Section 2A or 2C for:

- the cost of providing alternative accommodation for **you** and kennel fees for **your** pets while **your home** is uninhabitable
- the cost of temporarily storing **your contents** while **your home** is being repaired.

We will only provide cover for **your contents** if:

- they aren't covered by any other insurance policy
- **we** have arranged for their temporary storage.

Alternative accommodation where appropriate will be reflective of the individuals' needs.

Each claim will be reviewed taking into account the duration, location and occupancy and will continue for the shortest amount of time necessary to restore/replace **your contents** and/or to make **your home** habitable.

✗ We won't pay for:

- any subscription based services to **your** alternative accommodation
- any costs associated with keeping livestock and/or horses.

Please note **we** may not pay for costs **you** incur without **our** prior agreement.

✓ Contents outside

We will pay up to £2,500 for loss of or damage to **your contents** from any of the causes listed under Sections 2A and 2C while they are outside but within the boundaries of **your home**.

✗ We won't pay for:

- loss of **money**
- loss of or damage to **bicycles**
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Contents temporarily away from your home

We will pay up to £10,000 for loss of or damage to **contents** from any cause insured under Section 2A while the items are temporarily away from **your home** in the **British Isles**.

✗ We won't pay for:

- **bicycles**
- camping equipment
- loss of **money**
- loss by deception
- loss of or damage to **guests' belongings**
- loss by theft, vandalism or malicious acts unless these happen in an occupied private home or building where **you** work, or force and violence is used to enter the building
- **personal possessions**.

- ▶ If you have our **Personal Possessions** cover, this covers damage to or loss of **your personal possessions**.

✓ Contents at university, college or boarding school

We will pay up to £10,000 for loss of or damage to **contents** from any cause insured under Section 2A while the items are being kept in **your** lodgings whilst **you're** away at university, college or boarding school in the **British Isles**.

✗ We won't pay for:

- **bicycles**
- camping equipment
- loss of **money**
- loss by deception
- loss of or damage to **guests' belongings**
- loss by theft, unless there is evidence of forcible and violent entry to **your** lodgings
- **personal possessions**.

- ▶ If you have our **Personal Possessions** cover, this covers damage to or loss of **your personal possessions**.

✓ Downloaded content

We will pay up to £3,000 to replace content that **you** have bought and stored on **your** home computer, mobile phone or other portable entertainment device that is lost or damaged by any cause listed in Section 2A.

✗ We won't pay for rewriting the lost information.

✓ Garden plants

We will pay

- up to £2,500 for loss of or damage to trees, shrubs, plants and lawns at **your home** and any design fees necessary to put it right. Within this limit **we** will pay up to £500 for any one plant, shrub or tree.
- for loss of or damage to trees, shrubs, plants and lawns following subsidence, but only if **your home** is damaged at the same time and by the same cause.

✗ We won't pay for:

- loss or damage caused by any pets, other animals, birds, insects, fungus, or frost
- trees, shrubs, plants or lawns which die naturally, or die because **you** haven't looked after them properly
- loss or damage caused by storm, flood, or weight of snow
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Birth of a child, religious festivals and weddings or civil partnerships

We will increase the sum insured for **contents** by 10% for 30 days before and 30 days after:

- **you** have a baby
- a religious festival that **you** celebrate
- **your** wedding or civil partnership ceremony.

The date of the birth, wedding, civil partnership or religious festival and the 30 days periods, must be within the **period of insurance** on **your** schedule.

✓ Title deeds

We will pay the cost of preparing new title deeds to **your home** after loss or damage by any cause insured under Section 2A while the deeds are in **your home** or in **your** bank for safe keeping.

C Accidental damage

You're covered for

✓ Accidental damage to your contents

We will pay for **accidental damage** to **your contents** while they are in **your home** or being moved to **your new home**.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

You're not covered for

✗ We won't pay for:

- damage to **bicycles**
- damage to **money**
- damage caused by any paying guest or tenant
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).
- damage by a cause listed in or specifically excluded by Section 2A, other than:
 - tobacco burns
 - loss or damage caused by water overflowing from sinks, wash basins, bidets, showers and baths as a result of taps being left on in **your home**.

D Personal liability

You're covered for

✓ Personal liability

Liabilities arising from **you** occupying **your home** and **your** personal liabilities as a private individual in and away from **your home**.

We will pay up to £5,000,000 to cover **your** legal liability for damages **you** have to pay if someone makes a claim against **you** during the **period of insurance** for:

- accidental death or illness of, or bodily injury to, any person
- accidental loss of or damage to property.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing.

Any liability that arises solely from **you** owning **your home** is not covered under this section. However, **you** may have cover under 'Property owner's liability' if **you** have **our** Buildings cover.

E Employer's liability

You're not covered for

- ✗ Any liability relating to:
 - death or illness of, or bodily injury to, **you** or **your** domestic staff
 - damage to property belonging to or being looked after by **you** or **your** domestic staff
 - death, illness, injury, loss or damage caused by:
 - **you** owning or occupying any land or building except **your home** or temporary holiday accommodation
 - any **business**
 - an agreement, unless that liability would have existed anyway.
 - **you** owning, keeping or using any:
 - **vehicles**, except caravans and trailers while they are not being towed
 - drones or model aircraft
 - animals except domestic pets
 - horses, ponies, donkeys or mules
 - dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any updates to that legislation.
 - any disease that can be passed from one person to another.
- ▶ Liability for accidental death or illness of, or bodily injury to, **your** domestic staff is covered under Section 2E Employer's liability.

You're covered for

✓ Employer's liability

We will pay up to £10,000,000 to cover damages **you** become legally liable to pay for any claim caused by a single incident involving accidental death or illness of, or bodily injury to, **your** domestic staff.

This will also include costs, expenses and legal fees for defending **you**, if **we** have agreed this in writing beforehand.

We only cover incidents that happen within the **period of insurance** on **your** schedule.



F Tenant's liability

You're covered for

✓ Tenant's liability

We will pay up to £10,000 for any claim resulting from a single incident for amounts **you** become legally liable to pay as a tenant of **your home** for damage caused to the **buildings** by any cause covered by Section 1A.

This also includes any amounts **you** become legally liable to pay for **accidental damage** to:

- underground drains, pipes, cables and tanks which **you** are legally responsible for and which provide services to or from **your home**
- fixed glass in windows, doors or roofs, fixed ceramic hobs, sinks and bathroom fittings in **your home**.

Accidental damage is sudden and unintentional physical damage that happens unexpectedly.

You're not covered for

✗ We won't pay for:

- breakages caused by **your** paying guests or tenants
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

G If you claim

How we settle claims

For any item of **contents** that is lost or damaged **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost **us** to replace or repair using **our** own suppliers, or
- make a cash payment

We won't pay more than the amount it would have cost **us** to replace or repair using **our** own suppliers.

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

How much we will pay

The most **we** will pay for any claim will be:

- the Contents sum insured shown in **your** schedule
- the amount shown in **your** schedule for any loss of or damage to **valuables** that **you** haven't included as specified items
- £4,000 for any one **valuable** (whether an item, set or collection) unless **your** schedule shows otherwise
- the sum insured shown in the schedule for any specified item
- £10,000 for **business equipment**
- £1,000 for **money**
- £1,000 for guests' belongings
- £5,000 for theft from garages or outbuildings
- the amounts shown in Section 2 under the headings:
 - Alternative accommodation, kennel fees and storage
 - Contents temporarily away from your home
 - Contents at university, college or boarding school
 - Downloaded content
 - Contents outside
 - Garden plants.

On top of **your** total sum insured, **we** will also pay for:

- Alternative accommodation, kennel fees and storage
- Garden plants
- Loss of keys
- Oil and metered water
- Title deeds.

If the sum insured isn't enough to cover the cost to replace all of the **contents of your home** as new, **we** will reduce any payment in line with the premium shortfall.

For example, if **your** premium was 75% of what it would have been if the sum insured was enough to replace the entire **contents of your home** as new, **we** will pay no more than 75% of **your** claim.

Your excess

You will have to pay any **excesses** shown in **your** schedule. This includes the specific escape of water **excess**.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked one of **our** suppliers to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Sets and suites

If part of a set, suite, group or collection of items is lost or damaged, and **we** can't replace or repair it, **we** will:

- replace the set, suite, group or collection of items as new;
- pay the cost of replacing the set, suite, group or collection of items as new, up to the amount it would have cost **us** to replace the item using **our** own suppliers; or
- if no equivalent or replacement set, suite, group or collection of items is available, pay the full cost of the item, provided the sum insured is adequate.

If **we** ask **you** to, **you** will have to give up the undamaged parts of set, suite, group or collection of items to **us** where the full replacement cost has been paid.

Specified items

If **you** claim for an item listed in **your** schedule, **you** will need to give **us** proof of the item's value. To help **you** do this, **we** recommend that **you** keep receipts and copies of valuations.

Reducing your sum insured

We will not reduce the sum insured after paying a claim.



Section 3 Personal Possessions

❗ Defined words appear in **bold** – see page 54 for definitions. **Your** schedule will show if **you** have this cover.

A Core cover

Your personal possessions are covered for

✓ Accidental loss and damage

We will pay for accidental loss of or damage to:

- **your personal possessions**
- any other items listed on **your** schedule under 'Personal possessions'

while they are within the **British Isles**.

This includes cover for:

- possessions stolen from **your** unattended **vehicle**, but only if the **vehicle** is locked and **your** possessions are hidden from view in a closed glove compartment or locked boot.
- loss or damage to **bicycle** tyres and accessories, but only if the **bicycle** is lost or damaged at the same time.
- the theft of an unattended **bicycle**, but only if it is in a locked building or secured with a bike lock to an immovable object.

Your personal possessions aren't covered for

✗ We don't pay for loss of or damage to

- **business equipment**
- **vehicles**
- watercraft propelled by hand (such as a surfboard or rowing boat)
- **sports equipment** while it is in use
- camping equipment while it is set up or in use
- items taken by Customs or other officials
- any **bicycle** while it is being used for organised racing, pace-making or trials
- **money**. You may have cover under Section 3B Money.

✗ We also don't pay for loss or damage:

- for theft involving deception
- by any paying guest or tenant
- covered under Section 2A.

B Additional cover

You're covered for

✓ Items in a bank

We will pay for accidental loss of or damage to items listed on **your** schedule as being in a bank or safe deposit box.

We will also cover items when they are taken out of the bank or safe deposit box if **we** have agreed that they can be temporarily taken out.

✓ Money

We will pay up to £1,000 for the theft or accidental loss of **money** which is either with **you**, or which **you** have left in a secure place, anywhere in the world. **You** must report the theft or loss to the police within 24 hours.

✗ We don't pay for:

- shortages caused by mistake (eg someone shortchanging **you**)
- any loss in value (eg as a result of currency devaluation)
- **money** confiscated by Customs or other officials.

✓ Overseas travel

We will cover items that are insured under Section 3A for up to 60 days in any one policy year, while they are temporarily outside the **British Isles**. **You** must either have the items with **you**, or have left them in a secure place.

You're not covered for

✗ We don't pay for anything that is excluded under Section 3A.

C If you claim

How we settle claims

For any **personal possession**, set or part of a set that is lost or damaged **we** will choose whether to:

- replace or repair the item or part
- pay the cost of replacing or repairing the item or part, up to the amount it would have cost **us** to replace or repair using **our** own suppliers, or
- make a cash payment.

We won't pay more than the amount it would have cost **us** to replace or repair using **our** own suppliers.

If appropriate parts or replacement items are not available, **we** will pay the full cost of the item, provided the sum insured is adequate.

How much we will pay

The most **we** will pay for any claim will be:

- the Personal Possessions sum insured shown on **your** schedule
- £4,000 for any one item, set or collection unless **your** schedule shows otherwise
- £1,000 for any **bicycle** unless it is specified on **your** schedule
- £2,000 for theft from an unattended motor **vehicle**.

Your excess

You will have to pay any **excesses** shown on **your** schedule.

We will only take off one **excess** for each claim, unless there is an **endorsement** shown in **your** policy schedule to say otherwise.

If **we** have asked a supplier to deal with all or part of **your** claim, **we** may ask them to collect the **excess** from **you**.

Sets and suites

If part of a set, suite, group or collection of items is lost or damaged, and **we** can't replace or repair it, **we** will:

- replace the set, suite, group or collection of items as new;
- pay the cost of replacing the set, suite, group or collection of items as new, up to the amount it would have cost **us** to replace the item using **our** own suppliers; or
- if no equivalent or replacement set, suite, group or collection of items is available, pay the full cost of the item, provided the sum insured is adequate.

If **we** ask **you** to, **you** will have to give up the undamaged parts of set, suite, group or collection of items to **us** where the full replacement cost has been paid.

Specified items

If **you** claim for an item listed in **your** schedule, **you** will need to give **us** proof of the item's value. To help **you** do this, **we** recommend that **you** keep receipts and copies of valuations.

Section 4 Family Legal Protection

❗ Defined words appear in **bold** – see page 54 for definitions. **Your** schedule will show if **you** have this cover.

The cover we provide

We will provide cover under section 4 Family Legal Protection as long as:

- we and the **appointed representative** agree that **your** claim has **reasonable prospects of success** for the duration of the claim
- the incident happens within the **territorial limits** and the **date of incident** is during a period cover was in force, and
- any legal proceedings are carried out within the **territorial limits** by a **court**.

Legal expenses

Before **you** incur any **costs**, **you** must contact the legal helpline on **0345 601 2945**. The helpline is open 24 hours a day, 365 days of the year.

You can ring the legal helpline to talk about any private legal problem under **United Kingdom** law, whether or not it results in a claim. **We** will advise **you** of **your** legal rights, what courses of action are available to **you** and whether **you** need to consult a lawyer.

The legal helpline does not provide advice in relation to any claim made under this policy or in relation to any business, trade, profession or venture for gain.

Please have **your home** insurance policy number with **you** when **you** call.

A Core cover

You're covered for

✔ Personal injury

We will pay **costs** for an incident that causes physical bodily injury to **you**, or leads to **your** death.

We will only pay **costs** for claims relating to mental health if they result from an accident that also causes physical bodily injury to **you**.

✗ **We don't cover claims arising from or relating to:**

- illness or injury that develops gradually or isn't caused by a specific or sudden accident
- defending **your** legal rights in claims against **you**
- clinical negligence other than those covered under 'Clinical negligence' below.

✔ Clinical negligence

We will pay **costs** where negligent surgery, clinical or medical procedure or treatment leads to:

- physical bodily injury to **you**, or
- **your** death.

We will only pay **costs** for claims relating to mental health if they result from negligent surgery, clinical or medical procedure or treatment that also causes physical bodily injury to **you**.

✗ **We don't pay for claims arising from or relating to:**

- negligent surgery, clinical or medical procedures, or treatment that occurred before cover started
- any alleged failure to correctly diagnose **your** condition.

✔ Employment

We will pay **costs** for any dispute **you** have with **your** current or former employers at an Employment Tribunal.

We will only pay the **costs** of defending **your** legal rights in claims against **you** where **you** are defending a counter-claim.

We will only pay **costs** relating to settlement agreements if **you** are also in a position to make an Employment Tribunal claim.

- ✗ We don't cover claims arising from or relating to:
- any disciplinary, investigatory or grievance procedures within the company **you** work for, or any appeals against the outcomes of these procedures
 - redundancy consultations
 - disputes that start in or are transferred to the county court or high court or the equivalent courts in the **territorial limits**.

✓ Contract disputes

We will pay **costs** for breach of contract claims for:

- buying or hiring goods or services
- selling goods
- buying or selling **your home**.

We will only pay **costs** for claims relating to advice, specification, design, construction, conversion, extension, renovation or demolition relating to any land or buildings, if they are part of **your home** and the contract value is less than £20,000 (including VAT).

- ✗ We don't cover claims arising from or relating to:
- contracts **you** entered into before **your** cover started
 - leases, tenancies or licences to occupy land or buildings
 - contracts connected with a profession, business, trade or venture for gain
 - contracts connected with **your** employment other than those covered under 'Employment' below
 - loans, mortgages, pensions, investments or borrowing
 - planning (eg town and country planning)
 - professional negligence in connection with any matter not covered under this section (Section 4).

✓ Protecting your property

We will pay **costs** for the following claims arising out of owning or living in **your home**:

- **legal nuisance**
- trespass to **your home**
- physical damage to **your home**.

We will only pay for claims relating to works carried out by a government, public or local authority or their contractors if they are for accidental physical damage.

We will only pay the **costs** of defending **your** legal rights in claims against **you** if **you** are defending a counter-claim.

- ✗ We don't cover claims arising from or relating to:

- any building or land other than **your home**
- planning (eg town and country planning)
- advice, specification, design, construction, conversion, extension, renovation or demolition on any land or relating to any buildings
- leases, tenancies or a licence to occupy land or buildings.

✓ Motoring offences

We will cover **costs** to defend **you** if **you** are being prosecuted for an offence connected with using or driving a motor vehicle. **You** must send **us** a copy of **your** summons within 7 days of receiving it.

- ✗ We don't cover claims arising from or relating to:

- prosecutions resulting from drink- or drug-related offences
- **you** driving a motor vehicle without valid motor insurance
- offences related to driving licences or vehicle documentation
- parking or obstruction offences.

A Core cover continued

✓ Inheritance disputes

We will cover the **costs** of claims for a dispute over something left to **you** in a will.

✗ We don't cover claims arising from or relating to:

- disputes with executors about the management of the estate
- disputes between **you** and another beneficiary regarding the administration or disposal of any item left to **you** in a will
- the negligent drafting of a will
- situations where a will has not been made or concluded, or can't be traced (this is called 'intestacy').

✓ Legal defence

We will cover the **costs** of claims arising from **you** carrying out **your** duties of work as an employee that lead to:

- **you** being prosecuted in a criminal court within the **territorial limits**
- civil action being taken against **you** for unlawful discrimination.

B If you attend jury service

You're covered for

✓ Salary while you attend jury service

We will pay **your** salary or wages for each complete half day **you** carry out jury service if **you** can't claim them back from the court or **your** employer.

C If you're detained abroad

We will pay for the first consultation **you** have with a local solicitor if **you** are arrested or held by authorities while **you** are abroad.

If you claim

The most **we** will pay, including any appeal or counterclaim, is:

- £100,000 **costs** (including VAT) for all claims arising from the same incident under Section 4A Core cover
- £100,000 for **your** salary or wages for all claims arising from the same incident under Section 4B Salary while **you** attend jury service
- £250 for the first consultation that **you** arrange with a local solicitor under Section 4C if **you're** detained abroad.

Conditions and losses not covered

Losses not covered that only apply to Section 4 Family Legal Protection

The losses not covered apply to this section in addition to the losses not covered on pages 7 and 54.

✗ We don't cover claims arising from or relating to:

- **costs** relating to the period before **we** accept **your** claim
- action against another person who is insured by this policy
- fines, penalties, compensation or damages which **you** are ordered to pay by a **court**
- any dispute between **you** and someone **you** live with or have lived with
- divorce, separation, matrimonial or civil partnership issues, cohabitation, joint property ownership, joint financial obligations or maintenance, financial or custody arrangements involving children
- a judicial review – an application for a judge to review the legality of a decision made or action taken by a public body
- any dispute with **us** about this insurance policy other than as shown under 'How to make a complaint' (see page 60)
- incidents that begin before cover started
- loss or damage that is insured under another section of this policy or any other insurance policy
- any appeal or enforcement action where **we** did not provide cover for the original claim
- a group action (unless the claims are brought under "Employment"). This means any dispute where more than one person can claim against the same opponent(s) for the same (or similar) issues, whether or not the claims are heard together by the same **Court** or other body. This includes any claims brought under a Group Litigation Order (or the equivalent procedure) or as a standalone claim.

Conditions that only apply to Section 4 Family Legal Protection

These conditions apply to this section in addition to the general conditions on page 51.

Note that the following conditions do not apply to Section 4 Family Legal Protection:

- The general conditions under 'Policy terms and conditions' and 'Preventing loss'.
- The claims conditions listed on page 50.

Following the policy terms

You must follow all of the terms and conditions of this policy, and take all reasonable precautions to prevent a claim from happening. Where a claim is unavoidable, **you** must take all reasonable precautions to minimise the amount of the claim.

If **our** position is affected because **you** have not followed the terms and conditions of this policy, **we** have the right to:

- refuse or withdraw from any claim
- refuse to pay **costs we** have already agreed to meet
- claim back from **you costs** that **we** have paid.

Reporting your claim

You must report full and factual details of **your** claim to **us** within a reasonable time of the **date of incident**.

You must send **us** any reasonable and relevant information that **we** ask for. **You** must pay for any charges involved in doing this.

Conditions and losses not covered continued

Choosing who represents you

If **we** accept **your** claim, **we** will choose a **preferred law firm** to try to settle the matter without having to go to **court**.

If it is necessary to take **your** claim to **court**, or if there is a conflict of interests, **you** can choose a law firm to act as the **appointed representative**.

If **you** choose an **appointed representative** who isn't a **preferred law firm** they must agree to act for **you** in line with **our terms of appointment** (**you** can ask **us** for a copy). **We** will only cover their **costs** from the date they agree to **our terms of appointment**.

The **appointed representative** will enter into a separate contract of appointment directly with **you**. **You** will be responsible for any of their **costs** that aren't authorised by **us**.

Co-operating with the appointed representative and us

If **we** ask, **you** must tell the **appointed representative** to give **us** any documents, information or advice that they have or know about.

You must fully co-operate with the **appointed representative** and with **us**.

You must not take any action that has not been agreed by **your appointed representative** or by **us**.

You must keep **us** and **your appointed representative** promptly informed of all developments relating to the claim and provide **us** and the **appointed representative** immediately with all information, evidence and documents that **you** have or know about.

You must get **our** permission before instructing a barrister or expert witness.

We can contact the **appointed representative** at any time, and they must co-operate with **us** at all times.

Barrister's opinion

If there are conflicting opinions over the **reasonable prospects of success**, **we** will ask **you** to get an opinion from a barrister. **We** will agree the choice of barrister with **you**. **You** will have to pay for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

Offers to settle your claim

You must tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.

We can refuse to pay further **costs** if **you** do not accept a payment into **court**, or an offer to settle a claim, which **we** or **your appointed representative** considers should be accepted.

Approval to settle or end your claim

You must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the **appointed representative** without **our** approval. **We** won't withhold approval without good reason.

If the appointed representative refuses to continue acting for you, or if you dismiss them

If an **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, cover for **your** claim will end immediately unless **we** agree to appoint another **appointed representative**.

Economically settling your claim

We can decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.

If costs become disproportionate

We can refuse to pay further **costs** if **we** or the **appointed representative** consider that those **costs** would be disproportionate to the value of the claim.

If your claim no longer has reasonable prospects of success

You must tell **us** if **your** claim no longer has **reasonable prospects of success**.

We can refuse to pay further **costs** if **your** claim no longer has **reasonable prospects of success**.

Assessing costs

We have the right to have **costs**:

- certified by the appropriate professional body
- audited by an **costs** draftsman **we** choose
- assessed by a **court**.

Recovering costs

You must tell the **appointed representative** to claim back all **costs** that **you** are entitled to. If **costs we** have paid are recovered, **you** must refund them to **us**.

We and **you** will share any **costs** recovered where:

- **we** refused to pay further **costs** and **you** paid more **costs** to end **your** claim.
- **you** chose to pay the difference between the **costs we** offered to the **appointed representative** under **our terms of appointment** and the **costs** charged by the **appointed representative**.

Recovered **costs** will be split in the same ratio as the **costs** originally paid: so if **you** paid 60% of the original **costs**, **you** will receive 60% of the recovered **costs**.

Section 5 Home Emergency

❗ Defined words appear in **bold** – see page 54 for definitions. **Your** schedule will show if **you** have this cover. Please note this section of cover is provided by an external company appointed by **us**.

If you have an emergency

If there is an **emergency** in **your home**, when **you** call **us**:

- **we** will tell **you** what **you** can do in order to protect yourself and **your home**
- **we** will send an **authorised repairer** to **your home**
- **we** will pay up to £500 (including VAT) for each **emergency assistance call out** to cover the cost of:
 - the **call out**
 - labour at **your home**
 - parts.

In the event that **your home** is not fit to be lived in as a result of an **emergency** and remaining so overnight, **we** shall also at **your** request, arrange and pay up to £250, including VAT in total for:

- one night's accommodation for **you** and
- one night's kennel fees for **your** dogs and/or cats including transport costs.

Home Emergency cover

You're covered for

✓ Plumbing and drainage

We will pay the cost of **emergency assistance** needed for an **emergency** involving:

- **internal plumbing and drainage**
- **underground external drainage** for which **you** are legally responsible.

✗ We won't pay:

- the cost of repairs to the underground water supply to **your home**
- more than **your** share of the cost, if **your** property is a flat or maisonette
- to replace pumps, water tanks, radiators, cylinders, water softeners, waste disposal units, macerators or part of **your** central heating
- for loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Heating

We will pay for **emergency assistance** needed if the **main source of heating** in **your home** fails.

If **we** find out **your** boiler is **beyond economic repair**, **we** will pay £250 towards the cost of a new one.

✗ We won't pay:

- to repair leaks from any gas pipe or gas-fired appliance
- to repair a boiler that is **beyond economic repair**
- to replace **your main source of heating**
- to repair or replace **your** cold water supply tank, its supply and outlet
- to repair or replace water supply pipes to or from:
 - **your** hot water cylinder
 - any gas appliance
- to repair, replace, bleed or clear the airlocks of any radiators
- to remove asbestos connected to any repair
- for loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Electrical supply

We will pay the cost of **emergency assistance** needed if the permanent **electrical supply** to **your home** fails.

✗ We don't cover:

- any temporary electrical wiring
- wiring that is outside **your home**
- the **electrical supply** to outbuildings or garages that aren't attached to **your home**.

✓ Security

We will pay for **emergency assistance** if the locks on the external doors or windows of **your home**:

- are damaged
- stop working unexpectedly.

We will only pay to repair damage to windows or glass in external doors if not doing so would leave **your home** unsafe or insecure.

✗ We won't pay for:

- replacement locks if the keys to **your home** are lost or stolen (note **you** may be covered if **you** have cover under Sections 1 and/or 2 of this policy)
- repair or replacement of any intruder or fire alarm systems
- loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

✓ Pests

We will pay the cost of dealing with **pests** that cause an **emergency** in **your home**.

✗ We won't pay:

- if **you** haven't followed any recommendations **we** have previously given **you** on how to control **pests**
- for loss or damage when it has been more than 60 days since **you** last slept at **your home** on a regular basis (which doesn't include occasional visits or stays).

Conditions and losses not covered

Losses not covered that only apply to Section 5 Home Emergency

The losses not covered apply to this section in addition to the losses not covered on pages 7 and 54.

x We won't pay for:

- loss or damage before **your** cover starts
- loss or damage that happens in the first 14 days of cover
- the cost of work carried out by anyone except the **authorised repairer we** have sent
- things that need replacing after normal use, like light bulbs and fuses
- loss or damage caused by any interruption of mains services to **your home**
- any system or appliance which:
 - has not been installed, maintained or repaired in line with the manufacturer's instructions
 - has not been used properly
 - has not been modified correctly
 - has a manufacture or design fault.
- loss of or damage to any decoration, fixtures or fittings that happens during an **emergency assistance call out** (note **you** may be covered if **you** have cover under Sections 1 and/or 2 of this policy)
- replacing any system or appliance if spare parts can't be found after a thorough search
- loss or damage caused by fire, lightning, explosion, earthquake, flood, storm, subsidence, heave, landslip, malicious damage, theft or attempted theft (unless the **emergency** involves the locks to external doors or windows), structural repairs, alteration or demolition
- any work, including power flushing, due to water scale deposits or sludge caused by corrosion
- any household appliances such as, but not limited to, washing machines or dishwashers.

Conditions that only apply to Section 5 Home Emergency

These conditions apply to this section in addition to the general conditions on page 51.

Asking for emergency assistance

If an **emergency** happens that may need an **emergency assistance call out**, **you** must contact **us** straight away on **0345 878 5081**.

Preventing loss

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

Spare or replacement parts

The spare or replacement parts **we** use:

- may not be from the original manufacturer
- may not be a like-for-like replacement.

We are not responsible for any delay in supplying spare or replacement parts.

Help when it's not an emergency

If something happens that's not an **emergency** under this policy **we** can arrange for an **authorised repairer** to call at **your home**.

You will have to pay any costs and the contract will be between **you** and the repairer.

We don't class this as a **call out**.

Section 6 Travel

i Defined words appear in **bold** – see page 54 for definitions. **Your** schedule will show if **you** have this cover.

Key things we don't cover

Just like most insurers we don't cover everything. The main things we don't cover are:

- ✗ serious medical conditions
- ✗ anyone aged 65 or over
- ✗ trips that last more than 42 days.

See also the lists of exclusions within each section of this policy under the heading "You're not covered for:".

Independent travel

This policy provides cover for the policyholder and the domestic partner of the policyholder living at the same **home** to travel independently of each other.

It also covers any **dependent child** but only while they are travelling with one of the above people or on a **trip** organised by schools or recognised organisations that are supervised by adults.

Cancellation cover

Your insurance covers **you** in case **you** have to cancel **your trip** before it starts. This cover begins on the start date shown on **your** schedule or the date **you** booked the trip, whichever is later, and ends when **you** leave **your home area** at the start of **your trip** (or **your home** for a **trip** solely within the **UK**) – see Section D.

Medical checklist

Please read this section carefully.

No cover is provided for any existing **serious medical condition** for any **insured person** which was known about on the start date of **your** policy or when **you** booked **your trip** (whichever is later).

If a new **serious medical condition** for any **insured period** becomes known about after **you** booked **your trip**, and if **your doctor** has not advised **you** to cancel **your trip** then **you** can travel as normal on any **trip** already booked, but no cover would be available for any future **trip** that **you** haven't yet booked. Alternatively if **you** do not wish to travel on **your** booked **trip**, or **your doctor** advises against travel, **you** can claim to cancel **your trip** – see section 6D Cancelling a trip before it starts.

There are also exclusions relating to the ill-health of a **close relative**, close business associate or any **travelling companion**, see page 49 for details.

At any time, you're not covered

- ✗ if **you** travel against the advice of a **doctor**, or would have been if **you** had sought such advice
- ✗ where **you** are travelling in order to receive medical advice or treatment, or
- ✗ if **you** have failed to take necessary medication, such as inoculations or medication that a **doctor** has prescribed to **you**.

Included activities

Including winter sports activities and hazardous activities for Sections

- 6B Emergency overseas medical and travel expenses
- 6C Emergency medical expenses in the UK
- 6D Cancelling a trip before it starts
- 6E Cutting your trip short
- 6F Personal accident
- 6I Winter sports

You're covered for

✓ Air-based activities

- Hot air balloon rides (as a passenger only, balloon must have airworthiness certificate, pilot must be qualified)
- Parascending (over water)

✓ Winter sports activities

- Cross-country skiing (on recognised tracks)
- Dry slope skiing or snowboarding
- Skiing (on piste, or off piste with a qualified guide)
- Sledging
- Snowboarding (on piste, or off piste with a qualified guide)
- Snowmobiling, ski-dooing or ski-bobbing
- Snow shoeing
- Tobogganing

✓ Water-based activities

These must be in inland or coastal waters only unless otherwise stated.

- Banana boating (buoyancy aid must be worn)
- Body or boogie boarding
- Canoeing or kayaking (grade 1 and 2 only, helmet and buoyancy aid must be worn)
- Dinghy sailing (buoyancy aid must be worn, maximum 12 miles from coast, no cover for the cost of rescue)
- Fishing
- Jet skiing or wet biking (helmet and buoyancy aid must be worn)
- Rafting (grade 1 and 2 only, helmet and buoyancy aid must be worn)
- Rowing
- SCUBA diving (to a depth of 18 metres and only where **you** are a qualified diver and accompanied at all times by another qualified diver or, if **you** do not hold a SCUBA diving qualification, **you** are accompanied at all times by a qualified diving instructor)
- Snorkelling
- Surfing
- Swimming
- Water polo
- Water skiing (buoyancy aid must be worn)
- Windsurfing or sailboarding (buoyancy aid must be worn)
- Yachting (buoyancy aid must be worn, maximum 12 miles from coast, no cover for the cost of rescue)

✓ Land-based activities

- Aerobics
- Archery (under qualified supervision only)
- Badminton
- Baseball
- Basketball
- Beach games (including cricket, football and volleyball)
- Bowls
- Camel rides or elephant rides
- Clay pigeon shooting (under qualified supervision only)
- Climbing (on artificial walls, under qualified supervision only)
- Cricket
- Croquet
- Cycling (but not BMX or off-road biking)
- Dancing
- Fell walking (up to 3,000 metres above sea level)
- Fencing (protective equipment must be worn)
- Football
- Go-karting (up to 125cc, crash helmet must be worn)
- Golf
- Handball
- High ropes courses (under qualified supervision only)
- Hiking (up to 3,000 metres above sea level)
- Hockey
- Ice skating (on rink only, not ice hockey or speed skating)
- Jogging or running
- Motorcycling (up to 125cc, crash helmet must be worn)
- Netball
- Orienteering (up to 3,000 metres above sea level)
- Racquetball
- Rambling (up to 3,000 metres above sea level)

- Rifle shooting (under qualified supervision only)
- Roller skating or roller blading
- Rounders
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampolining
- Trekking (up to 3,000 metres above sea level)
- Volleyball

You're not covered for

✗ Taking part in any activity:

- a that is not listed above
- b that **you** do as a professional, or in a race or competition
- c that is carried out against local warnings or advice
- d that is not carried out in a safe way
- e if **you** act irresponsibly or put **yourself** in needless danger
- f if the activity is the sole purpose of **your trip**.

If you're not sure whether **you're** covered for a particular activity, **you** must call **us** on **0345 246 8585**.

A Delayed personal possessions

You're covered for

✓ Delayed personal possessions

We will pay up to £100 per **insured person** if **your personal possessions** are missing for more than 12 hours following **your** arrival at **your** destination. This is towards the cost of:

- replacing essential toiletries, medication and clothing
- temporary hire of replacement sports equipment.

You're not covered for

✗ We won't pay for:

- a any expenses **you** can recover from other sources, for example **your** transport operator
- b any **personal possessions** delayed on **your** return journey
- c any **personal possessions** confiscated, detained or delayed by Customs or other officials
- d anything mentioned in the Exclusions to all Travel claims (page 48).

How we settle claims

To claim for delayed **personal possessions you** must:

- get a Property Irregularity Report within the time limit shown in the airline's conditions of carriage to show how long **you** were without **your personal possessions**
- keep **your** tickets and luggage tags
- keep the receipts for any essential replacement items **you** buy or hire.

We will deduct the amount of any claim under this section (other than for hire costs) from any claim **you** make under Section 3 Personal possessions if **your personal possessions** are permanently lost.

✓ Excess

There is no **excess** for this type of claim.

B Emergency overseas medical and travel expenses

You're covered for

✓ Emergency overseas medical and travel expenses

We will pay up to £5,000,000 for each **insured person** who is injured, becomes ill, is quarantined or dies while on a **trip** outside **your home area**, including:

✓ Medical costs

- Emergency medical, surgical and hospital treatment and any ambulance and rescue service fees to take **you** to hospital.
- Up to £500 for emergency treatment of acute dental pain.
- £25 hospital benefit for every complete 24- hour period for which **you** are treated as an **inpatient**, up to £1,000 in total.

✓ Travel and accommodation expenses

- Additional travel and accommodation expenses approved in advance by our emergency assistance service:
 - to get **you** to or from hospital as an **inpatient** or for outpatient treatment or appointments
 - to return **you** to **your home area** on the advice of **our medical adviser**
 - to get **you home** following emergency medical treatment if **you** can't use **your** return ticket
 - £2,500 for the costs of one person from **your home area** to stay with **you** where this is medically necessary, including economy class travel costs to reach **you** and £25 a day for meals, phone calls and travel.
- Additional costs for accommodation of a similar standard to the accommodation **you** booked for **your trip** if it is medically necessary for **you** to stay after the date **you** were due to return **home**.

- The cost of telephone calls made to or received from **our** emergency assistance service.
- Reasonable extended parking, kennel or cattery costs if **you** have to remain abroad as a result of **your** illness or injury.

✓ Funeral expenses

If **you** die:

- £2,500 for the cost of a funeral or cremation outside **your home area**, or
- £7,500 for the cost of returning **your** body or ashes to **your home**.

B Emergency overseas medical and travel expenses continued

You're not covered for

- x We won't pay for:
 - a any claim if **you** were travelling against medical advice or specifically to get medical advice or treatment
 - b any claim if **you** were waiting for medical treatment before **you** booked the **trip**, unless **we** know about it and have agreed to cover it
 - c any claim which is the result of **you** not taking:
 - necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away
 - inoculations for tropical diseases
 - d any claim for costs of **inpatient** hospital treatment or being returned to **your home area** that has not been agreed by **our** emergency assistance service
 - e any claim for single or private room accommodation, unless **our medical adviser** has said it is medically necessary
 - f any claim for costs of treatment, tests or surgery, including preventative treatment and cosmetic or elective surgery, that is not essential in the opinion of **our medical adviser** or could reasonably have waited until **your** return to **your home area**
 - g any further expenses if **you** choose not to move hospital or return to **your home area** after **our medical adviser** and the **doctor** who is treating **you** have said it is safe for **you** to move
 - h any claim for dental work involving precious metals or dental fittings
 - i any claim for treatment or services from a health spa, convalescent or nursing home or rehabilitation centre
 - j any expenses inside **your home area**, except as shown in **Section 6C** of this policy
 - k anything mentioned in the Exclusions to all Travel claims (page 48)
 - l the cost of any non-essential phone calls, faxes or mobile data use unless agreed by **us**
 - m any of these specific exclusions (see page 48 for full explanations):
 1. Recoverable expenses
 2. **Anticipated events**
 3. **Serious medical conditions**

4. **Hazardous activities**
5. **Manual work**
6. Motorised vehicles
7. Motorcycles, mopeds and scooters
8. Quad bikes and all-terrain vehicles.

How we settle claims

To claim for emergency expenses:

- **You** must contact **our** emergency assistance service as soon as possible if:
 - **you** need to go to hospital as an **inpatient**
 - the **doctor** treating **you** says **you** need tests or other outpatient treatment
 - **you** need to return to **your home area** because of a medical emergency, or
 - **you** need to extend **your trip** because of a medical emergency.
- **You** must provide receipts for all travel, accommodation, meals and phone calls for **you** and anyone staying with **you** during **your** illness.
- **You** must follow the advice given by the Foreign & Commonwealth Office and **your doctor** for the destinations **you** intend visiting on **your trip**. This includes getting all recommended vaccinations and taking sufficient supplies of **your** prescription medication with **you**.
- **You** must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement (such as the EHC) where possible. **Our** emergency assistance service will advise **you** on this.

Our emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **your** repatriation to **your home area**. They will only do this if **our medical adviser** and the **doctor** who treats **you** think it is safe.

If **you** don't accept **our** decision **we** will not pay any additional costs **you** incur.

✓ Excess

The **excess** for each **insured person** is £35. However, there is no **excess** if **you** use a European Health Insurance Card (EHIC) or any other reciprocal healthcare arrangement to reduce the cost of **your** treatment.

C Emergency medical expenses in the UK

You're covered for

We will pay up to £10,000 for each **insured person** who is injured, becomes ill, is quarantined or dies while on a **trip** within the **United Kingdom**, including:

✓ Travel and accommodation expenses

- Additional travel and accommodation expenses approved in advance by **our** emergency assistance service:
 - to get **you** to or from hospital as an **inpatient** or for outpatient treatment or appointments
 - to get **you home** following emergency medical treatment if **you** can't use **your** return ticket
 - £1,000 for the costs of one person from **your home area** to stay with **you** where this is medically necessary, including economy class travel costs to reach **you** and £25 a day for meals, phone calls and travel.
- Additional costs for accommodation of a similar standard to the accommodation **you** booked for **your trip** if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
- The cost of telephone calls made to or received from **our** emergency assistance service.

✓ Funeral expenses

If **you** die:

- £2,500 for the cost of returning **your** body or ashes to **your home**.

You're not covered for

✗ We won't pay for:

- any claim if **you** were travelling against medical advice or specifically to get medical advice or treatment
- any medical treatment, unless **your trip** is to or from a destination where **you** cannot use reciprocal healthcare arrangements
- any claim for costs of **inpatient** hospital treatment or being returned to **your home area** that has not been agreed by **our** emergency assistance service
- any claim for single or private room accommodation, unless **our medical adviser** says it is medically necessary
- any claim which is the result of **you** not taking necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away
- any further expenses if **you** choose not to move hospital or return to **your home area** after **our medical adviser** and the **doctor** who is treating **you** have said it is safe for **you** to move
- any claim for treatment or services from a health spa, convalescent or nursing home or rehabilitation centre
- any expenses **you** pay outside **your home area**, except as shown in **Section 6B** of this policy
- anything mentioned in the Exclusions to all Travel claims (page 48)
- the cost of any phone calls, faxes or mobile data use unless agreed by **us**
- any of these specific exclusions (see page 48 for full explanations):
 - Recoverable expenses
 - Anticipated events**
 - Serious medical conditions**
 - Hazardous activities**
 - Manual work**
 - Motorised vehicles
 - Motorcycles, mopeds and scooters
 - Quad bikes and all-terrain vehicles.

C Emergency medical expenses in the UK continued

How we settle claims

To claim for emergency expenses:

- **You** must contact **our** emergency assistance service as soon as possible if **you** need to:
 - return to **your home** because of a medical emergency, or
 - extend **your trip** because of a medical emergency.
- **You** must provide receipts for all travel, accommodation, meals and phone calls for **you** and anyone staying with **you** during **your** illness.

Our emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **you** to move nearer to **your home**. They will only do this if **our medical adviser** and the **doctor** who treats **you** think it is safe.

If **you** don't accept **our** decision **we** will not pay any additional costs **you** incur.

✓ Excess

The **excess** for each **insured person** is £35. However, there is no **excess** if **you** use a reciprocal healthcare arrangement to reduce the cost of any medical treatment **you** receive, for example on Jersey.

D Cancelling a trip before it starts

You're covered for

✓ Cancellation of a journey

We will pay up to £5,000 for each **insured person** for costs that **you** have paid or legally have to pay if **you** have to cancel **your trip**, including:

- deposits
- accommodation and travel costs
- car hire
- £150 for excursions and activities
- kennel, cattery, professional petsitter costs
- car parking charges
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

Reasons for cancellation

We will provide this cover if **you** have to cancel **your trip** for any of these reasons:

- 1 **Death, illness or injury:** the death, serious injury or illness of **you**, **your travelling companion**, a **close relative** or anyone outside **your home area** that **you** had planned to stay with.
- 2 **Court cases and quarantine:** **you**, **your travelling companion** or anyone outside **your home area** that **you** had planned to stay with is quarantined or called for jury service or as a witness in a court and a court official has refused to postpone it.
- 3 **Unemployment:** **you** or **your travelling companion** is made redundant, or have a self-employed contract terminated early, and is registered for a Jobseeker's Agreement with the Department for Work and Pensions.
- 4 **Armed forces and emergency services:** As a member of the British Armed Forces or Emergency Services, **you** or **your travelling companion** has authorised leave cancelled due to an unexpected emergency.

- 5 **Fire, storm or flood:** **you** or **your travelling companion** has to stay at their **home** as a result of it being seriously damaged by fire, storm, flood or due to a burglary in the seven days before departure on **your trip**.
- 6 **Pet emergency:** **your** pet cat or dog needs emergency life-saving treatment in the seven days before **your** departure on **your trip**.
- 7 **Passport or visa:** **your** passport or visa is stolen in a burglary in the seven days before **your** departure on **your trip** and **you** can't arrange a replacement in time.
- 8 **FCO travel advice:** Foreign & Commonwealth Office advice against 'All travel' or 'All but essential travel' to **your** intended destination comes into force after the start date or renewal date of this insurance, or the date when **you** booked **your trip**, whichever is later and **you** cancel **your trip** in the 28 days before **your** departure.
- g any claim for cancelling **your trip** if **your** transport operator or their agents refused to transport **you** or **your travelling companion** because they consider that person is not fit to travel
- h any claim resulting from **you** not wanting to travel or not enjoying **your trip**
- i anything mentioned in the Exclusions to all Travel claims (page 48)
- j any of these specific exclusions (see page 48 for full explanations):
- 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Serious medical conditions**
 - 9. **Administrative costs**
 - 10. Timeshare fees
 - 11. Ill-health of **close relatives** and **travelling companions**.

You're not covered for

- ✗ **We won't pay for:**
- a any cancellation that happens when **you** do **not** have the correct passport or visa for **your trip**
 - b any actions or failure by **your** transport operator or their agents or a conference organiser
 - c any cancellation if **you** had reason to believe the **trip** might be cancelled at the time **you** booked it
 - d any cancellation caused by unemployment if **you** were unemployed, or **you** were aware that **you** might become unemployed, at the time **you** booked **your trip**
 - e any claim for cancelling **your trip** because of unemployment which is due to **your** misconduct, resignation or voluntary redundancy
 - f any claim if **your** intended travel is against the advice of a **doctor**, or would have been if **you** had sought such advice

How we settle claims

To claim for the costs of cancelling **your trip**, **you** must provide these documents at **your** own expense:

- relevant medical certificates from a **doctor** if **you** cancelled **your trip** due to death, injury, illness or quarantine
- a cancellation invoice, **your** unused tickets and ticket receipts
- any other supporting documents that **we** reasonably ask for to support **your claim**.

The amount of any claim will be limited to costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.

If **you** book a **trip** that starts after **your** current policy ends, **you** will only be covered for cancellation up to the policy end date, unless **you** renew the policy on or before the expiry date.

✓ Excess

The **excess** for each **insured person** is £35, unless **you** are only claiming for lost deposits, in which case it is £10 for each **insured person** claimed for.

E Cutting your trip short

You're covered for

✓ Cutting short a journey (curtailment)

We will pay up to £5,000 for each **insured person** for costs that **you** have paid or legally have to pay if **you** have to cut **your trip** short, including:

- unused accommodation and travel
- unused car hire
- a maximum of £150 for each **insured person** for unused pre-booked excursions that **you** have to cancel before they begin on the advice of a **doctor** because **you** or **your travelling companion** is seriously injured or seriously ill while on **your trip**
- reasonable costs for additional accommodation and travel if **you** have to return **home** early and **you** cannot use **your** return tickets
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent
- reasonable extended parking, kennel or cattery costs **you** have to pay if **you** have to remain **abroad** as a result of **your** illness or injury.

Reasons for curtailment

We will provide this cover if **you** have to cut **your trip** short for any of these reasons:

- 1 **Death, illness or injury:** the death, serious injury or illness of **you**, **your travelling companion**, a **close relative** or anyone outside **your home area** that **you** had planned to stay with.
- 2 **Court cases and quarantine:** **you**, **your travelling companion** or anyone outside **your home area** that **you** had planned to stay with is quarantined or called for jury service or as a witness in a court and a court official has refused to postpone it.
- 3 **Armed forces and emergency services:** As a member of the British Armed Forces or Emergency Services, **you** or **your travelling companion** has authorised leave cancelled due to an unexpected emergency.
- 4 **Fire, storm or flood:** **you** or **your travelling companion** has to stay at their **home** as a result of it being seriously damaged by fire, storm, flood or due to a burglary that happened after **your** departure on **your trip**.
- 5 **FCO travel advice:** Foreign & Commonwealth Office advice against 'All travel' or 'All but essential travel' to **your** destination, provided that advice came into force after **your** departure on **your trip**.

You're not covered for

x We won't pay for:

- a any claim for costs as a result of having to cut short **your trip** that were not authorised by **our** emergency assistance service before **you** returned **home**
- b any claim for additional travel costs as a result of having to cut short **your trip** if **you** did not purchase a return ticket to **your home area** before starting **your trip**
- c any claim for **your** unused return travel tickets as a result of cutting short **your trip** if **we** have paid to get **you home** because of injury or illness under **Section 6B** or **Section 6C** of this policy
- d any claim if **you** travel against the advice of a **doctor**, or would have been if **you** had sought such advice
- e any claim which is the result of **you** not taking:
 - necessary medication, or medication that has been prescribed for **you**, which **you** knew at the start of **your trip** that **you** would need while **you** were away
 - inoculations for tropical diseases
- f any claim for cutting short **your trip** if **your** transport operator or their agents refused to transport **you** or **your travelling companion** because they consider that person is not fit to travel
- g any claim resulting from **you** not enjoying **your trip**
- h anything mentioned in the Exclusions to all Travel claims (page 48)
- i These specific exclusions (see page 48 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Serious medical conditions**
 - 4. **Hazardous activities**
 - 5. **Manual work**
 - 6. Motorised vehicles
 - 7. Motorcycles, mopeds and scooters
 - 8. Quad bikes and all-terrain vehicles

- 9. Administrative costs
- 10. Timeshare fees
- 11. Ill-health of **close relatives** and **travelling companions**.

How we settle claims

To claim for the costs of cutting **your trip** short, **you** must provide these documents at **your** own expense:

- relevant medical certificates from a **doctor** if **you** cut **your trip** short due to death, injury, illness or quarantine
- any other supporting documents that **we** reasonably ask for to support **your** claim.

You must also contact **our** emergency assistance service as soon as possible once **you** become aware of the need to return to **your home area**.

Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost as a result of either **your** early return to **your home area** or **your** admission to hospital as an **inpatient**.

✓ Excess

The **excess** for each **insured person** is £35.

F Personal accident

You're covered for

✓ Personal accident

If **you** are accidentally injured on **your trip**, we will pay:

- £10,000 (or £1,500 if **you** are aged under 18) if the injury is the sole cause of **your** death
- £10,000 if the injury is the sole cause of **your loss of sight** or **loss of limb**
- £25,000 if the injury is the sole cause of **your total permanent disability**.

You're not covered for

✗ We won't pay for:

- a death, **loss of sight**, **loss of limb** or **total permanent disability** that occurs more than one year after the date of **your** injury
- b any claim where **your** injury does not lead solely, directly and independently to **your** death, **loss of limb**, **loss of sight** or **total permanent disability**
- c any claim for **total permanent disability** if **you** had reached the state age for retirement and were claiming state pension as **your** only means of income, or alternatively were claiming a private pension as only means of income regardless of **your** age, before **your trip** started
- d anything mentioned in the Exclusions to all Travel claims (page 48)
- e these specific exclusions (see page 48 for full explanations):
 - 2. **Anticipated events**
 - 3. **Serious medical conditions**
 - 4. **Hazardous activities**
 - 5. **Manual work**
 - 6. **Motorised vehicles**
 - 7. **Motorcycles, mopeds and scooters**
 - 8. **Quad bikes and all-terrain vehicles.**

Special conditions

Any claim payments will be made to **you** or **your** legal representatives.

If **you** die without making a will, no claim payments will be made until executors have been appointed.

Death, **loss of sight**, **loss of limb** or **total permanent disability** must occur within one year of the date of **your** injury.

We will not pay any claim for **total permanent disability** until at least one year has passed from the date **you** were accidentally injured.

We will only pay one benefit under this section for any **insured person** resulting from a single event.

✓ Excess

There is no **excess** for this type of claim.

G Delayed or missed departure

You're covered for

✓ Missed international departure (outbound or return)

We pay up to £600 (or £200 for a **trip** solely within the UK) for each **insured person** for reasonable additional accommodation and travel expenses if **you** fail to arrive at **your point of international departure** in time to board **your** pre-booked aircraft, ship or train as a result of:

- delays to scheduled public transport (not taxis) in which **you** are travelling or a connecting scheduled flight running late, or
- the vehicle in which **you** are travelling being involved in an accident, being stuck in traffic, affected by road closures or breaking down.

We will also pay the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

This cover applies to both **your** outward and return journeys.

✓ Delayed departure

We will pay up to £200 for each **insured person** for additional accommodation, travel and refreshment costs if **you** have checked in and **your** pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on **your** travel itinerary.

We will also pay up to £500 for each **insured person** for any unused accommodation and travel expenses (including any excursions up to £150) if **you** are late arriving at **your** destination as a result of a delay of more than 12 hours beyond the time shown on **your** travel itinerary.

This cover applies to both **your** outward and return journeys.

✓ Abandoned departure (outbound only)

We will pay up to £5,000 for each **insured person** if **you** choose to **abandon your trip** because **your** pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on **your** travel itinerary at the **point of departure** on **your** outward journey. This includes the cost of:

- unused deposits
- accommodation and travel costs
- up to £150 for excursion charges
- car hire
- kennel, cattery and professional petsitter cost
- parking charges
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

If **you** choose to travel to **your** intended destination by alternative means, **we** will cover **you** for the cost of doing so or the cost to **abandon your trip**, whichever is the lower.

You're not covered for

x We won't pay for:

- any claim for both delayed departure and abandoned departure relating to the same event
- any claim if **you** do not allow enough time to arrive at **your point of departure** as recommended by **your** transport operator
- any claim for missed international departure where **you** are travelling in a vehicle that **you** own and which has not been serviced and maintained to the manufacturer's instructions or runs out of fuel or power
- any claim where **you** missed **your** departure because of heavy traffic or road closures that were not severe enough to be reported on a recognised motor association website, on news bulletins or in the press
- any claim arising from a strike, any form of industrial action or possible delay that had been announced or had started either:
 - at the start date or renewal date of this insurance (shown on **your** schedule), or
 - when **you** booked **your trip**, whichever is later
- anything mentioned in the Exclusions to all Travel claims (page 48)
- any of these specific exclusions (see page 48 for full explanations):
 1. Recoverable expenses
 2. **Anticipated events**
 9. Administrative costs
 10. Timeshare fees.

G Delayed or missed departure continued

How we settle claims

To claim for a delayed, missed or abandoned departure under this section, **you** must provide:

- **your** booking invoice and travel itinerary showing **your** scheduled departure times along with the actual departure times and reason for the delay from the transport operator
- any other supporting documents that **we** reasonably ask for to support **your** claim
- receipts confirming any costs **you** have incurred.

You must seek compensation from the transport operator wherever possible. If **your** operator or travel agent refuses to provide a refund, **you** must provide evidence from them showing why they did not repay **you**.

If **you** are claiming as a result of the vehicle in which **you** are travelling being involved in an accident or breaking down, **you** must get a report from the vehicle repairer or breakdown assistance provider.

✓ Excess

The **excess** for each **insured person** is £35, except for delayed departure, which has no **excess**.

H If you lose your passport

You're covered for

✓ Loss of your passport

We will pay up to £250 for each **insured person** if **your** passport is lost, stolen or destroyed while **you** are on **your trip**, for:

- the administration costs of obtaining an emergency travel document
- reasonable extra travel and accommodation costs as a result of losing **your** passport.

You're not covered for:

✗ **We** won't pay for:

- a passport **you** did not have with **you** unless it was locked in **your** personal accommodation or stored in a locked safety deposit box or locked safe. If **your** personal accommodation has a safe or safety deposit box, **your** passport must be locked inside it
- a passport left in a motor vehicle
- a passport left in a hotel courtesy store or storage room
- a passport left in checked-in luggage
- a passport left in a tent
- a passport that is confiscated, detained or delayed by Customs or other officials
- any costs related to the purchase of a new replacement passport
- any costs incurred as a result of an **anticipated event**
- anything mentioned in the Exclusions to all Travel claims (page 48).

How we settle claims

To claim for costs as a result of a lost or stolen passport, **you** must:

- report the loss to the police or British Consular Representative within 24 hours of discovering it or as soon as reasonably possible after that, and get an official report from them
- always take reasonable care of **your** passport to keep it safe and take all reasonable steps to recover any passport that is lost or stolen.

✓ Excess

The **excess** for each **insured person** is £35.

| Winter sports

You're covered for

We will pay towards certain costs if **you** are injured or become ill during a winter sports **trip**, or if **your winter sports equipment** is lost, stolen or damaged, or if **your trip** is affected by bad weather. This is in addition to **your** cover for **emergency medical and travel expenses** (Sections 6B and 6C), cutting your trip short (Section 6E) and personal accident (Section 6F). The types and amounts of cover are shown under separate headings below.

The maximum **trip** duration is 22 days in any one **period of insurance**.

You can find a list of the winter sports activities **we** cover in the Included Activities section, page 32.

✓ Ski pack (hired ski equipment, ski school fees and lift passes)

We will pay up to £250 a week for each **insured person** if **you** are unable to ski because of an illness or injury for which **you** would have a valid claim under **Section 6B** or **Section 6C** of this policy, to cover the unused non-refundable costs of:

- hired **winter sports equipment**
- ski school fees
- lift passes.

✓ Winter sports equipment

We will pay up to £500 to repair or replace **winter sports equipment** that **you** own or have hired, which is lost, stolen or accidentally damaged during **your trip**. This includes up to £250 for any one item or part of a set.

We will pay up to £25 a day, up to a total of £300, for the hire of replacement **winter sports equipment** if **yours** is lost, stolen, accidentally damaged or delayed for more than 12 hours following your arrival at **your** destination, or if it is damaged during **your trip**.

Replacement value

If **we** pay to replace **your** equipment, the amount **we** will pay will be the current purchase price adjusted for wear and tear and loss of value as shown in this table:

Age of equipment	What we pay (% of purchase price)
Up to 1 year	90%
Up to 2 years	70%
Up to 3 years	50%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years old	No cover

✓ Piste closure

We will pay £20 for each **insured person** per day, up to £200 for each **insured person** per **trip** if during **your trip** all the pistes and ski lifts in **your** resort close for more than 24 hours due to lack of snow or bad weather.

✓ Avalanche

We will pay up to £200 per **trip** for each **insured person** for additional travel and accommodation expenses if **your** arrival in or departure from **your** pre-booked resort is delayed by avalanche.

I Winter sports continued

You're not covered for

- x We won't pay for:
 - a any claim for winter sports activities outside the recognised skiing season in the ski resort where the loss takes place
 - b any claim for piste closure if **you** took out this insurance less than 14 days before **your** departure, or if **you** refuse to travel to an alternative resort after the piste closes
 - c any claim as a result of **winter sports equipment**:
 - that is lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect
 - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process
 - that is left unattended (not in **your** full view and where **you** are not in a position to prevent unauthorised taking of **your** property, unless it is in a locked room or hidden in a locked vehicle).
 - d any winter sports claim under Ski pack if **you** would not have a valid claim under **Section 6B** or **Section 6C** of this policy.
 - e anything mentioned in the Exclusions to all Travel claims (page 48).
 - f any of these specific exclusions (see page 48 for full explanations):
 - 1. Recoverable expenses
 - 2. **Anticipated events**
 - 3. **Serious medical conditions**
 - 4. **Hazardous activities.**

How we settle claims

To claim for winter sports cover, **you** must:

- provide medical certificates from a **doctor** if **you** are claiming because of injury or illness
- provide any other supporting documents that **we** reasonably ask for to support **your** claim
- report any loss or theft to the police or **your** transport operator within 24 hours of discovering it
- get a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown in their conditions of carriage
- get a police report for any other loss or theft within 24 hours of reporting it or as soon as reasonably possible afterwards
- get a report from **your** transport or accommodation provider if **your winter sports equipment** is lost, stolen or damaged in their care
- take reasonable steps to keep **your winter sports equipment** safe and to recover it if is lost or stolen
- provide **us** with proof of ownership and value for items of **winter sports equipment** for which **you** are claiming
- provide confirmation that all the pistes are closed from **your** tour operator or local representative if **you** are claiming for piste closure.

✓ Excess

The **excess** for each **insured person** is £35, except for Ski pack, Piste closure and Avalanche cover, which have no **excess**.

J Disaster cover

You're covered for

✓ Disaster cover

We will pay up to £1,000 for each **insured person** if **your** accommodation or the immediate area is adversely affected by **natural disaster**, including:

- if **you** want to continue **your trip**: reasonable costs for additional accommodation and travel, including car hire
- if **you** need to return **home** early: reasonable costs for additional accommodation and travel, including car hire, provided that **you** cannot use **your** return travel tickets
- costs **you** have paid or legally have to pay if **you** are unable to use or are forced to move from **your** pre-booked and pre-paid accommodation
- up to £150 for pre-booked excursions
- the cost of replacing used points or miles if **you** booked **your** flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

You're not covered for

✗ We won't pay for:

- any claim when the local or national authorities have confirmed that it is safe to travel or stay at **your** destination
- any claim resulting from **you** not enjoying **your trip** or not wanting to travel
- anything mentioned in the Exclusions to all Travel claims (page 48)
- any of these specific exclusions (see page 48 for full explanations):
 1. Recoverable expenses
 2. **Anticipated events**
 9. Administrative costs
 10. Timeshare fees.

How we settle claims

To claim for costs after a **natural disaster**, **you** must:

- provide **us** with a cancellation invoice, **your** unused tickets and ticket receipts, as well as any other supporting documents that **we** reasonably ask for to support **your** claim
- contact **our** emergency assistance service as soon as possible once **you** become aware of the need to return **home**
- send **us** written confirmation of the **natural disaster** from the local or national authority of the area where it happened.

Claims for unused accommodation will be calculated based on the number of complete days of **your trip** that are lost by **you** early return **home**.

We will only pay costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.

✓ Excess

The **excess** for each **insured person** is £35, unless **you** are only claiming for lost deposits, in which case it is £10 for each **insured person**.

Losses not covered that only apply to Section 6 Travel

This section does not cover claims caused by the following

Exclusions to all Travel claims

✗ Foreign & Commonwealth Office

We do not cover **you** for travel to areas where the Foreign & Commonwealth Office has advised against 'all travel'. If **you** are not sure whether there is a travel warning for **your** destination, or **you** think **you** may need to cancel or cut short **your trip** because of a developing situation, please check with the Foreign & Commonwealth Office at gov.uk/foreign-travel-advice.

✗ Indirect losses

Any losses that are not directly associated with the incident that caused the claim. Examples of indirect losses include:

- a loss of earnings if **you** are unable to return to work following an injury or illness that happened during a **trip**
- b any payments **you** would normally have to make during **your trip**.

✗ Deliberate harm or recklessness

Any claim made as a result of **you**:

- a committing suicide or attempted suicide
- b deliberately injuring **yourself** or making **yourself** ill
- c putting **yourself** in needless danger, including danger that could reasonably be predicted, unless **you** were trying to save someone's life
- d contracting a sexually transmitted disease
- e being under the influence of drugs or solvents, other than any drugs prescribed for **you** and taken under medical supervision
- f drinking so much that **your** judgment is seriously affected.

✗ Armed forces

Any losses caused as a result of **your** duties as a member of the Armed Forces, unless **you** have to cancel or cut short **your trip** due to an unexpected emergency – see Cancelling a trip before it starts Section 6D and Curtailment Section 6E.

✗ Other general exclusions

We will not pay for:

- a any losses caused as a result of **you** breaking the law or being dishonest
- b any claim for travel in an aircraft other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft
- c any loss caused by changes in currency exchange rates
- d any loss or damage more specifically insured by another insurance policy
- e any expenses in providing any certificates, information or evidence which **we** need to process **your** claim.

Specific exclusions applying to Section 6 Travel

1. Recoverable expenses

- ✗ Any expenses that **you** can recover from elsewhere.

2. Anticipated events

- ✗ Any claim for costs incurred as a result of an **anticipated event** - see **Definitions**, page 54.

3. Serious medical conditions

- ✗ Any claim resulting from a **serious medical condition** (see **Definitions**, page 54), including conditions listed under **circulatory problems** or **heart problems** (eg a heart attack or stroke) won't be covered if **you** have high blood pressure as a **serious medical condition**.

4. Hazardous activities

- ✗ Any claim resulting from **you** taking part in any **hazardous activity**.

5. Manual work

- ✗ Any claim resulting from **manual work**.

6. Motorised vehicles

- ✗ Any claim resulting from **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type in **your home area**.

7. Motorcycles, mopeds and scooters

- ✗ Any claim as a result of **you** using any motorcycle, moped or scooter, if:
 - a **you** do not wear a crash helmet
 - b **you** are the rider and **you** do not hold a valid licence to drive that vehicle type in **your home area**
 - c the vehicle is above 125cc and it is not **your** mode of transport from **your home area**
 - d **you** are not wearing appropriate protective clothing.

8. Quad bikes and all-terrain vehicles

- ✗ Any claim resulting from **you** using a quad bike or all-terrain vehicle as a rider or passenger.

9. Administrative costs

- ✗ Any claim for administrative costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges.

10. Timeshare fees

- ✗ Any claim for fees relating to timeshare properties, including management and maintenance fees, except for exchange fees.

11. Ill-health of close relatives, close business associates and travelling companions

- ✗ Any claim for cancelling or cutting short **your trip** because a **close relative** or **travelling companion**:
 - a has a medical condition that has resulted in **inpatient** treatment or being put on a waiting list for hospital treatment
 - b is diagnosed with cancer, or
 - c is given a terminal prognosisin the 12 months leading up to the start or renewal date of this insurance (shown on **your** schedule), or the date when **you** booked **your trip**, whichever is later.



Other policy conditions

Claims conditions

These apply to:

- Section 1 Buildings
- Section 2 Contents
- Section 3 Personal Possessions
- Section 5 Home Emergency
- Section 6 Travel

These conditions do not apply to Section 4 Family Legal Protection

Reporting claims

When **you** find out about anything **you** need to claim for, or may need to claim for, **you** must tell **us** as soon as possible.

If you make a buildings, contents, personal possessions or home emergency claim (but not a liability claim)

For any claim **you** must:

- Give **us** any relevant information and evidence that **we** ask for, including proof of ownership or value of the lost or damaged item and written estimates for repair. **You** will have to do this at **your** own expense.
- Allow **us** (or **our** appointed suppliers) to access or inspect the damaged items and/or property.
- Immediately tell the police about any loss or damage by deception, theft, attempted theft, vandalism or malicious acts.

If you make a liability claim

For any claim **you** must:

- send **us** any letter, claim, writ or summons in connection with the claim or potential claim as soon as **you** receive it, unanswered
- get **our** written consent before admitting, denying, negotiating or settling a claim.

We may take over, defend or settle the claim, or take up any claim in **your** name for **our** own benefit.

You must give **us** all the information and help **we** need.

Professional Customer Representative

We will not deal with a **professional customer representative** unless they are authorised and regulated by their regulatory authority. If that is the Financial Conduct Authority, **you** can check the Financial Services Register www.fca.org.uk/register/ for details about **your professional customer representative**.

We will not continue dealing with a **professional customer representative** and instead only deal with **you** directly if: (i) the **professional customer representative's** behaviour is unreasonable; (ii) the negotiations regarding settlement are not concluded within a reasonable timeframe; and/or (iii) there is no reasonable prospect of a settlement being concluded in line with the policy within a reasonable timeframe.

You may not assign or transfer **your** policy, or any right or obligation under that policy to any third party, including a **professional customer representative**, without **our** prior express written consent.

We will always retain the right to communicate directly with **you** even if **you** have instructed a **professional customer representative**.

If **you** instruct a **professional customer representative**, **we** may still pay any claim settlement directly to **you**. If **you** ask **us**, **we** may at **our** own discretion agree to pay the claim settlement to the **professional customer representative**. If **we** do this **we** will have paid **your** claim in full, and will not be responsible for the work carried out by **your professional customer representative**, or whoever they appoint, and will not be liable for any further costs associated with that work.

If you make a travel claim

For any claim **you** must:

- send **us** any letter, claim, writ or summons in connection with the claim or potential claim as soon as **you** receive it, unanswered
- not admit, deny, negotiate or settle any claim without **our** written consent
- give **us** any information and help **we** need.

General conditions

These apply to all sections

We may:

- take over and carry out the negotiation, defence or settlement of any claim in **your** name
- take proceedings in **your** name to get back any money **we** have paid under this policy;
- ask **you** to pay **us** back any amounts that **we** have paid to **you** that are not covered by this policy;
- refuse to pay any claim where **you** have not provided sufficient receipts, bills or evidence to support **your** claim.

You or **your** legal representatives must provide all certificates, information and evidence that **we** need in order to consider **your** claim at **your** own expense.

If **your** claim is for injury or illness **we** may ask for **your** permission to contact **your doctor** to get access to **your** medical records. If **you** refuse, **we** may not be able to deal with **your** claim.

We may arrange, at **our** own expense, for **you** to be medically examined on **our** behalf. This includes a post-mortem examination if **you** die.

If you don't follow our claim conditions, and this negatively affects our position:

- **we** will reject **your** claim or be unable to deal with it, or
- **we** will not pay **your** claim in full.

Handing over damaged items

You should only hand over damaged items when **we**, or **our** suppliers, ask **you** to do so.

Enforcing your rights

We may at **our** expense and in **your** name take steps to enforce **your** rights against any other person either before or after **we** pay a claim.

You must give **us** any information or assistance **we** need.

Other insurance policies

We will not pay any claim if **you** have cover under any other insurance policies.

Policy terms and conditions

You must keep to the policy terms, conditions and **endorsements**.

If **you** don't:

- **your** policy may be invalidated
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

Preventing loss

You must take reasonable care to prevent loss, injury or liability, damage or accidents to the **buildings** and **contents** covered under this policy.

Maintaining your buildings and contents

You must keep the **buildings**, **contents** and **personal possessions** covered under this policy in good condition.

Fraud

You must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud.

General conditions continued

We may also involve the relevant authorities who are empowered to bring criminal proceedings. If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

Changes that may affect your cover

You must tell **us** as soon as possible about any changes that could affect the level and/or cover of **your** insurance, eg:

- **you** change the address where **you** normally live
- any work is being done to **your home** other than routine maintenance or decoration
- **you** are prosecuted for or convicted of any offence (excluding motoring offences)
- **you** let **your home** out to tenants or a lodger moves in
- **your home** is used for **business** purposes or as a holiday **home**

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

What will we do when you tell us about a change

We may reassess **your** cover and/or premium.

What happens if you don't tell us about a change

If **you** don't tell **us** about any changes:

- **your** policy may be invalidated
- **we** may reject **your** claim
- **we** may not pay **your** claim in full.

Paying the premium

You will only be covered if **you** pay **your** premium.

If **we** can't collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise.

We may cancel **your** policy on that date. Before **we** do, **we** will write to **you** to give **you** another opportunity to make the payment. If **you** do not pay the premium by the date stated in **our** letter, **we** will write to **you** to confirm that **your** policy was cancelled on the date the missed payment was due.

If **you** have made a claim, or one has been made against **you**, before that date **you** will need to pay the balance of the year's premium.

People involved in this contract

Unless **we** have stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise.

We will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** do not want to renew **your** policy, **you** must call **us** before **your** renewal date to let **us** know. It is not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details.

If **we** are unable to offer renewal terms, **we** will write to **you** at **your** last known address to let **you** know.

Cancellation by us

We have the right to cancel **your** policy at any time if there is a valid reason. We will give **you** 14 days' notice in writing. We will send **our** cancellation letter to the latest address we have for **you**.

Valid reasons may include but are not limited to:

- **you** failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy where this significantly affects **our** ability to process **your** claim or deal with **your** policy
- changes to **your** circumstances that mean **you** no longer meet **our** criteria for providing home insurance
- **you** using threatening or abusive behaviour or language with **our** staff or suppliers.

If we cancel **your** policy, we will return the premium paid less the amount for the period the policy has been in force.

Cancellation by you

You may cancel **your** policy at any time by contacting **us** on **0345 246 8585** or sending **us** notice in writing.

If you cancel at renewal

If **you** cancel before the new **period of insurance** is due to start, we will return any premium paid in full.

If **you** cancel within 14 days of the start of the new **period of insurance** or within 14 days of receiving **your** renewal documents (whichever is the later), we will return any premium paid in full.

We will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

If you cancel at any other time

If **you** cancel **your** policy before it is due to start, we will return any premium paid in full.

If **you** cancel within 14 days of **your** policy starting or within 14 days of receiving **your** documents (whichever is the later) we will return any premium paid, less the administration fee shown in **your** schedule.

If **you** cancel after 14 days have passed, we will return any premium paid, less the administration fee shown in **your** schedule and an amount for the period the policy has been in force.

We will not refund any premium if:

- **you** have made a claim during the **period of insurance**
- a claim has been made against **you** during the **period of insurance**.

Index linking – buildings cover

If **you** have set **your** own building sum insured, we will index link the amount shown on **your** schedule using the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index.

Your building sum insured will go up by at least £1,000 each year even if the index linked increase is less than that.

We do not apply index linking to **our** other policy limits.

Index linking – contents cover

If **you** have set **your** own contents sum insured, we will index link the amount shown on **your** schedule using the Retail Price Index or another appropriate index.

Your contents sum insured will go up by at least £500 each year even if the index linked increase is less than that amount.

We do not apply index linking to **our** other policy limits.

Losses not covered by this policy

- ✗ We don't cover any pre-existing loss or damage that happened before **your** cover started.
- ✗ We don't cover any loss, damage or legal liability caused by:
 - Radioactive contamination. This is:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
 - War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or similar event. This exclusion does not apply to Section 6B Emergency overseas medical expenses, Section 6C Medical expenses in the **UK** and Section 6F Personal accident.
 - Sonic bangs from aircraft or other flying objects travelling at or above the speed of sound.
 - Pollution or contamination unless it is caused by oil leaking from:
 - any fixed heating installation in **your home**
 - any domestic appliance in **your home**.
 - Failure of computers and electrical equipment caused by computer viruses
 - Terrorism by a person or people acting alone or in connection with any organisation or government, using biological, chemical or nuclear force or contamination. This exclusion does not apply to Section 6B Emergency overseas medical expenses, Section 6C Medical expenses in the **UK** and Section 6F Personal accident.

Policy definitions

Certain words in this policy booklet, your schedule and endorsements will have the same meaning wherever they appear.

The definitions listed below will apply to the whole policy, unless **we** say that they have a different meaning when used in particular sections of the policy.

We have highlighted these definitions in bold in this policy booklet.

Abandon (section 6 only) Cutting short and not restarting **your trip**, including where **we** have repatriated **you** to the **United Kingdom** as a result of a claim under Section 6B Emergency medical and travel expenses abroad) or where **you** are admitted as an **inpatient** for more than 24 hours while **you** are on **your trip**.

Accidental Damage **Accidental Damage** is sudden and unintentional physical damage that happens unexpectedly.

Anticipated event (section 6 only) Any event or occurrence that affects **your trip** which **you** knew would happen or could reasonably have expected to happen and that **you** were aware of:

- at the start date or renewal date of this insurance (shown on **your** schedule), or
- the date when **you** booked **your trip**,

whichever is later.

Appointed representative (section 4 only)

The **preferred law firm**, solicitor or other suitably qualified person appointed by **us** to represent **you** under this section of the policy.

Authorised repairer (section 5 only) A person, company or organisation appointed by **us** to carry out a temporary or permanent **emergency** repair, or prevent further damage.

Beyond economic repair (section 5 only)

When the cost of repairing **your** boiler exceeds 85% of the manufacturer's current retail price (or if this is not available, the average current retail price available through leading UK suppliers) for a boiler of the same or similar make and model to **your** boiler.

Bicycle Any bicycle, including electrically powered models, and its accessories.

British Isles England, Scotland, Wales, the Isle of Man, the Channel Islands, Northern Ireland and the Republic of Ireland.

Buildings Your private **home**, fixtures and fittings, swimming pools, permanently fixed hot tubs, tennis courts, patios, terraces, service tanks, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, footpaths, garden walls, hedges, gates and fences.

Business Any employment, trade or profession.

Business equipment Any electronic office equipment used for **business** purposes while it is being kept in **your home**. (eg computers, printers and photocopiers).

✗ But not:

- smart phones,
- mobile phones
- tablet computers.

Call out (section 5 only) Our sending an **authorised repairer** or **suitably qualified repairer** out after **you** ask for **emergency assistance**, even if **you** then cancel **your** request.

Circulatory problems (section 6 only) Any circulatory problem including but not limited to peripheral vascular disease, polycythaemia rubra vera, primary pulmonary hypertension, strokes, thrombosis, transient ischaemic attack, atherosclerosis, diabetes mellitus, high cholesterol and hypertension.

Close relative (section 6 only)

Your partner and your:

- parent, parent-in-law, step-parent or legal guardian
- child, child-in-law, step-child or foster child
- sibling, sibling-in-law, half-sibling or step-sibling
- grandparent or grandchild

Contents Household goods, **personal possessions**, **business equipment**, camping equipment, **money**, satellite dishes, aerials and other articles which **you** are responsible for or that belong to **you**, domestic staff who live in or guests, except paying guests.

✗ But not:

- **Vehicles**
- Any living creature.
- Landlord's fixtures and fittings.
- Securities (financial certificates except those defined as **money**), certificates and documents, except driving licences and passports.

Costs (section 4 only)

- All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the **appointed representative** and agreed by **us**. Legal fees and disbursements will be assessed on the standard basis or in accordance with any fixed recoverable costs scheme, if applicable.
- The fees incurred by **your** opponent that **you** are ordered to pay by a **court** and any other fees **we** agree to in writing.

Court (section 4 only) Court, tribunal or other suitable authority.

Date of incident (section 4 only)

- For civil cases, the date of the incident that leads to a claim. If more than one incident arises at different times from the same cause, the **date of incident** is the date of the first of these incidents.
- For criminal cases, the first date of any alleged offence.

Dependent child (section 6 only) Any child (including any legally adopted, fostered or step child) of the person or persons named in **your** schedule who is aged under 18 years (under 23 years if in full time education), lives at the **home** and is neither married or in a civil partnership.

Doctor (section 6 only) A registered practising member of the medical profession who is not related to **you** or **your travelling companion**.

Electrical supply (section 5 only) The permanent electrical wiring system supplying power to **your home** from the mains service through **your** electricity supply meter.

Emergency (section 5 only) An incident in the **home** that happens during the **period of insurance** and which needs to be dealt with quickly to avoid:

- making the **home** unsafe or insecure for **you**
- damaging the **home** and its **contents**, or
- the **home** losing its **main source of heating**, lighting or water (hot or cold).

Emergency assistance (section 5 only) Work carried out by an **authorised repairer** or **suitably qualified repairer** to temporarily or permanently deal with an **emergency**, carry out **emergency** repairs or prevent further damage.

X But not:

- Repairing paths and driveways that need to be lifted to deal with the **emergency**.

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

Excess The amount **you** must pay towards any claim.

Excess (section 6 only) The amount **you** must pay towards any claim. Unless otherwise stated, an excess of £35 will apply to:

- each **insured person** for whom a claim is being made
- each incident that leads to a claim.

Geographical limits (section 5 only) The United Kingdom including the Isle of Man, the Channel Islands, the Isles of Scilly and the Scottish Islands.

Hazardous activity (section 6 only) Any activity or sport that is not specifically covered by this policy.

Heart problems (section 6 only) Any heart problem including but not limited to abdominal aortic aneurysm, angina, angioplasty, arrhythmia, cardiac valve disease, cardiomyopathy, congenital heart disease, heart attack, heart failure, heart bypass, heart transplant, pacemaker, atherosclerosis, diabetes mellitus, high cholesterol and hypertension.

Home The main residence occupied by **you**, at the address shown in **your** schedule, including its domestic garages and outbuildings.

Home (section 5 only) The private home at the address shown in **your** schedule, together with any integral or attached garages used for domestic purposes.

X But not:

- Detached garages and outbuildings.

Home area (section 6 only) England, Scotland, Wales, Northern Ireland or the Isle of Man if **your home** is in any of these countries, or the Channel Islands if **your home** is on any of these islands.

Inpatient (section 6 only) Where **you** are admitted and remain in hospital for at least one night.

Internal plumbing and drainage (section 5 only) The fixed sinks and bathroom fittings, hot or cold water supply, and storage and drainage systems that **you** are responsible for and that are inside the **home**.

Legal nuisance (section 4) Any continuous activity by another party causing a substantial and unreasonable interference with **your** use or enjoyment of **your home**.

Loss of limb (section 6 only) A hand, arm, foot or leg permanently severed at or above the wrist or ankle.

Loss of sight (section 6 only) Where a consultant ophthalmologist certifies **you** as severely sight impaired (blind) by completing the Certificate of Vision Impairment or equivalent in **your home area**.

Main source of heating (section 5 only) The main hot water or central heating system in **your home** including:

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

X But not:

- any form of underfloor heating, solar heating system or warm-air heating system
- any non-domestic boiler and associated system
- any boiler with an output of over 70Kw
- any secondary or other boiler
- oil-fired and solid fuel systems
- open fires
- air-conditioning units.

Manual work (section 6 only) Paid or unpaid work that involves:

- using, installing or maintaining equipment or machinery
- building or construction
- caring for any child who is not a **close relative**.

Medical adviser (section 6 only) A senior medical officer appointed by **our** emergency assistance service.

Money Cash, bank notes, cheques, money orders, postal orders, traveller's cheques, savings certificates, share certificates, Premium Bonds, travel tickets, postage stamps (that are not part of a collection), phone cards, luncheon vouchers, and vouchers and cards with a cash value that belong to **you** and are not used for **business** purposes.

Natural disaster (section 6 only) Fire, storm, lightning, avalanche, explosion, hurricane, earthquake, flood, tidal wave, medical epidemic or pandemic.

Period of insurance The period for which the policy covers **you** shown in **your** schedule.

Period of insurance (section 6 only) The date **your** policy starts and ends. Cover for each individual **trip** under Section 6D Cancelling a trip before it starts begins on the start date shown on **your** schedule or the date **you** booked the **trip**, whichever is the later, and ends when **you** leave **your home** at the start of **your trip**.

Cover under all other sections begins when **you** leave **your home** at the start of **your trip** and ends when **your trip** ends. No one **trip** can be more than 42 days long. Cover for any future **trip** will continue while **your** policy remains in force.

If **your** return to **your home area** is delayed beyond the scheduled end date of **your trip** for reasons outside **your** control, the period of insurance will automatically be extended until **your** new return date.

Personal possessions Valuables, sports equipment and bicycles that belong to **you** and luggage, clothes and any other items **you** normally wear or carry that belong to **you** or for which **you** are legally responsible.

Pests (section 5 only)

- Wasps' nests.
- Hornets' nests.
- Mice.
- Rats.
- Grey squirrels.

Point of departure (section 6 only) The airport, port or station from which **you** leave during **your trip**.

Preferred law firm (section 4 only) The law firm **we** choose to provide legal services. These legal specialists are chosen as they have the expertise to deal with **your** claim and must comply with **our** agreed service standards.

Professional customer representative for these purposes is a claims handler or a company acting in a professional or a business capacity and may include, for example, claims management companies or loss assessors but would not include a person acting in a private capacity, for example a relative.

Reasonable prospects of success (section 4 only) For civil cases, **we** and the **appointed representative** agree that there is a better than 50% chance that **you** will:

- obtain a successful judgment, and
- recover **your** losses or damages or obtain any other legal remedy **we** agree to, including an enforcement of judgment or making a successful defence, appeal or defence of an appeal.

For criminal cases, **we** and the **appointed representative** agree that there is a better than 50% chance of **you** successfully reducing **your** sentence or fine or making a successful appeal or defence of an appeal.

Security (section 5 only) The locks to external doors and windows of **your home**.

Serious medical condition (section 6 only) Any medical condition for which **you**:

- have had advice or treatment or been prescribed medication (whether you are taking it or not) from a **doctor** during the 12 months leading up to the start or renewal date of this insurance (shown on your schedule), or the date when **you** booked **your trip**, whichever is later, **you**:
- have any **circulatory problems** or **heart problems** or cancer-related condition
- are under investigation or awaiting diagnosis

- are on a waiting list for **inpatient** treatment or are aware of the need for **inpatient** treatment, or
- have had a terminal prognosis.

Sports equipment Items used for sports activities, including sports clothes designed to be used for any sports activity.

- ✗ **But not**
- **Bicycles**

Suitably qualified repairer (section 5 only) A bona fide tradesperson, company or organisation appointed by **you** to temporarily or permanently put right an **emergency**, carry out **emergency** repairs or prevent further damage. This applies to properties situated in the Isle of Man or the Channel Islands only.

Terms of appointment (section 4 only) A separate contract which **we** will require the **appointed representative** to enter into with **us** if they aren't a **preferred law firm**. It sets out the amounts **we** will pay them under **your** policy and their responsibilities to report to **us** at various stages of the claim.

Territorial limits (section 4 only) The **United Kingdom**. For claims under 'Personal injury' and 'Contract dispute', the territorial limits are worldwide. For claims under 'If you're detained abroad' the **territorial limits** are anywhere in the world outside the **United Kingdom**.

Total permanent disability (section 6 only) A total and permanent disability that prevents **you** from doing any work of any kind for 52 consecutive weeks, and at the end of this period there is no reasonable prospect of improvement.

Travelling companion (section 6 only) A person or people booked to travel with **you** on **your trip**.

Trip (section 6 only) A journey that begins and ends at **your home** during the **period of insurance** that is:

- outside the **United Kingdom**, or
- within the **United Kingdom** where **you** have paid to stay in pre-booked commercially-operated accommodation for two or more consecutive nights.

Underground external drainage (section 5 only) The underground drainage pipes and sewers serving **your home**, for which **you** are legally responsible.

✗ But not:

- cesspits
- septic tanks
- treatment plants and associated pipe work and equipment.

United Kingdom, UK (section 4 & 6 only)

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

Valuables

- Sets of coins, stamps or medals.
- Furs.
- Items or sets or collections of gold, silver or other precious metals.
- Jewellery.
- Watches.
- Works of art.

Vehicles Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their keys, key-fobs, parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle)

✗ But not the following while being used for their intended purpose and by a person for whom they were designed:

- Ride-on lawnmowers
- Electrically powered wheelchairs and mobility scooters
- Electrically powered children's ride on toys
- Electrically assisted **bicycles**
- Pedestrian controlled electrically powered golf trolleys
- Model watercraft
- Hand-propelled watercraft (such as a surfboard or rowing boat)

We, us, our, the company U K Insurance Limited.

Winter sports equipment (section 6 only)

Skis, snowboards, bindings, poles, boots or helmets and any other specialist winter sports clothing or equipment.

You, your The person or persons named in your schedule and any of the following who normally live with them: their husband, wife, partner (a person living with them as though married), civil partner, children, parents and other relatives normally living with them.

You, your (section 5 only) The person named as the policyholder on your schedule or any person authorised by you to be in the **home** at the time of the **emergency**.

You, your, yourself, insured person(s) (section 6 only)

Any adult aged 64 or under at the start of a **trip** who is:

- the policyholder
- the husband, wife, partner (a person living with them as though married) or civil partner of the policyholder living at the same **home**
- any **dependent child**.

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0800 051 0532** or **01239 636 081**. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager
 Churchill Court
 Westmoreland Road
 Bromley
 BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable. It will also provide information about the Financial Ombudsman Service.

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

For complaints about Section 4 – Family Legal Protection

If **your** complaint relates to Section 4 – Family Legal Protection, **you** can refer **your** complaint to arbitration instead. This is where an independent person, known as an arbitrator, makes a decision on how to settle the dispute.

The arbitrator will be a solicitor or barrister or other suitably qualified person that **you** and **we** agree on. If **you** and **we** can't agree, **we** will ask the Chartered Institute of Arbitrators to decide.

The arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses of the arbitration.

Everything else

Our regulators

Direct Line insurance policies are underwritten by U K Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810.

Financial Conduct Authority

- Go to www.fca.org.uk (the website includes a register of all regulated firms).
- Call 0800 111 6768.

Prudential Regulation Authority

- Go to www.bankofengland.co.uk/pru
- Call 020 7601 4878.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

Can we help?

Find answers at

To all your questions

www.directline.com/home-insurance/faqs

To make a change or to talk to us about your policy

Monday to Friday 8am to 9pm, Saturday 9am to 5pm,
Sunday 10am to 5pm

0345 303 5680

Need to claim?

Buildings, contents or personal possessions

Monday to Friday 8am to 8pm, Saturday 9am to 5pm

0345 246 8412

Family Legal Protection

24 hours, 365 days a year

0345 601 2945

Home Emergencies

24 hours, 365 days a year

0345 878 5081

Travel claims

For medical emergencies

24 hours, 365 days a year

+44 (0) 1252 576 150

For any other travel claims

Monday to Friday 8am to 6pm

0345 026 0246

Helplines for practical advice any time you need it

Legal advice

24 hours, 365 days a year

0345 601 2945

Home Emergencies

24 hours, 365 days a year

0345 878 5081

If you would like a Braille, large print or audio version of your documents, please let us know.

Direct Line Insurance policies are underwritten by U K Insurance Limited. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

HM158 0121

