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Welcome to Direct Line Insurance

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 35
- **Leaks and burst pipes**  › see page 8
- **Conditions of the policy**  › see page 31
- **Changes to the policy you should tell us about**  › see page 32
- **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
- **What is not covered that applies to the whole policy**  › see page 7 and 34
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 £25,000
Trace and access £5,000
Property owner’s liability £2,000,000

Contents (if selected)
Valuables limit 30% of Contents sum insured
Valuables single item limit £2,000
Alternative accommodation and storage £15,000
Theft from outbuildings £2,500
Contents outside £1,000
Garden plants £1,000 per claim, £250 per plant
Money in the home £500
Contents at university, college or boarding school £5,000
Contents temporarily away from your home £5,000
Downloaded content £1,000
Business equipment £5,000
Guests’ belongings £500
Birth of a child, religious festivals and weddings or civil partnerships 10% of Contents sum insured
Tenant’s liability £5,000
Employer’s liability £5,000,000
Personal liability £2,000,000

Personal Possessions Optional with Contents
Single item limit £2,000
Bicycles (per bicycle) £500
Money £500
Theft from unattended motor vehicle £2,000

Family Legal Protection Optional
Legal costs and expenses £100,000

Home Emergency Optional
Emergency call out £500
Replacement boiler £250
One night emergency accommodation £250
Your home insurance contract is made up of
• these policy conditions
• 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 the policy is suitable for your needs.

The law that applies
Under European law, you and we may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

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
Optional with Section 4
0345 601 2945
We’re open 24 hours, 365 days a year.

Home emergencies – Section 5
Optional with Section 5
0345 301 6239
We’re open 24 hours, 365 days a year.
This policy doesn’t cover

✘ Just like most insurers we don’t cover:
  • Wear and tear
  • Maintenance and 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 or fouling by any pet or domesticated animal.
  • Any damage caused gradually that you ought to have been aware of and that it was reasonable for you to have prevented.
  • 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, willful 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

Defined words appear in bold – see page 35 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 (other than burst pipes – see Trace and Access section below), 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.
    • 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 £5,000 to remove and replace any part of the buildings to:
    • find the source of any water escaping from tanks, pipes, appliances or fixed heating systems, and
    • repair any burst pipes.
  ✗ We don’t cover:
    • tanks, pipes (other than burst 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

✔ 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 and hedges.

B Additional cover

You’re covered for

✔ Service pipes and cables
We will pay for physical 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 £25,000, in total, for comparable alternative accommodation for you and kennel fees for your pets, and lost rent, if:
• your home, or part of your home, is not fit to be lived in while your home is being repaired, due to a valid claim you have made under Section 1.
• your home is occupied by squatters.
B Additional cover continued

✔ 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 requirements
  We will pay any additional costs for rebuilding or repairing the buildings, after damage covered under Section 1, to ensure the repaired or rebuilt buildings meet current government or local authority requirements.
  ✔ 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.

✔ Glass and sanitary fittings
  We will pay for accidental breakage of fixed glass in windows, doors or roofs, fixed ceramic hobs, sinks and bathroom fittings in your home.
  ✔ We won’t pay for:
  • breakages 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).

C Accidental damage

This cover is optional

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, tenants or pets
  • damage by a cause listed in or specifically excluded by Section 1A
  • 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).
Property owner’s liability

You’re covered for

✔ Property owner’s liability

We will pay up to £2,000,000 to cover your legal liability for damages you have to pay if anyone 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 choose whether to:
- manage and pay for repairing or rebuilding the damaged part using our own suppliers
- pay to repair or rebuild the damaged part using your suppliers, or
- make a cash payment

We won’t pay more than the amount it would have cost us to repair or rebuild the damaged part using our own suppliers.

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 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

✘ 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.
Section 2 Contents

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
   • 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 or 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 lent
   • 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 £2,500 for any contents claim following a theft from your garage or outbuildings.

✔️ Fire, explosion, lightning, earthquake and smoke

✔️ 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
   • 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
   • 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

 Defined words appear in bold – see page 35 for definitions. Your schedule will show if you have this cover.
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, if shown in your schedule) 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 £15,000 if your home is not fit to be lived in following a valid claim made under Section 2A for:
  • the cost of providing comparable alternative accommodation for you and kennel fees for your pets while your home is being repaired
  • 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.

✓ Contents outside
  We will pay up to £1,000 for loss of or damage to your contents from any of the causes listed under Sections 2A (and 2C, if shown in your schedule) 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 £5,000 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 £5,000 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 £1,000 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 £1,000 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 £250 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.
B Additional cover continued

✔ Home entertainment equipment

We will pay for accidental damage to any home audio, video or home computing equipment while in your home.

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

✘ We won’t pay for:

• loss of or damage to any discs, records, memory cards, USB drives or musical instruments
• loss of or damage to any audio, video or computing equipment designed to be portable other than laptop computers and tablets
• damage 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).

✔ Glass

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

✘ We won’t pay for:

• breakages 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).

C Accidental damage

This cover is optional

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, tenants or pets
• damage by a cause listed in or specifically excluded by Section 2A
• 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).
**Personal liability**

**You’re covered for**

**✓ Personal liability**

We will pay up to £2,000,000 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 that happens within the period of insurance on your schedule.

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

This section covers liabilities arising from you occupying your property. Any liability that arises solely from you owning your home, not as occupier of the property, is not covered under this section. However if you have our Buildings cover, this covers liabilities arising from you owning your home.

**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, 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.**

**Employer’s liability**

**You’re covered for**

**✓ Employer’s liability**

We will pay up to £5,000,000 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 £5,000 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. If you have contents accidental damage (Section 2C), 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 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 separate items
• £2,000 for any one valuable unless your schedule shows otherwise
• the sum insured shown in the schedule for any specified item
• £5,000 for business equipment
• £500 for money
• £500 for guests’ belongings
• £2,500 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.

There is no excess for claims under the additional covers contents outside and garden plants.

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, we will not pay the cost to replace or alter any of the undamaged items solely because they are part of the same set, suite, group or collection.

If we ask you to, you will have to give up the undamaged parts of the set or suite 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 35 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 £500 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 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 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
• £2,000 for any one item, set or collection unless your schedule shows otherwise
• £500 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.

There is no excess for claims for money.

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, we will not pay the cost to replace or alter any of the undamaged items solely because they are part of the same set, suite, group or collection.

If we ask you to, you will have to give up the undamaged parts of the set or suite 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 or copies of valuations.
Section 4  Family Legal Protection

Defined words appear in bold – see page 35 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 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
• redundancies 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 £15,000 (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 for your 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
  • civil action being taken against you under Section 13 of the Data Protection Act 1998.

✔ Tax enquiries
  We will cover the costs of helping you with a full enquiry by HM Revenue & Customs into all aspects of your self-assessment tax return, provided the enquiry focuses solely on your work as an employee.
✘ We don’t cover claims arising from or relating to:
  • enquiries limited to specific aspects of your self-assessment tax return
  • any business tax affairs (eg where you are self-employed, a sole trader or in a partnership).

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.

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

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.
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 34.

✗ 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 section of the policy other than as shown under ‘How to complain’ (see page 39)
• 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 where we did not provide cover for the original 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 32.

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 31.

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.
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.

Cancellation
You may cancel this section of your policy at any time by contacting us on 0345 246 8585 or sending us notice in writing.
• If you cancel before the new period of insurance is due to start, we will return any premium paid in full.
• If you cancel this section after it has started we will return any premium paid less a charge for the number of days you have had cover.
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.
Section 5 Home Emergency

Defined words appear in bold – see page 35 for definitions. Your schedule will show if you have this cover.

If you have an emergency

If your home is in the United Kingdom (and isn’t on the Isle of Man, the Channel Islands, the Isles of Scilly or the Scottish Islands)

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 straight away, or arrange a time for them to come
- 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/or
- transport to such accommodation.

If your home is on the Isle of Man or the Channel Islands

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 give you the go-ahead to find a suitably qualified repairer to visit 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/or
- transport to such accommodation.

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 and 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).

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**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 34.

❌ 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, unless your home is situated in the Channel Islands or the Isle of Man
- 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 and losses not covered continued

Conditions that only apply to Section 5 Home Emergency

These conditions apply to this section in addition to the general conditions on page 32.

Asking for emergency assistance
If an emergency happens that may need an emergency assistance call out, you must contact us straight away on 0345 301 6239.

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.

Cancellation
You may cancel this section of your policy at any time by contacting us on 0345 246 8585 or sending us notice in writing.
• If you cancel before the new period of insurance is due to start, we will return any premium paid in full.
• If you cancel this section after it has started we will return any premium paid less a charge for the number of days you have had cover.
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.
Claims conditions

These apply to:
- Section 1 Buildings
- Section 2 Contents
- Section 3 Personal Possessions
- Section 5 Home Emergency

These conditions do not apply to Section 4 Family Legal Protection

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.

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.
General conditions

These apply to all sections

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.

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 give us correct information or 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 premiums.

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

These apply to all sections

✘ 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.

• 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.
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.

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**Appointed representative (section 4)** 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)** 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)** 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.

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

**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)**
- 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)** Court, tribunal or other suitable authority.
Date of incident (section 4)

- 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 it is alleged that you broke the law.
- For claims under ‘Tax enquiries’, the date when HM Revenue & Customs first tells you in writing that it intends to make an enquiry.

Home (section 5) The building of your main domestic home occupied by you, at the address shown in your schedule, including its domestic garages and outbuildings.

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

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

✘✘ But not:
- Detached garages and outbuildings.

Internal plumbing and drainage (section 5) 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.

Main source of heating (section 5) 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.

✘✘ 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
- solar heating or air-conditioning units.

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.

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

Emergency (section 5) 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).

✘✘ 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.

Emergency assistance (section 5) 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.

✘✘ But not:
- Repairing paths and driveways that need to be lifted to deal with the emergency.

Geographical limits (section 5) The United Kingdom including the Isle of Man and the Channel Islands, but not the Isles of Scilly or the Scottish Islands.
**Period of insurance** The period for which the policy covers you shown in your schedule.

**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)**
- Wasps’ nests.
- Hornets’ nests.
- Mice.
- Rats.
- Grey squirrels.

**Preferred law firm (section 4)** 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.

**Reasonable prospects of success (section 4)** 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)** The locks to external doors and windows of your home.

**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)** 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)** 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)** The United Kingdom. For claims under ‘Personal injury’ and ‘Contract disputes’, the territorial limits also include European Union, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).

**Underground external drainage (section 5)**
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 (section 4)** 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 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)

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) 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.

We, us, our, the company U K Insurance Limited.
If your complaint is about a claim
If your complaint is about a claim, please:
• contact your claims handler, if their details are shown on your claim documents, or
• write to the Regional Customer Service Manager at the address shown in your claims documents.

If your complaint is about something else
If you have a complaint about something else, please:
• call us on 0800 051 0140 or 01239 636 070, or
• write to the Customer Relations Manager at Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP.

What we will do
We will try to resolve your complaint immediately. If this is not possible, we normally acknowledge your complaint within five business days of receiving it. If we can’t resolve your complaint within four weeks of receiving it, we will write to you to explain why and let you know what action we plan to take.

If we can’t resolve the differences between us, you can contact the Financial Ombudsman Service (FOS) within 6 months of receiving our complaint response letter:
• call 0300 123 9123 or 0800 023 4567
• go to www.fos.org.uk
• write to Financial Ombudsman Service, Exchange Tower, London E14 9SR.

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.
At Direct Line we are aware of the trust you place in us when you buy our products and our responsibility to protect your information.

This notice describes who we are, why we need to collect your information and how we will use it. We will tell you who we share your information with and how we will use it to improve the service we provide to our customers.

Why we need your information
We need your information and that of others you name on the policy to give you quotations, and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

How we will use your information and who we will share it with
Direct Line insurance policies are underwritten by U K Insurance Limited (UKI). When you give us your information, it will be used and shared within the UKI owned brands. We will do that in order to provide you with the best possible products and service experience. For a full list of our brands please visit http://www.directline.com/legal/security.htm

During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks
- Prevent and detect crime including anti money laundering and financial sanctions
- To comply with our legal and regulatory obligations,
- Develop our products, services, systems and relationships with you,
- Record your preferences in respect of products and services,
• Recover any debt or if you have any outstanding debt from previous dealings with us we will only offer you a policy upon settlement of the full outstanding amount.

• Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

• Use the information we hold in our system about you and that of others named on the policy, [for example named drivers, joint policy holders]

• Share the information with agencies that carry out certain activities on our behalf (for example marketing agencies or those who help us underwrite your policy)

• Use and share your information with our approved suppliers where this is reasonably required to help deal with your claim or let you benefit from our policyholder services, including with our credit hire providers and legal advisors

• Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

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

• We have your permission,

• We are required or permitted to do so by law,

• We may transfer rights and obligations under this agreement.

Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we require that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

Dealing with other people

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

Keeping you informed
From time to time we may contact you with special offers or suggest products which may be of interest to you. If you would like not to receive any of these updates you can ask us to stop at any time. You can do that by simply calling our customers services department or by writing to Data Protection Officer at, UKI, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

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

To prevent and detect fraud we may at any time:
Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:
• Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household,
• Trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies,
• Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
• Checking applications for, and managing credit and other facilities and recovering debt,
• Checking insurance proposals and claims,
• Checking details of job applicants and employees.

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

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact: Data Protection Officer at, UKI, Churchill Court, Westmoreland Road, Bromley, BR1 1DP quoting your reference. The agencies may charge a fee.
Financial Sanctions
We will use information about you and that of others named on policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publicly available sanctions lists. Your information and that of others named on policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

Credit Reference Agencies
We carry out credit searches to evaluate insurance risks.
You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their consent.
Depending on your credit agreement with us, if you choose to pay your premiums by instalment, we will exchange your information with credit reference agencies to reflect your credit application and this will be visible to other credit providers. Failure to keep up your monthly payments will be reflected in your credit score.

Access to your information
You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to: Data Access Team at, UKI, Churchill Court, Westmoreland Road, Bromley, BR1 1DP quoting your reference. A fee may be payable.
Can we help?

Find answers at www.directline.com/home-insurance/faqs

To make a change or to talk to us about your policy
0345 246 8585
Monday to Friday 8am to 9pm, Saturday 9am to 5pm, Sunday 10am to 5pm

Need to claim?

Buildings, contents or personal possessions
0345 246 8412
Monday to Friday 8am to 8pm, Saturday 9am to 5pm

Family Legal Protection Optional with Section 4
0345 601 2945
24 hours, 365 days a year

Home Emergencies Optional with Section 5
0345 301 6239
24 hours, 365 days a year

Helplines for practical advice any time you need it

Legal advice Optional with Section 4
0345 601 2945
24 hours, 365 days a year

Home Emergencies
0345 878 5081
24 hours, 365 days a year

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.

HM200 0516