

Home Insurance Policy

Contents

| | |
|---|----|
| About your policy | 1 |
| Policy documents | 1 |
| What do I need to do now?..... | 1 |
| How does the policy work?..... | 1 |
| What is covered and what is not covered? | 1 |
| What conditions do I need to comply with?..... | 2 |
| Defined terms | 2 |
| Guidance | 2 |
| Examples of common claims | 3 |
| Accidental damage | 3 |
| Escape of water | 3 |
| Fire | 4 |
| Storm damage | 4 |
| Theft | 4 |
| General terms | 5 |
| Defined words | 5 |
| General exclusions for all sections | 8 |
| General conditions | 10 |
| Claims conditions | 11 |
| Cancellation | 12 |
| Buildings | 14 |
| Damage to buildings - Main cover | 14 |
| Buildings - Additional covers | 16 |
| Buildings - How we pay claims | 17 |
| Contents | 18 |
| Damage to contents - Main cover | 18 |
| Contents - Additional covers..... | 19 |
| Contents - How we pay claims | 21 |
| Cover away from the home | 22 |
| Cover away from the home - Main cover | 22 |
| Cover away from the home - How we pay claims..... | 23 |
| Liability to others | 25 |
| Liability to others - Main cover | 25 |
| Liability to others - How we pay claims | 26 |
| Endorsements | 25 |
| French Clauses | 25 |
| Spanish Clauses | 26 |
| Important information | 30 |
| Complaints | 30 |
| Your data..... | 30 |
| About the insurers..... | 31 |

About your policy

Please read the following information, which will help you understand how your policy works.

Policy documents

Your policy is made up of:

- this policy document.
- the schedule.

This shows the sections of cover you have bought and any policy limits.

- any endorsements.

These are agreed changes to the cover. They are shown in the schedule if any apply.

IMPORTANT

Please read all these documents carefully and keep them in a safe place.

What do I need to do now?

You should read the policy carefully and check you are happy that it meets your needs.

You should speak to whoever sold you the policy if:

- it does not meet your needs.
- any information is wrong.
- you have any questions about the policy.

How does the policy work?

The policy is split into different parts. There are sections providing information and sections that set out the cover available. The schedule shows which covers are included in your policy.

All **General terms** apply to all parts of the policy. Each section of cover contains extra terms that only apply to that section.

The most we will pay in respect of the cover provided for each home is shown in the schedule.

IMPORTANT

You are only covered under a section of cover under this policy if the schedule specifically shows you are covered under that section.

What is covered and what is not covered?

Cover under the policy is set out under this heading:

Anything that is not covered is shown under this heading:

The policy also contains **General exclusions**, which apply to all sections of cover.

These can be found on page 7.

What conditions do I need to comply with?

The policy includes things you must do (or not do). These can be found in the:

- General conditions on page 10
- Claims conditions on page 11

IMPORTANT

Please read the conditions carefully and check you can comply with them. Please speak to your broker if you cannot comply with the conditions as non-compliance may affect your cover.

Defined terms

Some words have a special meaning. These are shown in **bold**. Their meaning is either shown under **Defined words** within the **General terms**, or on the page in which they are used.

Guidance

Throughout the policy, you will see the following, which are designed to help you understand the cover:

TIP

*These boxes contain tips to help **you** understand your cover or protect **your** property. These are included to help **you**, and are not part of the actual cover.*

EXAMPLE

*These boxes contain examples to help **you** understand the cover. These are examples only and are not exhaustive lists.*

Examples of common claims

Below is a list of some common reasons for making a claim, together with a list of the steps you need to take.

You should read **your schedule**, any **endorsements** and the relevant sections of **your policy** to ensure you have the cover you require.

Accidental damage

What has happened?

- Spilled red wine on your carpet?
- Put your foot through the ceiling while working in the loft?
- A game of football resulted in a damaged window?
- TV knocked over or your mobile phone dropped down the toilet by your children?

What you need to do

1. Check if you purchased cover for accidental damage, as this is not automatically included under your policy. You can do this by looking at your schedule.
2. If you do have cover, find **Accidental damage** under either the **Buildings** or **Contents** sections to see what is covered and what is not covered. These are on page **14 (Buildings)** or **19 (Contents)**.
3. If you think your claim might be covered, check the **Claims conditions** on **page 11**, which tell you how to let us know about the claim.

- *Accidental damage does not include damage while your property is being renovated or let out. We recommend you speak with your broker to see what type of cover you can take out*
- *to protect against damage that happens in this situation.*
- *Do not forget, accidental damage is defined as being sudden and accidental, so it does not include wear and tear.*
- *It is useful if you have the details of the damaged items to hand, for example make, model and cost when purchased.*

Escape of water

What has happened?

- Flooding from a burst pipe?
- Water leaking from your washing machine?
- Water has damaged your carpets and furniture?

What you need to do

1. Your policy covers escape of water under the **Buildings** or **Contents** sections as standard, so unless there are any exclusions apply, you should be covered.
2. Under the **Buildings** section, we will not cover escape of water caused by subsidence, heave or landslip.
3. If you think your claim might be covered, check the **Claims conditions** on page 11, which tell you how to let us know about the claim.

- *In the winter months having your heating on low, rather than off for long periods, may help prevent freezing pipes.*
- *We recommend that you get your heating system checked regularly to make sure it is in good working order. It would be helpful to have any service history of your boiler to hand if the claim relates to your pipes.*

Fire

What has happened?

- Fire caused by a faulty cooker destroyed your kitchen?

What you need to do

1. Your policy covers fire, including related smoke damage as standard, so unless any exclusions apply, you should be covered. It also covers lightning or explosion.
 2. If you think your claim might be covered, check the **Claims conditions on page 11**, which tell you how to let us know about the claim.
- *We recommend you have smoke alarms fitted throughout your property.*
 - *Keeping bedroom doors shut at night can help reduce the spread of fire or smoke.*
 - *We may appoint a surveyor to help assess the actual loss, but it would be helpful if you have any documents that show the value of any items that have been damaged.*
 - *If the fire has damaged any electrical points you should get your property checked by a qualified electrician.*

Storm damage

What has happened?

- Tiles blown from your roof during a storm?

What you need to do

1. Your policy covers storm, flood or weight of snow or ice as standard, so unless any exclusions apply, you should be covered.
2. If you think your claim might be covered, check the **Claims conditions on page 11**, which tell you how to let us know about the claim.

Theft

What has happened?

- Contents stolen from your home?

What you need to do

1. Your policy covers theft or attempted theft as standard, so unless any exclusions apply, you should be covered.
2. Do not forget to get a crime reference number when you contact the Police.
3. If you think your claim might be covered, check the **Claims conditions on page 11**, which tell you how to let us know about the claim.

General terms

These terms apply throughout the **policy**. Additional terms are found in each section of the **policy**.

Defined words

Whenever the following appear in **bold**, they will have the meaning below. This includes singular versions of plural words and vice versa. Definitions of defined words may also be found on the page in which they appear.

| | | |
|-------------------|--|--|
| Accidental damage | Sudden, unexpected and visible damage not caused on purpose. | Accidental damage' does not include: <ol style="list-style-type: none"> 1. wear and tear; 2. breakdown; or 3. malfunction |
| Bank cards | Credit, charge, debit, and bankers' cards. | |
| Bodily injury | Objective physical or psychiatric harm suffered by a person, including physical trauma or disease. | |
| Broker | The insurance broker or intermediary who arranged the policy for you . | |
| Buildings | Buildings at the home . This includes: <ol style="list-style-type: none"> 1. their decorations; 2. fixtures and fittings; 3. solar panels attached to such buildings; 4. professionally installed electric vehicle charging points; 5. swimming pools or hot tubs; 6. sports courts and pitches; 7. drives, patios, and terraces; 8. walls, gates and fences; and 9. fixed fuel tanks. | |
| Contents | Household goods and other items in the home , which you own or are legally responsible for. This includes: <ol style="list-style-type: none"> 1. carpets; 2. computer hardware; 3. contents outside the buildings but within the boundaries of your home (for example, if you take an item into the garden); 4. deeds, registered bonds and other personal documents; 5. mobility aids, mobility scooters and wheelchairs; 6. domestic oil in fixed fuel tanks; 7. domestic garden machinery; 8. home business contents; 9. money and bank cards; 10. pedal cycles (including where electrically assisted); | Contents' does not include: <ol style="list-style-type: none"> 1. animals; 2. any part of the buildings; 3. motor vehicles, motorcycles, mopeds, motorised scooters, hoverboards, self-balancing scooters, caravans, trailers, watercraft or accessories for any of these. This does not apply to domestic garden machinery, which is included in contents; 4. wind turbines; or 5. freestanding solar panels. |

6 General terms

| | | |
|------------------------|---|--|
| | <p>11. personal items;</p> <p>12. radio and TV aerials, satellite dishes, their fittings and masts which are attached to the home;</p> <p>13. stamp or coin collections;</p> <p>14. tenant's fixtures and fittings; and</p> <p>15. valuables.</p> | |
| Domestic staff | Anyone you or your family employ under a contract of service to perform domestic duties, work or services at your home | ' Domestic staff ' does not include anyone working for your or your family's business. |
| Endorsement | An agreed change to the terms of the policy . These are shown in the schedule . | |
| Excess | The first part of any claim which you must pay. This amount is shown in the schedule . | |
| Family | Members of your family who permanently live in the home . This includes: <ol style="list-style-type: none">1. adopted children, step-children and foster children; and2. spouses, fiancé(e)s, co-habitees and partners. | Family does not include: <ol style="list-style-type: none">1. lodgers;2. tenants;3. paying guests; or4. domestic staff. |
| Heave | Upward movement of the ground beneath the buildings as a result of the soil expanding. | |
| Home | The home, including garages and outbuildings used for domestic purposes, at the address shown in the schedule . | |
| Home business contents | Any property used for business purposes, which you or your family: <ol style="list-style-type: none">1. own; or2. are legally responsible for. | |
| Infectious disease | Any disease that can be transmitted from an infected person, animal or species to another person, animal or species by any means. | |
| Landslip | Downward movement of sloping ground. | |
| Money | <ol style="list-style-type: none">1. Cash, cheques, postal and money orders;2. Preloaded cash cards, phone cards and travellers' cheques;3. Savings stamps, saving certificates and premium bonds;4. Travel cards and travel tickets;5. Unused postage stamps; or6. Vouchers and gift cards, for private, domestic or charitable purposes. | |
| Period of insurance | The period when the policy is in force. This is shown in the schedule . | |

7 General terms

| | | |
|-----------------------|--|--|
| Personal items | <ol style="list-style-type: none">1. Clothes;2. Sports equipment; and3. Other personal items worn, used or carried by you or your family, which belong to you or your family. | 'Personal items' does not include: <ol style="list-style-type: none">1. bank cards;2. money;3. pedal cycles (including where electrically assisted); or4. valuables. |
| Policy | This insurance policy. This is made up of: <ol style="list-style-type: none">1. this policy document;2. the schedule; and3. any endorsements. | |
| Schedule | The document showing your name, the home , the amounts insured, the period of insurance and the sections of cover that apply. | |
| Settlement | Downward movement due to the ground being compressed by the buildings . | |
| Standard construction | Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete | |
| Subsidence | Downward movement of the ground beneath the buildings . This does not include settlement . | |
| Unoccupied | When the home has been without an authorised person or persons in the home overnight for a period in excess of 30 consecutive days | |
| Valuables | <ol style="list-style-type: none">1. Antiques and collectibles;2. Gold, silver and other precious metals;3. Guns;4. Jewellery, gemstones and watches;5. Musical instruments; and6. Pictures and other works of art, owned by you. | |
| We / us / our | The insurers who provide this policy . | |
| You / Your | The person or persons named as the 'Policyholder' in the schedule . | |

General exclusions for all sections

The following exclusions apply to the whole **policy**.

Additional exclusions are found in the section of cover under the **policy** to which they apply.

We will not cover:

1 Biological and chemical weapons

loss, damage, liability, injury or death due to a criminal or terrorist act involving biological or chemical materials.

2 Cyber

any claim involving the use of or inability to use a computer (including devices for example, smartphones, tablets and wearable technology) or electronic data.

However, **we** will still cover physical loss or damage caused by:

- i. fire or explosion;
- ii. escape of water; or
- iii. theft or attempted theft,

resulting from the use of or inability to use a computer, provided it would otherwise be covered under the **policy**.

3 Cryptocurrencies

loss, damage or liability relating to any crypto currency. This includes Bitcoin and Ethereum.

4 Defective workmanship

- a. loss or damage caused by:
- b. faulty design;
- c. the use of unsuitable materials;
- d. faulty workmanship; or defective materials.

5 Electronic data

loss or damage to any electronic data (for example, files or images) wherever it is stored

6 Excess

The first part of any claims which **you** must pay. **We** will deduct the applicable **excess** before paying your claim. If **your** claim relates to an incident of loss or damage that involves more than one excess, it is the highest applicable excess that will be deducted from total settlement.

7 Existing damage

Loss, damage, or liability happening before the **period of insurance**.

8 Deliberate damage

loss or damage caused deliberately by:

- a. **you**; or
- b. any other person living with **you**.

9 Government action

loss, damage, or liability due to **your** property being taken, damaged or destroyed by any government, public or local authority.

10 Infectious diseases

loss, damage, liability, cost or expense in any way caused by or resulting from any:

- a. **infectious disease**;
- b. fear or threat of an **infectious disease**; or

9 General terms

c. action taken to minimise or prevent the impact of an **infectious disease**.

11 Mechanical, electrical or electronic breakdown

loss or damage to:

- a. any item due to its mechanical breakdown or malfunctioning; or
- b. electronic devices, equipment or systems (for example televisions, radios, gaming consoles, DVD players, home computers, and all other audio and video equipment within **your home**) due to mechanical, electrical or electronic failure or breakdown.

12 Nuclear

loss, damage, liability, injury or death due to any type of nuclear reaction, nuclear radiation or radioactive contamination.

13 Pollution

damage in any way involving any kind of pollution or contamination, other than where cover is given under the “Liability to the public” section of the **policy**.

14 War

loss, damage or liability due to:

- a. war, civil war, hostilities or any similar acts or events, whether or not war has been declared; or
- b. a rebellion, revolution, insurrection, military or usurped power.

15 Wear, tear and gradual deterioration

loss or damage caused by:

- a. wear and tear; or
- b. anything else which happens gradually. This includes:
 - i. damage caused by dryness, dampness wet or dry rot;
 - ii. mould, fungus or frost;
 - iii. extremes of temperature; or
 - iv. exposure to light.

EXAMPLE

We do not cover damp formed over a period of time due to blocked or poorly maintained guttering.

General conditions

The following conditions apply to the whole **policy**.

1 Information you give us

You must take reasonable care when providing information to **us**. **We** will rely on information **you** give **us** when:

- a. deciding whether to cover **you**;
- b. deciding the **policy** terms; and
- c. setting the premium.

If any information is not true, complete and accurate, it may affect **your** cover.

2 Incorrect information

- a. If **you** carelessly give **us** incorrect information, **we** can:
 - i. treat the **policy** as if it never existed. This means **we** will not cover any claim but **we** will return the premium to **you**. **We** will only do this if **we** would not have entered into the **policy** if **you** had given correct information; or
 - ii. change the terms of the **policy** with effect from the start of the **period of insurance**. This could include adding additional exclusions or obligations or amending limits or **excesses**. **We** will only do this if **we** would have applied those other terms if **you** had given correct information; and/or
 - iii. charge an additional premium or reduce the amount **we** pay for a claim. If **we** reduce the amount **we** pay, **we** will only pay the proportion of the claim that the premium charged bears to the premium **we** would have charged. **We** will only do this if **we** would have charged a higher premium if **you** had given correct information.

EXAMPLE

*If **we** would have doubled the premium, **we** will pay half your claim.*

- b. If **you** deliberately or recklessly give **us** incorrect information, **we** can treat the policy as if it never existed and decline all claims. **We** will also keep the premium.
- c. If **you** give **us** incorrect information and **we** do not treat the policy as if it never existed, **we** can cancel the policy in accordance with the **Cancellation** condition.

3 Changes to information

You must tell **your broker**:

- a. as soon as possible if:
 - iv. **you** realise you have given **us** any incorrect information;
 - v. any information **you** have given **us** has changed;
 - vi. someone other than **your family** is going to live in the home. This includes if the **home** will be let;
 - vii. the **home** will be used for short periods each week or as a holiday home;
 - viii. the **home** is not going to be occupied for more than 30 days in a row; or
- b. work is going to be done to the **home**. This does not include routine maintenance, repair or decoration; and
- c. at least 14 days before any conversion, extension or other building works at the home.

When **we** are told about any such change, **we** will let you know if it changes the policy.

We can change **policy terms**, charge an additional premium or cancel the **policy**.

4 Failure to tell us about a change

If:

- a. **you** do not tell **us** about a change; or
- b. **you** give **us** incorrect information when telling **us** about a change, **we** may treat the **policy** as if it never existed, reduce the amount **we** pay for a claim or decline to pay a claim.

5 Other insurance

- a. If **you** are covered under this **policy** as well as another **policy**, **you** must give **us** details of the other policy.
- b. For cover under the **Cover away from the home** section, **we** will only cover the amount exceeding the cover available under the other policy.
- c. For cover under any other section of this **policy**, **we** will only cover our fair share of the claim.

6 Sanctions

You agree that any cover, the payment of any claim and any benefit provided under **your Policy** will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition or restriction under any:

- a. United Nations' resolution(s); or
- b. trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The suspension will continue until **we** are no longer exposed to any sanction, prohibition or restriction.

7 Law and disputes

Unless a different law is agreed by **you** and **us** in writing, in the event of a dispute under the **policy**:

- a. this insurance will be governed by the laws of the country stated in the **schedule**; and
- b. all disputes will be dealt with by the courts of the country stated in the **schedule**.

8 Reasonable care to prevent loss

You must take reasonable care to:

- a. prevent any loss, damage or injury; and
 - b. keep any property covered under this **policy** in a good state of repair,
- If **you** do not comply with the above, **we** may decline **your** claim or reduce the amount **we** pay.

Claims conditions

If **you** need to make a claim, **you** must comply with the following obligations.

1 How to make a claim

We will not cover a claim unless **you**:

- a. tell **your broker** as soon as possible; and
- b. give **your broker** full details of what has happened.

NOTE

*You can find **your broker's** details in the schedule.*

2 Further information

If **we** ask for more information, **you** must give it to **your broker**.

3 Claims against you

If a claim is made against **you**, **you** must send any official documents to **your broker** as soon as possible. This should be within no more than 14 days.

EXAMPLE

Official documents may include claim court papers or other legal documents. These can be subject to a legal time limit to respond.

4 Telling the Police

Following a loss due to any:

- a. malicious act;
- b. violent disorder, riot or civil commotion;
- c. theft or attempted theft; or
- d. lost property,

you must tell the Police as soon as possible. **You** must also obtain a crime number.

5 No admissions

You must not:

- a. admit fault; or
- b. settle any claim or make an offer, without **our** agreement.

6 Reasonable care

You must take reasonable care to limit any loss, damage or injury.

7 Proof

You must give **us** proof of the age or value of any item and evidence of purchase if required.

8 Keeping property

You must keep any damaged item until the claim has been resolved, or until **we** authorise it's disposal. **We** will not take items off **you** or accept liability for them unless **we** agree to do so.

9 Fraudulent claims

If **you** make a fraudulent claim, **we** will:

- a. not cover the claim;
- b. require **you** to repay any payment **we** have made towards that claim;
- c. have the right to cancel the **policy** from the date of the fraudulent claim; and
- d. keep the premium.

10 Defending claims

If a covered claim is made against **you**, **we** may (but do not have to):

- a. take over conduct of the defence and settlement of the claim; and
- b. take any action to enforce **your** rights or **our** rights under the policy.

We may do this in **your** name.

IMPORTANT

If you do not comply with the above conditions, we may decline your claim or reduce the amount we pay.

Cancellation

The following explains how **we** or **you** can cancel the policy.

1 Cooling-off

You can cancel the **policy** for any reason in the 14 days after the later of:

- a. the start of the **period of insurance**; or
- b. the date **you** receive **your policy** documents.

We will treat the **policy** as if it never existed and will return any premium payment to **you**. **We** will not do this if **you** have made a claim.

2 Cancellation by you

After the cooling-off period, **you** can cancel the **policy** at any time. To do this, please tell **your broker**. **We** will return any premium **you** have paid in respect of any period after the cancellation date. **We** will not return any premium if **you** have made a claim. **We** may charge an administration fee for dealing with the cancellation.

NOTE

*To cancel the **policy**, please contact **your broker**. You can find **your broker's** details in the **schedule**.*

3 Cancellation by us

We can cancel the **policy** by giving **you** 30 days' written notice. **We** will only do this for a valid reason. This includes if:

- a. **you** have not paid the premium;
- b. there are any changes to the risk covered by the **policy**;
- c. **you** do not co-operate with **us**; or
- d. **you** threaten or abuse **our** staff or representatives.

We will return any premium paid for any period after the cancellation date. **We** will not return any premium if **you** have made a claim.

Buildings

This section covers physical loss or damage to **your buildings** at the home, together with certain other losses relating to **your buildings**.

Damage to buildings - Main cover

What is covered

We will cover physical loss or damage to the **buildings** during the **period of insurance** due to:

- 1 Fire
 - a. fire, including related smoke damage;
 - b. lightning; or
 - c. explosion;
- 2 Aircraft
 - a. aircraft and other flying devices. This includes drones, gliders, hang gliders; or
 - b. items dropped from any of the above.
- 3 Storm and Flood
 - a. storm;
 - b. flood; or
 - c. weight of snow or ice.

- 4 Escape of water
 - a. from fixed water tanks, apparatus or pipes; or
 - b. freezing of fixed water tanks, apparatus or pipes.

TIP

In the winter months having your heating on low, rather than off for long periods, may help prevent freezing pipes.

We recommend that you get your heating system checked regularly to make sure it is in good working order.

It would be helpful to have any service history of your boiler to hand if the claim relates to your pipes.

- 5 Heating installation
 - a. escape of oil from a fixed domestic oil-fired heating installation; or
 - b. smoke damage caused by a fault in any fixed domestic heating installation.

- 6 Theft
 - theft or attempted theft.

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. We will not cover loss or damage:

- to:
- a. domestic fixed fuel-oil tanks in the open;
 - b. swimming pools or hot tubs;
 - c. sports courts and pitches; or
 - d. drives, patios, terraces, decking, gates or fences.

- a. caused by:
 - subsidence;
 - settlement;
 - heave; or
 - landslip.
- b. to domestic fixed fuel-oil tanks, **swimming pools**, and garages and outbuildings that are not of **standard construction**.
- c. while the **home** is insufficiently furnished for day to day living, or **unoccupied**

- a. while the **home** is insufficiently furnished for day to day living, or **unoccupied**
- b. caused by **subsidence, settlement heave or landslip**

- a. while the **home** is insufficiently furnished for day to day living
- b. while the **home** is lent, let or sublet unless the loss or damage follows a violent and forcible

entry.

7 Vehicle or animals

impact by vehicles or animals.

8 Riot

- a. anyone taking part in a riot, violent
- b. disorder, strike, labour disturbance or civil commotion; or
- c. any person acting maliciously.

while the **home** is lent, let or sublet unless the loss or damage follows a violent and forcible entry

9 Aerials and satellite dishes

breaking or collapse of fixed radio and TV aerials and satellite dishes, including their fittings and masts.

TIP

*Check out your **contents** cover which may provide cover for this type of loss.*

- a. to the actual aerial, dish, fitting or mast.

10 Falling trees

falling trees, utility poles or lamp-posts. This includes telephone and telegraph poles and mobile masts.

TIP

*If **your** neighbours have any large trees growing near **your** boundary, consider having a chat with them about getting a tree surgeon in to make them more manageable, as this can prevent loss to **your** property.*

- a. caused by trees within the boundaries of **your home** being cut down or cut back; or
- b. to gates and fences caused by falling trees, utility poles or lamp-posts. This includes telephone and telegraph poles and mobile masts.

11 Optional cover - Accidental damage

This cover is only provided if shown to be included in the **schedule**

accidental damage.

TIP

*You should let **your broker** know if **your** property is being renovated so they can check **you** have all the cover you need. **You** may need to take out specific cover to protect **you** against damage that may happen in this situation*

We will not cover accidental damage;

- a. specifically excluded anywhere in this section of the **policy**;
- b. to the **buildings** caused by moving, settling, shrinking, collapsing or cracking, **subsidence, settlement, heave** or **landslip**;
- c. while the **home** is being renovated, structurally altered, or extended;
- d. damage while any part of the **home** is lent, let or sublet;
- e. due to a lack of maintenance or the cost of general maintenance;
- f. to:
 - i. swimming pools or hot tubs;
 - ii. sports courts, drives, patios, terraces and decking;
 - iii. walls, gates or fences; or
 - iv. fuel tanks;
- g. caused by chewing, tearing, scratching or fouling by pets;
- h. caused by infestation, chewing, scratching, tearing or fouling by insects or vermin.

Buildings - Additional covers

What is covered

We will also cover the following during the **period of insurance**:

- | | |
|---|---|
| 1 Glass, solar panels, bathroom fittings and hobs | <p>Accidental damage to:</p> <ul style="list-style-type: none"> a. fixed glass (including the cost of replacing frames); b. solar panels; c. sinks and bathroom fittings; and d. glass or ceramic hobs, forming part of the buildings |
| 2 Underground pipes | <p>Accidental damage to:</p> <ul style="list-style-type: none"> a. domestic oil pipes; and b. underground: c. water-supply pipes; d. sewers, drains and septic tanks; e. gas pipes; and f. cables, that you are legally responsible for. |
| 3 Emergency entry to buildings and gardens | <p>Damage to your:</p> <ul style="list-style-type: none"> a. buildings; or b. landscaped garden, caused by emergency services making a forced entry due to an emergency. |
| 4 Debris removal and local authority requirements | <p>Expenses you have to pay, with our prior written agreement, for:</p> <ul style="list-style-type: none"> a. architects, surveyors, consulting and legal fees; b. removing debris and making the buildings safe; and c. complying with any government or local authority requirements, connected to damage covered under the Damage to buildings - Main cover above. |
| 5 Selling your home | <p>We will extend cover to anyone buying the home on the same basis as you are covered. They will be covered from exchange of contracts until the earlier of the:</p> <ul style="list-style-type: none"> a. sale completing; or b. end of the period of insurance. <p>TIP <i>You will need to cover your new home from exchange of contracts. Your broker should be able to help you with this.</i></p> |

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. We will not cover:

- Expenses for:
- a. preparing a claim;
 - b. assessing loss or damage; or
 - c. complying with government or local authority requirements which had been served on **you** before the damage happened.

Buildings - How we pay claims

1 Maximum payment

We will pay up to the **Damage to buildings - Main cover** limit shown in the **schedule** for each loss for each **home** covered under this section of the **policy**, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Repair or replacement

For covered damage, we will pay the cost of repair or rebuilding.

3 Poor state of repair

If the **buildings** were not in a good state of repair immediately before the damage, we will only pay to repair or rebuild the **buildings** to their actual condition before the loss.

4 Underinsurance

If the policy limit for the **buildings** is lower than the true cost of rebuilding them to their condition immediately before the damage, we will reduce the amount we pay. The amount we pay will be calculated as follows:

$$\text{Amount we will pay (\%)} = \frac{\text{Policy limit}}{\text{True rebuilding cost}} \times 100$$

EXAMPLE

If the true cost of replacement is €900,000 and the policy limit is €600,000, we will only pay 67% of **your** claim (€603,000 in this example).

IMPORTANT

The true rebuilding cost is the cost to rebuild the **buildings** if they're completely destroyed. This includes:

1. the full cost of rebuilding as new in the same form, style and condition;
2. architects', surveyors, engineers and legal fees; and
3. debris removal and costs to comply with any legal requirements.

This is not the market value. If **you** need help in working out the correct **policy** limit **you** should speak to **your broker** as it is very important to get this amount right. If **you** do not, we may not pay **your** claim in full.

5 Matching sets

If:

- a. any parts of the **buildings** form part of a pair, set or suite with a common design; and
 - b. the loss is restricted to an identifiable area or specific part,
- we will only cover the damaged area or part. However, if it's not possible to repair or replace the damaged parts or items, we will pay 50% towards the cost of replacing the non-damaged matching parts or items.

EXAMPLE

If **your** sink is damaged but not the matching toilet or bathtub, we will pay for the sink to be replaced, if a matching replacement can be obtained. If a matching replacement cannot be obtained, we will pay for a new sink and 50% towards the cost of the toilet or bathtub.

6 Loss in value

We will not cover any loss in value of any item that we have agreed to repair or replace.

Contents

This section covers physical loss or damage to **your contents** at the **home**, together with certain other losses relating to **your contents**.

Damage to contents - Main cover

What is covered

We will cover physical loss or damage to the **contents** whilst at the **home** during the **period of insurance** due to:

1 Fire

- a. fire, including related smoke damage;
- b. lightning;
- c. explosion; or

2 Aircraft

- a. aircraft and other flying devices. This includes drones, gliders and hang gliders; or
- b. items dropped from any of the above.

3 Storm and Flood

- a. storm;
- b. flood; or
- c. weight of snow or ice.

4 Escape of water

escape of water from fixed water tanks, pipes and appliances. This includes washing machines, dishwashers and similar items.

5 Heating installation

- a. escape of oil from a fixed domestic oil-fired heating installation; or
- b. smoke damage caused by a fault in any fixed domestic heating installation.

6 Theft

theft or attempted theft.

7 Vehicle or animals

impact by vehicles or animals.

8 Riot

- a. anyone taking part in a riot, violent disorder, strike, labour disturbance or civil commotion; or
- c. any person acting maliciously.

9 Falling trees

falling trees, utility poles or lamp-posts. This includes telephone and telegraph poles and mobile masts.

10 Optional cover - Accidental damage

accidental damage.

This cover is only provided if shown

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We will not cover loss or damage:**

to anything not designed to be left outside.

to **contents** of garages and outbuildings not of **standard construction**.

- a. caused by theft or attempted theft of **contents** whilst any part of the **home** is lent, let or sub-let unless force and violence are used to enter.

- a. caused by trees within the boundaries of **your home** being cut down or cut back

- a. specifically excluded anywhere in this section;
- b. while any part of the home is lent, let or sublet;
- c. to money, bank cards, documents or stamps;

to be included in the **schedule**

- d. caused by dyeing, cleaning, repair or renovation of any item;
- e. caused whilst an item is being worked on;
- f. caused by chewing, tearing, scratching or fouling by pets;
- g. caused by infestation, chewing, scratching, tearing or fouling by insects or vermin;
- h. caused by any mechanical breakdown or malfunctioning of an article;
- i. caused by faulty or unsuitable materials, design, specification or poor workmanship; or
- j. caused by dryness, dampness, wet or dry rot, mould, frost or extremes of temperature or exposure to light

Contents - Additional covers

The schedule will show whether **you** are covered under these additional covers.

What is covered

We will also cover the following during the **period of insurance**:

1 Glass, solar panels, bathroom fittings and hobs

Accidental damage to:

- a. i. fixed glass; and
ii. sinks and bathroom fittings, **you** are legally responsible for as a tenant;
- b. mirrors;
- c. glass tops and fixed glass in furniture; and
- d. glass or ceramic hobs

2 Underground pipes

your or your family's liability as a tenant for **accidental damage to:**

- a. domestic oil pipes; or
- b. underground water-supply pipes;
- c. underground sewers, drains and septic tanks;
- d. underground gas pipes; and
- e. underground cables.

3 Emergency entry

damage to **your contents** caused by emergency services making a forced entry due to an emergency involving **you or your family**.

4 Contents temporarily away from the home

damage to **contents** whilst temporarily away from the **home** caused by:

- a. any cause under the **Damage to contents - Main cover**, other than **accidental damage**, happening while the item is in any:

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We will not cover:**

costs to repair, remove or replace frames.

- a. **contents** outside **your** country of residence;
- b. **money** or **bank cards**; or
- c. theft from student accommodation or lodgings, unless force and violence are used to enter; or

| | | |
|---|--|---|
| | <ul style="list-style-type: none"> b. building where you are living or working; c. building for valuation, cleaning or repair; or d. storage facility, bank or safe deposit; e. fire, lightning, explosion, theft or attempted theft while the items are being moved to or from: <ul style="list-style-type: none"> i. your new home; or ii. any storage facility, bank or safe deposit | |
| 5 Rent you owe and alternative accommodation | <ul style="list-style-type: none"> a. rent you or your family have to pay as occupier; or b. reasonable costs of similar accommodation for you and your family. <p>Sections a and b above will apply if your home cannot be lived in due to damage covered under the Damage to buildings - Main cover.</p> | rent or accommodation costs for more than 12 months after the damage. |
| 6 Liability as tenant | your liability as a tenant for damage to buildings , caused by damage covered under the Damage to buildings - Main cover . | <ul style="list-style-type: none"> a. damage caused by: <ul style="list-style-type: none"> i. fire, lightning, explosion. This does not apply to damage to landlord's fixtures and fittings; ii. subsidence, landslip or heave; or iii. riot, violent disorder, strike, labour disturbance, civil commotion or any malicious act. b. While the buildings are insufficiently furnished for day to day living or unoccupied. |
| 7 Replacement locks | the cost of replacing locks to safes, alarms and outside doors in the home following theft or loss of your or your family's keys.. | |
| 8 Fatal injury | fatal injury suffered by you or your family caused by physical violence by intruders or by a fire, at the covered address shown in the schedule . However, we will only pay where you or your family die within 12 months of such injury. | |
| 9 Contents while being professionally removed | your contents for physical loss or physical damage which happens during removal by professional removal contractors between your home and any new residence, including a second or holiday home located within the United Kingdom, Switzerland, Liechtenstein or the EU. . | <p>We will not pay for:</p> <ul style="list-style-type: none"> a. China, porcelain, glass or brittle articles that have not been professionally and appropriately packed for transportation; or b. any transit outside of the United Kingdom, Switzerland or the EEA without our prior agreement; or c. Jewellery and watches. |

Contents - How we pay claims

1 Maximum payment

We will pay up to the **Damage to contents - Main cover** limit shown in the **schedule** for each loss covered under this section of the **policy**, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Repair or replacement

For covered damage, we will choose either to pay the cost of repair or replacement.

3 Poor state of repair

If the **contents** were not in a good state of repair immediately before the damage, we will only pay to repair or replace the **contents** to their actual condition before the loss.

4 Underinsurance

If the policy limit for the **contents** is lower than the true cost of replacing them to their condition immediately before the damage, we will reduce the amount we pay. The amount we pay will be calculated as follows:

$$\text{Amount we will pay (\%)} = \frac{\text{Policy limit}}{\text{True replacement cost}} \times 100$$

EXAMPLE

*If the true cost of replacing all **your contents** is €35,000 and the policy limit is €20,000, we will only pay 57% of **your claim** (€19,950 in this example).*

5 Matching sets

If:

- a. any **contents** form part of a pair, set or domestic with a common design; and
- b. the loss is restricted to an identifiable area or specific part,

we will only cover the damaged area or part. However, if it is not possible to repair or replace the damaged parts or items, we will pay 50% towards the cost or replacing the non-damaged matching parts or items.

EXAMPLE

*If **your sofa** is damaged but not the rest of the suite, we will only pay the cost to repair or replace the sofa.*

6 Loss in value

We will not cover any loss in value of any item that we have agreed to repair or replace.

Cover away from the home

This section covers physical loss or damage to **your valuables** and **personal items** whilst away from the **home**.

The **schedule** will show whether or not **you** are covered under this section.

Cover away from the home - Main cover

What is covered

We will also cover the following during the **period of insurance**:

1 Money and bank cards

- a. Theft or accidental loss of **money**; and
- b. amounts **you** and **your family** are legally liable to pay due to unauthorised use of **bank cards** following loss or theft.

Important

*If **your money** or **bank cards** are lost, **you** must contact **card issuer** as soon as possible. If they are stolen, **you** must also let the **Police** know as soon as **you** can.*

2. Pedal cycles

The cost of repairing or replacing **your** or **your family's** pedal cycles following:

- a. theft or attempted theft; or
- b. **accidental damage**.

This includes electrically assisted pedal cycles

3. Valuables or personal items

Physical loss of or damage to **personal items** or **valuables** that are above € 10,000 and specifically listed on:

- a. the **schedule**; or
- b. on a list attached to the **schedule**

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We** will not cover:

- a. shortage of money due to error or omission. This includes the malfunction of a cash machine;
- b. loss of value;
- c. any loss if **you** do not notify:
 - i. the **Police** or, if appropriate, border authorities; and
 - ii. for **bank cards**, the card issuer, within 24 hours of discovering the loss or theft
- d. any loss if **you** or **your family** have not followed the **bank card** issuers conditions relating to loss or cancellation.

- a. loss or damage to:
 - i. tyres; or
 - ii. lamps or accessories, unless the cycle is stolen or damaged at the same time;
- b. mechanical or electrical fault or breakdown;
- c. loss or damage happening:
 - i. during racing or pacemaking;
 - ii. whilst hired or let out; or
 - iii. when used other than for private use;
- d. theft when unattended, unless:
 - i. in a locked building; or
 - ii. secured by a suitable lock to a permanent structure or motor vehicle; or

loss or damage happening outside the United Kingdom, Switzerland, Liechtenstein or the EU.

- a. loss or damage to personal items or valuables that are above € 10,000 unless specifically listed on the **schedule** or on a list attached to the **schedule**
- b. loss or damage caused:

- i. by dyeing, cleaning, repair or renovation; or
 - ii. while the item is being worked on;
 - c. damage to guns caused by:
 - i. rusting; or
 - ii. bursting of barrels;
 - d. damage to sports equipment whilst in use;
 - e. theft or disappearance of jewellery from baggage, unless the baggage is:
 - i. carried by hand; and
 - ii. under your personal supervision;
 - f. mobile telephones, computer equipment and video cameras unless otherwise stated in the specifications on file with us;
 - g. theft or disappearance of property from any vehicle when such vehicle is left unattended without someone authorised by you being inside the vehicle; or
 - h. damage caused by:
 - i. chewing, tearing, scratching or fouling by pets;
 - ii. infestation, chewing, scratching, tearing or fouling by insects or vermin,
- electrical or mechanical faults or breakdown;

Cover away from the home - How we pay claims

1 Maximum payment

We will pay up to the **Cover away from the home - Main cover** limit shown in the **schedule** for each loss covered under this section of the **policy**, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Specified items

For items that are specifically listed in the **schedule**, we will pay up to the amount shown under 'Amount insured' for that item.

3 Repair or replacement

For covered damage, we will choose to pay either the cost of repair or replacement

4 Wear and tear

We will reduce the amount we pay to reflect any wear and tear to the following items:

- a. camping equipment;
- b. clothes;
- c. pedal cycles; and
- d. sports equipment.

5 Underinsurance

If the policy limit for **valuables**, **personal items** or pedal cycles is lower than the true cost of replacing them as new, we will reduce the amount we pay. The amount we pay will be calculated as follows:

$$\text{Amount we will pay (\%)} = \frac{\text{Policy limit}}{\text{True replacement cost}} \times 100$$

EXAMPLE

If the true cost of replacement is €15,000 and the policy limit is €11,000, we will only pay 73% of your claim (€10,950 in this example).

This adjustment will not apply to any item specifically listed in the **schedule**.

6 Loss in value

We will not cover any loss in value of any item that we have agreed to repair or replace.

TIP

We recommend you check the value of your property regularly, to ensure you have sufficient cover.

Liability to others

This section covers **your** legal liability for **bodily injury** or damage to property belonging to a third party. **You** are only covered under this section if either:

1. **your buildings** are covered under the **Buildings** section; or
2. **your contents** are covered under the **Contents** section.

If **you** do not have cover under the **Contents** section, **we** only cover incidents happening at the **home**.

Liability to others - Main cover

What is covered

We will also cover:

1 Liability to others

your or **your family's** liability to pay compensation as a result of:

- a. **bodily injury** to a third party; or
- b. damage to property belonging to a third party,

due to an accident during the **period of insurance**.

TIP

*The cover **you** have depends on whether or not **you** are covered under the **Buildings** section, the **Contents** section or both, as follows:*

- a. *if **you** are covered under the **Buildings** section only, **we** will only cover liability arising from **your** or **your family's** ownership of the **home**.*
- b. *if **you** are covered under the **Contents** section only, **we** will only cover liability arising from **your** or **your family's** occupation of the **home** and as private individuals.*
- c. *if **you** are covered under both the **Buildings** and **Contents** sections, **we** will cover liability arising from **your** or **your family's** ownership or occupation of the **home** and as private individuals.*

What is not covered

The **General exclusions** apply in addition to the exclusions listed below. **We** will not cover **your** liability:

- a. for any incident happening away from the **home** if **you** do not have cover under the **Contents** section of the **policy**;
- b. for **bodily injury** to:
 - i. **you** or **your family**;
 - ii. anyone living permanently in the **home**; or
 - iii. anyone employed by **you** or **your family**. This includes **domestic staff**.
- c. for **bodily injury** caused by:
 - i. **infectious disease**;
 - ii. fear or threat of an **infectious disease**; or
 - iii. action taken to minimise or prevent the impact of an **infectious disease**.
- d. for criminal or violent acts;
- e. for damage to property owned by, or in the control of:
 - i. **you** or **your family**;
 - ii. anyone living permanently in the **home**; or
 - iii. anyone carrying out work for **you** or **your family**;
- f. for any incident in the USA or Canada after a stay has exceeded 30 days;
- g. arising from any profession, occupation business or employment of **you** or **your family**;
- h. arising under any contract. This does not apply to any liability that would have arisen without the contract arising from the ownership, possession or use by **you** or **your family** of any:
 - i. motorised or horse-drawn vehicle. This does not apply to domestic

- gardening equipment used at the **home**;
- ii. aircraft, drones or watercraft other than non-motorised watercraft; or
- iii. animal other than cats, horses or dogs. However, **we** will not cover liability due to any specially controlled dogs that are restricted under legislation;
- i. due to pollution or contamination. This does not apply if it:
 - i. is caused by a sudden, identifiable and unexpected accident that happens at a specific time and place during the **period of insurance** at the **home**; or
 - ii. is reported to **us** not later than 30 days from the end of the **period of insurance**.
- j. arising from **you** or **your family's** ownership, occupation, possession or use of land or buildings away from the **home**.

2 Defence costs Legal costs and expenses incurred with **our** prior agreement to defend a claim covered under **Liability to others - Main cover**

Liability to others - How we pay claims

1 Maximum payment

We will pay up to the **Liability to others - Main cover** limit shown in the **schedule** for each claim, unless a lower limit is shown in the **schedule** for a particular type of loss.

2 Defence costs

We will pay defence costs (where agreed by **us**) in addition to the **Liability to others - Main cover** limit shown in the **schedule**, subject to the defence costs limit shown in **your schedule**.

EXAMPLE

If the amount of the claim is €10,000,000 and the limit is €5,000,000, we will pay half of the defence costs.

3 Connected claims

If more than one claim arises from the same accident or event, **we** will only pay up to one limit shown in the **schedule** for all of those claims. If a claim is covered under more than one section of cover under this **policy**, **we** will only pay up to one limit, whichever is the higher limit shown in the **schedule**.

EXAMPLE

*If one incident causes **bodily injury** and **damage to property**, we will only pay up to one policy limit for both claims together.*

Endorsements

THE FOLLOWING CLAUSES APPLY ONLY IF THEY ARE STATED IN THE SCHEDULE

1 French clauses

The following provisions apply automatically if your home is situated in France.

1. Natural In accordance with French law this insurance includes cover against physical loss or catastrophe physical damage to the property insured under this policy caused directly by the cover exceptional intensity of a natural agent such as earthquake, volcanic eruption, avalanche, landslip, subsidence, flood or mudslide. **We** do not cover the amount of the compulsory excess applicable to the natural catastrophe cover required under French law or the excess shown in the schedule if this is more. The compulsory excess may vary over time, and the amount applicable at the time of the loss will be deducted from any claim payment. **You** must not insure the compulsory excess elsewhere.
2. Technological In accordance with French law, this insurance includes cover against physical loss catastrophes or physical damage caused by an event which is recognised as a Technological Catastrophe by the competent government authority.
3. Buildings and Contents includes within the limit of liability stated in the schedule damage caused by acts of terrorism in accordance with articles L126-2 and L126-3 of the French Code of Insurance.
4. Legal liability to the public includes within the limit of liability stated in the schedule:
 - the liability which you may incur as a tenant, following damage caused by fire or explosion under articles 1382 to 1384 and 1732 to 1735 of the Civil Code;
 - the liability which you may incur under articles 1382, 1383 and 1384 of the Civil Code following damage to neighbours' and third parties' property as a result of fire or explosion originating from the premises insured or containing the insured property.

2 Spanish clauses

The following provisions apply automatically if your home is situated in Spain.

The Consorcio de compensación de seguros will reimburse you for property damage losses arising from extraordinary events occurring in Spain. (This clause is an extract translated into English of the 'Consorcio de compensación de seguros's' clause. You can consult the Spanish version on www.consorseguros.es which will prevail in case of doubts or misinterpretation.)

In accordance with applicable regulation, you are entitled to agree to cover extraordinary risks with any insurance company that meets the conditions required by the applicable legislation.

1. Exclusion of losses arising from extraordinary events occurring in Spain
We do not cover loss or damage caused by the extraordinary events described item 2. below. You are insured against these events by the 'Consorcio de Compensación de Seguros' in return for the premium you have paid and provided that one of the following circumstances apply:

- a) The extraordinary events that are covered by the Consorcio de Compensación de Seguros are not insured by us.
- b) Although you are insured under this policy, our obligations to reimburse you can not be fulfilled because of our insolvency, or the subject of insolvency proceedings, or an audited winding up process or being involved in a winding up process controlled by the Consorcio de Compensación de Seguros.

2. Extraordinary events

The following are extraordinary events covered by Consorcio:

- a) Earthquakes and tidal waves, extraordinary floods, (including storm surge), volcanic eruptions, unusual cyclonic activities (including extraordinary winds of more than 135 km/h and twisters), and the fall of astral bodies or meteors.
- b) Violent acts resulting from terrorism, rebellion, sedition, insurrection, riot, civil commotion or general disorder.
- c) Events or acts of the Military Forces or State Securities Bodies in peace time.

3. What we cover

If the reimbursement you receive from the Consorcio is less than what we would have paid had this clause not been in force, we will pay you the difference. However, the most we will pay in total is the limit stated in the schedule.

4. What is not covered

The following damage or losses will not be compensated by the Consorcio de Compensación de Seguros:

- a) Those which do not give rise to compensation under Insurance Contract Law.
- b) Those suffered by people or goods which are not insured by this policy.
- c) Those caused by a fault or defect of the insured item or its evident lack of maintenance.
- d) Those caused by armed conflicts, though they are not preceded by a formal declaration of war.
- e) Those arising from nuclear energy despite the provisions of Law. However, direct damage in insured nuclear installations is covered when the damage comes from extraordinary risks affecting the installation itself.
- f) Those caused by the simple action of time, and in the event of goods totally or partially damaged, those caused by the simple action of waves or ordinary undercurrents.
- g) Those caused by natural phenomenon different to the natural phenomena referred to in the above description of extraordinary events, in particular those caused by the increase of the subsurface level, hillside's movement, ground's sliding or settlement movements, rocks' landslide and similar phenomena, unless the damage is caused manifestly by the action of the rainwater causing simultaneously a situation of extraordinary flood in the area.
- h) Those caused by riot, civil commotion or general disorder in the course of public meetings and demonstrations, as well as during legal strikes, except if the above acts could be qualified as extraordinary risks under the regulation of extraordinary risks.
- i) Those caused by your acts of bad faith.
- j) Those arising from losses which occurred within the waiting period set out in the article of the Regulation on Extraordinary Risks.
- k) Those which occurred before the payment of the first premium or when, in accordance with the Insurance Contract Law, the cover of the Consorcio de Compensación is suspended or the insurance contract is extinguished due to the lack of payment of premiums.
- l) Indirect damage or loss, in particular any damage or loss arising from power cuts or alteration in the external power supply, gas, fuel-oil, gas-oil or other fluids.
- m) Those considered by the Government to be a national calamity or catastrophe given their magnitude or importance.

5. What to do when a loss occurs

You must tell the relevant Regional Delegation of the Consorcio (depending on the place of the incident of loss) within seven days of the date of any incident which may result in a claim to the Consorcio. You may notify the Consorcio either directly or through us or through your insurance intermediary. The notification will be made in the approved form, which will be available either on the Consorcio's website (www.conorseguros.es) or in its offices or in our offices. Notification of any claim must be accompanied by all the required and relevant documentation.

Any trace or vestige of the loss must be kept to assist the loss adjuster's job and, if this is absolutely impossible, you must submit any documentation evidencing the damage such as photographs, Deeds, videocassettes or official certificates. Any invoice relating to the affected goods must also be kept.

You must also take reasonable steps to avoid or reduce loss or damage. The valuation of losses arising from extraordinary events will be made by the Consorcio de Compensación de Seguros without being bound by the assessments, if any, made by us under this policy.

To clarify any doubt that may arise regarding the procedure to be followed, the Consorcio de Compensación de Seguros has the following telephone number +34 902 222 665.

Important information

Please read the important information shown below.

Complaints

We aim to deal with all aspects of **your policy** fairly and promptly. We are committed to providing the highest levels of service. However, if **you** do need to make a complaint, please follow the procedure shown below.

1 Concerns about the policy

If **you** have any concerns about the **policy** or the handling of a claim, please contact **your broker**, whoever sold the **policy** to **you** or the Complaints team at Lloyd's.

You can find your broker's details in the schedule.

2 Further concerns

To contact the Complaints team at Lloyd's, please use the following details:

Address: Complaints
Lloyd's Market Services One Lime Street London EC3M 7HA

Telephone: 020 7327 5693

E-mail: complaints@Lloyds.com

Details of Lloyd's complaints procedures, including timescales for resolution, are set out in a leaflet 'Your Complaint - How We Can Help'. This is available at www.lloyds.com or from the above address.

3 Financial Ombudsman Service

If:

- a. **you** are not happy with the response to any complaint; or
- b. **you** have not received a response within 8 weeks,
you can refer **your** complaint to the Financial Ombudsman Service (FOS).

Please see the schedule for contact information.

Your data

Please read the information below about how **we** use your data.

1 Using your data

We collect and use personal information about **you** to provide insurance cover to **you** or which benefits you. **We** also use **your** information to meet **our** legal obligations.

2 Data we collect

The information **we** collect can include:

- a. **your** name, address and contact details;
- b. other information relevant to the cover; and
- c. in some cases, sensitive information. This includes information about **your** health and any convictions.

3 Sharing data

Due to the way insurance works, **we** may share **your** information with others. This includes:

- a. insurers, reinsurers, brokers and agents;
- b. loss-adjusters and sub-contractors;
- c. regulators and law enforcement agencies; and
- d. crime and fraud prevention agencies and insurance databases.

We will only share information in connection with the insurance and where legally

permitted.

4 Other people's information

If **you** give us or **your** broker information about someone else following their permission to do so, **you** must give them **our** privacy notice.

5 Further information

For more information about how **we** use data, please read **our** full privacy notice. This is available on **our** website. If **you** need the notice in another format, please let **us** know.

6 Contacting us and your rights

You have rights relating to how **we** use your data. This includes the right to access **your** data. If **you** want to access **your** information or discuss **your** rights, please let **us** know. Alternatively, contact **your** broker.

About the insurers

Please read the information below about the insurers

1 Who are we?

We are the insurers who provide this **policy**. **Our** details are shown in the **schedule**. This includes **our** reference numbers and the proportions of the cover **we** are providing.

2 Multiple insurers

Cover may be provided by more than one insurer. The insurer and proportions are set out in the **schedule**. Each insurer is liable only for their share of the risk.

3 Regulation

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

4 Further details

Our Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk.