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Home Insurance



Policy Booklet

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About Your Policy

Understanding and using your policy

This section 'About your policy' does not form part of the legal contract between you and us. It includes information which will help you to understand and use your policy.

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 9 to 11 'Words with special meanings'. The special meanings apply wherever we use those words in this document.

Your policy is in two parts – the policy booklet and the Policy Schedule.

The policy booklet explains what is and what is not covered, how we settle claims and other important information.

The Policy Schedule shows which sections of the policy booklet apply, the limits to the cover and the premium. Please keep your Policy Schedule with the policy booklet.

We will send you a new Policy Schedule whenever you or we make a change to the insurance and each year before renewal so you can check that the cover still meets your needs.

Once you have received your policy you will have 14 days to make sure the cover is exactly what you need. If it isn't, you can ask us to make any necessary changes. Alternatively, you can request cancellation of the policy and you will receive a full refund of premium, as long as no claim has been made.

Remember to keep your sums insured (which are shown on your Policy Schedule) up to date.

If you have selected buildings insurance, you should review your sum insured if you extend or make improvements to your home, such as installing double glazing, adding a fitted kitchen or conservatory.

If you have selected contents and personal belongings insurance, your cover is for replacement as new. Remember to keep your sums insured up to date when you buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value.

If you have any questions please contact us. The telephone numbers are shown on your Policy Schedule.

How to make a complaint

We're sorry if things don't go as you expect. By letting us know, we can work with you to understand what's happened and put it right.

We promise to:

- acknowledge your complaint promptly
- investigate your complaint quickly and thoroughly
- keep you informed of progress
- do everything we can to resolve your complaint fairly
- ensure you're clear on how to escalate your complaint, if necessary
- provide you with details of the Financial Ombudsman Service.

Step 1

If your complaint relates to the sale of your policy then please contact the person who arranged the policy for you.

If your complaint relates to a claim, please contact:

Telephone: 01274 700810
Email: claims@integra-ins.co.uk

For all other complaints, please contact:
Telephone: 01274 700820
Email: home@integra-ins.co.uk

Step 2

If, after making a complaint to us, we have either:

- not provided you with a formal and final decision within 40 working days, or
- you are unhappy with our final decision and feel the matter has not been resolved to your satisfaction

you may be able to take your complaint to the Financial Ombudsman Service. A complaint referred to the ombudsman must normally be made within six months of receipt of a final written response.

The Financial Ombudsman Service

The Financial Ombudsman Service is an independent body which arbitrates on complaints. You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they'll only consider your complaint with our consent. The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at www.financial-ombudsman.org.uk.

They can be contacted at:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Telephone: 0800 023 4567 (free from mobile phones and landlines)
0300 123 9123 (costs no more than calls to 01 or 02 numbers)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You've got six months from the date of our final response to refer your complaint to the Financial Ombudsman Service. This doesn't affect your right to take legal action, but the Financial Ombudsman Service won't adjudicate on any case where litigation has started.

Complaints about your Legal Expenses or Home Emergency cover

Our aim is to provide a first class standard of service at all times.

If you feel that you have been let down and you wish to raise a Complaint about the sale of your Legal Expenses or Home Emergency cover under this Policy, please contact the person who arranged the policy for you.

If your complaint relates to a claim under the Legal Expenses or Home Emergency section of cover, then please call the relevant claims advice helpline number shown on your Policy Schedule.

If your complaint relates to your policy itself please contact Cavere Limited on the number shown on your Policy Schedule.

If you have an unresolved complaint, please contact the insurer of your Legal Expenses or Home Emergency cover, Financial & Legal Insurance on 0161 495 4478 or in writing to The Compliance Department, Financial & Legal Insurance Company Limited, 5400 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GQ. Please quote the Policy Number on your Policy Schedule on all correspondence.

Our staff will attempt to resolve your complaint within 3 business days of receipt and a summary resolution communication letter will be sent to you. Where this is not possible, we will acknowledge your complaint promptly. If the complaint is not resolved within 4 weeks of receipt, We will write to you and let you know what further action we will take. A final response letter will be issued within 8 weeks of receipt.
If, upon receipt of our letter in response to your complaint you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR.

Compensation

Hadron UK Insurance Company Limited and Financial & Legal Insurance Company Limited are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if the insurers cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS website www.fscs.org.uk

Thank you for your feedback

How to make a claim

If you need to make a claim, you can easily register it online using our secure portal.

The quickest way to register your claim at any time is to use our fast and efficient online claims portal.

You can upload details to support your claim including photo images or videos as part of this simple process.

www.integra-ins.co.uk/claims

Alternatively you can call 01274 700 810 and speak to one of our experienced claims handlers who will guide you through the claims process.

Open 24/7 for claims registration.

- To help us deal with your claim quickly, please read this policy booklet carefully, particularly the Claims conditions and Policy exclusions on pages 14 to 17.

Guidance when making a claim

Claim Notification

Conditions that apply to the policy and in the event of a claim are set out in your policy booklet. It is important that you and your family comply with all policy conditions and you should familiarise yourself with any requirements.

Directions for claim notification are included under claims conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Where we have asked you for specific information relevant to your claim we will pay for any reasonable expenses you incur in providing us with the above information. Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Preferred Suppliers

We take pride in the claims service we offer to our customers. Our philosophy is to repair or replace lost or damaged property, where we consider it appropriate, and we have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where we can offer repair or replacement through a preferred supplier but we agree to pay our customer a cash settlement, then payment will normally not exceed the amount we would have paid our preferred supplier.

Your Contract with us

This policy booklet is part of the legal contract between you and us. The contract is based on the information that you gave us when you applied for your insurance. Together, the policy wording, Statement of Insurance and your Policy Schedule form that contract, so it's best to keep them together.

It's important to read the Changes in your circumstances policy condition on page 12. This explains the circumstances when you need to tell us about changes after your policy's been issued.

Our part of the contract is that we'll provide the cover set out in this policy booklet for:

- the type or types of cover included on your Policy Schedule
- the insurance period shown on your Policy Schedule.

Your part of the contract is that you must:

- pay the premium shown on your Policy Schedule
- comply with all the policy conditions explained in this policy booklet.

If you don't meet these conditions, we may reject or reduce a claim payment or increase your premium. In some cases your cover may no longer be valid.

From time to time for commercial reasons the administrator may decide to change its chosen insurers. Any such change may take place at any time by the administrator cancelling the policy and transferring the insurance cover to a new insurer. The administrator will contact you not less than 21 days before your current insurance expires with details of the new proposed insurers and terms on which cover may be provided by the new insurer.

Accordingly, in order to ensure continuity of your insurance you authorise the administrator to cancel your existing insurance and transfer your data to any new proposed insurer to provide you with the replacement cover. When contacting you with details of the new insurer and its offer of insurance for your consideration the administrator will explain how you may revoke this authority and provide details of how you may cancel this policy, if you do not wish to continue your policy with the new insurer.

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland), both you and we may choose the law which applies to this contract (to the extent permitted by those laws). Unless you and we agree otherwise, the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you live. The language used in this policy and any communications relating to it will be English.

This Home Insurance policy has been issued by Integra Insurance Solutions Ltd on behalf of Hadron UK Insurance Company Limited in the United Kingdom.

1.Regulatory Details

Hadron UK Insurance Company Limited ("Hadron") is a company registered in England & Wales (Company number 00011615) with its registered office at One Fleet Place, London EC4M 7WS.
Hadron is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Reference number 202146).

Integra Insurance Solutions Limited ("Integra") is a company registered in England & Wales (Company number 06760260) with its registered office at Suite 2B, West Village, 114 Wellington Street, Leeds, LS1 1BA, and is authorised and regulated by the Financial Conduct Authority (Reference number 495111).

2.Delegated Authority Details
Integra are an intermediary and not an insurer. Integra has not made any personal recommendation regarding the sale of this policy.

This policy is issued in accordance with the authorisation Hadron has granted to Integra under the terms of a contract between Integra and Hadron. This contract makes Integra an agent of Hadron and gives Integra the authority to perform certain acts on Hadron's behalf. This does not affect your rights to claim or make a complaint.

Cavere Limited
This scheme of insurance is arranged and administered by Cavere Limited.
Cavere Limited are the appointed agent of the underwriter for the purposes of administering premium collections and issuing premium refunds under this policy. Premiums are collected by Cavere Limited under a risk transfer agreement from the insurer. Authorised and regulated by the Financial Conduct Authority. Financial Services Register No.517325

Words with Special Meanings

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below it.

There are other words with special meanings listed under the Legal expenses section on page 43 and under the Home Emergency section on page 56. You should also look at these. Your Policy Schedule will show you if you have these sections insured under your policy.

Accidental Damage - Sudden, unexpected and visible damage which has not been caused on purpose.

Administrator – Cavere Limited, 2 Horizon Court, Audax Close, Clifton Moor, York, YO30 4RB.

Buildings – Your home, drives, walls, patios, paved terraces, footpaths, tennis courts, fixtures and fittings (examples below), fixed solar panels, permanently fixed alarm systems, drains, pipes, cables, underground tanks, fences, hedges that form the boundary of your home, gates, swimming pools and any items permanently fixed into the ground such as hot tubs, statues, garden ponds, fountains, pergolas and gazebos. Buildings Cover doesn't include aerials or satellite receiving equipment.

Examples of fixtures and fittings are:
- laminated flooring (but not fitted carpets which are covered under Contents Cover if that's included in your policy)
- fitted kitchen units including fixed hobs in units
- fitted bedroom furniture
- permanently wired and fixed lighting.

Clerical Business Equipment – Computers, telecoms and office equipment, office furniture and stationery. Clerical business equipment doesn't include business stock and we don't cover:
- the cost of replacing paper records, except for their value as stationery, or
- any loss or erasure of records, data, programs and software, or if they're damaged, distorted or corrupted.

Contents – Household goods, high risk items, personal documents, personal belongings, clerical business equipment, pedal cycles, money and credit cards all owned by or the responsibility of your family. Visitors personal belongings in your home.

Contents does not include:

- motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles (other than garden machinery and pedestrian controlled vehicles), aircraft, trains and boats (other than models), unmanned aerial vehicles, gliders, hang gliders, wetbikes, and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- anything used for trade, professional or business purposes except clerical business equipment;
- fixtures and fittings.

Credit Cards - Credit, debit, charge or cash dispenser cards, all issued in the United Kingdom, owned by your family or your family's responsibility under contract. Credit cards does not include store loyalty cards or credit cards used or held for any trade, professional or business purposes.

Excess - The first part of any claim which you must pay. The excess amount is shown on your Policy Schedule.

Flood - A rapid build-up or sudden release of water, from any source external to your home or land belonging to your home, which enters your home or land belonging to your home:

- at or below ground level; or
- above ground level provided that part of the body of water enters your home at ground level; and
- does so with a volume, weight or force which is substantial and abnormal.

Flood doesn't mean the gradual seepage of water into your home such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water).

Heave - Upward and/or lateral movement of the site on which your buildings stand caused by swelling of the ground.

High risk items - Jewellery, watches, articles of precious metal, clocks, paintings, works of art, stamp, medal and coin collections

Home -The house, bungalow or flat at the address shown on your Policy Schedule, its outbuildings, including attached and detached garages, annexes, conservatories, sheds and greenhouses.
Home doesn't include any parts of your home used for any trade, professional or business purposes except for office work.

Insurance period - The period shown on your Policy Schedule and any further period for which you have paid or have agreed to pay and we have accepted or have agreed to accept your premium.

Landslip - Downward movement of sloping ground.

Money - Current bank notes and coins, stamps, cheques, electronic cash pre-payment cards, savings certificates, gift cards and tokens, postal and money orders, phone cards or vouchers, traveller's cheques, Premium Bonds, parking, luncheon and retail vouchers and season or travel tickets. Money doesn't include money used or held for any trade, professional or business purposes.

Pedal cycles - Any Pedal cycle, tricycle or unicycle. This includes electrically powered pedal cycles (with a maximum motor output of 250 watts and a maximum assisted speed of 15.5 mph) and their accessories, but not any other motorised or electric vehicles of any kind.

Personal belongings - Jewellery, watches and personal items which your family normally wear or carry, pedal cycles and their accessories all owned by your family or your family's responsibility under contract.

Personal belongings does not include:

- household goods and domestic appliances;
- external television and satellite receiving equipment;
- motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric wheelchairs), mechanically propelled or assisted vehicles, aircraft, trains and boats (other than models), gliders, hang-gliders, wetbikes, hovercraft and other mechanically propelled or assisted watercraft, caravans, trailers or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment while removed;
- animals;
- money, credit cards, securities and documents of any kind;
- anything used for any trade, professional or business purposes (other than portable computer equipment and mobile phones);
- china, glass, pottery and any other items of a similar nature which are fragile.

Storm - Strong winds with gusts of 55mph or more, hail that causes damage to hard surfaces or breaks glass, snow to a depth of at least 30cm in 24 hours, heavy rainfall where the downpour is torrential (25mm or more within a one hour period).

Subsidence - Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.

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

Unoccupied - When your home is not lived in for more than 60 days in a row by your family or by anyone who has your permission. By 'lived in' we mean activities, which must include bathing, cooking, eating and sleeping, all of which are frequently carried out in your home. We do not regard daily visits to check on your home or occasional overnight stays as being occupied or representing a break in the 60-day period

We/Our/Us - Integra Insurance Solutions Ltd on behalf of Hadron UK Insurance Company Limited.

Wheelchairs - Any wheelchair or similar electric scooter specifically designed for the disabled or infirm and which does not legally require to be licensed for road use.

You/Your - The person(s) named as policyholder on your schedule.

Your family - You and any of the following people, as long as they normally live with you:

- Your spouse or partner
- Your children (including foster children and adopted children)
- Your relatives
- A partner or spouse of your children
- Your domestic employees – someone employed to carry out domestic duties associated with your home, for example, a nanny or carer.

Conditions and Exclusions

Policy Conditions

As part of your contract with us, you and your family must meet the policy conditions. We explain these here. If you don't meet these conditions, we may reject a claim or reduce a claim payment. In some circumstances your policy may not be valid.

Taking care

Your family must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

Changes in your circumstances

So that we can ensure we've got you fully covered you'll need to let us know if during the year your circumstances change or you need to change any of the information you've provided to us. You can do this by contacting the administrator, Cavere Limited on 01904 476096 or emailing policies@cavere.co.uk.

You must tell us immediately if there are any changes to your circumstances which could affect your cover.

Examples of changes you must tell us about include:

- you are going to move home permanently;
- someone other than your family is going to live in your home;
- your home is going to be unoccupied for more than 60 days in a row;
- your home is going to be used for short periods each week or as a holiday home.
- work is to be done on your home which is not routine repair, maintenance or decoration for example, any structural alteration or extension to your home;
- the number of bedrooms in your home has changed;
- you or any member of your family has received a conviction for any offence except for driving;
- any increase in the value of your contents or the rebuilding cost of your buildings.
- any part of your home is going to be used for any trade, professional or business purposes;

There is no need to tell us about trade, professional or business use if:

- the trade, professional or business use is only clerical; and
- you do not have staff employed to work from your home; and
- you do not have any visitors to your home in connection with your trade, profession or business; and
- you do not keep any business money or stock in your home.

We may reassess your cover, terms and premiums when we are told about changes in your circumstances. If you do not tell us about changes or give us incorrect information, the wrong terms may be quoted, a claim might be rejected or a payment could be reduced. In certain circumstances your policy might be invalid, and you may not be entitled to a refund of premium.

Fraud

If your family, or anyone acting on behalf of you or your family, uses dishonesty, exaggeration or false documentation to obtain or support:

- a claims payment under your policy; or
- cover for which you do not qualify, or
- cover at a reduced premium

all benefits under this policy will be lost, the policy may be invalid, you may not be entitled to have your premium refunded, and legal action may be taken against you.

Transferring your interest in the policy

You can't transfer your interest in this policy to anyone else without our written permission.

Cancelling the policy

If you wish to cancel your policy please write to the administrator at the address or call the number shown on your Policy Schedule. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current insurance period. Any refund will be calculated in whole calendar months remaining at the time of cancellation, part months cover will not attract a refund.

Cancellation by you within the first 14 days

If you cancel the policy within 14 days of the cover start date, or within 14 days of getting your policy documents (whichever is later), the administrator will refund the premium as long as you haven't made a claim during the current insurance period. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund. The administrator reserves the right to charge an administration fee for cancellation of this policy.

Cancellation by you after the first 14 days

If you cancel the policy more than 14 days after the cover start date, or more than 14 days after getting your policy documents (whichever is later), the administrator will refund premiums you've already paid for the remainder of the current insurance period, as long as you haven't made a claim during this period. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund. The administrator reserves the right to charge an administration fee for cancellation of this policy.

Where we cancel your policy

We or the administrator may cancel your policy for the reasons explained in the Changes in your circumstances condition on page 12 and the Fraud condition on page 13. We or the administrator may also cancel your policy if we identify serious grounds for doing so, including but not limited to:

- failure to provide us with information we've requested that's directly relevant to your cover or any claim;
- the use or threat of violence or aggressive behaviour against our staff, contractors or property;
- the use of foul or abusive language; or
- nuisance or disruptive behaviour.

In these circumstances we'd contact you at your last known address and seek to resolve the matter with you. If a solution can't be agreed, we may cancel your policy by giving you 14 days notice.

This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we will refund premiums already paid for the remainder of the current insurance period, provided no claim has been made during the current insurance period.

Where we have agreed to you paying your premium by monthly instalments, then in the event that there is a default in the instalments due under the payment schedule, we and the administrator reserve the right to cancel your policy by giving you 14 days notice at your last known address and you will no longer be insured by us.

If your monthly premium payment has a Fixed Sum Loan Agreement regulated by The Consumer Credit Act 1974, then this shall be deemed to be a linked loan agreement. In the event that there is a default in the instalments due under the payment schedule, we and the administrator reserve the right to also terminate that linked loan agreement.

Cancelling the monthly premium instalment agreement

Your policy has a normal insurance period of 12 months and your legal contract with us is for this period, but you may be paying your annual premium in monthly instalments. If you want to stop paying monthly, but continue with your policy, you'll need to contact the administrator using the details on your Policy Schedule. We can then tell you what you'll have to pay for the rest of the insurance period and by when. If this amount isn't paid by that date, all cover under your policy will be cancelled from that date. If you've made a claim, or one has been made against you, before that date and during the current insurance period, you would need to pay the balance of the full annual premium. We and the administrator reserve the right to cancel the policy if there's a default in the instalment payments due.

Financial sanctions

We won't provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.
If any such resolution, sanction, law or regulation takes effect during the insurance period, we may cancel this policy immediately by giving you written notice at your last known address.

Claims conditions

These are the claims conditions that you and your family will need to keep to as your part of this contract. If you don't meet them, we may reduce the payment or not pay the claim. We explain the conditions in this section.

If anything happens which might lead to a claim, you should take any immediate action you think is necessary to protect your property and belongings from further damage. It's best to then tell us about a claim as soon as you can, but in some cases there are other people you must contact first.

You can see details of how to make a claim on page 6. You should also check the information about how we settle claims on pages 18, 25, 34 and 38. And if you've selected Legal Expenses Cover or Home Emergency Cover, there are details of further conditions on pages 50 to 51 and 64 to 65.

What you need to do

If you or your family are the victim of theft, riot, a malicious act or vandalism, or lose something away from your home, tell the police as soon as you realise. Ask them for a crime reference number or loss report number then tell us as soon as you can. In case of riot, tell us immediately.

If you are making a Home Emergency Cover claim, you must report any situation to us as soon as you discover it as there is no cover for claims not reported within 12 hours of discovery. For all other claims, tell us as soon as you can.

If someone is holding any of your family responsible for an injury or any damage, no one in your family must admit responsibility. Give us full details in writing as soon as you can. If you or your family receive a claim form, application notice, legal document or other correspondence from another party about an injury or any damage covered by your policy, send it to us straightaway without answering it.

How you can help us to settle the claim quickly

You should do everything we reasonably ask of you to get back any lost or stolen property. Also, don't throw away any damaged items before we've had a chance to see them. And don't carry out any non-emergency repairs before we've had the opportunity to inspect the damage.

To help us deal with your claim quickly, we may need more information. This could include:

- original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property;
- purchase dates and location of lost or damaged property;
- for damaged property, a written estimate for repair or confirmation from a suitably qualified expert that the item you're claiming for is beyond repair.

After you contact us

When you contact us, we'll tell you the next step, which will be one of the following:

- We'll ask you to get estimates for building repairs or replacement items
- We'll arrange for the damage to be inspected by one of our representatives or an independent loss adjuster or other expert whose aim is to help us agree a fair settlement with you, or
- We'll arrange the repair or replacement as quickly as possible.

If we ask you for specific information or documentation relevant to your claim we'll pay any reasonable expenses you incur in providing us with that information.

Rights and responsibilities

We may need to get into a damaged building to salvage anything we can and to make sure no more damage occurs. You must give us, or our appointed representative, access to the property or allow it to be inspected. But you mustn't abandon your property to us.

You mustn't settle, reject, negotiate or offer to pay any claim that you've made or intend to make under this policy without our written permission. If we choose, we have the right (in your name but at our expense) to:

- take over the defence or settlement of any claim;
- start legal action to get compensation from anyone else;
- start legal action to get back any payments already made to anyone else.

You must give us any information and assistance we require. And if we ask you to, you must help us to take legal action against anyone or help us defend any legal action.

Other insurance

If you claim under this policy for something which is also covered by another insurance policy, you must provide us with full details of the other insurance policy. We will only pay our share of any claim.

Policy exclusions

Your policy doesn't cover everything. For example, normal use or ageing, maintenance of your home and routine decoration aren't included. Here are some other examples:

Under Contents Cover you're not covered for:

- your curtains fading in sunlight
- breakdown of appliances such as a television, your washing machine not working properly or an item reaching the end of its serviceable life
- your carpet wearing out and becoming threadbare.

And Buildings Cover doesn't include:

- rusted gutters, slipped or loose tiles, slates or rendering or decayed or rotten window frames – unless they're damaged by an event covered under your policy.

If you don't keep your home and belongings in good condition, you may find that damage has been caused by normal use or ageing, lack of maintenance, or that loss or damage has happened gradually over time. These aren't things your insurance covers.

The following exclusions apply to all the types of cover available with your policy.

Structural Alterations and Building Work

Loss, damage or liability caused by or arising from:

- your home undergoing any structural alteration or repair;
- your home undergoing demolition;
- your home having an extension added to its existing structures;
- a new structure or building being constructed within the boundaries of the risk address.

Loss or damage to the structure or building:

- undergoing the structural alteration or repair;
- undergoing the demolition;
- being extended;
- being constructed or erected;
- if a building regulations completion certificate has not been obtained (if required).

Cyber attack

Any loss, damage, liability, claim, demand, cost (including legal costs) or expense of any kind directly or indirectly caused by, resulting from or in connection with a cyber-attack which is targeted or brought against a public or private utility company or network operator of any kind (including without limitation gas, electricity, water and sewerage), or local, national or multinational governmental authority, agency or other public body. For the purposes of this exclusion, "cyber attack" means any assault or attempt to expose, alter, disable, destroy, steal or gain unauthorised access by any person or organisation (including cybercriminals) using one or more computers or devices against a single or multiple computers or networks, systems or infrastructure.

Existing or deliberate damage or illegal activities

Any loss, damage, liability, cost or expense of any kind:

- occurring, or arising from an event occurring before the insurance period starts, or
- caused deliberately by your family, or

caused as a result of the buildings being used for illegal activity by your family.

Failure of computers and electrical equipment

Damage or loss directly or indirectly due to:

- any computer or other electrical equipment or component failing to correctly recognise any date as its true calendar date, or
- computer viruses.

Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by pollution or contamination, or arising from it. That's unless it was caused by a sudden unexpected incident or oil or water escaping from a fixed oil or fixed water installation, which occurred during any insurance period and wasn't the result of an intentional act. We class all pollution or contamination which arises from one incident as having occurred at the time as the incident took place.

Radioactive contamination

Any expense, legal liability or any loss or damage to property directly or indirectly caused by, or contributed to, by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by any flying object travelling at or above the speed of sound.

Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from, or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical, radiological and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of, or in connection with, any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government(s) or put any section of the public in fear.

Uninsurable risks

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from:

- any damage which occurs over time as a result of normal use or ageing including fading, corrosion, rusting, decay or deterioration
- frost, damp, fungus, mould or condensation
- rot, unless it's:
  i) caused directly by an escape of water, storm or flood incident specifically covered by this policy, and
  ii) notified to us as soon as any sign of water damage or rot is apparent.
- insects or moths
- any reduction in an item's value caused by repairing your contents, or a drop in the market value of your home caused by rebuilding or repairing damage to your buildings.

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, or resulting from, the following:

- any wild small mammal or bird (but not pets) that causes damage as part of its ordinary nature such as nesting or feeding
- mechanical, electrical or electronic fault or breakdown
- poor or faulty design, workmanship or materials.

War risks

We will not pay for any loss, damage, liability, claim, cost, expense, death or injury of any kind directly or indirectly caused by, contributed to, arising from, happening through, attributable to or in consequence of war, invasion, acts of foreign enemies, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of, or damage to property by or under the order of any government or public or local authority.

Homecare Services

This section shows you the cover we provide for Locks and Keys and Trees and Shrubs.

Locks and Keys

What's covered	What's not covered
Accidental damage to the locks of, or loss of the keys to the outside doors of, your home or to safes and alarms in your home. We will pay the cost of: • buying new keys; or • changing parts of the locks; or • replacing the locks	The excess. Loss or damage while your home is lent, let or sub-let to anyone other than your family. Damage to locks caused by mechanical, electrical or electronic fault or breakdown. Any amount exceeding the limit shown on your Policy Schedule.

Trees and Shrubs

What's covered	What's not covered
Loss of or damage to your trees, shrubs, plants, hedges and lawns on the land belonging to your home caused by:	The excess. Any amount exceeding the limit shown on your schedule.
• Fire, lightning, explosion, earthquake or smoke	Damage by smoke from air pollution.
• Riot or public unrest • Malicious damage or vandalism	Loss or damage while your home is unoccupied Loss or damage when your home is lent, let or sub-let to anyone other than your family.
• Theft or attempted theft	Loss or damage while your home is unoccupied. Loss or damage when your home is lent, let or sub-let to anyone other than your family.
• Impact involving vehicles or aircraft or anything dropped from them	

How we settle claims for Locks & Keys and Trees & Shrubs

We will pay the cost of repairing or replacing the damaged parts of the locks and keys or trees and shrubs.

Where an excess applies, this will be taken off the amount of your claim.

The most we will pay for any one claim is the limit shown on your schedule.

Buildings Cover

This section shows you the cover we provide for your buildings. Your Policy Schedule will show if you've chosen Buildings Cover.

1 Fire, lightning, explosion, earthquake or smoke

What's covered	What's not covered
Damage to your buildings caused by fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.

2 Storm or Flood

What's covered	What's not covered
Damage to your buildings caused by storm or flood.	Damage caused by frost. Damage to fences, hedges or gates. Damage caused while your home is unoccupied

3 Escape of Water or Oil

What's covered	What's not covered
Damage to your buildings caused by water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Damage to your buildings caused by oil escaping from a fixed heating system.	The escape of water excess shown on your Policy Schedule. Damage while your home is unoccupied. Damage to the appliance, system or pipework from which the water or oil escapes, unless that damage was caused by freezing. Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings.

4 Riot

What's covered	What's not covered
Damage to your buildings caused by riot or public unrest.	

5 Malicious damage or vandalism

What's covered	What's not covered
Damage to your buildings caused by malicious damage or vandalism.	Loss or damage while your home is: • unoccupied • caused by a member of your family or anyone lawfully in the home • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.

6 Theft

What's covered	What's not covered
Damage to your buildings caused by Theft or Attempted Theft	Loss or damage while your home is: • unoccupied • caused by a member of your family or anyone lawfully in the home • lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home.

7 Impact

What's covered	What's not covered
Damage to your buildings caused by falling trees or branches. Damage to your buildings caused by falling aerials or satellite receiving equipment, their fittings or masts. Damage caused to your buildings caused by collisions involving animals, vehicles, aircraft or anything dropped from them.	Damage to fences, hedges or gates. The cost of removing a fallen tree or branch unless it is to repair damage to your buildings which is covered under your policy. Damage by pets.

8 Subsidence

What's covered	What's not covered
Damage to your buildings caused by subsidence or heave of the site on which your buildings stand or of land belonging to your buildings. Damage to your buildings caused by landslip.	The subsidence, heave or landslip excess shown on your Policy Schedule. Damage to patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drains, septic tanks, pipes and cables, central heating fuel storage tanks, drives, walls, fences, hedges and gates - unless your home is damaged by the same cause and at the same time. Damage to solid floors or damage caused by solid floors moving - unless the foundations of the outside walls of your home are damaged by the same cause and at the same time. Damage caused by structures bedding down or settlement of newly made up ground. Damage caused by the coast or a riverbank being worn away. Damage caused by or from demolition, alteration or repair to your home. Damage caused by sulphate reacting with any materials from which your home is built.

9 Accidental breakage of drains & pipes

What's covered	What's not covered
Accidental breakage of drains and pipes used to provide services to or from your home, for which your family is legally responsible. If a drain or pipe is blocked and normal methods of removing it are unsuccessful, such as rodding or jetting between the main sewer and your home, we'll then pay the cost of breaking into and repairing the pipe.	Damage by gradual deterioration which has caused an installation to reach the end of its serviceable life. Damage by water escaping which results in subsidence, movement, settlement or shrinkage of any part of your buildings or of the land belonging to your buildings. Damage by any cover listed elsewhere in the Buildings section and which is specifically excluded under that cover. Damage caused by the coast or a riverbank being worn away. Damage caused by or from demolition, alteration or repair to your home. Damage caused by or from poor or faulty design, workmanship or materials. Damage caused by sulphate reacting with any materials from which your home is built.

10 Accidental breakage of glass & sanitary ware

What's covered	What's not covered
Accidental breakage of glass, ceramic hobs or sanitary ware fixed to and forming part of your home.	Breakage while your home is unoccupied. The replacement cost of any part of the item other than the broken glass.

11 Cover while selling your home

What's covered	What's not covered
If you are selling your home and it suffers any damage between exchange and completion, we'll pay the benefit to the buyer once the sale goes through. This cover only applies if your home is damaged by an event insured under covers 1-10 of this section.	This cover doesn't apply if the buyer or someone acting for them has already arranged buildings insurance for the home.

12 Professional fees & costs

What's covered	What's not covered
Fees and related costs incurred in repairing or replacing damaged parts of your buildings, provided the damage is covered under your policy and subject to our prior agreement. We will pay for: - Architects, engineers, surveyors and legal fees; - the cost of removing debris, demolition, shoring up or propping up and taking away any damaged parts of your buildings; - the cost of meeting current building regulations, local authority or other statutory requirements or conditions provided that the damaged parts of your buildings are repaired or replaced.	Any fees and costs you have to pay for preparing or furthering any claim. Fees and related costs incurred in meeting any building regulations, local authority or other statutory requirements or conditions if you were made aware of the need to meet them before the damage happened or these or any other fees or related costs apply to any undamaged parts of your buildings.

13 Alternative accommodation

What's covered	What's not covered
If your home is uninhabitable as a result of damage to your buildings caused by an event covered under your policy, or if your home's occupied by squatters, we'll pay: • the additional cost of similar short term accommodation for your family including accommodation for any pets living with you • rent you'd have received but have lost, including ground rent. The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.	Any costs your family have to pay once your home is fit to live in again. Any costs you agree to pay without first getting our written permission.

14 Removal of Squatters

What's covered	What's not covered
The cost of legal fees which you have to pay to repossess your home following occupation by squatters. The most we'll pay is the legal fees to remove squatters limit shown on your Policy Schedule.	Any legal fees you agree to pay without first getting our written permission.

15 Trace & Access

What's covered	What's not covered
If it's necessary to remove and replace any part of your buildings to find the source of a water or oil leak from a heating or water system, we'll pay the cost. The most we'll pay is the trace and access limit shown on your Policy Schedule. For example, we'll pay for the cost of removing and replacing any flooring to trace and gain access to a leaking pipe. Repairing the source of the leak is only covered if the damage was caused by damage insured under your policy, for example, by a frozen pipe.	

16 Buildings - Optional Accidental Damage Cover

What's covered	What's not covered
Accidental damage to buildings. This optional cover is also provided for your buildings but only if your Policy Schedule states that this cover is included.	Damage by any cover listed elsewhere in the Buildings Cover and which is specifically excluded under that cover. Accidental damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water). Accidental damage caused to drains and pipes providing services to or from your home. Damage caused by pets. Damage while your home is unoccupied. Cracking, settlement, shrinking, collapsing or moving.

How we settle claims for Buildings Cover

If you wish to claim under this section of your policy please follow the steps detailed in the 'How to make a claim' section (page 7). You should also read the Claims conditions and Policy exclusions on pages 14 to 17

We'll pay the cost of the work carried out to repair or replace the damaged parts of your buildings.
We'll also pay fees and related costs that we agree to, as long as the damage is covered under your policy.
By this we mean:

- architects', engineers', surveyors' and legal fees necessarily incurred in repairing or replacing your buildings - but not fees incurred in preparing any claim under the policy
- the cost incurred for removing debris, demolition, shoring up or propping up and taking away where this is necessary to repair or replace your buildings
- the cost of meeting current building regulations or local authority or other statutory requirements or conditions following the repair or replacement of the damaged parts of your buildings. That's unless you were aware of the need to meet the regulations, requirements or conditions before the damage happened.

If an excess applies

We'll take this off the amount of your claim. We'll only deduct one excess for each incident you claim for. If more than one excess applies to your claim, we'll deduct the highest value one.

How much we pay if you go ahead with repairs, and if you don't

Where repairs are carried out, the amount we'll pay will be either:

- the cost of the work if it was carried out by our nominated contractor, or
- the cost of the work based on the most competitive estimate or tender you got from your nominated contractors.

We'll pay whichever's the lower amount. If the repair or replacement isn't carried out, the amount we'll pay will be:

- the decrease in market value of your buildings due to the damage, or
- what the work would've cost if it'd been carried out by our nominated contractor without delay, or
- what the work would've cost based on the most competitive estimate or tender you got from your nominated contractors if the work had been carried out without delay.

We'll pay whichever's the lowest amount.

If we offer you a cash settlement, it won't make any allowance for VAT.

Guaranteed workmanship

Repairs carried out by our nominated contractors and insured under your Buildings Cover or Buildings Accidental Damage Cover are guaranteed for 12 months for their quality of workmanship.

Normal use or ageing

We may take off an amount for normal use or ageing before paying the cost of repairing and replacing the damaged parts of your buildings if they haven't been kept in a good state of repair.

We will not pay for:

- Loss of value resulting from repairs to or replacement of damage to your buildings;
- Replacing or changing undamaged parts of your buildings which belong to a set or suite or which have a common design or use, such as a bathroom suite or fitted kitchen units, when the damage is restricted to a specific part or clearly defined area.

What's the most we'll pay for any one claim?

The most we'll pay for any one claim, including fees and related costs, is:

- the amount it'll cost us to repair the damage to your buildings in the same way, size, style and appearance as when they were new, or
- the maximum cover limits shown on your Policy Schedule, or
- the full rebuilding cost of your buildings.

We'll pay whichever's the lowest amount.

Legal Liability

As well as insuring your buildings, we also provide the following cover.

What's covered	What's not covered
Your legal liability as a property owner. We'll cover your family's legal liability for damages and costs to others which result in: – accidental death, disease, illness or accidental physical injury to anyone; – accidental damage to physical property caused by any single event occurring during the insurance period where your family's legal liability is: a) as owner of your buildings and land belonging to it b) a result of your ownership of any home previously lived in by you and insured by us. The most we will pay is the limit shown on your Policy Schedule plus defence costs agreed by us in writing. This covers any liability you face because of Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, as long as you don't have this cover under any other policy. The most we'll pay is the property owner's legal liability limit shown on your Policy Schedule, plus defence costs agreed by us in writing.	Anything owned by your family, or anything that's your family's legal responsibility. Injury, death, disease or illness to any member of your family (other than your domestic employees who normally live with you). Liability arising from any employment, trade, profession or business of any of your family. Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement. Liability covered by any other policy. Liability arising from The Party Wall etc. Act 1996. Any home previously owned and occupied by you in which you still hold legal title or have an interest. Any incident that happens more than seven years after the last day of the last insurance period we provided for a home owned and occupied by you.

Did you know? It's the occupier not the owner who's normally liable for accidents at your home. If you're the occupier, you can protect yourself against third party liability claims by choosing separate cover that usually comes as part of a home contents insurance policy.

Contents Cover

This section shows you the cover we provide for your contents. Your Policy Schedule will show if you've chosen Contents Cover.

1 Fire, lightning, explosion, earthquake or smoke

What's covered	What's not covered
Loss or damage to your contents caused by fire, lightning, explosion, earthquake or smoke.	Damage by smoke from air pollution.

2 Storm or Flood

What's covered	What's not covered
Loss or damage to your contents caused by storm or flood.	

3 Leaking Water or Oil

What's covered	What's not covered
Loss or damage to your Contents caused by water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Loss or damage caused by oil escaping from a fixed heating system.	The escape of water excess shown on your Policy Schedule. Loss or damage while your home is unoccupied. Loss of, or damage to, the appliance or system which the water or oil escapes from.

4 Riot

What's covered	What's not covered
Loss or damage to your contents caused by riot or public unrest.	

5 Malicious damage or vandalism

What's covered	What's not covered
Loss or damage to your contents caused by malicious damage or vandalism.	Loss or damage while your home is unoccupied. Loss or damage while your home is lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home. Loss or damage caused by a member of your family or anyone lawfully in the home.

6 Theft using force and violence

What's covered	What's not covered
Loss or damage to your contents caused by theft or attempted theft using force or violence to get into or out of your home. The most we'll pay for theft from outbuildings and from detached garages is the theft from outbuildings limit shown on your Policy Schedule.	Loss or damage while your home is unoccupied.

7 Theft not using force and violence

What's covered	What's not covered
Loss or damage to your contents caused by theft or attempted theft not using force or violence to get into or out of your home. The most we'll pay for theft from outbuildings and from detached garages is the theft from outbuildings limit shown on your Policy Schedule.	Loss or damage while your home is unoccupied. Loss or damage while your home is lent, let or sublet to anyone other than your family unless force and violence has been used to get into or out of your home. Loss or damage caused by a member of your family or anyone lawfully in the home. Loss by deception - unless the only deception was someone tricking their way into your home. Loss of money.

8 Subsidence

What's covered	What's not covered
Loss or damage to your contents caused by subsidence or heave of the site in which your home stands or of land belonging to your home or landslip.	Loss or damage caused by the coast or a riverbank being worn away. Loss or damage caused by or from demolition, alteration or repair to your home.

9 Impact

What's covered	What's not covered
Loss or damage to your contents caused by falling trees or branches. Loss or damage to your contents caused by falling aerials or satellite receiving equipment, their fittings or masts. Loss or damage to your contents caused by collisions involving animals, vehicles, aircraft or anything dropped from them.	Loss or damage by pets.

10 Accidental Damage to entertainment equipment

What's covered	What's not covered
Accidental damage to TV, satellite, video, audio entertainment equipment and computer equipment while in your home. Audio entertainment equipment and computer equipment does not include musical instruments, mobile phones, records, tapes, discs, CDs, DVDs and computer games.	Damage while your home is lent, let or sub-let to anyone other than your family. Accidental damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water). Damage by any cover listed elsewhere in the Contents section and which is specifically excluded under that cover.

11 Accidental breakage of glass

What's covered	What's not covered
Accidental breakage of mirrors, ceramic hobs in free-standing cookers or glass which forms part of your furniture.	The replacement cost of any part of the item other than the broken glass. Breakage while your home is lent, let or sub-let to anyone other than your family.

12 Special Events

What's covered	What's not covered
We'll increase your Contents Cover by the special events limit shown on your Policy Schedule during the 30 days before and 30 days after: • Christmas or other religious festival; • the birth of a child in your family; • a birthday, anniversary, wedding day or civil partnership ceremony of you or any member of your family; for contents purchased for the event. That's as long as this is within the insurance period shown on your Policy Schedule. The most we'll pay is the special events limit shown on your Policy Schedule.	

13 Accidental Loss of metered Water, Gas or Oil

What's covered	What's not covered
Accidental loss of metered water, liquid petroleum gas or oil at your home. The most we'll pay is the accidental loss of metered water, liquid petroleum gas or oil limit shown on your Policy Schedule.	The accidental loss of metered water, liquid petroleum gas or oil excess shown on your Policy Schedule. Loss or damage while your home is unoccupied.

14 Tenants Liability

What's covered	What's not covered
If you're legally liable for damage to your home under the terms of your tenancy agreement (as a tenant but not as owner, leaseholder or landlord) we'll provide covers 1 to 10 of our Buildings Cover. The most we'll pay is the tenants' liability limit shown on your Policy Schedule.	Damage by any cover listed in the Buildings Cover and which is specifically excluded under that cover. Damage while your home is unoccupied.

15 Tenants Improvements

What's covered	What's not covered
We'll pay for damage to fixed tenants' improvements and fixed internal decorations in your home which you have added as a tenant of the home caused by covers 1 to 9 of this section plus cover 22 if Contents Optional Accidental Damage cover has been selected. The most we'll pay is the tenants' improvements limit shown on your Policy Schedule.	Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover.

16 Food in your fridge or freezer

What's covered	What's not covered
The cost of replacing food in your freezer or fridge in your home that's been spoilt by an accidental change in temperature in your freezer or fridge. The most we'll pay is the food in your freezer or fridge limit shown on your Policy Schedule.	Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to your home.

17 Alternative Accommodation

What's covered	What's not covered
If your home is made uninhabitable as a result of damage to your contents caused by an event covered under your policy, we'll pay: • the additional cost of similar short-term accommodation for your family, including accommodation for any pets living with you • the cost of temporary storage of your contents. The most we'll pay is the alternative accommodation limit shown on your Policy Schedule.	Any costs your family have to pay once your home is fit to live in again. Any costs you agree to pay without first getting our written permission.

18 Household Removal & Storage

What's covered	What's not covered
Accidental loss or damage while moving your contents from your home to your new permanent home within the United Kingdom. This includes while your contents are kept inside temporary storage for up to seven days in a row.	Loss or damage to china, glass, pottery or other fragile items, unless they have been packed by professional packers. Loss of, or damage to money.

19 Electronic Data Downloads

What's covered	What's not covered
The cost of replacing non-recoverable music, film or electronic data purchased and legally downloaded by your family from a legitimate website following loss or damage to contents by covers 1-9 of the Contents Section plus cover 22 (if selected).	The cost of remaking or recreating any non-recoverable music, film or electronic data. Any amount exceeding the limit shown on your Policy Schedule.

20 Contents in the Open

What's covered	What's not covered
Loss of or damage to your contents while in the open on the land belonging to your home caused by: • Fire, lightning, explosion, earthquake or smoke. • Storm or flood. • Oil escaping from a fixed storage container • Riot or public unrest. • Malicious damage or vandalism. • Theft or attempted theft. • Falling trees or branches. • Falling aerials or satellite receiving equipment, their fittings or masts. • Collisions involving vehicles, aircraft or anything dropped from them. • Collisions involving animals.	Any amount exceeding the limit shown on your Policy Schedule. Damage by smoke from air pollution. Loss or damage while your home is unoccupied. Loss or damage when your home is lent, let or sub-let to anyone other than your family. Loss or damage while your home is unoccupied. Loss or damage when your home is lent, let or sub-let to anyone other than your family. Loss or damage when your home is used to receive visitors or paying guests in connection with your business. Loss of money. Loss or damage by pets.

21 Temporary Removal

What's covered	What's not covered
Loss or damage to your contents anywhere in the United Kingdom when they're being moved to or from, or while temporarily kept inside: • any private dwelling where your family is living or staying • a building where your family is working or studying • a locked bank safety deposit. We cover loss or damage caused by: • fire, lightning, explosion, earthquake, or smoke • storm or flood • theft or attempted theft using force and violence to get into or out of the premises where the contents are temporaily kept • water escaping from washing machines, dishwashers, fixed water systems or fixed heating systems. Oil escaping from a fixed heating system • riot or public unrest • collisions involving vehicles, aircraft or anything dropped from them, or collisions involving animals • falling trees or branches • falling aerials or satellite receiving equipment, their fittings or masts • malicious damage or vandalism	The policy excess shown on your Policy Schedule - unless the damage was caused by escape of water in which case the escape of water excess shown on your Policy Schedule applies. Loss of money. Any amount exceeding the temporary removal limit shown on your Policy Schedule Damage by smoke from air pollution. Loss or damage if the premises where the contents are temporarily kept are left for more than 60 days in a row without any person residing, living or working there. Loss or damage unless force and violence has been used to get into or out of the premises where the contents are temporarily kept. Loss or damage by pets.

22 Contents - Optional Accidental Damage

What's covered	What's not covered
Accidental damage to your contents while in your home, and in the open on the land belonging to your home. The most we'll pay for contents in the open is the contents in the open limit shown on your Policy Schedule. This optional cover is only provided if your Policy Schedule states that this cover is included.	Damage by any cover listed elsewhere in the Contents Cover and which is specifically excluded under that cover. Accidental damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water). Deterioration of food. Damage to, or caused by pets. Damage while the home is unoccupied.

How we settle claims for Contents Cover

If you wish to claim under this section of your policy please follow the steps detailed in the 'How to make a claim' section (page 7). You should also read the Claims conditions and Policy exclusions on pages 14 to 17.

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, we'll pay the cost of repair.

If the damage can't be economically repaired and the damaged or lost item can be replaced, we'll replace it. And if a replacement isn't available, we'll replace it with an item of similar quality.

If we can't either economically repair an item or replace it with an item of similar quality, we'll agree a cash payment with you based on the item's replacement value.

You can request a cash settlement where we're able to offer repair or replacement. If we agree to this, the amount we'll pay won't normally be more than what we would've paid our nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on your Policy Schedule is less than the cost of replacing your items as new, we may take off an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case we'll pay only the repair cost.

If an excess applies

We'll take this off the amount of your claim. We'll only deduct one excess for each incident you claim for. If more than one excess applies to your claim, we'll deduct the highest value one.

What we won't pay for

We won't pay for:

- loss of value to any item we've repaired or replaced
- replacing or changing undamaged parts of your contents which belong to a set, pair or suite, such as matching carpets or a suite of furniture, when the loss or damage is restricted to a specific part or clearly defined area.

What's the most we'll pay for any one claim?

The most we'll pay for any one claim is the amount it'll cost us to replace your insured items as new - but this can't exceed the sum insured or any limits shown on your Policy Schedule, whichever is lower.

Legal Liability

As well as insuring your contents, we also provide the following cover.

What's covered	What's not covered
We cover your family's legal liability: • as occupier of your home and its land • as individuals, wherever you or your family are in the world • as an employer to any of your family's domestic employees, for example, a carer or nanny. We agree to pay damages and costs to others which arise from any single event occurring during the insurance period which results in: • accidental death, disease, illness or accidental physical injury to anyone • accidental damage to physical property. The most we'll pay is the occupiers', personal or employers' liability limit shown on your Policy Schedule, plus defence costs agreed by us in writing. If you employ someone under a contract of service, you may need more specific Employers' Liability Cover by law under the Employers' Liability (Compulsory Insurance) Act 1969. If you think you may be affected by this, we strongly suggest you seek professional advice. As owner of your home you may become legally liable for accidents involving your buildings as owner, not as occupier. To protect yourself against third party liability claims as owner, you can get separate cover which is usually supplied as part of a home buildings insurance policy.	Anything owned by your family, or anything that's your family's legal responsibility. Injury, death, disease or illness to any of your family (other than your domestic employees such as nannies or carers who normally live with you). Liability arising from any employment, trade, profession or business of any of your family. Liability arising from any of your family passing on any disease or virus. Liability arising from the ownership or use of: • motor and electric vehicles of any kind (except for ride-on lawnmowers, electric invalid carriages or wheelchairs, electrically powered bicycles, children's electrically powered toys, and pedestrian controlled vehicles such as electrically powered gold trolleys) • boats (other than hand propelled boats and toys), hovercraft and wet bikes such as jet skis • aircraft, unmanned aerial vehicles, hang-gliders, paragliders, sand and wind yachts • trains (apart from models) • caravans and trailers • any parts or accessories of any of the items above Liability accepted by any of your family under any agreement, unless the liability would exist without the agreement. Liability arising from any of your family owning land or buildings. Liability covered by any other policy

Legal Liability (continued)

As well as insuring your contents, we also provide the following cover.

What's covered	What's not covered
	Injury, death disease or illness caused by any dog described in Section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991. Liability arising from The Party Wall etc. Act 1996. Any liability resulting from any living creature other than cats and dogs you or your family own or are legally responsible for (except any dog defined as dangerous or allowed to be dangerously out of control under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any subsequent law. Liability arising out of the ownership, possession or use of a firearm or other weapons; Liability arising out of the use of any sport equipment or whilst undertaking any sporting activities.

Personal Belongings, Money and Credit Cards

This section shows you the cover we provide for your personal belongings, money and credit cards anywhere within the United Kingdom and for up to 60 days in any insurance period around the world. Your Policy Schedule will show if you've chosen Personal Belongings cover.

What's covered	What's not covered
The Personal Belongings, Money and Credit card option covers your personal belongings – for example, your laptop, camera, mobile phone and clothes – for accidental loss or damage inside and outside your home, up to the limit shown on your Policy Schedule. It doesn't cover: your household goods or clerical business equipment while they're inside your home, as they're already covered under Contents Cover. Accidental loss or damage to contents owned by your family or to contents which are your family's responsibility under contract, for example, hiring a suit or dress for a special event.	Anything set out in the policy exclusions on pages 16 to 17. The policy excess shown on your Policy Schedule applies except for: • damage caused by escape of water, in which case the escape of water excess shown on your Policy Schedule applies Household goods and clerical business equipment while kept in your home. Contents kept permanently in any premises your family owns, leases or rents that isnt the home shown on your Policy Schedule.

Personal Belongings, Money and Credit Cards (continued)

What's covered	What's not covered
The cover applies: • anywhere within the United Kingdom; and worldwide for up to 60 days in any insurance period while in the possession of any of your family. The most we'll pay for: • money is the money limit shown on your Policy Schedule • theft from an unattended motor vehicle is the theft from an unattended motor vehicle limit shown on your Policy Schedule **Money** Loss of money in the United Kingdom and temporarily elsewhere while in the possession of any of your family.	Loss or damage caused by the gradual seepage of water into your home, such as rising damp or a rise in the water table (the level below which the ground is completely saturated with water). Property withheld or confiscated by customs or other officials. Loss or damage in your home when your home is unoccupied. Loss or damage in your home by: • theft or attempted theft, or • malicious damage or vandalism while your home is lent, let or sublet to anyone other than your family - unless force and violence has been used to get into or out of your home. Loss by deception. Theft from unattended motor vehicles - unless at the time of loss or damage the items stolen were out of sight in a boot or closed compartment. Deterioration of food Theft or loss of or damage to any pedal cycle: • left unattended in a public place - unless the pedal cycle is locked to an object that cannot be moved or locked inside or to a motor vehicle. • while being used for racing, pacemaking, trials. • used wholly, or in part, for business purposes • caused by mechanical breakdown or failure. Loss of value or loss due to errors or omissions in receipts, payments or accountancy. Loss of money not reported to the police within 24 hours of discovery.

Personal Belongings, Money and Credit Cards (continued)

What's covered	What's not covered
Credit Cards Cover for losses where your card provider charges you up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit card. Do not forget to inform the police and the bank or credit card provider as soon as possible in the event of a loss.	Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued. Use of credit cards by any of your family without the permission of any authorised cardholder. There is no excess payable for credit cards. In most cases, you will only be liable for the first £50 per credit card.

How we settle claims for Personal Belongings

If you wish to claim under this section of your policy please follow the steps detailed in the 'How to make a claim' section (page 7). You should also read the Claims conditions and Policy exclusions on pages 14 to 17.

We always aim to repair or replace lost or damaged property. If the damage can be economically repaired, we'll pay the cost of repair. If the damage can't be economically repaired and the damaged or lost item can be replaced, we'll replace it. And if a replacement isn't available, we'll replace it with an item of similar quality.

If we can't either economically repair an item or replace it with an item of similar quality, we'll agree a cash payment with you based on the item's replacement value.

You can request a cash settlement where we're able to offer repair or replacement. If we agree to this, the amount we'll pay won't normally be more than what we would've paid our nominated repairers or product suppliers.

Normal use or ageing

If the sum insured on your Policy schedule is less than the cost of replacing your items as new, we may take off an amount for normal use or ageing from the cost of the new item. That's unless the item can be economically repaired, in which case we'll pay only the repair cost.

If an excess applies

We'll take this off the amount of your claim. We'll only deduct one excess for each incident you claim for. If more than one excess applies to your claim, we'll deduct the highest value one.

What we won't pay for

We won't pay for:

- loss of value to any item we've repaired or replaced.

What's the most we'll pay for any one claim?

The most we'll pay for any one claim is the amount it'll cost us to replace your insured items as new - but this can't exceed the sum insured or any limits shown on your Policy Schedule, whichever is lower.

How we settle claims for money and credit cards

- Where an excess applies, this will be taken off the amount of your claim.
- The most we will pay for any one claim for money and/or credit cards is the sum insured shown on your Policy Schedule.

No claim discount

This part of the policy explains how No claim discount works.

If no incident occurs during the insurance period which results in a claim under the Buildings, Contents or Personal belongings, Money and Credit Cards sections, your No claim discount will increase in line with our scale at the renewal of the policy.

For each incident that occurs during the insurance period which results in a claim under the Buildings, Contents or Personal belongings, Money and Credit Cards sections, your No claim discount may reduce in line with our scale at the renewal of the policy.

If an incident occurs which results in a claim just before your policy renewal, the claim may not be taken into account at this renewal.

You cannot transfer your No claim discount to anyone else.

Your Personal Information

The following definitions apply to Data Protection and how we use your data.

Personal Information
Any information given to us about you, by you or anyone else in connection with this insurance.

Sensitive Personal Data
Some of the personal information that we ask you to provide is known as sensitive personal data. This may include information relating to convictions such as county court judgments. We need to use sensitive personal data to arrange and manage your policy, and to provide the services described in your policy documents such as dealing with claims.

We/Our/Us
Hadron UK Insurance Company Limited as the underwriter and Integra Insurance Solutions Ltd., as the administrator of your policy.

We take appropriate security measures to safeguard all information supplied whether personal or non-personal. The details provided below are a summary of how we collect, use, share, transfer and store your personal information. The collection and subsequent processing of your personal information, how it is held and used by us meets all relevant data protection legislation.
Secure technology and procedures are used to help protect your information from inappropriate use and these are revised and updated as new technology becomes available. We also take reasonable security measures to protect your personal information in storage.
For full details of our privacy policy, please go to www.integra-ins.co.uk/privacy-policy or contact:
Data Protection Officer, Integra Insurance Solutions Ltd, Suite 2B, West Village, 114 Wellington Street, Leeds, LS1 1BA dpo@integra-ins.co.uk

How we obtain and use your personal information
You provide personal information to your broker as part of your application for home insurance cover either in writing or by phone. We use this information combined with data from third parties, such as credit reference agencies, in order to underwrite, manage and administer your insurance policy and/or any claims that you may make under the terms of your policy. We may also keep information contained in any correspondence you may have with us by post or by email and we may record telephone conversations. The information we hold may include:

- your name, address and contact details and date of birth;
- your property construction details, details of what you want to insure, your occupation, and your claims history;
- sensitive personal data, where you have provided us with sensitive personal data relating to someone else, you confirm you have informed them that you have shared this data with us.

This information is necessary for us to be able to provide you with a home insurance policy.

Do we use your personal data for marketing purposes?
Any information that you choose to give us will not be used for marketing purposes by us. We will hold your personal information only for the purposes of managing and administering your insurance policy and/or any claims that you may make under the terms of your policy. In the event of a claim we may use your contact details to issue you with a claims survey.

Sharing your Information

We will keep information about you confidential and for the purpose of administering your insurance policy and any claims made against the policy we will from time to time share your personal information with a number of different organisations, such as:

- other companies within the Group – for the purpose of statistical analysis, audit and compliance monitoring;
- other insurers, via the Claims & Underwriting Exchange Register, run by Insurance Database Services Ltd;
- lawyers, loss adjusters, claim management agencies and/or third parties providing a service to us or on our behalf;
- organisations that have a specific role laid out in law, such as statutory bodies, regulatory authorities and other authorised bodies, or where we have a duty to, or are permitted to disclose your personal information to them by law;
- fraud prevention and credit reference agencies.

We will never sell your personal information. Additionally we will never share your personal information without the appropriate and necessary care and safeguards being in place.

Keeing your Information

We will keep your personal information only for as long as is reasonably necessary in order to:

- provide our services to you; and
- fulfil our legal and regulatory obligations.

For more information about this, please see our privacy policy www.integra-ins.co.uk/privacy-policy

Transfer of your Personal Data outside of the European Economic Area (EEA)

We do not currently transfer your personal information outside the EEA. If in the future we transfer your personal information, in accordance with the terms of this policy outside of the EEA, we will make sure that the receiver agrees to provide the same or similar protection as we do and they will only use your personal information in accordance with our instructions.

Dealing with others on your behalf

We will deal with individuals you nominate, including third parties we reasonably believe to be acting on your behalf providing they are able to answer our security questions.

Your Rights

You have a number of rights in relation to the information that we hold about you, including:

- the right to access personal information we hold about you, known as a subject access request;
- asking us to correct, delete or restrict processing of your personal information;
- withdrawing the permission that you previously provided for us to use your personal information;
- the right to receive your personal information which you provided, in a commonly used and machine-readable format for onward transmission by you;
- the right to object to processing based on the legitimate interests grounds, unless our reasons for that processing outweigh any prejudice to your data protection rights;
- complaining to the Information Commissioner's Office (ICO) at any time if you object to the way we use your personal information. For more information, please see www.ico.org.uk or call the ICO on 0303 123 1113.

Optional Legal Expenses cover

You're only covered under this Section of the policy if it says so on your 'policy schedule', which was sent to you when you bought this insurance.

Our legal expenses cover is provided by Financial & Legal Insurance Company Limited so when we use the words 'we', 'us' or 'our' in this section, we're talking about Financial & Legal Insurance Company Limited and not Integra Insurance Solutions or Hadron UK Insurance Company Limited.

The policy covers you as well as any member of your family permanently living with you, provided that they have you permission to claim under this section of your policy.

This section of the policy is designed to cover your costs and expenses if an organisation or person takes legal action against you, or if you need to take legal action against an organisation or person.

It is also designed to pay the actual loss of salary or wages for the time off work if you are required to attend jury service in the United Kingdom.

Like all insurance policies, there are limitations to this cover, which we've laid out in detail over the next few pages.

The main reason that we won't pay a claim is that we don't think there's a reasonable prospect of winning your case. This means that in respect of each claim there always needs to be more than a 50% chance of the Insured Person recovering damages, defending a claim or prosecution or obtaining a legal remedy.

We won't pay any more than £50,000 worth of costs for any one claim and in total in any one period of insurance.

Words with Specific Meanings

Each of the words listed below have a specific meaning which applies wherever they appear in the Legal Expenses section of this policy.

Appointed Representative
Means the claim negotiator, or the lawyer or other suitably qualified person appointed by us to act on behalf of the insured person in accordance with our standard terms of appointment.

Costs and Expenses
All necessary and reasonable:
1. Fees, costs, disbursements and expenses charged by the Appointed Representative and agreed by us;

2. Opponents costs in civil cases where the Insured Person is ordered to pay them or where we agree to pay them; in pursuing the claim including the costs of any appeal or defending an appeal, provided the Insured Person tells us within the time limits and provided that we agree to the appeal.

Insured Person
You and any domestic partner and any family member permanently living with you provided that they have your permission to claim under this policy.

Legal Proceedings
A legal remedy for compensation, specific performance or an injunction.

Period of Insurance
Any 12 month period of continuous cover stated in the Policy Schedule.

Policy Schedule
The document headed "Policy Schedule" giving details of you, the Period of Insurance, and Cover Start Date, that forms part of your contract of insurance along with this document.

Reasonable Prospects
That in respect of each claim there is always more than a 50% chance of the Insured Person recovering damages, defending a claim or prosecution or obtaining a legal remedy. This will be assessed by us or the Appointed Representative.

We/Us/Our
Financial & Legal Insurance Company Limited.

You/Your
The Policyholder shown in the Policy Schedule.

What is Insured

Subject to What is NOT Insured, the Claims Settlement Provisions and Conditions of this Policy, we will provide the insurance in relation to the Insured Incidents set out below.

Provided that:

1. Reasonable Prospects exist for the duration of the claim.
2. The claim is reported to us:
   a. during the Period of Insurance, and
   b. immediately after the Insured Person became aware of circumstances which may give rise to a claim.
3. The Insured Person follows the advice provided to the Insured Person by our claims service.
4. The Insured Person seeks and continues to follow the advice from our claims service.
5. During the course of any dispute from the date that the Insured Person became aware of the dispute and throughout the duration of the dispute the Insured Person keeps us up to date with all developments and the Insured Person follows and continues to follow the advice from our claims service.

We will not pay:

a. In respect of any one claim and in total in any one Period of Insurance more than the relevant limit of liability and the annual aggregate limit shown in the Policy Schedule.
b. The amount of any excess shown in the Policy Schedule in respect of each claim.
c. Any claim or incident which may lead to a claim and which the Insured Person knew about or ought reasonably to have known about before the start of this Policy.

Insured Incidents

1 Personal Injury

What's covered	What's not covered
We will pay the Costs and Expenses in relation to the pursuit of Legal Proceedings in respect of any incident causing bodily injury or death to an Insured Person. Provided that the claim is the result of a sudden and specific incident.	We will not pay for any claim: a. Which develops gradually unless it it the result of a sudden and specific event. b. Arising from actual or alleged clinical, medical or dental negligence.

2 Employment Disputes

What's covered	What's not covered
We will pay the Costs and Expenses in relation to the pursuit of Legal Proceedings arising from or relating to an Insured Person's contract of employment as an employee.	We will not pay for: a. Any claim resulting from a grievance or disciplinary procedure or the notification of redundancy, which occurs before the commencement of this Policy. b. Any claim relating to disciplinary hearings or internal grievance procedures. c. The costs of any disputes relating to a settlement agreement. d. Any dispute relating to a shareholding, partnership or directors contract. e. Any claim relating to the Transfer of Undertakings (Protection of Employment) Regulations (TUPE). f. Any claim relating to franchise rights and agency rights. g. Any claim relating to future contracts of employment.

3 Contract Disputes

What's covered	What's not covered
We will pay the Costs and Expenses for the pursuit or defence of Legal Proceedings relating to an agreement or alleged agreement that an Insured Person has entered into in a personal capacity for the buying, selling or hiring in of any goods or services. Provided that the amount in dispute is more than £500.	We will not pay for: a. Any claim relating to an Insured Person's previous or current trade, business, occupation or profession. b. Any claim relating to any land or buildings other than Your main home. c. Any claim relating to animals, motorised vehicles (except for domestic gardening equipment and electric or motorised wheelchairs and mobility scooters not designed for road use), aircrafts, boats, windsurfers, boards, jet skis or any craft designed to be used on or in water, caravans, trailers and any accessories. d. Any claim in relation to construction, extension or conversion of any buildings where the contract value exceeds £5,000 including VAT. e. Any claim relating to the settlement payable or the cover provided under an insurance policy. f. Any claim relating to a loan, pension, investment or any other borrowing or financial instrument. g. Any claim arising out of actual or alleged negligent advice, error or omission.

4 Property Disputes

What's covered	What's not covered
We will pay the Costs and Expenses for the pursuit or defence of Legal Proceedings relating to: a. An incident, which causes or could cause physical damage to your main home, which is owned by you or for which you are legally responsible. b. Any unlawful interference of your use or enjoyment or right of your main home and the land on which your main home is situated. c. The landlord's failure to maintain your main home. d. Any claim arising out of actual or alleged negligent advice, error or omission. Provided that: i. The amount in dispute is more than £1,000. ii. Your main home is situated in the United Kingdom.	We will not pay for: a. Any claim relating to an Insured Person's previous or current trade, business, occupation or profession. b. Any claim relating to the rent, service and maintenance charges or renewal of a tenancy agreement. c. Any claim relating to planning and / or building regulations. d. Any claim where the Insured Person is the landlord of the home or is leasing, sub-letting or renting out part of the home. e. Any claim relating to work done by any government or local authority unless the claim is for accidental physical damage to the home. f. Any claim relating to subsidence, heave, landslip, mining or quarrying.

5 Legal Defence

What's covered	What's not covered
We will pay the Costs and Expenses for defending an Insured Person's rights relating to any prosecution in a criminal court arising from the sale or supply of privately owned goods.	We will not pay for: a. Any claim relating to an Insured Person's previous or current trade, business, occupation or profession. b. Any claim relating to animals, motorised vehicles (except for domestic gardening equipment and electric or motorised wheelchairs and mobility scooters not designed for road use), aircrafts, boats, windsurfers, boards, jet skis or any craft designed to be used on or in water, caravans, trailers and any accessories.

6 Professional Negligence

What's covered	What's not covered
We will pay the Costs and Expenses for the pursuit of Legal Proceedings relating to an agreement or alleged agreement that an Insured Person has entered into a personal capacity with a solicitor, accountant, surveyor or architect, arising out of actual or alleged negligent advice, error or omission. Provided that the amount in dispute is more than £500.	We will not pay for: a. Any claim relating to an Insured Person's previous or current trade, business, occupation or profession. b. Any claim relating to the settlement payable or the cover provided under an insurance policy. c. Any claim relating to a loan, pension, investment or any other borrowing or financial instrument.

7 Jury Service

What's covered	What's not covered
For each day that an Insured Person is required to attend jury service in the United Kingdom we will pay the actual loss of the salary or wages of an Insured Person for the time off work for jury service. Provided that such salary or wages are not recoverable from the relevant court, tribunal or other party.	We will not pay for any claim where the Insured Person receives first notification of jury service or deferral of jury service is before the commencement of this Policy. The requirement for Reasonable Prospects to exist for the duration of the claim does not apply to this Insured Incident.

What is not insured

1 Prior Claims
Any claim or incident which may lead to a claim and which the Insured Person knew about or ought reasonably to have known about before the start of this Policy.

2 Prior Costs and Expenses
Any costs incurred before a claim is made and any Costs and Expenses, which we do not authorise.

3 Motor Vehicles
Any claim relating to a motor vehicle owned, driven, used, hired, leased, sold or purchased by an Insured Person.

4 Dishonesty, Deliberate Acts, Violence and Fraud
Any claim
a. Involving actual or alleged dishonesty or violence by the Insured Person;
b. Or statement which is overstated, false or fraudulent.

We will have the right to refuse to pay a claim or to void this insurance from the date of the act.

What is not insured (continued)

5 Judicial Review, Mediation and Arbitration, Marital and Family Disputes, Intellectual Property, Libel and Slander, Share Options, Pensions, Date Change and Mortgage Lender

Any claim directly or indirectly relating to or resulting from:

a. A judicial review
b. Mediation and arbitration
c. Divorce, matrimonial matters, cohabitation, maintenance, custody or access.
d. Copyright(s), trademark(s), merchandise mark(s), registered design(s) or other intellectual property rights or secrecy and confidentiality agreements.
e. Libel or slander.
f. Any share option or pension scheme or policy.
g. Any device failing to recognise, interpret or process any date as its true calendar date.
h. Any dispute arising between the Insured Person and any agent or mortgage lender.

6 Bankruptcy, Liquidation or Receivership

Any claim where the Insured Person is bankrupt, in liquidation, has made an arrangement with his or her creditors, has entered into a Deed of Arrangement or part or all of the Insured Person's affairs or property are in the care or control of a receiver or an administrator.

7 Other Insurance

Any Costs and Expenses, which can be recovered by an Insured Person under any other insurance or which would have been covered if this insurance did not exist, except for any amount in excess of that which would have been payable under such insurance(s).

8 Fines and Penalties

For fines, damages other penalties or punitive damages, which the Insured Person is ordered to pay by a court or other authority.

9 Disputes with Us

a) Any claim against us, Financial & Legal Insurance Company Limited.
b) Any dispute between you and any domestic partner or family members permanently living with you.

10 War Risks

Any claim arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition, terrorism or alleged acts of terrorism as set out in the Terrorism Act 2000, or damage to property by or under the authority of any government, public or local authority.

11 Radioactive Contamination and Pressure Waves

Any claim, which arises from or is directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event:

a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
c. Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

What is not insured (continued)

12 Territorial Limits

Any claim:

a. Where the dispute is pursued outside of the jurisdication of a court or other body within the United Kingdom;

b. Which occurs outside the United Kingdom;

c. Where the Insured Person permanently lives outside the United Kingdom.

13 Proportionality

Any claim where, in Our opinion, the value/amount in dispute is disproprtionate to the time and Costs and Expesnes involved in its pursuit.

Claim Settlement Provisions

1 Reasonable Precautions

The Insured Person must take all reasonable precautions to reduce or remove the risk of a claim and not make any deliberate acts, which will result in a claim.

2 When you must report a claim to Us

The Insured Person must tell Us immediately of any circumstances which may give rise to a claim.

3 Acceptance of Claim

On receipt of the claim it will be assessed and dealt with by our in house claims negotiators and, if appropriate and if Reasonable Prospects exist and the claim is reported to us immediately after the Insured Person becomes aware of circumstances which may give rise to a claim, we will then instruct an Appointed Representative to handle the claim on behalf of the Insured Person. If there is a dispute as to whether Reasonable Prospects exist, we may require the Insured Person, at the Insured Person's own expense, to obtain Counsel's opinion as to the merits of the case. The costs will be refunded to the Insured Person if Counsel's opinion clearly shows that there are merits in proceeding.

4 Conduct of the Claim

i. We will be entitled:

- To have direct contact with the Appointed Representative;
- To take over and conduct in the Insured Person's name any claim or Legal Proceedings at any time and negotiate any claim on behalf of the Insured Person;
- To refuse to accept a claim or continue with a claim where the Insured Person does not take reasonable care not to make a misrepresentation or has failed to supply relevant information and supporting evidence to us or the Appointed Representative.

ii. What the Insured Person must do:

- Provide, at the Insured Person's own expense, the Appointed Representative and us with any proof, evidence, certificates and assistance as We may reasonably ask for in connection with the claim, including proof as to whether Reasonable Prospects exist;
- Cooperate fully with the Appointed Representative and Us and provide, within a reasonable time avoiding any unnecessary delays, any relevant requested information and documentation in relation to the claim;
- Take all reasonable steps to recover Costs and Expenses and to minimise the amount payable under this Policy;

ii. What the Insured Person must do (continued):

- Take all reasonable steps to resolve disputes that otherwise may give rise to a claim;
- Notify us and the Appointed Representative immediately of any offer to settle a claim and of any payments into court;
- Tell the Appointed Representative to have Costs and Expenses taxed, assessed and audited if we request.

iii. What the Insured Person must not do:

- Withdraw from any claim or Legal Proceedings or withdraw instructions from us without our consent or the consent of the Appointed Representative;
- Pursue a claim in any way against the advice or instructions from us or the Appointed Representative;
- Incur any Costs and Expenses without our consent or the consent of the Appointed Representative;
- Agree to settle any claim on any basis or reject any offer to settle a claim, without our consent or the consent of the Appointed Representative.

Please Note

We will be entitled to be reimbursed by the Insured Person for any Costs and Expenses previously agreed or paid to or on behalf of the Insured Person if the Insured Person breaches any of the conditions in ii. and iii. above.

5 Payment instead of Pursuing or Defending a Claim

At any time we will be entitled to pay the reasonable amount of damages claimed if in our opinion this would be a more economic solution.

6 Legal Proceedings

Any Legal Proceedings must be dealt with in the jurisdiction of a Court or tribunal in the United Kingdom.

7 Choice of Appointed Representative

If there is a conflict of interest, or if the claim is not settled by negotiation and it then becomes necessary to start court proceedings, only then will the Insured Person be entitled to choose their own lawyer for us to instruct as the Appointed Representative to handle the claim.

Where we have agreed someone other than our nominated Appointed Representative may act for the Insured Person, we will not pay any sums in excess of what we would have paid to an Appointed Representative that we would have appointed to undertake the same work. Where you have nominated the Appointed Representative the maximum hourly rate that we will pay is £125 + VAT.

Conditions

1 Observance of Terms

Anyone making a claim under this Policy must have your permission and observe the terms under this Policy.

2 Arbitration

Any dispute or difference of any kind between us and an Insured Person will be referred to arbitration by a single arbitrator who will be either a barrister or solicitor. If the parties are unable to agree on the appointment of an arbitrator, all parties agree to accept an arbitrator nominated by the President of the Chartered Institute of Arbitrators. The arbitrator's decision will be final and binding on all parties and the unsuccessful party shall be responsible for any costs incurred by the successful party in the arbitration proceedings as well as their own costs.

3 New Rules

If during the Period of Insurance, any changes should be made (whether issued or implemented by any relevant authority or otherwise) to applicable rules, laws, legislation judgements, regulations, directives, guidance, codes of conduct, recommendations or requirements or any other rules, instruments and provisions in force from time to time which alter or affect (or may alter or affect) in any way the legal costs regime to our or your material detriment, We reserve the right to amend this Policy to deal appropriately (fairly to both You and Us) with such changes. In those circumstances We will issue an endorsement to this Policy notifying you within 21 days of the proposed changes by sending to you details of those changes to your last known address. You will, however, be free to accept or reject those changes in line with the procedure set out in the endorsement.

4 Third Party Rights

Unless expressly stated in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Right of Third Parties) Act 1999.

5 Waiver

If we or any Insured Person fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

6 Recoveries

We reserve the right, at our own expense, to take over proceedings in the name of the Insured Person to recover any payment made under this Policy. If an Insured Person recovers Costs and Expenses previously paid under this Policy such Costs and Expenses must be immediately repaid to us.

7 Governing Law

This Policy is subject to the law applicable to your place of residence in the United Kingdom.

8 Assignment

This insurance is between and binding upon us and you and their respective successors in title, but this insurance may not otherwise be assigned by you without our prior written consent.

How to make a Legal Expenses Claim

If you need to contact us or need to make a claim under this Legal Expenses section of cover you can:

- Call us on 0161 492 1639
- Email us at nonmotorclaims@financialandlegal.co.uk
- Write to Financial & Legal Insurance Company Limited, 5400 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire. SK8 3GQ

If there is a claim, which is covered by the Policy we will then send the Insured Person a claim form to be completed and returned to us.

If the claim is reported to us during the Period of Insurance and is accepted and Reasonable Prospects exist, the claim will be handled by our specialist claims unit or we will instruct an Appointed Representative or other suitably qualified representatives to act on behalf of the Insured Person.

Please note that:

- Any costs incurred before a claim is made and any costs which we do not authorise are not insured by this Policy.
- Under this Policy there must be Reasonable Prospects for any claim to proceed. This does not apply to Insured Incident 7. Jury Service.
- If there is any conflict of interest or if court proceedings are to be issued only then will the Insured Person be entitled to choose their own lawyer.

Data Protection

We are the Data Controller. Information may be used by us, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for us to process your personal information to enable the performance of the insurance contract, to administer your policy of insurance and/or handle any insurance claim you may submit to us under this policy. The processing of your personal data may also be necessary to comply with any legal obligation we may have and to protect your interest during the course of any claim.

What we process and share

The personal data you have provided, we have collected from you, or we have received from third parties may include your:

- Name, date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.
- Financial and employment details.
- Identifiers assigned to your computer or other internet connected device including your Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information which you have provided in support of your insurance claim.

We may receive information about you from the following sources:

- Your insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the Police (in regards to incidents) and solicitors, Appointed Representatives.
- Directly from you.

We will not pass your information to any third parties except to enable us to process your claim, prevent fraud and comply with legal and regulatory requirements. In which case we may need to share your information with the following third parties within the EU:

- Solicitors or other Appointed Representatives.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies.
- Fraud and crime prevention agencies, including the Police.
- Other suppliers carrying out a service on our, or your behalf.

We will not use Your information for marketing further products or services to you or pass your information on to any other organisation or person for sales and marketing purposes without your consent.

Data Retention

We will hold Your details for up to seven years after the expiry of Your policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include your rights to:

- Object to our processing of your personal data.
- Request that your personal data is erased or corrected.
- Request access to your personal data and data portability.
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

You can request to see what data we hold on you, there is no charge for this service.

If you have any questions about our privacy policy or the information we hold about you please contact us.

Please read your policy document carefully and keep it in a safe place.

The Legal Expenses insurance provided by this section of the policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under No. 202915. Registered in England under Company No. 03034220.

Optional Home Emergency cover

You're only covered under this Section of the policy if it says so on your 'policy schedule', which was sent to you when you bought this insurance.

Introduction

Your policy is administered by Cavere Limited and underwritten by Financial & Legal Insurance Company Limited. Cavere Limited are authorised and regulated by the Financial Conduct Authority. Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial & Legal Insurance Company Limited, Registered office address: 1 Lakeside Cheadle Royal Business Park, Cheadle, Cheshire, England, SK8 3GW. Registered in England under Company No: 03034220. Financial Conduct Authority registered number: 202915.

The policy is based on the answers you gave us which are shown on your statement of insurance document. You must tell us of any changes to the answers you have given.

Your Home Emergency cover in a nutshell

This section of the policy is designed to provide cover following a sudden or unexpected event which if not dealt with quickly would render your home unsafe or insecure, damage or cause further damage to your home or cause personal risk. The intention is to complete a temporary repair to limit or prevent damage or if at similar expense a permanent repair, in respect of the cover provided.

What is covered

In the event of an emergency occurring in your home, we will:

- Advise you on what action to take to protect yourself and your home;
- Send one of our approved engineers or arrange an appointment for an approved engineer to visit your home; and
- Organise and pay the cost of providing emergency assistance up to the claim limit per call out including VAT subject to the terms and conditions of your policy.

What is not covered

This is not a maintenance policy and does not cover routine maintenance in your home.

There are certain Conditions and Exclusions which limit your cover, please read them carefully to ensure this cover meets your requirements. We do not wish you to discover after an incident has occurred that it is not insured. To assist you in understanding the main limitations of the cover provided we have detailed these under the 'Cover Provided' on pages 57-62 of this booklet.

Definitions

The following words shall have the meanings given below wherever they appear in the Home Emergency Cover section of this booklet.

Approved Engineer
A qualified person approved and instructed by the helpline to undertake emergency work.

Assistance
The reasonable efforts made by the engineer during a visit to the home to complete a temporary repair to limit or prevent damage or if at similar expense, the cost of completing a permanent repair in respect of the cover provided.

Beyond economic repair
In the opinion of our approved repairer the cost of repair is more than the cost of replacing it.

Call out
A request for emergency assistance from you, even if the request is then cancelled by you.

Claim Limit
The number of call outs provided under your policy during the period of cover shall not exceed three. The maximum claim limit is shown on your policy schedule and is inclusive of call out charges, labour, parts and materials.

Commencement date
The start of the period of cover as shown on your policy schedule.

Emergency
A sudden and unexpected event which, if not dealt with quickly would in the reasonable opinion of the helpline, render the home unsafe or insecure; or damage or cause further damage to the home; or cause personal risk to you.

Helpline
The telephone number you should call to make a claim in respect of Home Emergency that is shown on your policy schedule.

Home
A single occupancy domestic dwelling at the address shown in the policy schedule, together with integral or attached garages used for domestic purposes. Not including any outbuildings or detached garages.

Period of Cover
The period shown on your policy schedule between the start date and end date.

Primary Heating System
The principal domestic central heating and hot water systems including but not limited to boiler or warm air unit, programmer, room thermostat, pumps, hot water cylinder and radiators, but excluding any form of solar heating system and non-domestic central boiler or source.

Policy Schedule
The document issued to you confirming the commencement date, details of the insured and the home that is the subject of cover.

Unoccupied
Where no one has resided in the home for a period exceeding 30 consecutive days.

We, Us, Our, Insurer
Financial & Legal Insurance Services Limited

You, Your, Insured
The person(s) residing in the home.

Cover Provided

This policy provides cover under the following headings as a result of an emergency occurring at the home. Your cover is limited to the claim limit.

The amount we will pay in respect of any one claim shall not exceed the claim limit including call out charges, labour and materials.

1 Plumbing & Drainage

What's covered	What's not covered
We'll assist you to stop the emergency which has arisen from the sudden and unexpected failure of, or damage to, the plumbing or drainage system within the home which has or may result in internal water leakage, flooding or water damage to the home.	We won't cover costs which exceed the claim limit. We won't cover general maintenance including but not limited to dripping taps. We won't cover the costs of repairs to the underground water supply or drainage supply except where within your home. We also won't pay claims if your home has been left unoccupied. We won't cover leaks from any household appliances, sink, shower or bath where the leakage only occurs when the appliance is in use. We won't cover cracked or broken toilets or cisterns. We won't cover cesspits or septic tanks. We also won't cover plumbing and filtration systems for swimming pools or spa baths. We won't cover any incident caused by an inherent defect in the plumbing or draining. We won't cover failure to one toilet where there is another working toilet in the home. Finally, we won't cover any system, equipment or facility which has not been properly installed.

2 Electricity Supply

What's covered	What's not covered
We'll assist you to restore the electricity supply to the home following an emergency arising from the sudden and unexpected failure of the electricity system in the home.	We won't cover the failure of any electrical wiring that is not permanent (e.g. fairy lights). We won't cover any claim involving the restoration of electricity where the fault occurs prior to the consumer unit of the home. We won't cover wires/cabling situated outside the home (e.g. wiring to satellite dishes, aerials etc). We also won't cover claims where in the opinion of our approved engineer the electrical system would fail to meet minimum electrical safety standards. We won't cover any system, equipment or facility which has not been properly installed. We won't cover the electricity supply to security systems, CCTV etc. Finally we won't cover loss or damage arising from the interruption or disconnection of the main electricity supply to the home, however caused, or the failure of the main electricity supply.

3 Roofing

What's covered	What's not covered
We'll pay claims for damage to the roof of your home due to bad weather conditions or falling trees or branches which causes ingress of water.	We won't cover flat roofs and gutters. We also won't cover homes covered under a management agreement. Finally we won't cover homes greater than three storeys.

4 Primary Heating System

What's covered	What's not covered
Cover for the Primary Heating System is only applicable if shown as being included on your policy schedule. We'll assist you to restore heating and/or hot water to your home following an emergency arising from the sudden and unexpected complete failure of the primary heating system. **Applicable to all boiler types:** Where a boiler is deemed to be beyond economical repair our liability will not exceed: - £500 where the boiler / appliance is up to 5 years old; or - £250 where the boiler / appliance is greater than 5 years old but less than 15 years old We will not re-attend to the boiler until you have confirmed it has been replaced. **Applicable to oil powered boilers only:** For oil boilers over 15 years old the cover limit is restricted to 2 call outs only in any one period of cover. The benefit will be limited to £250 for the first call out, and up to £190 for the second call out. There is no cover provided for oil boilers deemed to be beyond economical repair where the boiler is over 15 years old.	We won't cover gas leaks. We won't cover oil contamination resulting from a leak from an oil powered boiler. We won't cover boilers which are more than 15 years old with the exception of oil boilers which can be covered up to 30 years old; We won't cover boilers with an output of 60kW or more. We also wont cover faults which in the opinion of an approved engineer are as a result of the boiler not being serviced within the last 12 months. We won't cover lighting of boilers or the correct operation or routine adjustment of time or temperature controls. We won't cover clearing airlocks or bleeding radiators. We won't cover any repair or replacement which requires the removal of asbestos in order to complete the repair. We also won't provide cover where your home has been left unoccupied. We won't cover fuel tanks and associated pipe work. We won't cover any system, equipment or facility which has not been properly installed. We won't cover descaling or any work arising from hard water scale deposits, including desludging and the effects of aggressive water and clearing of airlocks. We also won't provide cover for replacement water tanks or hot water cylinders. We won't cover repair or replacement of any loss or damage if in the opinion of the approved engineer the boiler is beyond economical repair. Finally we won't cover loss of hot water where there is an alternative means of heating water, i.e immersion heater.

5 Security

What's covered	What's not covered
We'll assist you to make the home secure following an emergency arising from the sudden and unexpected failure of or damage to external locks fitted to doors and windows where the failure or damage is such so as to render the home unsafe or insecure.	We won't provide cover if your home is unoccupied. We won't cover damage that is as a result of theft or attempted theft. We won't cover failure of the home security system. We also wont cover loss or damage to the keys to the home. We won't cover replacement of defective locks unless there is no way of making the home secure overnight. Finally we won't cover replacement glazing unless the contractor has the appropriate glazing available at the time of the visit.

6 Lost Key / Lock Out

What's covered	What's not covered
We'll assist you to gain entry to the home arising from the loss of keys to the home, failure of a lock or snapping of a key where you have no other means of entry to the home.	We won't cover the loss or theft of keys which require the locks to be changed. We won't cover the failure of a lock due to attempted forcible entry to the home. We won't provide cover if your home is unoccupied. We also won't cover replacement glazing unless the contractor has the appropriate glazing available at the time of the visit. Finally we won't cover any damage caused by the approved engineer gaining access to the home, or replacement of locks and/or keys following a lock out or lost keys.

7 Cooker / Oven

What's covered	What's not covered
We'll assist you to restore a means of heating and preparing food within the home following an emergency arising from the sudden, unexpected and complete failure of the permanently installed cooking system.	We won't cover claims costs in excess of £250. We also won't cover claims if an alternative means of heating / preparing food is available.

8 Pest Control

What's covered	What's not covered
We'll assist you to remove or exterminate wasp, hornet, rat and mice infestation in the home. Failure by you to carry out any recommendations made by the pest contractor on pest prevention and hygiene measures will invalidate this policy.	We won't provide cover if your home has been left unoccupied. We won't cover outbuildings. We won't provide cover if you fail to follow previous guidance given by an approved engineer or the helpline. We also won't cover damage to the structure, masonry, fixtures and fittings or any cleaning caused by pests directly or indirectly. We won't cover pests kept as domestic pets or for commercial purposes. We won't cover boring insects or woodworm. Finally we won't provide cover where there is no risk to health.

9 Gas Supply

What's covered	What's not covered
We'll assist you to restore the gas supply following a sudden and unexpected failure of the internal gas supply from the meter to the gas appliance. **If you suffer a leak to your gas supply pipe you should immediately call the National Gas Emergency Service on 0800 111 999.** **Once they have attended and isolated the leak you should then call the Home Emergency claims helpline on the number shown on your Policy Schedule.**	We won't cover any claim in relation to the interruption, failure or disconnection of the mains gas supply. We won't cover any claim relating to your failure to purchase or provide sufficient gas or the non payment of your energy account. We also won't cover any claim relating to partial failure of the internal domestic gas supply. Finally we won't cover any claim relating to failure of the mains supply.

10 Water Supply

What's covered	What's not covered
We'll assist you to restore the water supply following a sudden and unexpected leakage, collapse or blockage of the mains water supply pipe connecting to the main stopcock in your home to the point where it is connected to the public or shared water supply pipe within the boundary of your home provided you have sole responsibility for this. **If you suffer a leak to your water supply pipe you should contact your local water authority immediately.** **Once they have attended and isolated the leak you should then call the Home Emergency claims helpline on the number shown on your Policy Schedule.**	We won't cover water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property. We won't cover damage to drains caused by structures not conforming to local building regulations or caused as a result of negligence or neglect. We won't cover damage caused by external means, including those caused by failure or disconnection of water supplies, plants or tree roots etc. We also won't repair or replace soakaways, cesspits, treatment plants and their overflow pipes. If the approved engineer has to dig within the boundary of your home, they will fill in and leave the ground level but will not replace the original surface, fittings or construction. We won't cover any fixtures where replacement is solely necessary as a result of changes in legislation or health and safety guidelines. We won't cover the fabric of your home and any fixtures, fittings or other items of equipment, not directly causing or damaged by the emergency. We won't cover shared pipework or any frozen pipes that have not resulted in confirmed damage. Finally we wont cover any repair to domestic appliances that are leaking water, other than from external fixed pipe work.

How to arrange emergency assistance

1. Major emergencies which could result in serious injury to the public or damage to property should be immediately advised to the supply company and/or the public emergency services. The policy does not provide cover for any repairs, damage or other loss resulting from gas leaks.
2. Before requesting emergency assistance, check that the circumstances are covered by your policy. Remember this is not a maintenance policy and does not cover routine maintenance in your home.
3. If your emergency is boiler related you should have your boiler make and model and service details ready when you contact the helpline. Remember you must produce evidence to our approved engineer that the boiler has been serviced to the manufacturers specifications within the last 12 months for primary heating system cover to apply. Primary heating system cover must also be shown as included on your policy schedule.
4. Telephone the helpline within 12 hours of the emergency occurring and provide details of the assistance required. All requests for emergency assistance must be made through the helpline. Do not make any arrangements yourself without prior authorisation from the helpline, if you do we will not reimburse any costs you may incur. All calls are recorded.
5. The helpline will appoint an approved engineer to attend your home, provided that this is not precluded by adverse weather conditions, industrial disputes (official or otherwise), failure of the public transport system, including the road and railway networks and repairs thereto and any other circumstances preventing access to the home or otherwise making the provision of emergency assistance impossible. The helpline and the approved engineer will have reasonable discretion as to when and how work is undertaken and this will be based on the details provided by you.
6. The approved engineer will charge all costs covered by the insurance directly to us. You will be asked to pay the cost of:
   - Call-out charges if there is no-one at home when the engineer arrives
   - Work in excess of the claim limit
   - Fitting replacement parts or components of a superior specification than the original at your request.

Pay on use

Should an emergency arise that is not included under this Home Emergency cover, where possible, we can arrange for an approved engineer to attend your home but you will be responsible for all costs involved. The use of this service does not constitute a claim under your policy.

Replacement of parts or components

We reserve the right to use non genuine replacement parts supplied from third parties in addition to those parts that may be sourced from the manufacturer or their approved suppliers. We are not responsible for any loss, damage or inconvenience resulting from a delay in obtaining or receiving delivery from the relevant supplier of any spares. When replacement parts are received, we will contact you to arrange a suitable time slot for the engineer to attend. You should make sure that the engineer can get reasonable access to carry out the repair. If we cannot get a replacement part needed to carry out a repair our liability will be limited to a temporary repair to make the emergency safe.

Applicable Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insureds habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

General Exclusions

We shall not be liable for the following or for costs arising from or in connection with the following:

1. Any incident which occurs during the first 14 days following the start date of your cover.
2. Repairs and servicing (where applicable) on systems where spare parts are no longer available.
3. Any system, equipment or facility which has not been properly installed.
4. Materials or labour charges covered by manufacturer's, supplier's or installer's guarantee or warranty.
5. Replacement of or adjustment to any decorative or cosmetic part of any equipment.
6. Circumstances known to you prior to the commencement date of your policy.
7. Claims arising after the home has been left unoccupied.
8. Consequential loss of any kind and any wilful or negligent act or omission by you or any third party.
9. Events where on attendance it becomes clear that the call out is not an emergency.
10. More than one claim arising from the same cause.
11. Homes situated outside the United Kingdom and the Isle of Man.
12. Claims directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever.
13. Any damage caused by the approved engineer in gaining access to the home due to the failure of the locks or removing an appliance or any equipment from its operation position in order to affect an emergency repair.
14. Any consequences of riot, strike, lockout, civil commotion, labour disturbances, war, invasion, act of foreign enemy, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
15. Loss or damage to any home, or any resulting loss or expense or any consequential loss or any legal liability directly or indirectly caused by, contributed to, by, or arising from:
    — Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
    — The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

Conditions

1. The rights given under this policy cannot be transferred to anyone else.
2. You must give reasonable access to enable appropriate treatments to be carried out and follow advice from the engineer and or helpline in removing furniture if this is deemed necessary.
3. We may cancel this insurance cover immediately if you have acted in a false or fraudulent manner in order to gain cover under this policy.
4. To improve the quality of our service, all calls are recorded.
5. You must take reasonable care and maintain the home and its equipment in good order and take all reasonable precautions to prevent loss or damage.
6. You must produce evidence to the attending engineer that the boiler has been serviced in line with the manufacturer's instructions within the last 12 month for primary heating cover to apply (where chosen).
7. We may take proceedings in your name at our expense to recover any sums paid under this insurance from a third party should the emergency be as a result of an incorrect or failed previous repair.
8. You must ensure buildings insurance cover is in place during the period of cover.

Privacy Notice

We are Financial & Legal Insurance Company Limited, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575. This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy. For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

Financial & Legal Insurance Company Limited's full privacy notice

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at http://financialandlegal.co.uk or request a copy by emailing us at info@financial&legal.co.uk

Alternatively, you can write to us at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, No 1 Lakeside, Cheadle, SK8 3GW.

coverbaloo is an appointed representative of Cavere Limited which is authorised and regulated by the Financial Conduct Authority under register number 517325. coverbaloo acts as an insurance intermediary in relation to this Home Insurance

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coverbaloo Home Insurance is underwritten by Integra Insurance Solutions Ltd on behalf of Hadron UK Insurance Company Limited Hadron UK Insurance Company Limited ("Hadron") is a company registered in England & Wales (Company number 00011615) with its registered office at One Fleet Place, London EC4M 7WS.

Hadron is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Reference number 202146).

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