sagic

Home Insurance

Policy Document

sagic.co.uk

Wholly owned by The Salvation Army

Welcome to Sagic.

Thank you for choosing Sagic for your home insurance and I hope that you will be happy with your Policy and the reassurance it provides.

Sagic is wholly owned by The Salvation Army and all profits are retained by them to support their charitable activities.

Your policy is made up of this booklet and your Schedule which details the sections of cover you have chosen. Please keep these documents in a safe place so that you may refer to them if you ever need to make a claim.

The sections and levels of cover provided under this policy are based upon information provided by you to us therefore please check the Schedule to ensure that the cover meets your needs.

Gordon Dewar
Managing Director
The Salvation Army General Insurance Corporation Limited

Important Notice - Cooling Off Period

This Policy is subject to a ‘cooling-off’ period. Under this, if you decide within 14 days of receiving the Policy that you do not wish to continue with the insurance, you may cancel your cover within this period and get all your money back as long as you have not made any claims.

Please read your Policy carefully as soon as possible so that you can satisfy yourself that it meets your requirements before the end of the cooling-off period.

Your ‘House and Home’ Insurance Policy

This is **your** insurance Policy setting out the terms of the contract **you** have made with The Salvation Army General Insurance Corporation Limited, known as Sagic, and the other insurers as named in the Policy, for the **period of insurance** stated in **your** insurance Schedule. When **your** Policy falls due for renewal and **you** decide to renew the insurance with **us**, **you** will receive an up-dated Schedule, which should be inserted in this booklet.

You are requested to read this document carefully to gain a full understanding of what is and what is not covered by this insurance Policy. There are some words in the Policy text that need to be defined so that their meaning in the context of this Policy is understood. These words are shown in the ‘LIST OF DEFINITIONS’ and they bear the defined meaning where they appear in the Policy wording in bold print.

This Policy wording provides details of all of the cover that is available. **Your** Schedule sets out the Sections of the Policy that **you** have decided to purchase and, where applicable, the items insured, sums insured, limits, **excesses**. **You** should examine the details carefully to ensure that the information shown is correct. If any changes are necessary or **you** wish to change any of the cover by purchasing additional extensions or cancelling an existing extension, please contact **us** immediately.

The ‘GENERAL CONDITIONS’ and ‘EXCLUSIONS’, which apply to the whole Policy are very important and should be given close attention.

The Application and the Declaration completed by **you** and all the information **you** supplied during the proposal stage are incorporated in and form part of this Policy, this information will be sent to **you** in the form of a statement of fact for **you** to check.

It is important that the information contained in the Statement of Fact is correct as this may affect your cover, if you wish to change anything you must contact us immediately.

In return for the payment of the premium by **you**, **we** will provide insurance in accordance with the Policy cover for those Sections shown in **your** Schedule.

Layout of Your Policy

It is important that **you** know how to make a complaint or **claim** under **your** House and Home insurance so the details of the Complaints Procedures and the Claims Procedures appear at the front of the Policy booklet.

General Exclusions and General Conditions are a very important part of the contract, so to enable **you** to find them easily, appear next in the Policy booklet. These exclusions and conditions apply to the whole Policy.

Next, **we** set out the insurance coverage available under the Policy. **Your** insurance Schedule sets out the details of which sections of the Policy **you** have purchased and so apply to **your home**.

Finally, **we** know that a **claim** does not only affect **us**, but also causes **you** inconvenience and distress so **we** have included some useful advice on precautions to take to reduce the possibility of loss in certain circumstances.

The full layout of **your** Policy is shown under the heading contents overleaf.

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The Insurers

You have purchased this Policy from Sagic, however some parts of the cover may be provided by other insurers. In this instance, **you** will have a contract with those other insurers in respect of their sections of the Policy. Details of the insurers and the parts of the cover that they underwrite are shown below.

The insurance cover provided by this Policy is written by:

Insurers

The Salvation Army General Insurance Corporation Limited
Saxon House, 27 Duke Street,
Chelmsford, CM1 1HT
(Registered No 101704 England)

Tel	0300 030 1865
General Email	enquiries@sagic.co.uk
Website	**sagic.co.uk**

Sections Written

1 Buildings
1a Property Owners Liability
2 Contents
2a Occupiers' & Personal Liability and Employers' Liability for Domestic Servants
3 Personal Possessions In & Away from the Home
4 Loss of Personal Money & Credit Cards
5 Freezer Foods
6 Pedal Cycles

Each insurer is liable only under the Sections of the Policy shown against its name and cannot accept any liability for the insurance coverage afforded by Sections of the Policy written by the other insurers.

The insurers are each authorised by the **Prudential Regulation Authority (PRA)** and regulated by the **Financial Conduct Authority (FCA)** and **Prudential Regulation Authority** and you can check their status on the FCA Register, in the following ways:

On the FCA website at
www.fca.org.uk/register/

By telephoning the FCA Consumer Helpline on **0800 111 6768**

By writing to the
FCA Consumer Helpdesk, 25 The North Colonnade, Canary Wharf, London E14 5HS

All are members of:
Financial Ombudsman Service
Financial Services Compensation Scheme

In addition, Sagic are members of:
Association of British Insurers

Useful Contact Information

The following information is supplied to enable **you** to contact the right person in our organisation quickly.

Alterations/ Questions

Alterations to or questions concerning your Policy:

To amend **your** Policy or ask a question about it, please contact Sagic's Customer Services Team.

Call
Sagic Customer Services
0300 030 1865

Email
You can also contact our Customer Services Team by email to
customerservices@sagic.co.uk

Claims

Claims under all Sections of this Policy

If **you** wish to make a **claim** or if **you** have any **claims** questions under any part of the Policy, please contact the Sagic Claims team.

Call
Sagic Customer Services
0300 030 1865

Email
You can also contact our Claims Team by email to
claims@sagic.co.uk

There is an emergency 'out of hours' facility available on this number to assist in a crisis when **our** office is closed. This facility is available for claims under Sections 1 and 2 of the Policy.

In order to ensure that this service is available promptly to those who really need it in an emergency, please do not select it if **you** are advising a non-urgent **claim** or querying the status of a **claim** or if the **claim** falls under any Policy Section other than 1 or 2.

List of Definitions

These definitions appear in bold text throughout the Policy.

ACCIDENTAL DAMAGE
Sudden, unintentional and unexpected physical loss, breakage or damage that can be seen.

BODILY INJURY
Death, illness, injury or disease.

BUILDING/BUILDINGS
Your home including garages, sheds, greenhouses and other domestic outbuildings; landlords' fixtures and fittings in or on them; and all permanently installed features at **your home**, including paved terraces, patios, drives, paths, walls, hedges, gates, fences, solar panels, septic tanks, oil tanks, sunken swimming pools, fishponds, ornamental ponds, hard tennis courts, wind turbines and electric vehicle charging points.

BUSINESS EQUIPMENT
Computer and office equipment (excluding data) used solely for clerical business but excluding stock, mobile telephones and tablet computers.

CLAIM
A single loss or series of losses arising from one event for which cover is provided by this Policy.

CONTENTS
Household goods, furniture, furnishings and personal effects in **your home**, including personal effects of visitors to **your home**, and interior decorations belonging to or the responsibility of **you** or any member of **your household**, subject to the following exclusions:

(a) Any fixtures or fittings belonging to the landlord.

(b) Any fixtures or fittings which are attached to the **building** in a permanent way such as fitted kitchen furniture, bathroom fittings and fitted bedroom furniture.

(c) Domestic animals and fish.

(d) **Motor vehicles**, trailers, their parts or accessories including car keys.

(e) Caravans, horse boxes, trailers, and trailer-tents and the contents thereof.

(f) Boats and other watercraft, surfboard, hovercrafts, aircraft, drones and the contents thereof.

(g) Deeds, bills of exchange, promissory notes, cheques, securities for money, share certificates, documents of any kind.

(h) Any property used by you for business or professional purposes (except as defined by **Business Equipment**).

When the **buildings** belong to a landlord and **you** are responsible for damage to fixtures and fittings under **your** tenancy agreement, such fixtures and fittings are understood to be **contents** but **you** must include them when calculating **your** sum insured.

List of Definitions (Cont.)

COSTS AND EXPENSES

(a) Legal costs and expenses recoverable from **you** by any claimant.

(b) Defence costs and expenses incurred with **our** written consent.

DOMESTIC EMPLOYEE

A person employed by a member of the **household** to solely carry out domestic duties for the **household**.

DRONE

Unmanned aerial vehicle (UAV) or unmanned aircraft systems (UASes).

EXCESS/EXCESSES

The amount of the **claim** for which **you** are responsible.

FEES

The fees of architects, surveyors and other professionals that you incur in connection with the repair of damage to the **buildings**. **Our** prior permission is required before such fees are incurred. Fees that you have to pay in connection with the preparation of **your claim** are not covered.

FLOOD

Damage caused by the escape of water from its normal and natural confines, such as rivers and lakes or from artificial watercourses such as reservoirs, canals, drains and sewers. Or a rise in the water table resulting in flooding, including flash flooding (a localised sudden extensive downpour resulting in ingress of water to property at ground level).

HEAVE

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

HOME

The private dwelling and its outbuildings used solely for domestic purposes, at the Risk Address as shown in **your** Schedule.

HOUSEHOLD

You, your spouse or partner, relatives and any other person permanently living in the **home** but not any lodger, tenant or paying guest.

LANDSLIP

Movement of land down a slope.

LOCAL AUTHORITY REQUIREMENTS

The additional costs **you** have to pay to repair damage due to the need to comply with any Government or Local Authority requirements or regulations, but excluding any costs relating to requirements or regulations which were notified to **you** before the loss or damage occurred.

List of Definitions (Cont.)

MOTOR VEHICLE

Any electrically or mechanically propelled vehicle for adults or children. **Motor vehicle** does not include any:

(a) vehicle used only as domestic gardening equipment within the **home's** boundaries.

(b) battery operated golf cart or trolley.

(c) pedestrian controlled toy or model.

MONEY

Cash, bank and currency notes, cheques, money and postal orders, postage stamps which are not part of a stamp collection, savings stamps and savings certificates, premium bonds, luncheon vouchers, travellers cheques, travel season tickets and gift tokens. Any money, as defined, relating to **your** business is not covered.

PERIOD OF INSURANCE

The period shown on **your** Schedule for which **we** agree to accept and you have paid the premium.

PERSONAL POSSESSIONS (Electrical Items)

Personal possessions (electrical items) taken out of the home include the following:

Portable games consoles, laptops, tablets, e-readers, satellite navigation, portable music players, mobile phones, headphones, smartwatches and hearing aids. Subject to the following exclusions:

(a) **Money** and credit cards.

(b) Drones.

PERSONAL POSESSIONS (Non-Electrical Items)

Personal possessions include the following items which may be taken out of the home:

Jewellery, watches, items of gold, silver or other precious metals, musical instruments and equipment, photographic equipment, spectacles, works of art, antiques, stamp, coin and medal collections and sports equipment.

REMOVAL OF DEBRIS

The cost of removing debris, demolishing, propping or shoring up parts of the **buildings** which have been damaged. **Our** prior consent is required except where immediate action is needed in the interest of public safety.

List of Definitions (Cont.)

STORM

A storm is a period of violent weather defined as:

(a) wind speeds with gusts of at least 48 knots or 55 mph (equivalent to storm force 10 on the Beaufort Scale).

(b) torrential rainfall at a rate of at least 25mm per hour.

(c) snow to a depth of at least one foot (30 cm) in 24 hours.

(d) hail of such intensity that it causes damage to hard surfaces or breaks glass.

SUBSIDENCE

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

TERRITORIAL LIMITS

England, Scotland, Wales, Northern Ireland and the Channel Islands.

TERRORISM

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

UNOCCUPIED

Not consistently lived in and not consistently occupied overnight by **you**, any member of **your household** or any other person who has **your** permission.

It is accepted by **us** that **your home** will be **unoccupied** at certain times when you are away on holiday. **We** agree that **we** shall not regard **your home** as being **unoccupied** at these times, subject to such holiday periods not amounting to more than 60 days in any **period of insurance**. If the holiday period is likely to exceed 60 days, **you** must contact **us** as soon as **you** know.

VALUABLES

Jewellery, watches, items of gold, silver or other precious metals, musical instruments and equipment, photographic equipment, spectacles, works of art, antiques, stamp, coin and medal collections.

WE/US/OUR

For Sections 1, 2, 3, 4, 5 & 6 The Salvation Army General Insurance Corporation Limited.

YOU/YOUR

The person or persons named in **your** Schedule.

Complaints Procedures

The complaints procedures apply to all Sections of the Policy underwritten by Sagic.

We greatly value **our** customers and aim to provide excellent products and services.

We are committed to treating **our** customers fairly and use a friendly approach in all communications with clients. However, **we** recognise that sometimes circumstances may arise where **you** feel **you** have cause for complaint.

We always do **our** best to resolve complaints as quickly, thoroughly and fairly as possible. This document explains how **we** respond to **your** complaint and what **you** can expect if **you** complain.

How to make a complaint

If **you** have purchased **your** policy from a broker, please initially submit **your** complaint to them. Alternatively, if **you** have purchased this policy directly from Sagic, then please contact **us** and tell **us**:

- **Your name, address and contact details**
- **Details of what has gone wrong and when it happened**
- **Your policy details (if applicable)**

You can contact us by:

Call
0300 030 1865

Email
complaints@sagic.co.uk

Post
The Complaints Department,
The Salvation Army General Insurance Corporation Limited, Saxon House, 27 Duke Street, Chelmsford, CM1 1HT

Our Complaints Handling Process

We aim to resolve complaints as quickly as possible and within 3 working days of receiving **your** complaint. If **your** complaint is resolved within 3 days, **we** will send **you** a Summary Resolution Communication that includes contact details for the Financial Ombudsman Service (FOS). If **you** are dissatisfied with **our** response, **you** can refer **your** complaint to the FOS within six months from the date of the Summary Resolution Communication.

Complaints Procedures (Cont.)

However, some complaints are more complex and may require more time to investigate and resolve. If this is the case, **we** will write to **you** within 5 working days of receiving **your** complaint, summarising the complaint to ensure **we** have understood it correctly. **We** will also provide you with copy of this complaints procedure.

We will keep **you** updated throughout **our** investigation into **your** complaint and will write to **you** after 4 weeks if **we** are still investigating **your** complaint.

When **we** have completed **our** investigation, **we** will write to **you** within eight weeks and provide **you** with a Final Response, or a response that explains any further delay in investigating the complaint, and why **we** are unable to provide a final response at this stage. If **you** are not satisfied with **our** response, **you** can refer **your** complaint to the Financial Ombudsman Service. **You** have six months to do this from the date of **our** Final Response or our response that explains further delay with the investigation. **We** will provide **you** with a FOS leaflet or link to the online version of the leaflet at this stage of the process.

The Financial Ombudsman Service (FOS)

The Financial Ombudsman Service is a free, independent service for resolving disputes between customers and financial services institutions.

Contact details:

Call
0800 023 4567 or 0300 123 9123

Email
complaint.info@financial-ombudsman.org.uk

Website
www.financial-ombudsman.org.uk

Post
The Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR

The Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme (FSCS) was set up to protect customers should an insurer go out of business and be unable to meet its liabilities or pay **claims**.

If one of the insurers on this Policy fails in this way, **you** may be entitled to compensation from FSCS.

The FSCS protection for insurance claims is 90% of the **claim** with no upper limit in respect of UK insurance policies issued by a UK authorised insurer. This Policy and the insurers involved in providing the cover meet these requirements.

For further information, contact the Financial Services Compensations Scheme:

Call
0800 678 1100 or 0207 741 4100

Fax
020 7892 7301

Email
enquiries@fscs.co.uk

Website
www.fscs.org.uk

Post
Financial Services Compensations Scheme
10th Floor, Beaufort House,
15 St Botolph Street,
London, EC3A 7QU

Claims Procedures (see also General Condition 8 on page 23)

Set out below are **your** and **our** responsibility in connection with **claims** under this Policy.

Please note the following **claims** conditions are a condition precedent to **our** liability for all claims under this policy if **you** fail to comply with any of **your** responsibilities shown below or, **we** may at **our** option refuse to deal with **your** claim or reduce the amount for payment as **we** deem appropriate and **we** may cancel **your** Policy.

Your Responsibilities in Respect of Claims Involving Loss of or Damage to **Your** Property:

1. Give immediate notification to the police if the **claim** involves property that is lost, stolen, damaged maliciously or damaged by rioters.
2. Report the **claim** to **us** as soon as practicable and in any event within 31 days of the occurrence.
3. Provide all information and assistance that **we** may reasonably require without delay, including access to the site of the incident to enable **us** to deal with **your claim**.
4. Take all reasonable steps to recover any lost or stolen property and advise **us** as soon as practicable of any such property that is returned to **you**.
5. At **your** expense provide **us** with:
   (a) estimates for any repairs or reports.
   (b) estimates for any replacement items or property.
   (c) proof of ownership, including valuations to support all aspects of **your claim**.
6. Not abandon any property to **us**.
7. Allow **us** to take over and conduct in **your** name the defence or settlement of any **claim** or prosecute in **your** name for **our** benefit any **claim** against another party for indemnity or damages or otherwise.
8. Do not dispose of any damaged property without gaining **our** prior approval.

Your Responsibilities in Respect of Claims Being Made Against You for Your Legal Liability as Insured Under Sections 1a or 2a

You must:

1. Notify **us** immediately if someone is making a claim against **you**.
2. Not make any promise to pay or any admission of liability.
3. Send any letter or document to **us** unanswered.

Claims Procedures (Cont.) (see also General Condition 8 on page 23)

Our Responsibilities in Respect of All Sections of the Policy.

We will:

1. Deal with **your claim** fairly and promptly.
2. Acknowledge **your** initial notification of the **claim** and send **you** a **claim** form or advise **you** the action **you** need to take.
3. Keep **you** informed on the status of **your claim** from time to time.
4. Once the **claim** is agreed, settle the **claim** promptly in accordance with the appropriate Basis of Settlement set out in this Policy.
5. Give **you** an explanation of the reasons if **we** turn down **your** claim or any part of it.

Claims Guarantee

Following a **claim**, any permanent work carried out by a supplier provided by Sagic is guaranteed for 1 year from completion of the works.

General Exclusions That Apply to the Policy

This Policy does not cover:

1. ASBESTOS

Liability arising from or contributed to by the manufacturing, mining, use, sale, installation, removal, distribution of or exposure to asbestos, materials or products containing asbestos or asbestos fibres or dust.

2. BREAKDOWN

Mechanical or electrical breakdown, fault or failure.

3. COMMUNICABLE DISEASES

The transmission by **you** or any member of **your household** of any human infectious or contagious diseases (either known/ discovered or unknown/undiscovered at the date of the inception of the insurance policy), whether notifiable or otherwise.

4. COMPUTER FAILURE

Any **claim**, loss, liability or expense caused by or arising directly or indirectly from or in any way relating to the failure of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether or not it is **your** property, to:

(a) correctly recognise any date as its true calendar date

(b) capture, save or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than its true calendar date

(c) capture, save, retain or correctly process any data as the result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data on or after any date

but this shall not exclude subsequent loss of or damage to **your** property specifically insured by the Policy or any loss or damage not otherwise excluded which itself results from:

Fire, Smoke, Explosion, Lightning, Earthquake, Riot, Civil Commotion, Strike, Labour or Political Disturbance, Malicious Person, Vandals, Escape of Water or Oil from any fixed water or heating installation, Theft or Attempted Theft, Impact involving aircraft, aerial device or anything falling from them or by a vehicle or animal.

This exclusion does not apply to any cover for Liability to **Domestic Employees.**

5. CONFISCATION

Confiscation or requisition by order of any government or public body.

General Exclusions That Apply to the Policy (Cont.)

6. CONSEQUENTIAL LOSS

Consequential loss of any kind or description incurred by **you** or **your household**.

7. DELIBERATE DAMAGE OR CRIMINAL ACTS

Any deliberate, malicious or willful acts or arising from any criminal activity by **you** or any member of **your household**.

8. EXISTING DAMAGE

Any loss or damage occurring before the cover by this Policy commences.

9. POLLUTION OR CONTAMINATION

Any loss damage or liability arising from pollution or contamination unless caused by a sudden and unforeseen and identifiable accident.
All pollution which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

10. RADIOACTIVE CONTAMINATION AND CONFISCATION

Any loss or damage to property, legal liability, expense, consequential loss or **bodily injury** directly or indirectly caused by or arising from or contributed to by nuclear energy or radioactivity of any kind including but not limited to any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

(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 or contaminating properties of any nuclear installation, reactor or nuclear assembly or nuclear component.

(c) Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

11. REDUCTION IN VALUE

Any reduction in value of the property insured following a **claim** settlement.

12. SONIC BANGS

Loss or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

13. TERRORISM

(a) In respect of Sections 1a (property owners' legal liability) and 2a (occupiers' personal and employers' legal liability):

Other than to any **domestic employee**, liability to third parties or any liability incurred by **you** for damages, costs and expenses directly or indirectly caused by, resulting from or in any connection with any act of **terrorism** or any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

General Exclusions That Apply to the Policy (Cont.)

(b) In respect of all other sections of the Policy

Any loss of or damage to property, legal liability, expense, consequential loss or **bodily injury** directly or indirectly caused by, resulting from or in connection with any act of **terrorism** involving:

(i) Contamination or the threat of Contamination.

(ii) Any action taken in controlling, preventing or in any way relating to Contamination or threatened Contamination.

Regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exclusion Contamination means the contamination, poisoning or prevention and/or limitation of the use of property or objects due to effects of any substance or process.

If **we** allege that by reason of this exclusion any loss, damage, expense, liability or consequential loss is not covered by this insurance the burden of proving the contrary shall be upon **you**.

14. WAR RISKS

Any loss, damage or liability which is the direct or indirect result of any of the following, whether or not contributed to by any other cause or event:

war, invasion, activities of a foreign enemy, hostilities or warlike operations (whether war has been declared or not) civil war, mutiny, revolution, or insurrection (meaning people rising up and rebelling against the government by force), civil commotion which is so severe or widespread that it resembles a popular uprising, military power (even if properly authorised by the duly elected government), usurped power (meaning power taken by force by any person or group, including the armed forces, which is not the duly elected government) or property being confiscated by any government or public or local authority.

15. WEAR AND TEAR

Wear and tear, depreciation or any gradually operating cause, including but not limited to wet rot, dry rot, rust, deterioration and the like.

16. FAULTY WORKMANSHIP OR DESIGN

Loss or damage caused by faulty workmanship, defective design or the use of defective materials.

General Conditions That Apply to the Policy

1. CANCELLATION

We may cancel this Policy by giving **you** 30 days notice and **you** may cancel the Policy by giving **us** 30 days notice of cancellation at any time. If **we** decide to cancel, **we** will advise **you** in writing.

Reasons why **we** may cancel **your** policy include, but are not limited to:

(a) where a change in **your** circumstances means that **we** can no longer provide cover;

(b) failure to comply with policy terms and conditions;

(c) use of threatening or abusive behaviour or language, or intimidating or bullying of **our** staff or suppliers;

If **you** cancel, **you** must advise **us** by either telephone, email or in writing. If **your** policy is cancelled **we** will return to **you** the unexpired portion of any premium paid. However if **you** have made a **claim**, there will be no return of premium.

In the event that **you** pay **your** premiums by Direct Debit, if **you** cancel the Policy and **your** Direct Debit instructions in such a way that premium is still owing to **us**, **you** must pay **us** the outstanding balance as soon as possible as it forms part of **your** contract with **us**.

2. CHANGE IN CIRCUMSTANCES

You must tell **us** as soon as possible if any circumstances on which this insurance was based have changed. Failure to do so will give us the right to amend premium, change terms or cancel **your** Policy.

Details that must be advised to **us** include:-

(a) if **you** change address

(b) If **you** carry out any works, changes or alterations to **your** property (other than routine maintenance or decoration)

(c) if **your home** is used for business purposes other than clerical work

(d) if **your home** is let, sublet or used as a holiday home

(e) if **you** or a member of **your household** are prosecuted for or convicted of any offence other than motoring offences

(f) if **you** or a member of **your household** is declared bankrupt or subject to a CCJ

(g) if **your home** becomes **unoccupied**

3. CLAIMS

In the event of a **claim you** must follow as far as is practicable the CLAIMS PROCEDURES set out on pages 17 - 18.

Failure to do so may result in **your** claim being rejected or reduced or **we** may cancel **your** Policy from the start of the current period of insurance.

General Conditions That Apply to the Policy (Cont.)

4. CONTRACTS (RIGHTS OF THIRD PARTIES)

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

5. DUTY OF CARE

It is a condition precedent to **our** liability for all **claims** under this Policy that **you** must:

(a) do all that is reasonably possible to:
  (i) protect the property insured;
  (ii) prevent, or reduce the extent of **damage**;
  (iii) prevent accidents or **bodily injury**.

(b) keep any property insured under this Policy in good condition.

6. FRAUD

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

If **we** judge that **you** have deliberately misrepresented any information to **us** when asking for, renewing or changing cover, **we** may end **your** policy without further notice. **We** will also keep any premiums **you** have paid. **We** may recover from **you** claims payments **we** have previously made, including costs.

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

(a) will not be liable to pay the **claim**

(b) may recover any sums paid to **you** in respect of the **claim**

(c) will cancel **your** policy and will no longer be liable to **you** in any regard after the fraudulent act

(d) may take legal action against **you**.

7. GOVERNING LAW AND LANGUAGE

This Policy will be governed by English law unless **you** live in Scotland in which case the law of Scotland will apply.

If there is any dispute as to which law applies it shall be English law.

We will communicate with **you** in English at all times.

8. OTHER INSURANCE

If any loss, damage or legal liability covered by this Policy is also covered by another insurer, **our** liability will be **our** rateable proportion of any **claim**.

9. SETS

If any undamaged item or item(s) forming part of a pair, set or suite needs replacing following an insured event covered under this Policy, we will contribute 50% of the cost of replacing the undamaged item(s).

General Conditions That Apply to the Policy (Cont.)

10. FAIR REPRESENTATION

You have a duty to make to **us** a fair presentation of the risk before the inception of this Policy; when an alteration is made to this Policy; and at the renewal of this Policy.

If a breach of such duty is:

(a) deliberate or reckless

i. in relation to an alteration made to this Policy, **we** may treat this Policy as cancelled with effect from the time when the alteration was made and retain any premiums paid; or

ii. in relation to inception or renewal of this Policy **we** may void this Policy and refuse all **claims** and retain any premiums paid; or

(b) neither deliberate nor reckless

i. in relation to an alteration made to this Policy and **we** would not have agreed to the alteration on any terms, **we** may treat this Policy as if the alteration was never made; or

ii. in relation to inception or renewal of this Policy and **we** would not have entered into this Policy on any terms, **we** may void this Policy and refuse all **claims** but will return any premiums paid; or

(c) neither deliberate nor reckless

i. in relation to an alteration made to this Policy, and **we** would have agreed to the alteration but on different terms; or

ii. in relation to inception or renewal of this Policy, and **we** would have entered into this Policy but on different terms,

the Policy will be treated as if it has been entered into on those different terms, if either of the above would have resulted in **us** charging an increased premium on what was actually charged, **we** may reduce proportionately the amount to be paid on a **claim**. **We** will pay on such claim a percentage of what **we** would otherwise have been liable to pay (whether on the original terms, or as varied, or under the different terms), based on the total premium actually charged compared to the premium that **we** would have charged;

We will be entitled to vary the premium and any terms in respect of any ongoing acceptance of cover (where agreed by **us**), in relation to a breach of the duty to make to **us** a fair presentation of the risk.

11. JOINT POLICYHOLDERS

Any person named on **your** schedule can change the policy or make a claim. **We** can only remove a named person if they agree, if **we** are ordered to by a court, or if they have died and their personal representatives ask **us**.

Data Protection and Privacy Notice

At Sagic **we** recognise **our** responsibility to treat **your** personal information with care and to comply with all relevant legislation.
For all personal information held about **you** **we** are classed as the data controller, **we** will process this information as necessary for performance of **our** contact of insurance with **you**; when it is in **our** legitimate interests to do so; and when **we** are obliged by law to do so.

To assist in administration of **your** Policy data may be passed to other parties including Brokers, Reinsurers, Loss Adjusters, Service Providers, Regulators, Police/Government/Fraud Agencies. These parties could also be a data controller and where necessary will issue their own Data Protection & Privacy Policies.

We may also record telephone calls to help us monitor and improve the services **we** provide, for full details of how **we** use **your** data and **your** rights please see:

https://www.sagic.co.uk/privacy-policy

Section 1 — Buildings Insurance

What is Covered	What is Not Covered
We will pay for loss of or damage to **buildings** caused by an Insured Event 1. to 11. and Extensions 12-18 below:	**We** do not pay for loss of or damage to **buildings** caused by the following: (i) The **excess** detailed in **your** Schedule. (ii) The exclusions listed in this column or under the General Exclusions on pages 19 - 21.
1. Fire, Smoke, Explosion, Lightning and Earthquake.	(i) Smoke damage by any gradually operating cause. (ii) Heat without flames.
2. **Storm** or **Flood**.	(i) Damage to gates, fences, hedges, tennis courts or solar panels. (ii) Damage caused by frost, **subsidence**, **landslip** or **heave**. (iii) Damage to oil or fuel tanks, hot tubs and swimming pools.
3. Riot, Civil Commotion, Strike, Labour or Political Disturbance, Malicious Persons or Vandals.	(i) Damage occurring if **your home** is left **unoccupied** for more than 60 days. (ii) Malicious damage by any person lawfully in **your home**.

Section 1 — Buildings Insurance (Cont.)

What is Covered	What is Not Covered
4. **Subsidence** or **Heave** of the site beneath the **buildings** or **Landslip** causing the **buildings** or part of it to collapse.	(i) Damage to terraces, patios, drives, paths, garden walls, hedges, outdoor swimming pools, fishponds, ornamental ponds, tennis courts and gardens unless the foundations beneath the external walls of **your home** are damaged at the same time. (ii) Damage caused by the bedding down of new structures or settlement of newly made up ground. (iii) Damage to solid floor slabs or resulting from their movement, unless the foundations beneath the external walls of **your home** are damaged at the same time. (iv) Damage caused by coastal erosion. (v) Damage resulting from demolition or structural repairs or alterations to the **buildings**. (vi) Faulty workmanship or design or defective materials in the **building**. (vii) Damage to oil tanks. (viii) Damage caused by settlement, or by shrinkage or expansion of parts of the **buildings**.
5. Escape of water or oil from any fixed water or heating installation or domestic appliance.	(i) The repair of the part of the installation from which water or oil escapes. (ii) Damage occurring if **your home** is left **unoccupied** for more than 60 days. (iii) Damage caused to any part of **your buildings** due to **subsidence** caused by escape of water.

Section 1 — Buildings Insurance (Cont.)

What is Covered	What is Not Covered
6. Freezing of domestic water and heating installations resulting in damage thereto.	(i) Damage due to age, rust, corrosion, wear and tear. (ii) Damage due to poor insulation or lagging. (iii) Damage occurring if **your home** is left **unoccupied** for more than 60 days.
7. Theft or attempted theft.	(i) Damage if **your home** is left **unoccupied** for more than 60 days. (ii) Theft by a member of **your household** or a lodger, tenant or paying guest.
8. Impact involving an aircraft, aerial device or anything falling from them, or by a train, vehicle or animal.	(i) Damage caused by insects or by domestic pets owned by **you** or anyone residing in **your home**.
9. Breakage or collapse of satellite dishes, receiving aerials and their fittings or masts.	(i) Damage to the satellite dish, aerial, fitting or mast itself.
10. Falling trees, branches, telegraph poles or lamp post including the cost of removing any that cause damage to the **home**.	(i) Damage to tennis courts. (ii) The cost of removal if **buildings** are not damaged at the same time. (iii) Damage due to tree felling, lopping or topping operations undertaken on the site of **your home**.

Section 1 – Extensions

What is Covered	What is Not Covered
11. **Weight of snow** Weight of snow for garages and outbuildings.	(i) Damage to any **building** not built of brick, stone or concrete. (ii) Damage to any **building** which does not have a tile or slate roof. (iii) Damage to gates, fences, hedges or tennis courts.
12. **Underground Pipes, Cables and Drains** Accidental damage to underground pipes, cables and drains supplying the **building** but this cover is limited to £2,500 in respect of all work necessary to clear a blocked underground pipe or drain.	(i) Damage for which **you** are not legally responsible. (ii) Wear, tear and gradual deterioration. (iii) Blockage by anything deliberately discharged into a drain by **you** or with **your** permission. (iv) Damage caused to any part of **your buildings** due to **subsidence**.
13. **Glass, Ceramic Hobs and Sanitary Ware** Accidental breakage of fixed glass, solar panels, ceramic hobs or tops in fixed units and sanitary ware.	(i) Damage occurring if **your home** is left **unoccupied** for more than 60 days. (ii) Damage to fixed glass in furniture.

Section 1 – Extensions (Cont.)

What is Covered	What is Not Covered
14. **Alternative Accommodation or Loss of Rent** The cost of comparable alternative accommodation or loss of rent receivable for the period that the **buildings** are uninhabitable in consequence of damage due to an Insured Event 1. to 11. on pages 26 - 29 or **accidental damage** on page 32. This extension is subject to a maximum limit of £25,000 or the amount as shown in **your** Schedule (whichever is higher).	(i) This cover shall not apply to damage to either property if there is any other insurance in force covering such damage.
15. **Emergency Access** Damage to **your home** and Garden caused by forced access to attend: (i) a medical emergency (ii) an event that would result in damage to **your home** by an Insured Event 1. to 11. on pages 26 - 29.	
16. **Sale of your home** (i) When **you** have exchanged contracts to sell **your home** the buyer will have benefit of cover under Section 1 until completion of the sale. (ii) If **we** have agreed to insure **your** new **home** Section 1 cover shall commence from the exchange of contracts.	(i) This cover shall not apply to damage to either property if there is any other insurance in force covering such damage.

Section 1 — Extensions (Cont.)

What is Covered	What is Not Covered
17. **Locks and Keys** The cost of replacement locks and keys to external doors, alarm systems or a domestic safe in **your** home required due to the keys being accidentally lost or stolen. This extension is subject to a maximum limit of £2,500.	
18. **Trace and Access** Where the **buildings** are insured and if they are damaged due to an escape of water from any fixed water or heating installation for which **you** are legally responsible **we** will pay the reasonable cost that **you** incur in finding the source of damage. The most **we** will pay is £5,000 but not more than £2,500 for a water leak outside the **home**.	(i) The cost of repair of the source of the damage unless the cause is covered elsewhere in this Policy.

Section 1 – Accidental Damage (Optional)

This extension applies to buildings cover when shown in your Schedule and up to a maximum sum insured as shown in your Schedule.

What is Covered

1. Sudden, unintentional and unexpected physical loss, breakage or damage that can be seen.

We Do Not Pay For

(i) The excess stated in **your** Schedule.

(ii) Any loss or damage that is excluded by the **General Exclusions** to this Policy.

(iii) Damage caused by domestic pets belonging to anyone residing in **your home**.

(iv) Damage occurring if **your home** is left **unoccupied** for more than 60 consecutive days.

(v) Loss or damage caused by any process of cleaning, dyeing, altering, repairing, renovation, restoring or dismantling of the apparatus.

(vi) Loss or damage caused by demolition, structural alterations, or structural repair to the **building**.

(vii) Loss or damage caused by mechanical or electrical fault, breakdown or failure.

(viii) Loss or damage caused by faulty workmanship, defective design or the use of defective materials.

(ix) Damage caused by **subsidence**, **landslip** or **heave**.

(x) Mysterious disappearance or unexplained shortages.

(xi) Damage caused by damp, mildew, rot or fungus.

(xii) Damage caused by vermin or insects.

Section 1 – Basis of Settlement of Claims

In the event of a **claim** under Section 1 **we** will pay for the loss or damage including **fees, removal of debris** and the cost of complying with **local authority requirements**. **We** will at **our** sole option either:

(i) repair or reinstate the **buildings** to a condition as near as possible to the condition immediately before the loss or damage occurred.
(ii) pay to repair or rebuild the damaged part of the **buildings** to a condition as near as possible to the condition immediately before the loss or damage occurred.
(iii) make a cash payment.

If the repair or reinstatement is not carried out **we** will pay the resultant reduction in the market value but not to exceed the amount that would have been expended on the repair or reinstatement had the work been carried out without delay.

We will not pay for any reduction in the market value of **your home** following repair or reinstatement.

The most **we** will pay for all loss or damage resulting from one insured incident under Section 1 is the sum insured shown in **your** Schedule, adjusted by any inflation index linking due under the provisions of the Policy plus any amount due in respect of Extension 13 – Alternative Accommodation or Loss of Rent.

A deduction will be made for wear and tear if the **buildings** are not maintained in good condition.

If an **excess** applies to **your claim** then the **excess** will be applied before any limits or sums insured.

Basis of Settlement – Alternative Accommodation

In the event of a **claim** under 13. Alternative Accommodation or Loss of Rent **we** will pay reasonable costs for alternative accommodation for **you**, kennel fees for **your** domestic pets, and lost rent that reflects **your** needs. Each **claim** will be reviewed taking into account how long **you** will need the accommodation, how many people will live there, and what's available locally and what it costs. **We** will only cover alternative accommodation for the shortest period necessary to return **your home** to a condition that's habitable for **you** to live in.

Basis of Settlement – Flood

In the event of a **claim** under 2. Flood and the total cost of **your Buildings claim** will be more than £25,000, after the deduction of any **excess**, **we** will offer to pay up to an additional £10,000 for **flood** resistance and recoverability measures to be installed during the repair, where:

(a) a **flood** survey arranged or agreed by **us** identifies that these measures will help reduce the likelihood or severity of damage in the future; and
(b) **we** approve all costs before installation.

Section 1a – Property Owners Liability

What is Covered

1. **We** will pay all amounts which **you** become legally liable to pay as owner (not as occupier) of the **buildings** and its land for damages and **costs and expenses** if accidental:
   (i) **bodily injury** to any person, or
   (ii) **damage** to material property occurs during the **period of insurance**.

2. Cover under 1. above also extends to the:
   (i) **buildings** of any home **you** used to live in.
   (ii) **buildings** for 7 years after the date of cancellation of the Buildings section of this Policy due to sale of the **buildings**.

   but only in respect of **your** legal liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Act (Northern Ireland) Order 1975.

INDEMNITY LIMIT

The most **we** will pay for any **claim** including **costs and expenses** is the Property Owners Liability indemnity limit shown in the Schedule.

What is Not Covered

1. Liability arising from:
(a) **bodily injury** of a member of the **household** or any person employed by a member of the **household**.
(b) **damage** to property belonging to or under the control of a member of the **household** or any person employed by a member of the **household**.
(c) an agreement unless liability would have existed without the agreement.
(d) any business, profession or occupation.
(e) a **claim** under the Defective Premises Act which is insured by a more recent or current Policy.
(f) costs of remedying any fault or alleged fault in any private residence **you** previously owned or occupied.
(g) the ownership or use of any lift or **motor vehicle**.

2. Liability for:
(a) fines, penalties or punitive, exemplary, aggravated or multiplied damages.
(b) liquidated damages.

3. Liability covered by any other insurance.

Section 1a – Property Owners Liability (Cont.)

Special Notes

(not forming part of the Policy):

Owners of buildings need to insure their liability as property owner and this cover is provided under Section 1a (legal liability).

However, accidents resulting in bodily injury to third parties or damage to their property that happen in buildings or on land are, by law, usually the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner.

The Property Owners' Liability as insured under Section 1a of this Policy does not cover your legal liability as the occupier of the home or its land.

If you are both the owner and the occupier of the building, then to protect yourself you will need to purchase Occupiers' Liability cover, which we provide under Section 2a of this Policy when you purchase Contents Insurance.

Section 2 – Contents Cover

What is Covered	What is Not Covered
We will pay for loss of or damage to **contents** when in **your home** caused by an Insured Event 1. to 10. and Extensions 11-27 below:	**We** do not pay for loss of or damage to **contents** caused by the following: (i) The **excess** detailed in **your** Schedule. (ii) The exclusions listed in this column or under the General Exclusions on pages 19 - 21.
1. Fire, Smoke, Explosion, Lightning and Earthquake.	(i) Smoke damage by any gradually operating cause. (ii) Heat without flames.
2. **Storm** or **Flood**.	(i) Damage to gates, fences, hedges or tennis courts.
3. Riot, Civil Commotion, Strike, Labour or Political Disturbance, Malicious Persons or Vandals.	(i) Damage occurring if **your home** is left **unoccupied** for more than 60 days. (ii) Malicious damage by anyone who is lawfully in **your home**.
4. **Subsidence** or **Heave** of the site beneath the **building** or **Landslip** causing the **building** or part of it to collapse.	(i) Damage caused by coastal erosion. (ii) Damage caused by settlement, or by shrinkage or expansion of parts of the **buildings**. (iii) Damage to any fixtures or fittings.
5. Escape of water or oil from any fixed water or heating installation or domestic appliance.	(i) The repair of the part of the installation from which water or oil escapes. (ii) Damage occurring if **your home** is left **unoccupied** for more than 60 days. (iii) Damage to your **contents** caused due to **subsidence** caused by escape of water.

Section 2 – Contents Cover (Cont.)

What is Covered	What is Not Covered
6. Accidental loss of domestic heating oil or metered water.	(i) Damage occurring if **your home** is left **unoccupied** for more than 60 days.
7. **Theft or attempted theft.** The maximum amount payable for theft or attempted theft from garages or outbuildings is £5,000.	(i) Loss by deception, except where deception is used solely to gain entry into **your hom**e. This cover is limited to £1,000. (ii) Loss or damage caused by **you** or a member of **your household**. (iii) Loss while **your home** or any part of it is lent, let, sub-let or occupied by paying guests unless violent force has been used to enter or leave **your home**. (iv) Loss of **money** unless involving entry to or exit from **your home** by forcible and violent means or entry by deception. (v) Loss of **money** or **valuables** from garages or outbuildings. (vi) Loss or damage occurring if **your home** is left **unoccupied** for more than 60 days.
8. Impact involving an aircraft, aerial device or anything falling from them, or by a train, vehicle or animal.	(i) Damage caused by insects or by domestic pets owned by **you** or anyone residing in **your home**.
9. Damage to satellite dishes and receiving aerials, their fittings or masts due to breakage or collapse.	
10. Falling trees or branches, telegraph poles or lamp posts.	(i) Damage due to tree felling, lopping or topping operations undertaken on the site of **your home**.

Section 2 – Extensions

What is Covered	What is Not Covered
11. **Glass in furniture, Mirrors, and Glass or Ceramic Hobs.** Accidental breakage of glass tops to furniture and fixed glass in furniture, mirrors or glass or ceramic hobs to freestanding cookers.	(i) Damage occurring if **your home** is left **unoccupied** for more than 60 days.
12. **Theft of Keys** The cost of replacement locks and keys to external doors, alarm systems or a domestic safe in **your home** required due to the keys being accidentally lost or stolen. This extension is subject to a maximum limit of £2,500.	
13. **Contents** (including trees, shrubs, plants and flowers) **in the Garden** Loss or damage to **contents** in the garden of **your home**, including landscaping costs, as a result of an Insured Event 1. and 3-10 on pages 36 - 37. This extension is subject to a maximum limit of £1,000.	(i) Damage caused by domestic pets belonging to anyone residing in **your home**, or by vermin, insects, damp, mildew, rot, fungus or other gradual cause. (ii) **Money** or **valuables**. (iii) Pedal cycles. (iv) Loss or damage caused by **storm** or **flood**. (v) Loss or damage occurring if **your home** is left **unoccupied** for more than 60 days.
14. **Home Entertainment** Accidental breakage to televisions sets, dvd players, games consoles, home computers or audio equipment in the **home**.	(i) Any equipment designed to be portable. (ii) Any **Personal Possessions (Electrical Items)**. (iii) Damage caused by incorrect installation, repairs or maintenance including the fitting of batteries.

Section 2 – Extensions (Cont.)

What is Covered	What is Not Covered
15. **Alternative Accommodation or Loss of Rent** Loss of Rent receivable or the reasonable cost of comparable alternative accommodation for the period that the **buildings** are uninhabitable as a consequence of damage due to an Insured Event 1. to 10. on pages 36 - 37 or **accidental damage** on page 44. This extension is subject to a maximum limit of £25,000 or the amount as shown in **your** Schedule (whichever is higher).	(i) This cover shall not apply to damage to either property if there is any other insurance in force covering such damage.
16. **Contents Temporarily Removed from Your Home** Loss of or damage by any Insured Event 1. to 10. on pages 36 - 37 to **contents** temporarily removed from **your home**: (a) into a bank, safe deposit, occupied private dwelling house or any building where members of **your household** are living or carrying on their business in the British Isles. (b) elsewhere in the British Isles. This extension is subject to a maximum limit of £10,000.	(i) Loss of **money** by theft. (i) Loss or damage to property removed for sale or exhibition or to a furniture depository. (ii) Loss or damage caused by malicious persons or vandals. (iii) Loss or damage caused by **storm** or **flood** to property not in a **building**. (iv) Loss or damage by theft, unless from a **building** and there is forcible or violent entry to or exit from it. (v) Loss or damage to any student belongings or pedal cycles.

Section 2 – Extensions (Cont.)

What is Covered	What is Not Covered
17. **Tenants' Liability For Damage** Where **you** are the tenant and not the owner of **your home**, the insurance by this Policy is extended to cover the amounts **you** become legally liable to pay under the terms of **your** tenancy agreement for: the **buildings**, including decorations or landlords' fixtures and fittings due to loss or damage as set out in Insured Events 1. to 10. and extensions 11. and 12. of Section 1 of this Policy. **Amount payable** This extension is subject to a maximum limit of £25,000.	(i) The first £1,000 of each and every loss involving **subsidence**, **heave** or **landslip**.
18. **Household Removal** Loss or damage to **contents** while they are being moved by professional furniture removers from **your home** to your new permanent **home** (including temporary storage in a furniture storage unit for up to 7 consecutive days).	(i) Loss or damage of money or any item defined under **valuables**.

Section 2 – Extensions (Cont.)

What is Covered	What is Not Covered
19. **Fatal Injury Benefit** Death of a member of **your household**, in the **home**, if this happens as a direct result of a fire, explosion, lightning or intruder. This extension is subject to a maximum limit of £5,000 per person and £10,000 in all.	(i) Death caused by any person insured by this policy. (ii) Death occurring more than three months after the incident.
20. **Documents** Loss or damage to documents whilst in **your home**, if the originals are lost or damaged due to an Insured Event in 1. to 10. on pages 36 - 37 or **accidental damage** on page 44. This extension is subject to a maximum limit of £5,000.	(i) **Money**. (ii) Documents used for any business, trade, profession or employment purposes. (iii) Lottery or raffle tickets.
21. **Religious Festival and Special Events** We will increase the sums insured under Section 2 Contents by 20% for gifts and provisions during the period of one month before and one month after a wedding day, civil ceremony, anniversary, birthday, new birth, religious festival or other celebration for **you** or any member of **your household**.	

Section 2 – Extensions (Cont.)

What is Covered	What is Not Covered
22. **Freezer Foods** Loss of or damage to food in a domestic deep freezer caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes. This extension is subject to a maximum limit of £500, should you require additional cover please see Section 5 on page 50.	(i) Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority. (ii) Any loss or damage that is excluded by the **General Exclusions** to this Policy.
23. **Business Contents** Loss of or damage to **business equipment** whilst in the **home** caused by an Insured Event 1. to 10. on pages 36 - 37 or **accidental damage** (if shown as insured on **your** Schedule) on page 44. This extension is subject to a maximum limit of £5,000.	(i) **Accidental damage** to mobile phones, laptops or portable computer equipment. (ii) Damage caused by domestic pets belonging to anyone residing in **your home**, or by vermin, insects, damp, mildew, rot, fungus or other gradual cause.
24. **Student Belongings** Loss of or damage to **contents** in student accommodation in the British Isles where members of **your household** are living caused by an Insured Event 1. to 10. on pages 36 - 37 or **accidental damage** (if shown as insured on **your** Schedule) on page 44. This cover is limited to a maximum of £10,000.	(i) Loss or damage by theft, unless from a **building** and there is forcible or violent entry to or exit from it. (ii) Loss of **money** or **valuables**. (iii) Loss or damage caused by **storm** or **flood** to property not in a **building**. (iv) Loss or damage caused by malicious persons or vandals.

Section 2 – Extensions (Cont.)

What is Covered	What is Not Covered
25. **Domestic Employees' Contents** Loss of or damage to contents belonging to a **domestic employee** whilst in the **home** caused by an Insured Event 1. to 10. on pages 36 - 37. This extension is subject to a maximum limit of £2,500.	
26. **Pedal Cycles** Accidental loss of or damage to pedal cycles including any accessories attached. The cover applies anywhere in the British Isles and for up to 60 days worldwide in any **period of insurance**. This extension is subject to a maximum limit of £350, should you require additional cover please see Section 6 on page 51.	(i) Any loss or damage that is excluded under Section 6 – Pedal Cycles on page 51.
27. **Electronic Data** Loss of personal data which you have purchased and stored on **your** computer, entertainment equipment or mobile phone caused by an Insured Event 1. to 10. on pages 36 - 37. This extension is subject to a maximum limit of £5,000.	

Section 2 – Accidental Damage to Contents (Optional)

This extension applies to buildings cover when shown in your Schedule and up to a maximum sum insured as shown in your Schedule.

What is Covered

1. Sudden, unintentional and unexpected physical loss, breakage or damage that can be seen.

We Do Not Pay For

(i) The excess stated in **your** Schedule.

(ii) Any loss or damage that is excluded by the **General Exclusions** to this Policy.

(iii) Damage caused by domestic pets belonging to anyone residing in **your home**.

(iv) Damage occurring if **your home** is left **unoccupied** for more than 60 consecutive days.

(v) Loss or damage caused by any process of cleaning, dyeing, altering, repairing, renovation, restoring or dismantling of the apparatus.

(vi) Loss or damage caused by demolition, structural alterations, or structural repair to the **building**.

(vii) Loss or damage caused by mechanical or electrical fault, breakdown or failure.

(viii) Loss or damage caused by faulty workmanship, defective design or the use of defective materials.

(ix) Damage caused by **subsidence**, **landslip** or **heave**.

(x) Mysterious disappearance or unexplained shortages.

(xi) Damage caused by damp, mildew, rot or fungus.

(xii) Damage caused by by vermin, insects.

Section 2 – Basis of Settlement of Claims

Following loss or damage by any insured event under Section 2:

a) Provided that at the time of loss or damage the sum insured on **contents** at least equal to the cost of replacing all the **contents** as new (less a deduction for wear and tear or betterment on clothing and household linen).

We will at **our** sole option either:

(i) arrange to repair or replace any item(s) of **contents** lost or damaged, or

(ii) pay the cost of repairing or replacing any item(s) of **contents** lost or damaged, or

(iii) make a payment to **you** for any item(s) of **contents** lost or damaged.

b) If the sum insured at the time of loss or damage is less than equal to the cost of replacing all the **contents** as new, then a deduction will be made by **us** for wear, tear or betterment on any item(s) lost or damaged.

If **we** elect to repair or replace any item(s) of **contents** lost or damaged and **you** reject this basis of settlement the **claim** will be settled on the basis of the cost of replacement less a deduction for wear and tear.

If an **excess** applies to **your claim** then the **excess** will be applied before any limits or sums insured.

Basis of Settlement – Alternative Accommodation

In the event of a **claim** under 15. Alternative Accommodation or Loss of Rent **we** will pay reasonable costs for alternative accommodation for **you**, kennel fees for **your** domestic pets, and lost rent that reflect **your** needs. Each **claim** will be reviewed taking into account how long **you** will need the accommodation, how many people will live there, and what's available locally and what it costs. We will only cover alternative accommodation for the shortest period necessary to return **your home** to a condition that's habitable for **you** to live in.

Maximum Amount Payable

The maximum amount payable in respect of any one incident insured by Section 2 of this Policy is the sum insured shown in **your** Schedule adjusted by any inflation index linking due under the provisions of the Policy plus any amount due in respect of Extension 14 – Loss of Rent or Cost of Alternative Accommodation, from which shall be deducted any **excess**.

Unless **your** Schedule provides for an increased amount, the following limits shall apply and these amounts represent the maximum that **we** will pay for the items concerned in the event of a **claim** and do not broaden or add to the Insured Events covered under the said Section 2:

Valuables limit: (included in the **contents** sum insured)	As shown in **your** Schedule.
Valuables any one item:	As shown in **your** Schedule.
Money:	£500.

Section 2a – Occupiers', Personal and Employers' Liability

What is Covered

1. **Occupiers' and Personal Liability**

We will pay all amounts for which a member of the **household** (or after the death of that member of the **household** the legal representatives) becomes legally liable to pay as damages and **costs and expenses**:

(i) as occupier of the **buildings**, or

(ii) in any other personal capacity

for accidental **bodily injury** to any person or **damage** to property occurring during the **period of insurance**.

Indemnity Limit

The most **we** will pay for any **claim** including **costs and expenses** is the Occupiers' and Personal Liability indemnity limit shown in the Schedule.

What is Not Covered

1. Liability arising from:

(a) **bodily injury** to a member of the **household** or any **domestic employee**.

(b) **damage** to property belonging to or under the control of a member of the **household** or any **domestic employee**.

(c) an agreement unless liability would have existed without the agreement.

(d) any business, profession or occupation.

(e) ownership of any land or **building** including the **buildings**.

(f) any animal not under the control of a member of the **household**.

2. Liability arising from ownership, possession or use of any:

(a) aircraft, drones and hovercraft.

(b) watercraft unless propelled solely by hand or foot.

(c) any motorised or **motor vehicle** (including mobility scooters and e-scooters) other than pedestrian controlled gardening equipment.

(d) caravans or trailers while being towed or while attached to a vehicle.

(e) dog of a type described in the Dangerous Dogs Act 1991, Dangerous Dogs (Northern Ireland) Order 1991 or any amending or subsequent legislation of similar intent.

(f) living creatures other than pets that are normally domesticated in the United Kingdom.

Section 2a – Occupiers', Personal and Employers' Liability (Cont.)

What is Covered	What is Not Covered
	3. Liability for: (a) fines, penalties or punitive, exemplary, aggravated or multiplied damages (b) liquidated damages. 4. Any action for damages brought in a court of law outside the **territorial limits**.
2. **Liability to Domestic Employees** **We** will pay all amounts for which a member of the **household** becomes legally liable to pay as damages and **costs and expenses** for **bodily injury** to **domestic employees** occurring during the **period of insurance** within the **territorial limits** and arising from the work they are employed to do. **Indemnity Limit** The most **we** will pay for any **claim** including **costs and expenses** is the Liability to **Domestic Employees** indemnity limit shown in the Schedule but limited to £5,000,000 in respect of any liability directly or indirectly caused by, resulting from or in any connection with any act of **terrorism**. If **we** allege that by reason of this limitation any liability for damages and **costs and expenses** is covered only up to a specified limit of liability, the burden of proving to the contrary shall be upon **you**.	Liability for: (a) which compulsory motor insurance or security is required (b) or arising out of any business or profession of a member of the **household** (c) fines, penalties or punitive, exemplary, aggravated or multiplied damages (d) liquidated damages.

Section 2a – Occupiers', Personal and Employers' Liability (Cont.)

What is Covered

3. **Unrecovered Court Awards**

   We will pay the outstanding amount awarded to **you**, **your** spouse or domestic partner living with **you**, by a court in the **territorial limits** which is still unpaid 3 months after the date of the award, but only if this section would have insured **you** had the award been made against **you**.

   Indemnity Limit

   The most **we** will pay for any **claim** is £2,000,000.

What is Not Covered

1. An award against:
   (a) which an appeal is pending
   (b) a member of the **household**.

2. Any award arising directly or indirectly from the activities of any business, profession or occupation.

Optional Extensions available if Section 2 has been purchased

Basis of Settlement Under Extensions 3, 4, 5 & 6

Claims under Extensions 3 & 6 shall, as far as possible, follow the basis of settlement for Section 2 – Contents as set out on page 45.

Claims under Extensions 4 and 5 shall be settled based upon the actual loss sustained, subject to the limits stated.

Section 3 – Personal Possessions In and Away From the Home

We Will Pay For

Accidental loss or damage to items owned by a member of **your household**. The cover applies anywhere in the British Isles and for up to 60 days worldwide in any period of insurance.

The maximum **we** will pay in respect of any one item is £2,000 (unless specifically listed on **your** Schedule), with a maximum for any one event being the sum insured shown against Section 3 – 'Personal Possessions' in **your** Schedule.

Please see **your** Schedule for the specific type of **personal possessions** cover that is included in **your** policy.

The maximum **we** will pay for in respect of theft from an unattended **motor vehicle** is £2,500 for any claim.

We Will Not Pay For

(i) The **excess** stated in **your** Schedule.

(ii) Any loss or damage that is excluded by the **General Exclusions** to this Policy.

(iii) Damage due to wear and tear.

(iv) Damage caused by cleaning, washing, repairing, restoring or renovating.

(v) Damage to any sports equipment, including guns, and sports clothing in the course of play or use.

(vi) Damage caused by domestic pets owned by **you** or anyone residing in **your home**.

(vii) Theft from an unattended **motor vehicle**, unless all the doors, sunroofs and boot or hatchback have been locked and the alarm activated and the item or items stolen concealed in a locked boot or compartment.

(viii) Loss due to delay, confiscation or detention by any authority.

(ix) Student Belongings.

(x) Damage caused by damp, mildew, rot or fungus.

(xi) Damage caused by by vermin, insects.

Section 4 – Personal Money and Credit Cards

We Will Pay For

(a) Loss of **money** used solely for private, social or domestic purposes.
The maximum **we** will pay in respect of any one event is the limit shown against Section 4 (a) Money in **your** Schedule.

(b) Fraudulent use by unauthorised persons of lost or stolen credit, charge, cheque, debit and cash cards issued in the British Isles.
The maximum **we** will pay in respect of claims arising from any one event of loss or theft of a card or cards is the limit shown against Section 4 (b) Credit Cards in **your** Schedule.
Cover applies to anywhere in the British Isles and for up to 60 days worldwide in any period of insurance.

We Will Not Pay For

(i) Any loss or damage that is excluded by the **General Exclusions** to this Policy.
(ii) Securities, certificates (other than savings certificates) and documents.
(iii) Depreciation in the value of **money**.
(iv) Loss of **money** caused by errors or omissions in payments, receipts or book-keeping.
(v) Loss of **money** used or held for business or professional purposes.
(vi) Any Loss not reported to the Police within 24 hours of discovery.
(vii) Loss of cards not reported to the police and the issuing organisation within 24 hours of discovery.
(viii) Fraudulent use by any member of **your household**.

Section 5 – Freezer Foods

We Will Pay For

Loss of or damage to food in a domestic deep freezer caused by a rise or fall in temperature or contamination from refrigerant or refrigerant fumes.

Please note this is in addition to the £500 cover provided under Section 2 – Contents.

We Will Not Pay For

(i) Loss or damage due to the deliberate act of the power supply authority or the withholding or restricting of power by the authority.
(ii) Any loss or damage that is excluded by the **General Exclusions** to this Policy.

Section 6 – Pedal Cycles

We Will Pay For

Accidental loss of or damage to the pedal cycle or pedal cycles as detailed in **your** Schedule including any accessories attached.

The cover applies anywhere in the British Isles and for up to 60 days worldwide in any **period of insurance**.

Our maximum liability for a cycle will be the amount detailed in **your** Schedule.

We Will Not Pay For

(i) The **excess** stated in **your** Schedule.

(ii) Any loss or damage that is excluded by the **General Exclusions** to this Policy.

(iii) Damage caused by domestic pets owned by **you** or anyone residing in **your home**, or by vermin, insects, damp, mildew, rot or fungus.

(iv) Cycles used for professional purposes, racing, pacemaking or speed trials.

(v) Theft of the cycle or any part of the cycle when left unattended outside the boundaries of the land belonging to **your home** unless the cycle is in a locked building or has been securely locked to an immovable object.

(vi) Helmets and cycle clothing.

(vii) Loss or damage to tyres or accessories unless the cycle is lost or damaged at the same time.

Insuring you.
Helping others.

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