

# Policy booklet

Home insurance



**HALIFAX**



# A handy guide to your cover

Come on in. Have a good look round. Check out our typical house to find out more about how your insurance works. And how to make sure you're well protected. For all the important details and limits make sure you read the terms and conditions and your policy schedule.

## Things to watch out for

### Take care of your home

Insurance doesn't cover you for the maintenance of your home or routine decoration. Make sure your home is kept in a good state of repair or you may find that the damage has been caused as a result of wear and tear and not something your insurance covers you for.

### When you're away

If you're going away for more than 30 days – say on holiday or into hospital – give us a call. If you or your family won't be living in your home we'll tell you what to do to make sure it's still protected. **Page – 54**

### A storm's brewing

Claiming for storm damage? We consider a storm to be violent weather like strong winds of 55mph or more, sometimes accompanied by rain and/or heavy snow or hail that causes damage to hard surfaces or breaks glass. We'll take into account the condition of your home, as a well-maintained building should withstand all but the most severe weather events. **Page – 22**

### Guests, lodgers, sales and repair people. Who's who?

Your insurance doesn't cover theft by guests in your home. So even if you know friends and relatives well it still makes sense to keep your valuables in a safe place and out of sight. But you are covered for theft by trade, sales and repair people. **Page – 29**

Taking in a lodger? If you decide to share your home with someone other than your family, let us know. We'll tell you what to do to make sure your home stays protected. **Page – 54**

### Simple things to do

- Keep your gutters and drains clear of leaves
- Check your roof for missing or loose tiles
- Have a flat roof checked regularly for wear
- Check bathroom sealant and grout and keep them waterproof and intact.

### Leave things in order

- When your home is unoccupied you'll need to take some precautions.
- Turn off the water, gas and electricity and get someone to check the property regularly.

### Don't forget your garden

Your insurance doesn't cover storm damage to fences, hedges, gates or any contents left in the garden. So if you know bad weather's on the way make sure you secure any contents or move them into a garage or outbuilding.



### Only one excess to pay

If you've got combined buildings and contents insurance and say your boiler bursts upstairs and the water damages the ceiling, sofa and carpet below, you'd only need to pay the relevant excesses on buildings or contents (whichever is the highest) as a single event caused the damage.

### Make it secure

Make sure you securely lock your bike to a permanently fixed structure if you can't lock it away in a garage or outbuilding.

### Need to talk things through or change your cover

No worries. Just give us a call on:

**0345 602 7377**

Monday to Friday 8am – 6pm  
and Saturday 9am – 1pm.

# Protecting your things

Our standard buildings and contents cover protects your home and the things in it. You can choose optional extra covers too.

### Are you protected for things taken out of your home?

You are if you have our optional personal belongings cover. We cover things like rings, watches and laptops for theft, accidental damage and accidental loss.

You'll need to look after your personal belongings of course. Never leave them out of sight – always keep them within reach of you or your family or lock them away.

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### Got a bike?

If you need protection for your bikes in or away from home you'll need extra cover. Give us a call and we'll sort it for you.

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### Expensive valuables

In this booklet we refer to the things you call valuables as 'high risk items' and a list of these can be found on page 21. Have you got something worth more than your single high risk limit (see page 10)? Call us to talk about how we can protect it in and away from your home. **Page – 37**

### Standard and optional accidental damage cover – what's the difference?

**Standard** – Our standard buildings and contents insurance covers you for things such as accidentally breaking a sink in your bathroom or a TV falling off its wall mount.

**Optional** – If you have our optional cover for an extra cost you can also claim for DIY accidents like drilling through pipes, accidentally damaging your carpet or if your dog chews the leg of your table.

### Help and guidance online.

You can find help and guidance on protecting your home against floods, winter weather and burglary at [www.halifax.co.uk/myhomeinsurance](http://www.halifax.co.uk/myhomeinsurance)

### Things you should know

#### Got a water leak?

If you have a leak from an appliance or pipe, we don't cover plumbing costs for repairing the leak itself (unless the pipe is frozen).

But we do cover the repair costs for any damage the water has caused to your home. So, if your washing machine leaks and your kitchen floor is damaged, we'll pay to repair or replace the floor. But the cost of fixing the washing machine isn't covered.

#### Damaged one of a set?

Your policy only covers the cost of repairing or replacing the damaged item and won't cover the costs of replacing the whole set. Some examples of what we would repair or replace are:

- a broken sink but not the undamaged matching bath or toilet;
- a damaged armchair, but not the undamaged matching sofa; or
- a burnt kitchen unit, but not the cost of replacing all the kitchen units.

We appreciate every claim is different so we're always happy to talk you through the options to get the best result.

This policy booklet contains details about your home insurance. How it protects your home and contents. And what to do if you ever need to make a claim. It forms part of your contract with us, so please read it together with your policy schedule. Then tuck it away somewhere safe.

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### **Changed your mind?**

If you decide that this policy isn’t for you anymore, just write to us or call to let us know. We’ll refund your premium if you cancel in the first 14 days, unless you’ve made a claim. The 14 days start from the day you receive your policy documents or the day your policy starts, whichever’s later.

If you cancel at any other time, you’ll need to give us 30 days’ notice. We’ll refund any premium you’ve paid for the rest of the insurance period, as long as it’s more than £5.

You can find full details in the ‘Cancellation’ section on page 55.

**AN IMPORTANT POLICY DOCUMENT  
TO READ AND KEEP SAFE.**

# Your policy limits and excesses

It's important that you check your policy limits to make sure they give you enough cover to protect your buildings and contents. Then if you need to change your cover or have any questions about your policy, just give us a call on **0345 602 7377**.

## Excess

- The **excess you** must pay in respect of a claim made under any one of the covers listed in the table below is the amount chosen by **you** and illustrated in your **policy schedule**. Any **excess you** will need to pay in addition to the **excess** chosen by **you** is shown in the table below.
- Please ensure that **you** refer to your **policy schedule** for any **excess** which may apply specifically to your policy.
- If **you** make a claim under more than one cover for the same event **we** will only charge one **excess**.

### ? What does unlimited mean on my policy limit?

When **we** say unlimited **we** mean **we'll** pay the full repair or replacement costs. Any applicable **excess** and the inner limits listed in this table will still apply.

## Cover that applies to the whole policy

Whether **you've** chosen buildings cover or contents cover or both:

Cover	Policy limit	Excess	Page
Replacement locks and keys	The most <b>we'll</b> pay for in any single event Unlimited	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>26 and 30</b>



Follow the page numbers to find the full details in the terms and conditions.

## Buildings cover

Cover	Policy limit The most <b>we'll</b> pay for in any single event	Excess	Page
Standard Buildings cover	Unlimited	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>23</b>
<b>Subsidence, heave and landslip</b>	Unlimited	<b>You</b> will need to pay an additional £1,000 <b>excess</b> . (The £1,000 is in addition to the <b>excess</b> amount specified in your <b>policy schedule</b> )	<b>24</b>
Escape of water from any domestic appliance or any fixed water installation	Unlimited	<b>You</b> will need to pay an additional £250 <b>excess</b> (The £250 is in addition to the <b>excesses</b> specified in your <b>policy schedule</b> )	<b>24</b>

## Buildings cover: Inner limits

Cover	Policy limit The most <b>we'll</b> pay for in any single event	Excess	Page
Trace and access	£5,000 in total	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>25</b>
Clearing drain blockages	£1,000 in total		<b>25</b>
Alternative accommodation	£30,000 in total		<b>25</b>
Emergency access	Unlimited but up to £250 for any growing tree, shrub or plant in <b>your</b> garden		<b>26</b>
Property owner's liability	£2,000,000	There is no <b>excess</b> payable for this cover	<b>26</b>

## Optional buildings cover

It's stated on your **policy schedule** if **you've** purchased this cover.

Cover	Policy limit The most <b>we'll</b> pay for in any single event	Excess	Page
Buildings – Accidental damage optional cover	Unlimited	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>27</b>
Matching of items cover (Buildings)	Unlimited		<b>35</b>

## Contents cover

Cover	Policy limit The most <b>we'll</b> pay for in any single event	Excess	Page
Standard Contents cover	Unlimited	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>28</b>
Escape of water from any domestic appliance or any fixed domestic water installation	Unlimited	<b>You</b> will need to pay an additional £250 <b>excess</b> (The £250 is in addition to the <b>excesses</b> specified in your <b>policy schedule</b> )	<b>29</b>

## Contents cover: Inner limits

Cover	Policy limit The most <b>we'll</b> pay for in any single event	Excess	Page
Total <b>high risk items</b>	The total limit specified by <b>you</b> as shown on your <b>policy schedule</b>	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>21</b>
Single <b>high risk item</b>	£1,500 per single item		<b>21</b>
<b>Contents</b> in <b>your</b> garages, greenhouses, sheds and outbuildings	£2,000 in total		<b>28</b>
Satellite dishes and receiving equipment	£500 in total		<b>28</b>
Visitors' personal effects in <b>your home</b>	£250 for each visitor		<b>28</b>
Personal tools in the <b>home</b>	£150 in total		<b>28</b>

## Contents cover: Inner limits (continued)

Cover	Policy limit The most <b>we'll</b> pay for in any single event	Excess	Page
Fatal injury benefit	£5,000	There is no <b>excess</b> payable for this cover	<b>30</b>
Frozen food	£500 in total	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>30</b>
<b>Money in the home</b>	£500 in total		<b>30</b>
<b>Deeds and documents</b>	£500 in total		<b>31</b>
Loss of metered water and liquid petroleum gas	£1,000 in total		<b>31</b>
Loss of domestic heating oil	£500 in total		<b>31</b>
Office contents and equipment	£5,000 in total. The <b>high risk item</b> single item limit applies		<b>31</b>
Stock or trade samples	£500 in total		<b>31</b>
Downloaded data	£2,000 in total		<b>31</b>
Alternative accommodation	£20,000 in total		<b>32</b>
Tenants' improvements	£5,000 in total		<b>32</b>
Special occasions cover	£3,000 increase of your total <b>high risk item</b> limit		<b>32</b>
Emergency access	Unlimited but up to £250 for any growing tree, shrub or plant in <b>your</b> garden		<b>32</b>
Plants in the garden	£500 in total		<b>33</b>
<b>Contents</b> in the open	£500 in total		<b>33</b>
<b>Contents</b> when temporarily removed from <b>your home</b>	£5,000 in total. The <b>high risk item</b> single item limit applies	<b>33</b>	
Occupier's and public liability	£2,000,000 in total	There is no <b>excess</b> payable for this cover	<b>34</b>
Employer's liability	£10,000,000 in total		<b>34</b>
Tenant's liability	£5,000 in total		<b>34</b>



## Optional contents cover

It's stated on your **policy schedule** if **you've** purchased this cover.

Cover	Policy limit The most <b>we'll</b> pay for in any single event	Excess	Page
Contents – Accidental damage optional cover	Unlimited	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>35</b>
Matching of items cover (Contents)	Unlimited		<b>35</b>
Student belongings cover	£5,000. <b>High risk item</b> limit applies		<b>38</b>
Mobile phone cover	£500 with additional £25 for lost airtime & £25 for informing others of new number	The mobile phone cover <b>excess</b> amount specified in your <b>policy schedule</b>	<b>38</b>
Credit card cover	£500	The credit card cover <b>excess</b> amount specified in your <b>policy schedule</b>	<b>39</b>

## Optional personal belongings cover

It's stated on your **policy schedule** if **you've** purchased this cover.

Cover	Policy limit The most <b>we'll</b> pay for in any single event	Excess	Page
Personal belongings cover	The total limit specified by <b>you</b> as shown on your <b>policy schedule</b>	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>36</b>
<b>Personal belongings</b> single item limit	£1,500		
<b>Money</b>	£300		
<b>Personal belongings</b> stolen from or with a motor vehicle	£1,000 in total with no other limit to be added		
Personal tools	£150		

### Optional specified item cover

It's stated on your **policy schedule** if **you've** purchased this cover.

Cover	Policy limit	Excess	Page
Specified items, against loss or damage inside and outside of <b>your home</b> for: <ul style="list-style-type: none"><li>Pedal cycles</li><li><b>High risk items</b> or <b>personal belongings</b> above £1,500 in value</li></ul>	The most <b>we'll</b> pay for in any single event	The <b>excess</b> amount specified in your <b>policy schedule</b>	<b>37</b>

### Optional home emergency cover

It's stated on your **policy schedule** if **you've** have purchased this cover.

Cover	Policy limit	Excess	Page
Cost of the <b>authorised contractor</b> chosen by <b>us</b> to deal with the emergency in respect of the call out charge, labour and any materials necessary	£1,000	There is no <b>excess</b> payable for this cover	<b>40</b>
<b>Home emergency</b> overnight accommodation	£250		
Cost towards a replacement boiler or hot water system if <b>we</b> are unable to repair	£500		

### Optional legal expenses cover

It's stated on your **policy schedule** if **you've** purchased this cover.

Cover	Policy limit	Excess	Page
Cost of negotiating or defending your legal rights	£50,000	There is no <b>excess</b> payable for this cover other than the first £250 of any claim for legal nuisance or trespass	<b>42</b>

# When you need us

Here's hoping you never need to claim, but if life doesn't go to plan, here's what you need to do and when you need to do it.

## 1

### Before you call us

- You should call the police straightaway if your claim is for theft, riot, a malicious act or vandalism, or accidental loss outside your home. Make sure you get a crime or lost property number.
- Go ahead with any urgent repairs to prevent further damage – like fixing a forced lock or broken window. But give us a call before you repair anything else.
- Have a look at your policy booklet and policy schedule to check your level of cover and have your policy number to hand.

## 2

### When you call us

- We'll guide you through your claim from start to finish.
- First we'll check your details and your identity.
- We'll take the details of your claim – what happened, when, where and details of the loss or damage.
- We'll let you know if you're covered for the loss or damage and any excess that applies.

## 3

### What you'll need to give us

- We'll ask you for a list of everything that's been lost or damaged.
- Keep any damaged goods as we may need to see them – except freezer food when you should make a list.
- We may also ask you for more information to support your claim such as proof of ownership, valuations and estimates. Acceptable proof would be a receipt, invoice, credit agreement, pre-loss valuation or maybe even a photo.

# 4

## How we'll look after your claim

- Depending on the extent and type of damage, we can rebuild, repair, or replace your things, or give you a cash payment.



### A little extra help

If your claim is complicated, say after a flood, we can send a Personal Claims Consultant to visit your home and help you make a list of the damage. They'll be there for you with all the help you need.

- We'll give you advice on what to do next.

# 5

## Helping you get back to normal

- We have trusted suppliers who can repair or replace your lost or damaged items, including electrical equipment, jewellery, bikes and furniture.
- We can also arrange for a trusted company to make structural repairs to your home. And if you can't live there until it's repaired, we'll sort out somewhere else for you, your family and pets to live.

### Household claims:



**0345 602 7377**

Call this number to check what you're covered for and whether you can claim.

### Legal expenses claim line:



**0345 602 7306**

Call this number to make a Legal expenses claim.

Find out more about 'How to make a claim' on page 49.

For your protection, telephone calls may be recorded and monitored.

You can find out more on page 50

# Extra help all round

Here's the other really useful stuff – who to call for emergency help, where to get legal advice and how to change or cancel your cover.

## What should I do in an emergency?

If you have chosen Home emergency cover and it is specified on your policy schedule you may be able to claim the cost of the authorised contractor, chosen by us, to deal with the emergency in respect of the call out charge and any materials necessary.

If Home emergency cover is not chosen, you'll need to pay for the emergency repairs, however if the damage is covered by your policy, you can claim it in the normal way.

The purpose of the 24-hour Home emergency helpline is to give you the assistance you need when emergencies happen in your home. They can arrange for a tradesperson to call at your home to repair any damage to:

- your plumbing, drainage or central heating systems;
- your gas or electricity supply systems if they fail;
- damaged roofing, locks, doors or windows to secure your home.

Any legal liability, loss or damage to any property or person arising from the provision or delay of the repair services is not covered.

### In an emergency

#### Call this number first:

 **0345 602 7377**

Monday to Friday 8am–6pm and  
Saturday 9am–1pm.

#### Or use the 24-hour Home emergency helpline:

 **0345 602 7307**

## Legal advice

Neighbour disputes? Worried about your consumer rights? Call this helpline for confidential and impartial advice on domestic legal issues. It doesn't replace the service of a solicitor but you'll get some good advice before things get complicated. (Advice is based on the laws of the member countries of the EU, Isle of Man, Channel Islands, Switzerland and Norway.)

## How to claim for Legal expenses

If you've selected Legal expenses, your policy includes cover of up to £50,000 to pursue legal claims. So if something goes wrong – you're sacked from work through no fault of your own, have a problem with faulty goods or services, or get injured in the street and it wasn't your fault – then help is at hand.

Find out what you are and aren't covered for on page 42 or call **0345 602 7306** to chat things through.

You can use the same number to make a claim and request a form. Once you've filled it in, send it to:

**Legal Claims Centre DAS Legal Expenses Insurance Company Limited,  
DAS House, Quay Side,  
Temple Back, Bristol BS1 6NH**



**Legal helpline**



**0345 602 7306**

7 days a week, 24-hours a day.

## Changing your cover or personal details:

If you have any questions about your cover or need to change it in any way please call us on **0345 602 7377**. Please have your policy number to hand when you call us.

Or you can write to us at:

**Halifax General Insurance Services Ltd,  
Home Customer Services, PO Box 788,  
1 Lovell Park Road, Leeds LS1 9LL**

You can also use this number or address to let us know if the policyholder has passed away.

If you move house, we'll cover your contents in transit as part of your standard contents policy, as long as you use a professional removal firm. You don't need to cancel your insurance, call us on **0345 602 7377** and we'll be happy to update your policy details and premium to cover your new home.

# If you're not happy

We'll always make every effort to meet the high standards we've set ourselves, but if you ever feel we've fallen short of what you expect, or are unhappy in any other way, then please tell us.

Who you speak to will depend on the type of complaint you have. Please have your policy or claim number to hand.

## For complaints relating to Home insurance

- For service or administration related complaints, please call us first on **0345 602 7377**.
- For claim related complaints call your Claims Handler first on the number provided at the registration of your claim, alternatively call us on **0345 602 7377**.

If you remain unhappy we will refer your complaint to Customer Care, or you can contact them directly at:



**0800 096 6045**



[customer.care.insurance@halifax.co.uk](mailto:customer.care.insurance@halifax.co.uk)



Customer Care, Halifax General Insurance Limited, Tredegar Park, Newport NP10 8SB

We cannot be responsible for the security of any personal data sent via email.

## For complaints related to Home emergency

Home emergency cover is provided by Inter Partner Assistance SA. If you have a complaint related to this cover you should contact them.



Customer Services Administration,  
Inter Partner Assistance,  
The Quadrangle, 106–118 Station Road,  
Redhill, Surrey RH1 1PR

## For complaints relating to Legal expenses cover

Legal expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited. If you have a complaint related to this cover you should contact them.



**0117 934 0066**



[customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)



Customer Relations Department, DAS  
Legal Expenses Insurance Company  
Limited, DAS House, Quay Side,  
Temple Back, Bristol BS1 6NH

If you are still not satisfied with the way we have handled your complaint, your matter can be referred to the Financial Ombudsman Service (FOS). They can be contacted on freephone **0800 023 4567** or **0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Alternatively you can write to them at **Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR** or visit **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

Contacting FOS will not affect your legal rights.

# Your policy terms & conditions

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## Our icons explained

Most claims are for damage caused by storms, water, theft and accidents. These icons appear in the terms and conditions section of this leaflet helping you quickly get to the information you're after.



Accident



Storm



Water



Theft



# Your policy agreement

Your insurance policy is made up of this policy booklet and your **policy schedule**. Please read your **policy schedule** and this booklet carefully to make sure that they give **you** the cover **you** need and get in touch if **you** have any problems or questions.

This insurance policy will cover loss or damage arising during the **insurance period** due to an insured cause that occurs during the **insurance period**.

**We** relied on the answers **you** gave to the questions that **you** were asked when **you** took out the policy. **You** must tell **us** if any of your answers change during the **insurance period**. If **you** don't tell **us** about any changes, **we** may have the right to refuse any claims made after the change happened or to treat your policy as ended from the date of the change meaning that **you** will not be covered after that date.

Please refer to 'Changes you must tell us about' section on page 54 for full details.

## Important information

Remember, no policy covers everything.

**We** do not cover certain things, such as wear and tear, maintenance or loss or damage that happens gradually over a period of time.

## For example, this policy does not cover:

- Corrosion.
- Rot.
- Damp.
- Condensation.
- Lack of maintenance.
- Decay/decomposition.

## Full details of what is and is not covered by this policy are set out in:

- General conditions and General exclusions.
- The cover sections of this booklet.

Your **policy schedule** shows **you** the cover **you** have chosen.

## The law applicable to this policy

This policy is governed by the law that applies to the part of the **British Isles** where **your home** is situated. Any dispute regarding this policy will be dealt with exclusively by the courts in that part of the **British Isles**.

# Words and phrases with special meanings

Whenever the following words and phrases appear in the policy booklet in bold they will always have these meanings.

## Accidental damage

An accident that causes physical damage, which is caused suddenly by an outside force and is not expected and not deliberate.

## British Isles

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

## Buildings

The structure of **your home** including its fixtures, fittings and services, garden walls, gates, fences, hedges, paths, drives, patios, tennis courts, wind turbines, fixed solar panels and permanent swimming pools, saunas, hot tubs all within the grounds of **your home** and for which **you** are legally responsible.

## Contents

- Household goods (including garden machinery), **high risk items**, and personal effects (items of a personal nature such as clothing and wheelchairs) all owned by **you**, your **family** and resident **domestic staff** or for which **you** or your **family** are legally responsible.
- Visitors' personal effects in **your home**.

## Deeds and documents

Deeds, bonds, certificates or similar private documents, which are evidence of ownership, or of a sum of money owed to **you** or any of your **family**.

## Domestic staff

Any domestic staff **you** or your **family** employ under a contract of service to work in or around **your home**.

## Excess

The first part of any claim which **you** have to pay. All applicable **excess** amounts are shown in your **policy schedule** and the 'Policy limits and excess table' at the front of this booklet.

## Family

Your spouse or partner, any children (including adopted and foster children) and any other relatives all of whom normally live with **you**.

## Heave

Expansion of the ground beneath the **buildings**.

## High risk items

Computers, televisions, video and audio equipment, photographic equipment, jewellery, articles of precious metal, precious stones, watches, clocks, furs, pictures, works of art, rare or unusual articles, telescopes, microscopes, musical instruments and sets of collectables/ collections including, but not limited to, stamp, book, medal and coin collections.

## Home

The private dwelling and its garages (including integral garages), outbuildings, sheds and greenhouses, all used for domestic and clerical purposes only, at the address shown in your **policy schedule**.

For the definition of 'Home' relating to Home emergency cover please see 'Words and phrases with special meanings' on page 40 of the policy booklet.

## Insurance period

The period during which **you** have insurance cover and shown in your **policy schedule**.

For the definition of 'Insurance period' relating to Legal expenses cover please see 'Words and phrases with special meanings' on page 43 of the policy booklet.

Continued over...

## Landslip

Rapid downward movement of sloping ground due to its slippage.

## Money

Cash, currency notes, bank notes, money orders, bankers drafts and current postage stamps, cheques, savings and trading stamps, savings certificates and savings bonds, luncheon vouchers, gift cards, gift vouchers, electronic cash pre-payment cards, travellers' cheques, travel tickets and vouchers, season tickets and phonecards, all held for social and domestic purposes.

## Personal belongings

Personal items worn, used or carried by **you** or your **family** in everyday life. The item must be owned by or be the legal responsibility of **you** or your **family**.

## Policy schedule

The home insurance policy schedule tells **you** the sections of this booklet under which **you** are covered, the **insurance period**, and provides other important details about the cover provided by your policy.

## Services

Underground cables, pipes, drains, tanks and their inspection covers serving **your home** and for which **you** are legally responsible.

## Settlement

Downward movement of the ground beneath the **buildings** due to the weight of the **buildings**.

## Storm

A period of violent weather defined as:

- strong winds with gusts of at least 55mph, sometimes accompanied by rain; and/or
- hail or snow of such intensity or weight that it causes damage to hard surfaces or breaks glass.

**We** will take into consideration the condition of **your home**. A **storm** can highlight damage rather than cause it and damage that happens gradually through wear and tear or due to lack of maintenance is not covered.

Rain alone is not a **storm**.

## Subsidence

Downward movement of the ground beneath the **buildings** not due to the weight of the **buildings**.

## Unoccupied

Not lived in by **you** or a member of your **family** for more than 30 days in a row.

Please note, a property will only be considered occupied if it is lived in by **you** or a member of your **family** and contains essential items for normal living purposes, for example cooking appliances, sanitary fittings and beds.

## We/our/us

The insurers specified in this policy booklet.

For all cover under your policy except Home emergency cover and Legal expenses cover, this is St Andrew's Insurance plc.

For Home emergency cover, this is Inter Partner Assistance SA.

For Legal expenses cover, this is DAS Legal Expenses Insurance Company Limited.

## You

The person(s) named in the **policy schedule** as the policyholder.

## Your

Owned or hired by **you** or for which **you** or your **family** are legally responsible.

For the definition of 'You' and 'Your' relating to Legal expenses cover please see 'Words and phrases with special meanings' on page 43 of this policy booklet.

### Please note

Legal expenses and Home emergency have additional words and phrases with special meanings.

Please see the 'Legal expenses' and 'Home emergency' sections of cover.





# Buildings cover

This section applies if **you** have chosen to include Buildings cover – this is shown on your **policy schedule**.






Full details of the cover offered are provided below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the ‘Words and phrases with special meanings’ pages 21-22, ‘Claims conditions’ pages 50-53, ‘General conditions’ pages 54-56 and ‘General exclusions’ pages 57-58, which apply to the whole policy.







**At a glance icons:**  Accident  Storm  Water  Theft

What we cover 	What we don't cover 
Loss of or damage to the <b>buildings</b> by the following causes:	
1. Fire or smoke.	<ul style="list-style-type: none"> <li>Damage caused by cigarette or cigar burns, scorching, melting or warping which is not accompanied by flames.</li> </ul> <div style="background-color: #e0e0e0; padding: 5px; margin-top: 5px;">                     This type of damage is covered under 'Buildings – Accidental damage optional cover'. Your <b>policy schedule</b> will show if <b>you</b> hold this optional cover.                 </div>
2. Explosion, lightning or earthquake.	
3. Riots, civil commotion, labour and political disturbances or strikes.	
4. Malicious damage or vandalism.	<ul style="list-style-type: none"> <li>Damage occurring while <b>your home is unoccupied</b>.</li> </ul>
5. Impact by any vehicle, train, animal, aircraft of any type including models such as drones, or other aerial device, or anything dropped from them, a falling tree or branch, lamp post, telegraph pole or pylon.	<ul style="list-style-type: none"> <li>The cost of removing any tree, branch, lamp post, telegraph pole or pylon which has not caused damage to <b>your buildings</b>.</li> </ul>
6. Flood. 	
7. <b>Storm</b> . 	<ul style="list-style-type: none"> <li>Hedges, fences and gates.</li> </ul>
8. <b>Subsidence, heave or landslip</b> .	Damage: <ul style="list-style-type: none"> <li>To garden walls, fences, gates, hedges, paths, drives, patios, terraces, balconies, swimming pools, ornamental ponds, hard courts, wind turbines, solar panels, saunas, hot tubs, car ports, domestic oil and gas fuel tanks, septic tanks or cesspits unless the main building of <b>your home</b> is damaged at the same time and by the same cause.</li> <li>To, or resulting from, the movement of solid floors unless the foundations beneath the external walls of <b>your home</b> are damaged at the same time by the same cause.</li> </ul>





Continued over...

What we cover 	What we don't cover 
<p><b>8. Subsidence, heave or landslip.</b> (continued).</p>	<ul style="list-style-type: none"> <li>• That is covered under an NHBC warranty or other similar guarantee.</li> <li>• Resulting from the bedding down of new buildings or <b>settlement</b>, shrinkage or expansion of the <b>buildings</b>.</li> <li>• Caused by demolition, structural alteration, structural repair or excavation by <b>you</b> or someone appointed by <b>you</b>.</li> </ul>
<p><b>9.</b> Escape of water from any domestic appliance or any fixed domestic water installation.</p> <p>For example a washing machine, dishwasher, freezer, heating system or water main.</p> 	<ul style="list-style-type: none"> <li>• The cost of repairing the domestic appliance or fixed domestic water installation itself.</li> <li>• Damage occurring when <b>your home is unoccupied</b>.</li> <li>• Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys, gullies and overflows.</li> <li>• Escape of water causing, or caused by, <b>subsidence, heave or landslip</b>.*</li> <li>• Damage caused by the failure or lack of sealant and/ or grout.</li> <li>• Damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on.**</li> </ul> <p>* This will be considered as <b>subsidence, heave or landslip</b> damage.</p> <p>** This type of damage is covered under 'Buildings – Accidental damage optional cover'. Your <b>policy schedule</b> will show if <b>you</b> hold this optional cover.</p>
<p><b>10.</b> Freezing of water in fixed domestic water or heating systems.</p> 	<ul style="list-style-type: none"> <li>• Damage occurring while <b>your home is unoccupied</b>.</li> </ul>
<p><b>11.</b> Escape of oil from any fixed domestic oil installation.</p> <p>For example oil heating systems and oil tanks</p>	<ul style="list-style-type: none"> <li>• The cost of repairing the fixed domestic oil installation itself.</li> <li>• Damage occurring while <b>your home is unoccupied</b>.</li> </ul>
<p><b>12.</b> Theft or attempted theft.</p> 	<ul style="list-style-type: none"> <li>• Damage occurring while <b>your home is unoccupied</b>.</li> </ul>

## You are also covered for

What we cover 	What we don't cover 
<p><b>13.</b> Accidental breakage of fixed ceramic hobs, sanitary ware and fixed glass. </p> <p>For example fixed glass in windows and doors. By sanitary ware, <b>we</b> mean wash basins and pedestals, sinks, bidets, lavatory pans, cisterns, shower trays, shower screens, baths and bath panels. Important information: cover replaces glass, NOT the window frame, door frame or casement.</p>	<ul style="list-style-type: none"> <li>• Damage occurring while <b>your home</b> is <b>unoccupied</b>.</li> <li>• Scratching.*</li> </ul> <p>* This type of damage is covered under 'Buildings – Accidental damage optional cover'. Your <b>policy schedule</b> will show if <b>you</b> hold this optional cover.</p>
<p><b>14. Accidental damage to services.</b> </p> <p>By <b>services we</b> mean underground cables, pipes, drains, tanks and their inspection covers serving <b>your home</b> and for which <b>you</b> are legally responsible.</p>	<ul style="list-style-type: none"> <li>• The cost of clearing blocked drains and pipes.</li> <li>• Damage causing, or caused by <b>subsidence, heave</b> or <b>landslip</b>.*</li> </ul> <p>* This will be considered as <b>subsidence, heave</b> or <b>landslip</b> damage.</p>
<p><b>15.</b> Trace and access. </p> <p>If the <b>buildings of your home</b> are damaged due to:</p> <ol style="list-style-type: none"> <li>i) escape of water from any domestic appliance or any fixed domestic water installation, or freezing of water in fixed domestic water or heating systems,</li> <li>ii) escape of oil from any fixed domestic oil installation</li> </ol> <p><b>we</b> will pay the reasonable cost of removing and replacing any other part of the <b>buildings</b> necessary to find the source of the leak and making good. This includes the reinstatement of any drive, fence or path removed or damaged during the search.</p> <p><b>£</b> The most <b>we</b> will pay for any one event is £5,000.</p>	<ul style="list-style-type: none"> <li>• The cost of repairing the domestic appliance, fixed domestic water installation or fixed domestic oil installation itself, unless damaged by freezing.</li> <li>• Damage occurring while <b>your home</b> is <b>unoccupied</b>.</li> </ul>
<p><b>16.</b> Clearing drain blockages. </p> <p>If there is a blockage in an underground pipe connecting <b>your home</b> to the main sewer and normal methods of releasing the blockage to restore service are unsuccessful, <b>we</b> will pay the cost of breaking into and repairing the pipe.</p> <p><b>£</b> The most <b>we</b> will pay for any one event is £1,000.</p>	
<p><b>17.</b> Alternative accommodation.</p> <p>If <b>your home</b> is made uninhabitable by any cause under 'Buildings cover', <b>we</b> will pay for:</p> <ul style="list-style-type: none"> <li>• Up to 2 years' ground rent which <b>you</b> or your <b>family</b> has to pay.</li> <li>• Rent <b>you</b> should have received but have lost.</li> <li>• The costs of similar alternative accommodation for <b>you</b>, your <b>family</b> and <b>your</b> domestic pets while <b>you</b> cannot live in <b>your home</b>.</li> </ul> <p><b>£</b> The most <b>we</b> will pay for any one event is £30,000.</p>	

Continued over...

What we cover 	What we don't cover 
<p><b>18.</b> Cover during sale.</p> <p>If <b>you</b> are selling <b>your home</b> and the buyer has not taken out buildings insurance between exchange of contracts and completion, <b>we</b> will also cover the buyer up to the date of completion.</p>	
<p><b>19.</b> Emergency access.</p> <p><b>We</b> will pay for loss of or damage to the <b>buildings</b> and gardens at <b>your home</b> if they are damaged by forced entry by the fire, police or ambulance services to deal with a medical emergency or when preventing damage to property.</p> <p><b>£</b> The most <b>we</b> will pay for loss of or damage to any growing tree, shrub or plant is £250.</p>	
<p><b>20.</b> Replacement locks and keys.  </p> <p>If <b>you</b> lose <b>your</b> keys or they are stolen, or there is <b>accidental damage</b> to the locks of outside doors, fixed safes or alarms in <b>your home</b>, <b>we</b> will pay the cost of:</p> <ul style="list-style-type: none"> <li>• Replacing keys.</li> <li>• Changing parts of the lock.</li> <li>• Replacing the locks.</li> </ul>	<ul style="list-style-type: none"> <li>• Replacement of locks and keys if insured elsewhere whether by this policy or any other policy.</li> </ul>

## Property owner's liability

If **you** are both the owner and the occupier of **your buildings** please note:

- Accidents which happen in buildings or on land are more commonly the legal responsibility of the occupier of the buildings or land rather than the owner.
- Cover against any breach of the legal responsibility that **you** may have as the occupier of the **buildings** is not provided by this 'Buildings cover'. Cover is only provided in relation to any breach of the legal responsibility **you** may have as the owner of the **buildings**.
- Contents insurance provides cover for **your** legal responsibilities as the occupier.

## Property owner's liability (continued)

### What we cover

- 21. You** (or your personal representatives in the event of your death) and any member of your **family** are insured against any legal liability for damages (as owner but not as occupier) in respect of:
- Accidental bodily injury (including death, disease or illness) to anyone not in your **family** or **domestic staff**.
  - Accidental loss of or damage to physical property (other than property **you** or any member of your **family** own or are looking after). This includes liability arising under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, which sets out **your** legal duty of care for faulty work carried out by **you** or for **you** on any home **you** previously owned in the United Kingdom.

**£** The most **we** will pay for claims resulting from one accident or a series of accidents resulting from any one cause is £2,000,000. This includes any claimants' costs and expenses. In addition, **we** will pay any defence costs and expenses which are incurred with **our** written consent.

### What we don't cover

- Liability arising from:
  - Any employment, trade, profession or business involving **you** or any member of your **family**.
  - An agreement made unless **you** would have been liable even if **you**, your **family** or **domestic staff** had not made the agreement.
- **Your** legal responsibility for faulty work:
  - Which arises more than seven years after the cancellation of the Buildings cover section of this policy.
  - If **you** have cover under a current or more recent policy.
- Any legal liability covered by any other insurance policy.

## Buildings – Accidental damage optional cover

This section applies if **you** have chosen to include 'Buildings – Accidental damage optional cover' – this is shown on your **policy schedule**.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings' pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

### What we cover

Any other **accidental damage** to the **buildings** of **your home** which is not specifically covered or excluded in 'Buildings cover'.



Examples of cover include putting your foot through the ceiling whilst in the loft or drilling through a pipe.

### What we don't cover

- Damage occurring while **your home** is **unoccupied**.
- Damage occurring while **your home** or any part of it is lent, let or sublet.
- Movement, **settlement** or shrinkage in any part of the **buildings**.
- Loss or damage caused by water entering **your buildings** regardless of how that happens.



# Contents cover

This section applies if **you** have chosen to include Contents cover as part of your policy – this is shown on your **policy schedule**.



This part of the policy sets out the cover **we** provide for the **contents** of **your home** whilst they are:


- In **your home**.
- Temporarily removed from **your home**.
- Whilst in the open within the boundaries of **your home**.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings' pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole.

**At a glance icons:**  Accident  Storm  Water  Theft




What we cover 	What we don't cover 
<p>Loss of or damage to the <b>contents</b> of <b>your home</b> by the following causes:</p> <p>By <b>your home we</b> mean the private dwelling and its garages (including integral garages), outbuildings, sheds and greenhouses, all used for domestic and clerical purposes only at the address shown in your <b>policy schedule</b>.</p> <p><b>£</b> The most <b>we</b> will pay for <b>contents</b> within garages, sheds, greenhouses and outbuildings is £2,000.</p> <p><b>£</b> The most <b>we</b> will pay for visitors' personal effects in <b>your home</b> is £250 for each visitor.</p> <p><b>£</b> The most <b>we</b> will pay for satellite dishes and receiving equipment is £500.</p> <p><b>£</b> The most <b>we</b> will pay for personal tools in the <b>home</b> is £150.</p> <p>Guidance note: If <b>you</b> require cover for pedal cycles then <b>you</b> will need the optional Specified items cover.</p>	<ul style="list-style-type: none"> <li>• Road vehicles or any other mechanically propelled or assisted vehicles and toys (including mobility scooters), or parts or accessories for any of them.</li> <li>• Aircraft of any type including models such as drones, caravans, trailers and trailer tents, boats, windsurfers, other watercraft (but not surfboards) and all their accessories or associated equipment.</li> <li>• Animals.</li> <li>• Growing trees, shrubs or plants other than as described in the 'Plants in the garden' section.</li> <li>• Any articles used or held for business or professional purposes, other than as described in the 'Office contents and equipment' section.</li> <li>• Any property that is more specifically insured by this policy or insured by any other policy.</li> <li>• Credit cards.</li> <li>• Mobile phones.</li> <li>• Pedal cycles and their accessories.</li> </ul>
<p>1. Fire or smoke.</p>	<ul style="list-style-type: none"> <li>• Damage caused by cigarette or cigar burns, scorching, melting or warping which is not accompanied by flames.</li> </ul> <p>This type of damage is covered under 'Contents – Accidental damage optional cover.' Your <b>policy schedule</b> will show if <b>you</b> hold this optional cover.</p>
<p>2. Explosion, lightning or earthquake.</p>	

What we cover 	What we don't cover 
3. Riots, civil commotion, labour and political disturbances or strikes.	
4. Malicious damage or vandalism.	<ul style="list-style-type: none"> <li>• Damage occurring while <b>your home</b> is <b>unoccupied</b>.</li> </ul>
5. Impact by any vehicle, train, animal, aircraft of any type including models such as drones, or other aerial device, or anything dropped from them, a falling tree or branch, lamp post, telegraph pole or pylon.	<ul style="list-style-type: none"> <li>• The costs of removing any tree, branch, lamp post, telegraph pole or pylon.</li> </ul>
6. Flood. 	
7. Storm. 	
8. <b>Subsidence, heave or landslip.</b>	<p>Loss or damage:</p> <ul style="list-style-type: none"> <li>• Resulting from the movement of solid floors unless the foundations underneath the external walls of <b>your home</b> are damaged at the same time and by the same cause.</li> <li>• Resulting from the bedding down of new buildings or <b>settlement</b>, shrinkage or expansion of the <b>buildings</b>.</li> <li>• Caused by demolition, structural alteration, structural repair or excavation by <b>you</b> or someone appointed by <b>you</b>.</li> </ul>
<p>9. Escape of water from any domestic appliance or any fixed domestic water installation.</p> <p>Examples include a washing machine, dishwasher, freezer or heating system.</p> 	<ul style="list-style-type: none"> <li>• The cost of repairing the domestic appliance itself.</li> <li>• Damage occurring when <b>your home</b> is <b>unoccupied</b>.</li> <li>• Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys, gullies and overflows.</li> <li>• Damage caused by the failure or lack of sealant and/or grout.</li> <li>• Damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on.*</li> </ul> <p>* This type of damage is covered under 'Contents – Accidental damage optional cover.' Your <b>policy schedule</b> will show if <b>you</b> hold this optional cover.</p>
<p>10. Escape of oil from any fixed domestic oil installation.</p> <p>Examples include oil heating systems and oil tanks.</p>	<ul style="list-style-type: none"> <li>• Damage occurring while <b>your home</b> is <b>unoccupied</b>.</li> </ul>
<p>11. Theft or attempted theft. </p>	<ul style="list-style-type: none"> <li>• Theft not involving forcible and violent entry to, or exit from, <b>your home</b>, if <b>you</b> have lent, let or sublet any part of <b>your home</b> or whilst persons other than your <b>family</b> are staying there.</li> <li>• Loss or damage occurring while <b>your home</b> is <b>unoccupied</b>.</li> <li>• Loss by deception unless the only deception is gaining entry to <b>your home</b>.</li> <li>• Loss or damage by any guest invited into <b>your home</b> by <b>you</b> or your <b>family</b>.</li> </ul>



Continued over...

## You are also covered for

What we cover 	What we don't cover 
<p><b>12. Accidental damage</b> to televisions, video and audio installations, computer equipment and to any aerials or satellite dishes within or fixed to <b>your home</b>. </p>	<ul style="list-style-type: none"> <li>Records, discs, CDs, DVDs, cassettes, tapes, diskettes, USB flash drives or software.</li> <li>Damage occurring when <b>your home</b> is <b>unoccupied</b>.</li> <li>Damage occurring when <b>your home</b> or any part of it is lent, let or sublet.</li> <li>Loss or damage caused by water entering <b>your home</b> regardless of how that happens.</li> </ul>
<p><b>13. Accidental damage</b> to fixed glass in furniture, mirrors, glass in shelves and freestanding ceramic hobs. </p> <p>Examples of fixed glass in furniture include glass in coffee tables and glass in display cabinets.</p>	<ul style="list-style-type: none"> <li>Damage occurring while <b>your home</b> is <b>unoccupied</b>.</li> <li>Damage occurring while <b>your home</b> or any part of it is lent, let or sublet.</li> </ul>
<p><b>14. Fatal injury benefit.</b></p> <p>If <b>you</b>, your spouse or civil partner are injured by a fire or assault in <b>your home</b> and this results in death within 12 months of the injury.</p> <p>£ The most <b>we</b> will pay for any one event is £5,000.</p>	
<p><b>15. Replacement locks and keys.</b>  </p> <p>If <b>you</b> or your <b>family</b> lose the keys to <b>your home</b>, if they are stolen, or if there is <b>accidental damage</b> to the locks of outside doors, safes or alarms in <b>your home</b>, <b>we</b> will pay the cost of:</p> <ul style="list-style-type: none"> <li>Replacing keys.</li> <li>Changing parts of the lock.</li> <li>Replacing the locks.</li> </ul>	
<p><b>16. Frozen food.</b></p> <p>If an accidental change in temperature or accidental leakage of refrigerant causes damage to frozen food in a freezer in <b>your home</b>, <b>we</b> will pay the cost of replacing the frozen food.</p> <p>£ The most <b>we</b> will pay for any one event is £500.</p>	<ul style="list-style-type: none"> <li>Loss or damage caused by the deliberate act of any electricity or gas supply authority or business.</li> </ul>
<p><b>17. Money in the home.</b> </p> <p><b>We</b> will pay for theft or accidental loss of <b>money</b> in <b>your home</b> belonging to <b>you</b> or your <b>family</b>, or for which <b>you</b> or your <b>family</b> are responsible.</p> <p>£ The most <b>we</b> will pay for any one event is £500.</p>	<ul style="list-style-type: none"> <li>Money held for trade, professional or business purposes.</li> <li>Loss by deception unless the only deception is gaining entry to <b>your home</b>.</li> </ul>

What we cover 	What we don't cover 
<p><b>18. Deeds and documents.</b></p> <p><b>We</b> will pay for the cost of replacing deeds, bonds, certificates or similar private documents, which are evidence of ownership, or of a sum of money owed to <b>you</b> or your <b>family</b>, if they are lost or damaged by any cause covered under 'Contents cover'.</p> <p>£ The most <b>we</b> will pay for any one event is £500.</p>	<ul style="list-style-type: none"> <li>Loss of or damage to <b>money</b>.</li> </ul>
<p><b>19. Loss of water, domestic heating oil and gas.</b> </p> <p><b>We</b> will pay for the accidental loss at <b>your home</b> of metered water from any fixed domestic water installation, oil from any fixed domestic oil installation or liquid petroleum gas.</p> <p>£ The most <b>we</b> will pay for loss of metered water and liquid petroleum gas is £1,000.</p> <p>£ The most <b>we</b> will pay for loss of domestic heating oil is £500.</p>	
<p><b>20. Office contents and equipment.</b></p> <p>If <b>you</b> or anyone living with <b>you</b> use <b>your home</b> for clerical business purposes, <b>we</b> will pay for loss of or damage to office furniture and equipment whilst in <b>your home</b> if caused by an event covered under Contents covers 1–13.</p> <p>Examples of office equipment are – computer equipment, facsimile machines, photocopiers, telephones, books and stationery.</p> <p>£ The most <b>we</b> will pay for any one event is £5,000.</p>	
<p><b>21. Stock or trade samples.</b></p> <p>If <b>you</b> keep stock or trade samples in <b>your home</b>, <b>we</b> will pay for loss of or damage to such items whilst in <b>your home</b> if caused by an event covered under Contents covers 1–11.</p> <p>By stock or trade samples <b>we</b> mean goods held by <b>you</b> or your <b>family</b> for sale or supply, or as trade samples.</p> <p>£ The most <b>we</b> will pay for any one event is £500.</p>	
<p><b>22. Downloaded data.</b></p> <p><b>We</b> will pay to replace any non-recoverable electronic data legally downloaded by <b>you</b> or your <b>family</b> from a legitimate worldwide website, which <b>you</b> or your <b>family</b> have purchased and hold a receipt.</p> <p>The receipt may be in an electronic format.</p> <p>£ The most <b>we</b> will pay for any one event is £2,000.</p>	

Continued over...

What we cover 	What we don't cover 
<p><b>23. Alternative accommodation.</b></p> <p>If <b>your home</b> is made uninhabitable by any cause under 'Contents cover', <b>we</b> will pay for:</p> <ul style="list-style-type: none"> <li>• Rent <b>you</b> are responsible for paying; and</li> <li>• The costs of similar alternative accommodation for <b>you</b>, your <b>family</b> and <b>your</b> domestic pets while <b>you</b> cannot live in <b>your home</b>.</li> </ul> <p><b>£</b> The most <b>we</b> will pay for any one event is £20,000.</p>	
<p><b>24. Tenants' improvements.</b></p> <p><b>We</b> will pay for loss of or damage to fixed items of decoration and home improvements <b>you</b> make as a tenant, if caused by an event covered under Contents covers 1–11, and <b>accidental damage</b> if <b>you</b> have 'Contents – Accidental damage optional cover'.</p> <p>By 'tenants' improvements' <b>we</b> mean those improvements to <b>your home you</b> have provided and which are not the responsibility of your landlord – for example, shed, greenhouse, fitted kitchen, bathroom suite, laminate flooring.</p> <p><b>£</b> The most <b>we</b> will pay for any one event is £5,000.</p>	<ul style="list-style-type: none"> <li>• Landlord's fixtures and fittings.</li> </ul>
<p><b>25. Special occasion cover.</b></p> <p><b>We</b> will increase the <b>high risk items</b> limit shown in your <b>policy schedule</b> by £3,000:</p> <ul style="list-style-type: none"> <li>• During the month of your religious festival to cover gifts and extra food and drink <b>you</b> and your <b>family</b> buy for the religious festival.</li> <li>• One month before and one month after your wedding day or civil partnership ceremony or of that of your <b>family</b>, to cover gifts and extra items bought for the event.</li> </ul>	
<p><b>26. Emergency access.</b></p> <p><b>We</b> will pay for loss of or damage to the <b>contents of your home</b> and any growing tree, shrub or plant at <b>your home</b> if they are damaged by forced entry by the fire, police or ambulance services to deal with a medical emergency or when preventing damage to property.</p> <p><b>£</b> The most <b>we</b> will pay for loss of or damage to any growing tree, shrub or plant is £250.</p>	

## What we cover



### 27. Plants in the garden.

**We** will pay for loss of or damage to growing trees, shrubs or plants at **your home** caused by:

- fire, explosion, malicious damage, vandalism, theft or attempted theft;
- impact by any vehicle, train, animal, aircraft of any type including models such as drones or other aerial device, or anything dropped from them, a falling tree or branch, lamp post, telegraph pole or pylon.

£ The most **we** will pay for any one event is £500, which includes removal and replacement costs.

### 28. Contents in the open.

**We** will pay for loss of or damage to **contents** whilst in the open within the boundary of **your home**, if covered under Contents covers 1 – 11, and **accidental damage** if **you** have the 'Contents – Accidental damage optional cover'.

Examples of what **we** mean by 'in the open' – **contents** in **your** garden or driveway, on **your** balcony or patio, or other outside areas within the boundaries of **your home**.

£ The most **we** will pay for any one event is £500.

### 29. Contents cover when **you** are moving home.

**We** will cover loss of or damage to **contents** when **you** move home under Contents covers 1-11, and **accidental damage** if **you** have the 'Contents – Accidental damage optional cover':

- If caused during household removal by a professional removal contractor moving them from **your home** to another permanent home in the **British Isles**; and/or
- While they are being held in temporary storage by the removal firm for up to 72 hours.

### 30. Contents when temporarily removed from **your home**.

**We** will pay for loss of or damage to **contents** when temporarily removed from **your home** to anywhere in the **British Isles** for a period not exceeding three calendar months if caused by an event covered under Contents covers 1 – 11.

Examples of what **we** mean by 'temporarily removed' – **you** are working away and staying in a hotel, or items are stolen whilst **you** are at your workplace, or your children's items are stolen from school.

If **you** are moving home see section above for 'Contents cover when **you** are moving home'.

£ The most **we** will pay for any one event is £5,000.

## What we don't cover



- Loss or damage caused by **storm** or flood.
- Loss or damage while **your home** is **unoccupied**.

- **Contents** removed for sale or exhibition or to furniture depositories.
- Loss or damage caused by **storm** or flood to property not in a building.
- Loss of or damage to student belongings when in university halls of residence or rented student accommodation.
- Loss or damage caused by theft or attempted theft other than from:
  - an occupied private home or any building where **you** or your **family** are working or temporarily living,
  - any other building, caravan or motor home but only if force and violence are used to gain entry or exit,
  - any bank or safe deposit or while **you**, your **family** or **domestic staff**, are taking the item to or from the bank or safe deposit.



Continued over...

## Occupier's and public liability

Accidents which happen in buildings or on land are more commonly the occupier's legal responsibility rather than the owners.

As well as covering the **contents of your home**, we also provide cover for **your** breach of certain legal responsibilities **you** may have including as occupier.

Buildings insurance provides cover for **your** legal responsibilities as owner.

What we cover 	What we don't cover 
<p><b>31.</b> Occupier's and public liability.</p> <p><b>You</b> (or your personal representatives in the event of your death) and any member of your <b>family</b> are insured against any legal liability for:</p> <p>Damages which result from an accident occurring during the <b>insurance period</b> and causing:</p> <ul style="list-style-type: none"> <li>• Accidental bodily injury (including death, disease or illness) to anyone not in your <b>family</b> or <b>domestic staff</b>.</li> <li>• Accidental loss of or damage to physical property other than property <b>you</b> or any member of your <b>family</b> own or are looking after.</li> </ul> <p><b>£</b> The most <b>we</b> will pay for claims resulting from one accident or a series of accidents resulting from any one cause is £2,000,000. This includes any claimants' costs and expenses. In addition, <b>we</b> will pay any defence costs and expenses which are incurred with <b>our</b> written consent.</p>	<ul style="list-style-type: none"> <li>• Any action against <b>you</b> brought in a court outside the <b>British Isles</b>.</li> <li>• Liability resulting from: <ul style="list-style-type: none"> <li>- Ownership of <b>your home</b>.</li> <li>- Your occupation or ownership of any other land or building.</li> <li>- Sport involving the use of motors.</li> <li>- Any employment, trade, profession or business.</li> <li>- An agreement made unless <b>you</b>, your <b>family</b> or <b>domestic staff</b> would have been liable even if the agreement had not been made.</li> <li>- The transmission of any diseases or virus.</li> </ul> </li> <li>• Liability resulting from the use or ownership of: <ul style="list-style-type: none"> <li>- Mechanically powered vehicles, except garden machinery used in <b>your</b> garden.</li> <li>- Powered boats, unless they are models.</li> <li>- Aircraft of any type including models such as drones.</li> <li>- Animals, except domestic cats and dogs (other than dogs referred to in the Dangerous Dogs Act 1991 or any amending legislation. This Act imposes restrictions in relation to specific types of dog and sets out offences for failing to keep dogs under proper control).</li> <li>- Firearms except airguns or legally held sporting guns used for sporting purposes.</li> </ul> </li> <li>• Any legal liability covered by any other insurance policy.</li> </ul>
<p><b>32.</b> Employer's liability.</p> <p>Damages which result from an accident occurring during the <b>insurance period</b> and causing accidental bodily injury to <b>domestic staff</b> while employed by <b>you</b>.</p> <p><b>£</b> The most <b>we</b> will pay for claims resulting from one accident or a series of accidents resulting from any one cause is £10,000,000. This includes any claimants' costs and expenses. In addition, <b>we</b> will pay any defence costs and expenses which are incurred with <b>our</b> written consent.</p>	
<p><b>33.</b> Tenant's liability.</p> <p>Compensation payments under a tenancy agreement for damage to the <b>buildings of your home</b> caused by any cause listed under Buildings covers 1–14.</p> <p><b>£</b> The most <b>we</b> will pay for any one event is £5,000.</p>	<ul style="list-style-type: none"> <li>• Loss or damage while <b>your home</b> is <b>unoccupied</b>.</li> <li>• Loss of or damage to any property <b>you</b> own.</li> </ul>

## Contents – Accidental damage optional cover

This section applies if **you** have chosen to include the 'Contents – Accidental damage optional cover' – this is shown on your **policy schedule**.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings' pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

### What we cover



Any other **accidental damage** to the **contents** of **your home** which is not specifically covered or excluded in Contents covers 1–13.



Examples of cover include paint spillage on a carpet or felt tip pen on a sofa.

### What we don't cover



- Damage to clothing.
- Damage occurring when **your home** is **unoccupied** or any part of it is lent, let or sublet.
- Accidental loss and unexplained disappearance.
- Loss or damage caused by water entering **your home** regardless of how that happens.

## Matching of items cover

This only applies if **you** have chosen to include matching of items cover as part of your policy and this is shown on your **policy schedule**.

This part of the policy sets out the cover **we** provide for matching of items for either your **buildings, contents** or both of **your home**.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings' pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

### What we cover



If **you** have made a successful claim under your Buildings and/or Contents cover for an item, or part of an item, which forms part of a set or any other article of a uniform nature, colour or design, **we** will pay for the cost of replacing or changing any associated undamaged item, or part of an item, when a replacement of or reasonable match for the lost or damaged item cannot be obtained.

On settlement of your claim, if **we** ask, **you** must give **us** any damaged or undamaged items for which the claim has been accepted.



## Personal belongings cover

This section applies if **you** have chosen to include Personal belongings cover as part of your policy – this is shown on your **policy schedule**.

This part of the policy sets out the cover **we** provide for **you** and your **family's personal belongings** when in or temporarily outside **your home**.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings' pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

### What we cover



- Theft or accidental loss of, or **accidental damage** to **personal belongings**.
- Theft or accidental loss of **money** belonging to **you** or your **family** or which **you** or your **family** are legally responsible.



The most **we** will pay for loss of **money** is £300.

The most **we** will pay for **personal belongings** stolen from a motor vehicle is £1,000.

The most **we** will pay for personal tools is £150.

### What we don't cover



Loss of or damage to:

- Any article used or held for business or professional purposes.
- Road vehicles or any other mechanically propelled or assisted vehicles and toys (including mobility scooters), or parts or accessories for any of them.
- Aircraft of any type including models such as drones, hang gliders, trailers and trailer tents, boats, windsurfers, other watercraft (but not surfboards) and all their accessories, or associated equipment.
- Caravans or associated equipment.
- Machinery or mechanical implements.
- Pedal cycles and their accessories.
- Mobile phones.
- Credit cards.
- Animals.
- Student belongings.
- Household goods, domestic appliances, televisions and non-portable computer equipment.
- Securities or **deeds and documents** of any kind.
- Articles of china, porcelain, earthenware or glass (other than spectacles).
- Sports equipment (including horse riding equipment) when it is being used for its intended purpose.
- Musical instruments whilst they are in use for their intended purpose.
- Property more specifically insured by this policy or insured by any other policy.
- Theft or attempted theft of **personal belongings** from unattended vehicles, caravans or motor homes where:
  - there was no force and violence used to get into the vehicle, caravan or motor home; and/or
  - the item was not hidden from view in a locked boot, locked luggage box or in a glove compartment.
- Loss by deception unless the only deception is gaining entry to **your home**.

## Where the items are covered

In or temporarily outside of **your home**, including outside of the **British Isles**, provided the **personal belongings** are at all times in the control or custody of **you** or your **family**, or left in hotel security, a locked safety deposit box, safe or similar locked fixed receptacle.

By 'temporarily' **we** mean a period of less than 60 days in a row.

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## Specified items cover

Your **policy schedule** shows if **you** have an item specified on your policy. If so, then **you** are covered under this section of the policy in respect of that specified item.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings' pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

### What we cover



Theft of, accidental loss of, or **accidental damage** to, specified items shown in your **policy schedule**.



### What we don't cover



- Any specified item more specifically insured by another policy.
- Loss or damage caused by water entering **your home** other than by **storm** or flood.
- Theft or loss of, or damage to any specified item inside vehicles, caravans or motor homes when:
  - there was no force and violence used to get into the vehicle, caravan or motor home; and/or
  - the specified item was not hidden from view in a locked boot, locked luggage box or in a glove compartment.
- Loss by deception unless the only deception is gaining entry to **your home**.
- Theft or loss of, or damage to:
  - Sports equipment (including horse riding equipment) when it is being used for its intended purpose.
  - Musical instruments whilst they are in use for their intended purpose.
  - Stamp or coin collections outside of the **British Isles**.

## Where the items are covered

In or temporarily outside of **your home**, including temporarily outside of the **British Isles**, provided the specified item is at all times in the custody and control of **you** or your **family**, or left in hotel security, a locked safety deposit box, or similar locked, fixed receptacle.

By 'temporarily' **we** mean a period of less than 60 days in a row.

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## Pedal cycles

### What we cover



Theft, accidental loss of or **accidental damage** to a pedal cycle belonging to **you** or your **family** or for which **you** or your **family** are legally responsible, including its accessories if attached.



## Pedal cycles (continued)

### What we don't cover



- A motorised or motor assisted pedal cycle.
- Theft of a pedal cycle from an unlocked garage, shed or outbuilding, or within the boundaries of **your home** when it is not securely locked to a permanently fixed structure.
- Theft of a pedal cycle left unattended in a public place or in communal areas when it is not securely locked to a permanently fixed structure.
- Loss of or damage:
  - to a pedal cycle when being used for racing, pace making or trials.

### Where the pedal cycle is covered

In or temporarily outside of **your home**, or temporarily outside of the **British Isles**, provided the pedal cycle is in the custody and control of **you** or a member of your **family**.

By 'temporarily' **we** mean a period of less than 60 days in a row.

## Student belongings cover

This section only applies if **you** have chosen to include Student belongings cover as part of your policy, and this is shown on your **policy schedule**.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings', pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

### What we cover



Loss or damage by any of the causes 1-11 in Contents cover to:

**Contents** in university halls of residence or rented student accommodation in the **British Isles** belonging to **you** or your **family** in full time further or higher education.

This cover is limited to the number of students **you tell us** about when **you** apply for this cover.

£ The most **we** will pay for any one event is £5,000.

### What we don't cover



- Anything under 'What we don't cover' under Contents cover 1-11.
- Loss or damage caused by theft or attempted theft where there was no force and violence used to get into or out of university halls of residence or rented student accommodation and any room in which the student is living.
- Loss or damage when the university halls of residence or rented student accommodation is **unoccupied**.

### Where the items are covered

In university halls of residence or rented student accommodation in the **British Isles**.

## Mobile phone cover

This section only applies if **you** have chosen to include Mobile phone cover as part of your policy and this is shown on your **policy schedule**.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings' pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

### What we cover



Loss of or damage to **you** or your **family's** mobile phones.

**We** also cover the following:

- If one of **you** or your **family's** mobile phones is stolen, **we** will cover the cost of calls made on the mobile phone between the time that it is stolen and the time that the theft is reported to the airtime supplier.
- The cost of informing people of **you** new mobile phone number.

If any mobile phone has been damaged and it can be repaired economically, **we** will pay the cost of the repair. If an item cannot be economically repaired or has been lost or stolen, **we** will replace it with a phone which has similar functions and **we** will arrange for **you** to get a line rental from your original supplier.

The most **we** will pay for any one event is:

- Loss of or damage to mobile phones – £500
- Lost airtime – £25
- Informing others of **you** new number – £25

### What we don't cover



- Any mobile phone used or held for business or professional purposes.

### Where the items are covered

In or temporarily outside of **your home**, including outside of the **British Isles**.

By 'temporarily' **we** mean a period of less than 60 days in a row.

## Credit card cover

This section only applies if you have chosen to include Credit card cover as part of your policy and this is shown on your **policy schedule**.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses** you must pay for any claim.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings', pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

### What we cover



**We** will pay for financial loss for which **you** or your **family** are legally responsible caused by the fraudulent use of cash/credit cards belonging to **you** or your **family**.

Please note: **you** will be asked to prove that any losses incurred are not recoverable anywhere else.

£ The most **we** will pay for any one event is £500.

### What we don't cover



- Loss caused by the fraudulent use of cash/credit cards by **you** or your **family**.
- Loss caused by **you** or your **family** not complying with the relevant terms and conditions of the card issuer.

### Where the items are covered

In or temporarily outside of **your home**, including outside of the **British Isles**.

By 'temporarily' **we** mean a period of less than 60 days in a row.

# Home emergency cover

This section only applies if you have chosen to include Home emergency cover as part of your policy – this is shown on your **policy schedule**.

Your Home emergency cover provides assistance if **you** or your **family** have a **home emergency** and **you** phone the home emergency helpline. You must communicate your **home emergency** within 48 hours of discovery. **We** will arrange to deal with the **home emergency** by choosing an **authorised contractor** to come to **your home** and carry out any repairs that are necessary as a result of that **home emergency**. It is not designed to provide assistance for normal day to day maintenance.

Full details of the cover offered are provided in the pages that follow. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet.

Don't forget, it is important that **you** also refer to the 'Words and phrases with special meanings' pages 21-22, 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

The insurance provided in respect of Home emergency cover in this section has been arranged by Halifax General Insurance Services Limited and is underwritten by Inter Partner Assistance SA.

## Words and phrases with special meanings relating to your Home emergency cover

Whenever the following words and phrases appear in bold in this section of cover they will always have these meanings:

### Authorised contractor

A tradesperson authorised by **us** to carry out repairs in **your home** under this policy.

### Essential services

Mains drainage to the boundary of **your home**, water, electricity and gas within **your home** and the main source of heating, where no alternative exists and the service is immediately necessary to prevent a **home emergency**.

### Home

**Your** house or flat, its integral (built-in) garages all used for domestic purposes. It does not include garages, sheds, greenhouses and other buildings.

For the definition of 'Home' relating to all the other sections of the policy, please see 'Words and phrases with special meanings' on page 21 of the policy booklet.

### Home emergency

The result of a sudden and unforeseen incident at **your home** which immediately:

- Exposes **you** or a third party to a risk to your/their health; or
- Creates a risk of loss of or damage to **your home** and/or any of **your contents**;

or

- Renders **your home** uninhabitable.

### Reimbursement basis

Subject to our prior agreement and on receipt of the engineer/installer/supplier/**authorised contractor's** fully itemised invoice, **we** will pay **you** up to £500 including VAT as a contribution to a repair which **you** will arrange yourself. This will be in full at final settlement of your claim.

### Sanitary ware

Wash basins and pedestals, sinks, bidets, lavatory pans, cisterns, shower trays, shower screens, baths and bath panels.

## Services

Underground cables, pipes, drains, tanks and their inspection covers serving **your home** and for which **you** are legally responsible.

## We/our/us

Inter Partner Assistance SA.

### What we cover

Any **home emergency** caused by one of the following incidents:

- Plumbing problems related to leaking pipes, blocked drains or leaking radiators; or
- Blockages in toilet waste pipes; or
- Sudden and unforeseen roofing problems such as leaks or tiles blown off during a **storm** or bad weather; or
- Broken or damaged windows and doors presenting a security risk to **your home**; or
- Gas or electricity failure within **your home**; or
- Central heating or boiler failure; or
- Hot water failure.

If **we** (our **authorised contractors**) are unable to repair **your** boiler/hot water system, **we** will pay **you** £500 towards a replacement. This can be claimed on a **Reimbursement basis** within 180 days of attendance. If **we** are unable to repair **your** boiler/hot water system and **you** choose to not replace it, cover under this section will no longer apply.

- Pests – removal of rats, mice, wasps and hornets, where evidence of infestation in **your home** has been found.

If **you** suffer a **home emergency** at **your home** caused by one of the above incidents, **we** will:

- Advise **you** how to protect yourself and **your home** immediately; and
- Organise call out, labour, parts and materials to carry out an emergency repair or, if at a similar expense, a permanent repair.

If **your home** becomes uninhabitable and remains so overnight as a result of a **home emergency** covered under this section, as long as **we** agree beforehand, **we** will pay up to £250 for:

- **You** and your **family's** overnight accommodation; and/or
- Transport to such accommodation.

The most **we** will pay for any one claim is up to £1,000 (including VAT) towards the cost of the **authorised contractor** who **we** choose to deal with the **home emergency**, in respect of the call out charge, labour and any materials that are necessary, plus up to £250 towards alternative accommodation.

### What we don't cover

- Any incident arising from circumstances known to **you** before the start of the **insurance period**.
- Any incident arising while **your home** is **unoccupied**.
- Unblocking a toilet if it is not the only accessible toilet in **your home** unless, if it is not dealt with, it is likely to cause damage to **your home** or its contents.
- Any incident arising from disconnection or interruption of mains **services** by the deliberate act of the utility company concerned or any equipment or **services** which are the responsibility or property of the utility company.
- Any incident arising from a deliberate act of any public or local authority service.
- Any incident arising from a deliberate act or omission, by **you** or any member of your **family**, in an attempt to make a false or fraudulent claim under this section.
- Any incident arising from a defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards.
- Any incident which is covered by a maintenance agreement, guarantee or extended warranty contract.
- Any loss or damage to a boiler or central heating system which has not been serviced and properly maintained by a registered tradesperson, providing certification or other proof of service within the last 24 months.
- LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60 kw/hr; or
- Electricity supply to or failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems.
- Damage to boundary walls, hedges, fences, gates and internal ceilings or walls.
- Septic tanks, cesspits, guttering and down pipes.
- Breakdown, loss of or damage to domestic appliances (including showers), saniflow toilets and other mechanical equipment.
- Any incident where **you** did not contact **us** to arrange repairs.
- Any incident arising from **subsidence** caused by bedding down of new structures.
- Lost keys for garages and outbuildings.
- Pests found outside **your home**, such as in detached garages and outbuildings.
- Any leaking or dripping tap that requires rewashing or replacing, external overflows or replacement of cylinders, tanks, radiators and **sanitary ware**.
- Any burst or leaking flexible hoses which can be isolated or leaking washing appliances.
- De-scaling and any work arising from hard water scale deposits or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation.
- Replacement of light bulbs and fuses in plugs.
- Loss of or damage to **contents** however caused.

# Legal expenses cover

This section applies if **you** have chosen to include Legal expenses cover – this is shown on your **policy schedule**.

In our everyday lives, we all face situations that could require legal help if difficulties arise. A problem with **your** employer; injury that is the result of someone else's negligence; a dispute over faulty goods or services – these are all common issues that may need expert help to resolve.

**Your** Legal expenses cover is designed to provide expert help when **you** need legal support. The Legal expenses helpline is available to **you** 24 hours a day, seven days a week, for legal advice. **You** can call at any time for expert advice and guidance. The Tax advice line is available Monday to Friday 9am-5pm.

Full details of the cover offered are provided below. Details of policy limits are contained in the 'Policy limits and excess table' at the front of this booklet, along with any relevant **excesses you** must pay for any claim.

Please see the Claims procedure and conditions for Legal expenses cover on pages 47-49.

Don't forget, it is important that **you** also refer to the 'Claims conditions' pages 50-53, 'General conditions' pages 54-56 and 'General exclusions' pages 57-58, which apply to the whole policy.

The insurance provided in respect of Legal expenses in this section has been arranged by Halifax General Insurance Services Limited and is underwritten by DAS Legal Expenses Insurance Company Limited.

Important: In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **DAS Standard Terms of Appointment** and these will not be paid by **us**.

## Words and phrases with special meanings relating to your Legal expenses cover

Whenever the following words and phrases appear in bold in this section of cover they will always have these meanings:

### Appointed representative

The **preferred law firm**, law firm, accountant or other suitably qualified person **we** will appoint to act for **you**.

### Costs and expenses

- All reasonable and necessary costs chargeable by the **appointed representative** in accordance with the **DAS Standard Terms of Appointment**.
- The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

### Countries covered

- For insured incidents 'Contract disputes', and 'Personal injury':
- The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
- For all other insured incidents:  
The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

### DAS Standard Terms of Appointment

The terms and conditions (including the amount **we** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no-win, no-fee).

## Date of occurrence

- For civil cases, the **date of occurrence** is the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be the date you first became aware of it.)
- For criminal cases, the **date of occurrence** is when **you** began or are alleged to have begun to break the law.
- For insured incident 'Tax protection', the **date of occurrence** is when HM Revenue & Customs first notifies **you** in writing the intention to make enquiries.

## Insurance period

The period for which **we** have agreed to cover **you**.

## Preferred law firm

A law firm or barristers' chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit regularly.

## Reasonable prospects

For civil cases, the prospects that **you** will recover losses or damages (or obtain any other legal remedy that **we** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **preferred law firm** on **our** behalf, will assess whether there are **reasonable prospects**.

## We/us/our/DAS

DAS Legal Expenses Insurance Company Limited.

## You/your

The person who has taken out this policy (the policyholder) and any member of their **family** who always lives with them. This includes students temporarily living away from the **home** and unmarried partners. Anyone claiming under this section of cover must have the policyholder's agreement to claim.

For the definition of 'You' and 'Your' relating to all the other sections of the policy, please see 'Words and phrases with special meanings' on page 21 of this policy booklet.

## What we cover



**We** will pay an **appointed representative**, on **your** behalf, **costs and expenses** for the insured incidents in this section as long as:

- The **date of occurrence** of the insured incident is during the **insurance period** and happens within the **countries covered**; and
- Any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **countries covered**; and
- **Reasonable prospects** exist for the duration of the claim.
- The most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**. The amount **we** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time;
- For an enforcement of judgment to recover money and interest due to **you** after a successful claim under this policy, **we** must agree that **reasonable prospects** exist;
- Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award.


## What we don't cover



- A claim where **you** have failed to notify **us** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.
- Any incident or matter arising before the start of this section of cover.
- **Costs and expenses** incurred before **our** written acceptance of a claim.
- Fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
- Any insured incident intentionally brought about by **you**.
- Any claim relating to **your** alleged dishonesty or alleged violent behaviour.
- Any claim relating to written or verbal remarks which damage **your** reputation.
- A dispute with DAS Legal Expenses Insurance Company Limited not otherwise dealt with under Claims procedure and conditions – Arbitration on page 48.
- An application for Judicial Review.





## Legal expenses cover (continued)



What we cover 	What we don't cover 
<p>We will help in appealing or defending an appeal as long as <b>you</b> tell <b>us</b> within the time limits allowed that <b>you</b> want <b>us</b> to appeal.</p> <p>Before <b>we</b> pay any <b>costs and expenses</b> for appeals, <b>we</b> must agree that <b>reasonable prospects</b> exist.</p> <p><b>£</b> The most <b>we</b> will pay for any one event is £50,000.</p>	<ul style="list-style-type: none"> <li>Any legal action <b>you</b> take which <b>we</b> or the <b>appointed representative</b> have not agreed to, or where <b>you</b> do anything that hinders <b>us</b> or the <b>appointed representative</b>.</li> </ul> <p>Apart from <b>us</b>, <b>you</b> are the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.</p>

## Insured incidents

### Employment disputes

What we cover 	What we don't cover 
<p>We will cover the <b>costs and expenses</b> for the following:</p> <ul style="list-style-type: none"> <li>A dispute relating to <b>your</b> contract of employment or future employment for <b>your</b> work as an employee.</li> </ul>	<ul style="list-style-type: none"> <li>A compromise agreement while <b>you</b> are still employed.</li> <li>Any claim relating solely to personal injury.</li> </ul>

### Contract disputes

What we cover 	What we don't cover 
<p>We will cover the <b>costs and expenses</b> for the following:</p> <ul style="list-style-type: none"> <li><b>You</b> or <b>your family's</b> legal rights in a contractual dispute arising from an agreement or an alleged agreement which <b>you</b> or <b>your family</b> has entered into for: <ul style="list-style-type: none"> <li>the buying or hiring in of any goods or <b>services</b>; or</li> <li>the selling of any goods.</li> </ul> </li> <li><b>Your</b> legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which <b>you</b> have entered into for the buying or selling of <b>your</b> principal <b>home</b>.</li> </ul> <p>Provided that:</p> <ul style="list-style-type: none"> <li><b>You</b> and <b>your family</b> has entered into the agreement or alleged agreement during the <b>insurance period</b>.</li> <li>The amount in dispute is more than £100.</li> </ul>	<p>Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>A contract regarding <b>your</b> and <b>your family's</b> profession, business or employment.</li> <li>Anything relating to the building, converting, extending, altering, renovating or demolishing of <b>your home</b> (this does not apply to common home improvements, such as installing double glazing or replacement kitchens).</li> <li>A contract involving a motor vehicle.</li> <li>The settlement payable under an insurance policy.</li> </ul>

### Personal injury

What we cover 	What we don't cover 
<p>We will cover the <b>costs and expenses</b> for <b>your</b> rights after a specific and sudden accident that causes death or bodily injury to <b>you</b>.</p>	<p>Any claim relating to the following:</p> <ul style="list-style-type: none"> <li>Any illness or bodily injury which happens gradually.</li> <li>Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to <b>you</b>.</li> <li>Defending <b>your</b> legal rights, but <b>we</b> will cover defending a counter-claim.</li> <li>Clinical negligence.</li> </ul>

## Clinical negligence

### What we cover

We will cover the **costs and expenses** for **your** rights after an identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to **you**.

### What we don't cover

- Any claim relating to the following:
- The failure or alleged failure to correctly diagnose **your** condition.
- Psychological injury or mental illness that is not associated with **you** having suffered physical bodily injury.

## Property protection

### What we cover

We will cover the **costs and expenses** for **your** legal rights in a civil dispute relating to **your** principal **home** and holiday home, or personal possessions, that **you** own or are responsible for, following:

- An event which causes physical damage to such material property, provided that the amount in dispute is more than £100.
- A legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your** land, or some right over, or in connection with it).
- A trespass.

Please note that **you** must have established the legal ownership or right to the land that is the subject of the dispute.

### What we don't cover

- Any claim relating to the following:
  - A contract entered into by **you**.
  - Any building or land other than **your** principal **home** or holiday home.
  - Someone legally taking **your** property from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your** property by any government, public or local authority.
  - Work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage.
  - Mining subsidence.
  - Adverse possession (meaning the occupation of any building or land either by someone trying to take possession from **you** or of which **you** are trying to take possession).
  - The enforcement of a covenant by or against **you** (meaning the enforcement of an agreement **you** have entered into in connection with land **you** own).
- Defending a claim relating to an event that causes physical damage to property, but **we** will cover defending a counter-claim.
- The first £250 of any claim for legal nuisance or trespass. This is payable by **you** as soon as **we** accept the claim.

## Tax protection

### What we cover



We will cover the **costs and expenses** for **you** following a comprehensive examination by HM Revenue & Customs that considers all areas of **your** self assessment tax return, but not enquiries limited to one or more specific area.

### What we don't cover



- Any claim if **you** are self-employed or a sole trader, or in a business partnership.
- An investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.

Continued over...

## Jury service and court attendance

What we cover 	What we don't cover 
<p>We will cover the costs and expenses for the following:</p> <p><b>Your</b> absence from work:</p> <ul style="list-style-type: none"><li>• To attend any court or tribunal at the request of the <b>appointed representative</b>.</li><li>• To perform jury service.</li></ul> <p>The maximum <b>we</b> will pay is <b>your</b> net salary or wages for the time that <b>you</b> are absent from work less any amount the court gives <b>you</b>.</p>	<ul style="list-style-type: none"><li>• Any claim if <b>you</b> are unable to prove <b>your</b> loss.</li></ul>

## Legal defence

What we cover 	What we don't cover 
<p>We will cover the <b>costs and expenses</b> to defend <b>your</b> legal rights if an event arising from <b>your</b> work as an employee leads to:</p> <ul style="list-style-type: none"><li>• <b>You</b> being prosecuted in a court of criminal jurisdiction; or</li><li>• Civil action being taken against <b>you</b> under:<ul style="list-style-type: none"><li>- Discrimination legislation</li><li>- Section 13 of the Data Protection Act 1998.</li></ul></li></ul> <p>We will defend <b>your</b> and <b>your family's</b> legal right if an event leads to <b>your</b> or their prosecution for an offence connected with the use or driving of a motor vehicle.</p>	<ul style="list-style-type: none"><li>• Parking or obstruction fines.</li><li>• The use of a motor vehicle by <b>you</b> or <b>your family</b> for which <b>you</b> or they do not have valid motor insurance.</li></ul>

## Claims procedure and conditions for your Legal expenses cover

### 1. Your legal representation

- On receiving a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
  - If the appointed **preferred law firm** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as the **appointed representative**.
  - If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However, if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
  - The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.
- ### 2. Your responsibilities
- **You** must co-operate fully with **us** and the **appointed representative**.
  - **You** must give the **appointed representative** any instructions that **we** ask **you** to.
- ### 3. Offers to settle a claim
- **You** must tell **us** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without our written consent.

- If **you** do not accept a reasonable offer to settle a claim **we** may refuse to pay further legal costs.
- **We** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and pursue or settle any claim in **your** name. **You** must also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all the information and help **we** need to do so.
- Where a settlement is made on a without-costs basis **we** will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to **us**.

### 4. Assessing and recovering costs

- **You** must instruct the **appointed representative** to have legal costs taxed, assessed or audited if **we** ask for this.
- **You** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any amounts that are recovered.

### 5. Cancelling an appointed representative's appointment

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

### 6. Withdrawing cover

If **you** settle or withdraw a claim without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **we** have paid.

Continued over...

## 7. Expert opinion

**We** may require **you** to get, at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

## 8. Arbitration

If there is a disagreement between **you** and **us** about the handling of a claim and it is not resolved through our internal complaints procedure, **you** can contact the Financial Ombudsman Service for help. Alternatively, there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by **you** and **us**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide.

Please refer to page 18 'If you're not happy' for details of **our** internal complaints procedure.

## 9. Keeping to the policy terms

**You** must:

- Keep to the terms and conditions of this policy.
- Take reasonable steps to avoid and prevent claims.
- Take reasonable steps to avoid incurring unnecessary costs.
- Send everything **we** ask for, in writing; and
- Report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

## 10. Fraudulent claims

**We** will at **our** discretion, void this section (make it invalid) from its start date or from the date of the claim, or alleged claim, or **we** will not pay the claim if:

- a claim **you** have made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
- a false declaration or statement is made in support of the claim.

## 11. Other insurances

If any claim covered under this policy is also covered by another policy, or would have been covered if this section of cover did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

## 12. Law that applies

This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where **you** normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section of cover include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

## How to make a claim under your Legal expenses cover

### 1

#### What you need to do

As soon as **you** have a legal problem that **you** may require help with, check that **you** have chosen to pay for Legal expenses insurance. If **you** have, call the Legal Helpline on **0345 602 7306**.

Make sure **you** have all the necessary information to hand, including details of any relevant conversations and correspondence.



#### Important

Do not ask for help from a lawyer or accountant, or anyone else, before **we** have agreed. If **you** do, **we** will not pay any costs involved.

### 2

#### What we will do

**We** will ask **you** whether **you** require legal advice or wish to make a claim.

### 3

#### Legal advice or claiming

##### Legal advice:

If **you** require legal advice only, depending on availability, **you** may be put through to a legal advisor immediately or be offered a call back at a time to suit **you**. **We** will provide **you** with initial advice, letting **you** know **your** legal rights, what courses of action are open to **you**, and whether these can be implemented by **you**, or whether **you** need the assistance of a lawyer.

##### Claim:

If **you** wish to make a claim, at this point, due to the complexity of legal matters, **we** will not be able to confirm whether **you** are covered, but **your** claim will be logged and passed to **our** Claims Department. **Our** Claims Department will contact **you** as soon as possible, but at most within 5 working days, unless the matter requires urgent attention such as legal deadlines.

# Claims conditions

These conditions set out what **you** should do in the event of a claim or something happening which may give rise to a claim.

If **you** or your **family** do not follow these conditions, **you** will break a condition of your policy which may result in non-payment of all or part of your claim.

If **you** make a claim under the policy which is fraudulent or dishonestly exaggerated in any respect, **we** will not pay the claim and all cover under the policy will end from the date of the fraudulent act. Please see the 'Fraud' condition on page 54 for more details.

## Reporting a claim

If something happens that causes or may cause a claim, **you** should take any immediate action that is reasonably required to protect **your** property and belongings from further loss or damage. For example, turn off the water at the mains following a leak to prevent further damage or fix a broken window.

- If **you** or your **family** are the victim of theft, riot, a malicious act or vandalism, or if **you** or your **family** lose something away from the **home**, tell the police immediately upon discovery and ask for a police reference number. **You** should then contact **us** as soon as possible.
- If there is any loss of or damage to **personal belongings** or specified items whilst in the custody of an airline or other carrier, it should be reported immediately on discovery to the carrier and if available, **you** should obtain a written report. **You** should then contact **us** as soon as possible.
- If **you** or your **family** discover that a credit card or mobile phone is missing, **you** must tell the credit card company or airtime supplier immediately. **You** should then contact **us** as soon as possible.

- If someone is holding **you** or your **family** responsible for an injury or any damage, **you** or your **family** must not admit responsibility. **You** should give **us** full details in writing as soon as **you** can and send any claim form, application notice, legal document or other correspondence sent to your **family** to **us** straight away without responding yourself first.

- For all other claims, tell us as soon as **you** can. If **you** delay notifying your claim to **us** **we** will not pay more than it would have cost to repair or replace **your buildings** or **contents** had **you** notified **us** as soon as possible.

## Making a claim

**You** are required to provide **us** with any reasonable assistance and evidence that may be required concerning the cause and value of any claim.

Ideally, as part of the initial notification, **we** will need the following details:

- Your name, address and home and mobile telephone numbers.
- Personal details necessary to confirm your identity.
- The 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.

### Proof of loss or damage

Do not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them.

**You** must be able to prove and substantiate your loss. To assist with this **we** may request **you** to provide reasonable additional information at your own expense. Examples are:

- original purchase receipts, valuations, invoices, instruction booklets, bank statements or photographs,
- purchase dates of lost or damaged items,
- for damaged items, confirmation by a suitably qualified expert that the item **you** are claiming for is beyond repair.

### How we settle claims

This section details how **we** settle claims under your policy. **We** decide how a claim will be settled.

#### What we pay:

The most **we** will pay for any one event or series of events is the amount shown in your latest **policy schedule**. Details of policy limits are also contained in the 'Policy limits and excess table' at the front of this booklet.

#### What you pay:

**We** will deduct all relevant **excesses** from the figure agreed between **you** and **us** to settle your claim. **Excesses** are shown in your latest **policy schedule**, and details of **excesses** are also contained in the 'Policy limits and excess table' at the front of this booklet.

### How we settle a claim under your Buildings cover, Buildings – Accidental damage optional cover and Matching of items cover:

- **We** will pay the cost of rebuilding or repairing the part of **your home** which is damaged (using a suitable equivalent material wherever possible) but not more than the cost of completely rebuilding it in its original form.
- **We** have the option of giving **you** a money payment instead of repairing or rebuilding **your home**. **We** will either:
  - pay the cost of repairing the damage less an allowance for wear and tear; or
  - pay the difference between the open market sale value of **your home**, prior to the damage and its open market sale value after the damage.
- **We** will not make a deduction for wear and tear or depreciation if the **buildings** are maintained in a good state of repair.

If it is necessary to repair the **buildings we** will also pay for:

- Architects', surveyors' and legal fees where these are necessarily incurred with **our** prior approval.
- Clearing debris, demolishing buildings or making them safe.

Continued over...



- The cost of complying with building regulations, local authority or other statutory requirements, unless, the need to comply with any of them was advised to **you** before the insured damage happened or if the requirement relates to undamaged parts of **your buildings**.

**How we settle a claim under your Contents cover, Contents – Accidental damage optional cover, Matching of items cover, Personal belongings cover, Students belongings cover, Specified items cover, Mobile phone cover and Credit card cover:**

- **We** can either repair or replace any item or make a money payment instead.
- **We** will pay the cost of replacement as new if available or otherwise the nearest equivalent less any discounts obtainable.
- If an item is irreplaceable, **we** will base **our** payment on expert opinion of its value immediately prior to its loss or damage.

**Work guarantee**

**We** guarantee all claims related work done by **our** approved contractors for a minimum of 12 months from the date of completion.

**Theft security**

If there has been a theft, or a theft occurs during the **insurance period** **we** may ask **you** to take reasonable extra precautions to improve the physical security of **your home**, such as installing additional locks or an alarm. If **you** do not agree to implement these improvements, **we** may not be able to continue to provide cover.

**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** proportionate share of any claim.

**No Claims Discount**

**You** are entitled to a discount on your premium (known as a No Claims Discount) if **you** have not made a claim in the previous **insurance period**.

If **you** do not claim on your policy **you** can accumulate up to ten years No Claims Discount.

If **you** have a No Claims Discount this will be detailed in your **policy schedule**.

Your No Claims Discount will be reviewed at your next renewal – it may be:

- adjusted up, if **you** have not made a claim during the previous **insurance period** and have not yet reached the maximum ten years No Claims Discount; or
- adjusted down, if **you** have made a claim during the previous **insurance period**.

**Important:**

- Your premium may rise even if your No Claims Discount increases, as the amount of your No Claims Discount is only one of the factors that **we** use to calculate your premium.
- The Legal expenses and Home emergency sections are not eligible for No Claims Discount, therefore any claims made under these sections do not affect the No Claims Discount **you** may have on the other sections of your policy.

## Protected No Claims Discount

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If **you** have not made a claim on your policy for three years in a row and **you** would like to protect the No Claims Discount **you** have accumulated, **you** may be able to do this for an additional premium, depending on your overall claims history.

This protection will allow **you** to claim once in any one **insurance period** without reducing your No Claims Discount.

Call **us** on **0345 602 7377** to find out if **you** are eligible to protect your No Claims Discount.

If **you** have Protected No Claims Discount this will be detailed in your **policy schedule**.

## Rights and responsibilities

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**We** may need to get into a building that has been damaged to salvage anything that **we** can and to minimise any further damage. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

If someone makes a claim against **you** or your **family** (or if someone indicates an intention to make such a claim) **you** must not settle, reject, negotiate or offer to pay any amount in respect of this claim without **our** written permission. **We** have the right, if **we** choose, 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 from anyone else any payments that have already been made.

**You** must provide **us** with any information and assistance that **we** may reasonably require about any claim. **You** must help **us** to take legal action against anyone or help **us** to defend any legal action if **we** ask **you** to.

# General conditions

These conditions apply to all sections of this policy.

## Fraud

The contract between **you** and **us** is based on mutual trust and **we** rely on the honesty of **our** policyholders. If **you** or anyone acting for **you** knowingly or recklessly:

- provides information to **us** that is not true in order to obtain cover or cover at a lower premium or on better terms; or
- provides information or documentation to **us** that is fraudulent or dishonestly exaggerates a claim; or
- otherwise acts or behaves fraudulently in relation to your policy;

then cover under the policy will end from the date of the fraudulent act and **we**:

- will not pay any part of a fraudulent or exaggerated claim;
- will not pay any claims arising after the date of the fraudulent act;
- will retain any premium **you** have paid;
- may recover any payments made to **you** or on your behalf and any costs and expenses incurred in respect of a fraudulent claim, whether these payments were made or costs and expenses incurred before or after the fraudulent act;
- may recover any payments made to **you** or on your behalf for any other claims arising after the fraudulent act.

## Changes you must tell us about

**You** must tell **us** if any of the answers **you** gave to the questions **you** were asked when **you** took out your policy change during the **insurance period**. Specifically, **you** must tell **us** before it happens if:

- **You** are going to change address.
- There is to be a change to the number of bedrooms in **your home**.
- **Your home** is to become **unoccupied** for more than 30 days in a row.

- Someone other than **you** and your **family** is going to live in **your home**.
- **Your home** is to be used only as a weekend or holiday home.
- The structure of **your home** requires any renovation or repair which is not routine maintenance or decoration.
- Part of **your home** is to be used for any business purpose other than for use as a home office by **you** or anyone living with **you**.

### You must also tell us as soon as possible if:

- **You** or anyone living with **you** are convicted of a criminal offence (other than for motoring offences) during the **insurance period**.
- Anyone who moves in to **your home** during the **insurance period** has any criminal convictions (other than for motoring offences).
- **Your home** is not in a good state of repair. Examples of when a **home** is not in a good state of repair are incomplete building works, rot, damp, mould, infestation, faulty wiring, inadequate plumbing and roof/chimney damage.
- Any alterations are to be made or extensions are to be added to **your home**.

Because **we** can change your terms or cover to reflect a change from when it happens, it is very important that **you** tell **us** about a change before it happens or as soon as **you** know about it. Once **you** have told **us** about a change, **we** will let **you** know whether **we** can continue your cover and, if **we** can, the terms on which it will continue.

If any of the above changes happen during the **insurance period**, **we** can do one or more of the following to take account of the change:

- Treat your policy as ended from the date of the change meaning that **you** will not be covered after that date.
- Apply different terms to your policy from the date of the change to take the change into account, for example **we** may exclude certain cover from the date the change happened.
- Refuse a claim made after the change or reduce the claim payment.
- Increase or decrease your premium.

## Precautions

**You**, your **family** and **domestic staff** must take every reasonable precaution to prevent or minimise any loss, damage, accident or injury. **You** should keep the property insured by this policy in good condition.

## Renewal

**We** will write to **you** at the end of every **insurance period**.

**You** must regularly check your policy details to ensure that your policy still meets your needs.

As part of **our** commitment to **you**, **we** review **our** home insurance products on a regular basis so **we** can continue to deliver value for money and ensure the best quality. This may from time to time involve changing one of the insurers or the terms and conditions of your cover on renewal. **You** agree that **we** may change an insurer on renewal without seeking your permission to do so.

If **we** offer to renew your policy automatically, **you** give **us** permission to do so on the basis of the renewal premium and policy conditions, details of which **we** will send **you** before the renewal date. If **you** do not wish **us** to do this, **you** can call **us** to let **us** know before the renewal date.

**We** may review your past claims history before offering to renew your policy. Following this review, if **we** offer to renew your policy, **we** may offer **you** a different type or level of cover at renewal. If **we** do not wish to offer to renew your policy **we** will confirm this to **you**.

## Cancellation

**You** can cancel your policy by calling **us** or by writing to **us**.

If **you** cancel within the first 14 days' your premium will be refunded in full, unless **you** have made a claim. If **you** have made a claim, your premium will be refunded after the deduction of an amount to reflect the period of cover **you** have received. This 14-day period starts on the day **you** receive your policy documents or the day your policy starts, whichever is the later.

**You** can cancel at any other time by giving **us** 30 days' notice and **we** will refund any premium **you** have paid for the rest of the **insurance period**, provided it is more than £5.

**We** can cancel your policy by giving **you** 14 days' written notice at your last known address if:

- There is any change in risk occurring which increases the risk under your policy and which **we** are unable to insure;
- There is any event or circumstance outside **our** control that increases the risk under your policy that **we** could not have reasonably foreseen;

Continued over...

- **You** use threatening or aggressive language, violence or aggressive behaviour against **our** staff, contractors or property; or
- **You** fail to provide **us** with information **we** have requested that is relevant to your policy or any claim.

If this happens **we** will refund any premium **you** have paid for the rest of the **insurance period** unless there is evidence of fraud.

Your policy can also end as set out in the 'Changes you must tell us about', 'Monthly premiums' and 'Fraud' wording on pages 54 to 56.

## Monthly Premiums

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If **you** pay your premium for this policy by monthly Direct Debit from your bank account and **we** do not receive a monthly payment when it is due, this could result in **us** cancelling your policy. Cancellation of this policy will take effect from the date it is paid up to.

**We** will not cancel your policy immediately. In the event that **we** do not receive a monthly Direct Debit payment, **we** will advise **you** accordingly and re-submit the unpaid amount for payment. If your monthly payment is still not made, **we** will write to **you** for the amount due.

# General exclusions

These exclusions apply to all sections of the policy.

The policy does not cover:

## War

Any loss or damage caused by war, invasion or revolution.

## Terrorism

Any loss, damage, liability, cost or expense of any kind, caused by, resulting from or in connection with any act of terrorism. For the purpose of this exclusion 'terrorism' means the use, or threat of use, of biological, chemical 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.

## Radioactivity

Any loss or destruction of, or damage to, any property, or any additional expense or legal liability caused, or 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 nature of any nuclear assembly or nuclear component.

## Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft or other aerial devices.

## Matching items

The cost of replacing or changing any undamaged item, or part of an item, which forms part of a set or any other item of a uniform nature, colour or design unless **you** have taken out the optional Matching of items cover and this is shown in your **policy schedule**.

## Pollution

Any loss, damage or liability arising from pollution or contamination of buildings, structure, water, land or the atmosphere, unless caused by:

- A sudden, unexpected or unintentional act which can be identified; or
- Oil leaking from a domestic oil installation at the **home**.

## Loss of value

Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or depreciation.

## Non-insured loss

Any costs beyond the cost of replacing damaged property or repairing the damage to property, for example any loss in value which may occur as a result of loss or damage.

Continued over...

## Uninsurable causes

Any loss or damage caused by:

- A gradually operating cause.

Please note that this exclusion does not apply to claims caused by **subsidence** or **heave**.

- Wear and tear.
- River or coastal erosion.
- Frost.
- Fungus, moths, vermin\* (with the exception of Home emergency cover), insects, parasites, woodworm or beetles.
- Wet and dry rot or mould unless this was caused directly by any event insured by this policy.
- Any process of cleaning, dyeing, washing, reproofing, re-styling, restoring, renovating, altering, maintaining or repairing.
- Mechanical or electrical faults or breakdowns.
- Depreciation, the effects of light or the atmosphere or lack of maintenance.
- Detention or confiscation by HM Revenue & Customs or any official body.
- Faulty workmanship, poor design, or defective or inherently unsuitable materials.

\* Vermin are animals or insects that are destructive in their natural behaviour or are considered pests or nuisances, examples include rodents, weasels, squirrels, flies and cockroaches.

## Computer viruses

Any loss or damage caused to equipment\*\* by computer viruses.

Any liability arising from computer viruses\*\*\*.

\*\* Equipment includes computers and anything else insured by the policy which has a microchip in it. (Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers).

\*\*\* Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

## Losses before the policy start date

Loss, damage or liability existing before this policy started.

## Deliberate acts

Any loss, damage or legal liability caused by, or allowed to be caused by, a deliberate act by **you**, your **family**, **domestic staff**, tenants or visitors invited into **your home**.

## Non-approved costs

Any costs incurred without **our** written permission for example in relation to any claim brought against **you** or your **family**.

# Do you need extra help?

If you'd like this in another format such as large print, Braille or audio CD please ask in branch. If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service. If you're Deaf and use BSL you can use the SignVideo service at [halifax.co.uk/accessibility/signvideo](https://www.halifax.co.uk/accessibility/signvideo)

Halifax Home Insurance is underwritten by St Andrew's Insurance plc, Registered in England and Wales No. 3104671, Registered Office: 33 Old Broad Street, London, EC2N 1HZ. Legal Expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited, Registered in England and Wales No. 103274, Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Both companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Home Emergency cover is underwritten by Inter Partner Assistance SA UK Branch (IPA) who are a wholly owned subsidiary of AXA assistance SA and part of the worldwide AXA Group. IPA is authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm's registered number is 202664. The IPA UK Branch registered in England and Wales No. FC008998, UK Registered Office: The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR.

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All the information in this booklet was correct as of June 2017.



# It's easy to get in touch



**General enquiries & Household claims:  
0345 602 7377**

Please have your policy or claim number to hand.  
Lines are open Monday to Friday 8am–6pm and  
Saturday 9am–1pm.

**24-hour emergency helpline: 0345 602 7307**

Your calls may be recorded for accuracy of information.

