



## Buildings & Contents Insurance

**Customer Services Helpline 0845 365 3043**

**Claims Helpline 0845 365 3043**

## Introduction

This is **your home** insurance **policy** document. This **policy**, **your schedule** and any **endorsements** applying to **your policy** make up **your** insurance documents. **You** should keep these documents in a safe place.

Please ensure that:

- **You** are clear which sections of cover **you** have included, the details of which are shown on **your schedule**.
- **You** understand what each section covers and the restrictions and exclusions.
- **You** understand what **your** responsibilities are under the **policy** as a whole.

The insurance **administrator** is 3xd Limited who administer **your policy** on behalf of Groupama Insurance Company Limited. Please contact the **administrator** immediately if **you** have any queries about any aspect of the **policy**.

This **policy** is a legally binding contract of insurance between **you** and **us**. This contract does not give or intend to give rights to anyone else. No one else has the right to enforce any part of this contract.

When drawing up this contract, **we** have relied on the information and statements that **you** have provided in the **proposal**.

The insurance relates only to those sections of the **policy** that are shown on the **schedule** as being included.

## Important Numbers

If **you** need any more information about any aspect of this **policy** please call 0845 365 3043.

The lines are open 9am to 6pm, Monday to Friday with emergency assistance for claims queries available 24 hours a day.

## Definitions

Throughout this **policy** there are special words shown in **bold type**. Wherever **we** use these words in this **policy** they will always have the following meanings:

<b>Accidental Damage</b>	Visible damage caused by an event which was unexpected, not intended or designed.
<b>Administrator</b>	3xd Limited.
<b>Buildings</b>	<b>Your home</b> and its decorations, fixtures and fittings attached to <b>your home</b> , <b>sanitary ware</b> , fixed glass including double glazing, permanently installed swimming pools, hard tennis courts, drives, patios and terraces, walls, gates, hedges and fences, fixed domestic water installations, septic tanks, pipes, cables and fixed domestic central heating oil tanks.
<b>Business Equipment</b>	Computers, printers, scanners and their accessories, office furniture, photocopiers, fax machines and phone equipment in <b>your home</b> , other than equipment belonging to <b>your</b> employer.
<b>Contents</b>	Household goods and <b>personal belongings</b> , within the <b>home</b> which are <b>your</b> property or for which <b>you</b> are legally responsible.  <b>Contents</b> includes <ul style="list-style-type: none"><li>• tenant's fixtures and fittings;</li><li>• radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>home</b>;</li><li>• property in the open but within the grounds of <b>your home</b> up to £500 in total;</li><li>• <b>business equipment</b> up to £4,000 in total;</li><li>• <b>money</b> up to £300 in total;</li><li>• <b>credit cards</b> up to £1,000 in total;</li><li>• deeds and registered bonds and other personal documents up to £1,500 in total;</li><li>• <b>valuables</b> up to 20% of the <b>sum insured</b> for <b>contents</b> within the <b>home</b> subject to a limit of £1,500 for any one item unless stated otherwise in the <b>schedule</b> or the specification(s) attached to the <b>schedule</b>; and</li><li>• domestic oil in fixed fuel tanks up to £1,000.</li></ul> <b>Contents</b> does not include <ul style="list-style-type: none"><li>• motor vehicles (other than domestic garden machinery or wheelchairs), caravans, trailers, watercraft or their accessories;</li><li>• any living creature;</li><li>• mobile telephones;</li><li>• any part of the <b>buildings</b>;</li><li>• any item used for <b>your</b> trade or profession (other than <b>business equipment</b>); or</li><li>• any item insured under any other insurance policy.</li></ul>
<b>Credit Cards</b>	Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards in <b>your</b> name and for which <b>you</b> are responsible for which are not held for business purposes.
<b>Domestic Employees</b>	Any staff that live in <b>your home</b> and are employed by <b>you</b> or <b>your family</b> in connection with the ownership or occupation of <b>your home</b> .

<b>Endorsement</b>	A change in the terms and conditions of the <b>policy</b> as shown on <b>your schedule</b> .
<b>Excess</b>	The amount payable by <b>you</b> as the first part of each separate claim under the <b>policy</b> .
<b>Family</b>	<b>Your</b> partner and children and any other person permanently living with <b>you</b> , but excluding tenants.
<b>Home</b>	<b>Your</b> private dwelling of <b>standard construction</b> , any associated domestic outbuilding and garages at the risk address shown on <b>your schedule</b> .
<b>Money</b>	Current legal tender, cheques, postal orders, money orders, postage stamps not forming part of a stamp collection, savings stamps, saving certificates, travellers cheques, travel tickets, premium bonds, luncheon vouchers, gift tokens and phone cards which belong to <b>you</b> and are not used for business purposes.
<b>Period of Insurance</b>	The time for which this insurance is in force as shown on <b>your schedule</b> .
<b>Personal Belongings</b>	Luggage, clothing, furs, mobile telephones, spectacles, musical instruments, sports equipment, pedal cycles, guns, <b>money, credit cards</b> , keys and any other item which is specifically designed to be carried or worn about the person.
<b>Policy</b>	The statement of cover provided in this document, <b>your schedule</b> and any <b>endorsements</b> .
<b>Premium</b>	The monthly amount <b>you</b> pay for <b>your</b> cover under the <b>policy</b> .
<b>Proposal</b>	The application form <b>you</b> completed and any other information <b>you</b> have given to <b>us</b> including information provided in writing, verbally or electronically.
<b>Sanitary Ware</b>	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
<b>Schedule</b>	The document <b>we</b> send <b>you</b> that confirms <b>your</b> details, details of <b>your home</b> and the type of cover <b>you</b> have selected under the <b>policy</b> .
<b>Standard Construction</b>	Built of brick, stone or concrete with a tile, slate, asphalt, metal or concrete roof (with no more than 25% of the roof being flat).
<b>Start Date</b>	The date on which <b>your</b> insurance commences as shown on <b>your schedule</b> .
<b>Sum Insured</b>	The most <b>we</b> will pay for any number of claims caused by one incident as shown on <b>your schedule</b> .
<b>United Kingdom</b>	England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.
<b>Unfurnished</b>	Not furnished enough for <b>you</b> to live in.
<b>Unoccupied</b>	Not lived in by <b>you</b> or anyone else with <b>your</b> permission.

<b>Valuables</b>	Stamp, coin or medal collections, antiques, collectables, pictures, other works of art, items of gold, silver or other precious metals, jewellery, watches and furs which belong to <b>you</b> or for which <b>you</b> are legally responsible.
<b>You</b>	The person or persons named on the <b>schedule</b> , their <b>family</b> and <b>domestic employees</b> .
<b>Your</b>	Belonging to <b>you</b> or for which <b>you</b> are responsible.
<b>We/Us/Our</b>	Groupama Insurance Company Limited.

## Buildings Cover

**Your schedule** will show whether this section applies.

The **sum insured** for **buildings** is shown on **your schedule**.

What is covered:		What is not covered:
1.	Loss or damage to <b>your buildings</b> caused by any of the following events:	
(a)	Fire, smoke, explosion, lightning and earthquake.	The <b>excess</b> as shown on <b>your schedule</b> .
(b)	Storm, flood or weight of snow.	The <b>excess</b> as shown on <b>your schedule</b> .  Loss or damage caused by frost.  Loss or damage to central heating oil tanks in the open, swimming pools, tennis courts, drives, patios, terraces, fences, hedges and gates.  Loss or damage caused by subsidence, heave or landslip.  Loss or damage caused by rising ground water levels.
(c)	Escape of water from and frost damage to washing machines, dishwashers, fixed water tanks, apparatus and pipes.	The <b>excess</b> as shown on <b>your schedule</b> .  Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.  Loss or damage whilst <b>your home</b> is <b>unfurnished</b> .  Loss or damage caused by subsidence, heave or landslip.
(d)	Escape of oil from a fixed domestic central heating oil tank.	The <b>excess</b> as shown on <b>your schedule</b> .  Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.  Loss or damage whilst <b>your home</b> is <b>unfurnished</b> .  Loss or damage caused by faulty workmanship.

What is covered:		What is not covered:
(e)	Theft or attempted theft.	The <b>excess</b> as shown on <b>your schedule</b> .  Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.  Loss or damage whilst <b>your home</b> is <b>unfurnished</b> .  Loss or damage caused by anyone who is lawfully in or within the grounds of <b>your home</b> .  Loss or damage whilst the <b>buildings</b> or any part of them are lent, let, sub-let or occupied by anyone other than <b>you</b> or <b>your family</b> except where force and violence has been used to gain entry or exit.
(f)	Collision or impact by any vehicle or animal.	The <b>excess</b> as shown on <b>your schedule</b> .  Loss or damage to fences, hedges and gates.  Loss or damage caused by insects, vermin, birds or <b>your</b> pets.
(g)	Collision by aircraft and other flying devices or items dropped from them.	The <b>excess</b> as shown on <b>your schedule</b> .
(h)	Falling trees, branches, telegraph poles or lamp posts.	The <b>excess</b> as shown on <b>your schedule</b> .  Loss or damage to fences, hedges and gates.  Loss or damage caused by felling or lopping of trees or branches.  The cost of removal of trees, branches, telegraph poles or lamp posts unless the <b>buildings</b> have been damaged by the fall.
(i)	Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	The <b>excess</b> as shown on <b>your schedule</b> .  Loss or damage to the radio and television aerials, fixed satellite dishes, their fittings and masts themselves.
(j)	Riot, violent disorder, civil commotion, labour and political disturbances or strikes.	The <b>excess</b> as shown on <b>your schedule</b> .  Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.  Loss or damage whilst <b>your home</b> is <b>unfurnished</b> .

What is covered:		What is not covered:
(k)	Malicious damage or vandalism.	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.</p> <p>Loss or damage whilst <b>your home</b> is <b>unfurnished</b>.</p> <p>Loss or damage caused by anyone lawfully in or within the grounds of <b>your home</b>.</p>
(l)	Subsidence or heave of the site upon which <b>your home</b> stands or landslip.	<p>The <b>excess</b> of £1,000.</p> <p>Loss or damage to domestic fixed fuel central heating oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless <b>your home</b> is damaged at the same time and by the same cause.</p> <p>Loss or damage to solid floors unless the walls of <b>your home</b> are damaged at the same time and by the same cause.</p> <p>Loss or damage arising from faulty design, specification, workmanship or materials.</p> <p>Loss or damage caused by coastal or river erosion.</p> <p>Loss or damage caused while the <b>buildings</b> are undergoing any structural repairs, alterations or extensions.</p> <p>Loss or damage caused by normal settlement, shrinkage or expansion.</p> <p>Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law.</p>
2.	<p>Expenses in restoring the damage to <b>your buildings</b> which <b>we</b> have agreed in writing for:</p> <ul style="list-style-type: none"> <li>architects, surveyors, consulting engineers and legal fees;</li> <li>clearing debris, demolishing <b>buildings</b> or making them safe; and</li> <li>complying with Government or local authority requirements.</li> </ul>	<p>Fees for preparing any claim.</p> <p>Any costs of complying with government or local authority requirements that have been served on <b>you</b> before the loss or damage.</p>

What is covered:		What is not covered:
3.	Any loss of rent due to <b>you</b> which <b>you</b> are unable to recover or additional costs of alternative accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for while the <b>buildings</b> cannot be lived in following loss or damage which is covered under the <b>buildings</b> section.	<p>Any amount more than 20% of the <b>sum insured</b>.</p> <p>Any loss of rent or accommodation expense after <b>your home</b> is restored to its normal condition.</p>
4.	The cost of repairing <b>accidental damage</b> to fixed glass and double glazing (including the cost of replacing frames), solar panels and ceramic hobs, which form part of the <b>buildings</b> .	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Loss or damage whilst <b>your home</b> is <b>unfurnished</b>.</p> <p>Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.</p>
5.	The cost of repairing <b>accidental damage</b> to underground drains, pipes, cables and tanks providing service to and from <b>your home</b> and for which <b>you</b> are responsible.	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Damage to pitch fibre pipes as a result of pressure applied to them by the weight of soil or other covering materials.</p>
6.	Increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an accepted under section 1 (c) of <b>your buildings</b> cover.	More than £1,500 in any one <b>period of insurance</b> . If <b>you</b> claim under both the <b>buildings</b> and <b>contents</b> sections of <b>your policy</b> , <b>we</b> will not pay more than £1,500 in total.
7.	The cost of tracing the source of any escape of water or oil from fixed water tanks or pipes or domestic oil fired central heating installation, which <b>you</b> are legally responsible for.	More than £5,000 in any one <b>period of insurance</b> .
8.	Any purchaser of <b>your home</b> will have the benefit of the <b>buildings</b> section of <b>your policy</b> between exchange of contracts and completion of the sale of <b>your home</b> , subject to the normal restrictions shown in the <b>policy</b> .	Any loss or damage insured under another insurance policy.

### **Liability Insurance included with Buildings Cover**

This section applies if **your schedule** shows **you** have elected to take **buildings** cover.

The **sum insured** for liability under the **buildings** section is £2,000,000 for any claim or series of claims from one incident plus any costs and expenses **we** have agreed in writing.

What is covered:		What is not covered:
1.	<p>Any amounts which <b>you</b> (or <b>your</b> personal representatives in the event of <b>your</b> death) become legally liable to pay for liability arising out of the ownership of <b>your home</b> from</p> <ul style="list-style-type: none"> <li>• bodily injury; or</li> <li>• damage to property;</li> </ul> <p>caused by an accident happening at <b>your home</b> during the <b>period of insurance</b>.</p>	<p>Any bodily injury to <b>you, your family</b> or <b>your domestic employees</b>.</p> <p>Any bodily injury arising directly or indirectly from any communicable disease or condition.</p> <p>Any damage to property owned or in the charge or control of <b>you, your family</b> or <b>your domestic employees</b>.</p> <p>Any agreement or contract made by <b>you</b> unless <b>you</b> would have been legally liable anyway.</p> <p>Any liability arising from any trade or business activity.</p> <p>Any liability arising from owning lifts or any vehicles.</p> <p>Any liability arising from owning animals other than <b>your</b> domestic pets.</p> <p>Any liability arising from <b>you</b> owning dangerous dogs specified under the Dangerous Dogs Acts 1991.</p> <p>Any liability arising out of any criminal or violent acts to another person or property.</p>
2.	<p>Any amounts <b>you</b> become legally liable to pay under section 3 of the Defective Premises Act 1972 or article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any <b>home</b> previously owned and occupied by <b>you</b>.</p>	<p>Any liability <b>you</b> can recover from any other insurance.</p> <p>The cost of repairing any fault or alleged fault.</p> <p>Liability arising more than seven years after the expiry or cancellation of the <b>buildings</b> section of this <b>policy</b>.</p>

### **Accidental Damage to Buildings Cover**

**Your schedule** will show whether this addition to **your buildings** cover applies.

What is covered:	What is not covered:
1. <b>Accidental damage to buildings.</b>	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.</p> <p>The cost of general maintenance.</p> <p>Damage caused by wear and tear, anything that happens gradually or mechanical or electrical breakdown.</p> <p>Loss or damage caused by infestation, vermin, corrosion, damp, wet or dry rot, mould or frost.</p> <p>Damage while <b>your home</b> is being altered, repaired, cleaned, maintained or extended.</p> <p>Damage caused by faulty workmanship or design or the use of defective materials.</p> <p>Loss or damage caused by the <b>buildings</b> moving, settling, shrinking, collapsing or cracking.</p> <p>Loss or damage caused by a paying guest or tenant.</p> <p>Loss or damage from mechanical or electrical faults or breakdown.</p> <p>Loss or damage caused by dryness, dampness, extremes of temperature or exposure to light.</p> <p>Loss or damage to swimming pools, tennis courts, drives, patios and terraces, walls, fences, gates and fuel tanks.</p> <p>Any depreciation in value or consequential loss.</p>

## Contents Cover

**Your schedule** will show whether this section applies.

The **sum insured** for **contents** is shown on **your schedule**. **We** will increase the amount of **your contents** cover by a further 10% to cover wedding and other gifts for one month before and one month after a wedding, birthday, religious or other celebration.

The most **you** can claim for any individual item is £5,000 unless the item is specified on **your schedule**. **We** may require a receipt, original valuation or proof of purchase for any item that exceeds £500 in value in the event of a claim.

What is covered:		What is not covered:
1.	Loss or damage to <b>your contents</b> caused by any of the following events:	
(a)	Fire, smoke, explosion, lightning and earthquake.	The <b>excess</b> as shown on <b>your schedule</b> .
(b)	Storm, flood or weight of snow.	The <b>excess</b> as shown on <b>your schedule</b> . Loss or damage to property left in the open.
(c)	Escape of water from washing machines, dishwashers, fixed water tanks, apparatus or pipes.	The <b>excess</b> as shown on <b>your schedule</b> . Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days. Loss or damage whilst <b>your home</b> is <b>unfurnished</b> .
(d)	Escape of oil from a domestic fixed oil-fired central heating installation.	The <b>excess</b> as shown on <b>your schedule</b> . Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days. Loss or damage whilst <b>your home</b> is <b>unfurnished</b> . Loss or damage caused by faulty workmanship. Loss or damage to the appliance from which the oil escapes.

What is covered:		What is not covered:
(e)	Theft or attempted theft.	The <b>excess</b> as shown on <b>your schedule</b> . More than £2,000 for items that are in a garage or outbuilding. Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days. Loss or damage whilst <b>your home</b> is <b>unfurnished</b> . Loss of <b>money</b> unless force has been used to enter <b>your home</b> . Loss or damage caused by anyone lawfully in or within the grounds of <b>your home</b> . Loss or damage whilst the <b>buildings</b> or any part of them are lent, let, sub let or occupied by anyone other than <b>you</b> or <b>your family</b> except where force and violence are used to gain entry or exit.
(f)	Collision by any vehicle or animal.	The <b>excess</b> as shown on <b>your schedule</b> . Loss or damage caused by insects, vermin, birds or <b>your</b> pets.
(g)	Collision by aircraft and other flying devices or items dropped from them.	The <b>excess</b> as shown on <b>your schedule</b> .
(h)	Falling trees, branches, aerials, aerial fittings, telegraph poles or lamp posts.	The <b>excess</b> as shown on <b>your schedule</b> . Loss of damage caused by felling or lopping of trees or branches.
(i)	Riot, violent disorder, civil commotion, labour and political disturbances or strikes.	The <b>excess</b> as shown on <b>your schedule</b> .
(j)	Malicious damage or vandalism.	The <b>excess</b> as shown on <b>your schedule</b> . Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days. Loss or damage whilst <b>your home</b> is <b>unfurnished</b> . Loss or damage caused by anyone lawfully in or within the grounds of <b>your home</b> .

What is covered:		What is not covered:
(k)	Subsidence or heave of the site upon which <b>your home</b> stands or landslip.	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Loss or damage resulting from the movement of solid floors.</p> <p>Loss or damage caused by faulty workmanship or use of defective materials.</p> <p>Loss or damage caused by coastal or river erosion.</p> <p>Loss or damage caused while the <b>buildings</b> are undergoing any structural repairs, alterations or extensions.</p> <p>Loss or damage caused by normal settlement, shrinkage or expansion.</p> <p>Loss or damage that but for the existence of this insurance would be covered under any contract or a guarantee or by law.</p>
2.	Loss or damage to <b>your contents</b> anywhere in the <b>United Kingdom</b> whilst temporarily removed from <b>your home</b> caused by:	
(a)	Theft or attempted theft from a private <b>home</b> where <b>you</b> are working, any occupied private <b>home</b> where <b>you</b> are temporarily living or any bank or safe deposit.	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Any amount more than 10% of the <b>sum insured</b>.</p> <p><b>Contents</b> insured under another insurance policy.</p> <p><b>Contents</b> removed for sale or exhibition or to furniture depositories.</p> <p><b>Contents</b> removed because of the sale or letting of <b>your home</b>.</p> <p><b>Contents</b> during removal.</p> <p><b>Valuables</b>.</p> <p><b>Money</b> or <b>credit cards</b>.</p> <p>Pedal cycles.</p> <p><b>Contents</b> removed for more than 30 consecutive days.</p>

What is covered:		What is not covered:
3.	Loss or damage to <b>your contents</b> anywhere in the <b>United Kingdom</b> removed by a member of <b>your family</b> who is studying away from <b>home</b> caused by:	
(a)	Theft or attempted theft from temporary accommodation whilst studying.	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>More than £4,000.</p> <p><b>Contents</b> insured under another insurance policy.</p> <p><b>Contents</b> during removal.</p> <p><b>Valuables</b>.</p> <p><b>Money</b> or <b>credit cards</b>.</p> <p>Pedal cycles.</p> <p>Loss or damage unless the loss or damage is caused by a violent and forcible entry.</p>
4.	Costs <b>you</b> have to pay for replacing locks to safes, alarms and outside doors in <b>your home</b> following theft or loss of <b>your</b> keys.	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>More than £750.</p>
5.	The cost of replacing <b>your</b> food in <b>your</b> fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes.	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>More than £300.</p> <p>Loss or damage not caused by a change in temperature as a result of damage to or a fault in the freezer or failure of the electricity supply to the freezer or escape of refrigerant fumes.</p> <p>Loss or damage caused by a deliberate act of any public electricity supply authority.</p> <p>Loss or damage caused by <b>your</b> wilful act of negligence or the continued use of faulty apparatus.</p> <p>Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.</p> <p>Loss of food insured under another insurance policy.</p>
6.	Costs of using other accommodation, substantially the same as <b>your</b> existing accommodation, which <b>you</b> have to pay for if the <b>home</b> cannot be lived in following loss or damage which is covered by an insured event.	<p>Any amount more than 20% of the <b>sum insured</b>.</p> <p>Any expense after <b>your home</b> is restored to its normal condition.</p>

What is covered:	What is not covered:
<p>7. <b>Accidental damage</b> to televisions, satellite decoders, audio and video equipment, radios, home computers, laptops and <b>business equipment</b> which belong to <b>you</b> and are situated in <b>your home</b>.</p>	<p>Damage or deterioration caused in the process of cleaning, repair, renovation or dismantling.</p> <p>Damage to tapes, records, cassettes, discs or computer software.</p> <p>Mechanical or electrical faults or breakdown.</p> <p>Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.</p> <p>Loss or damage whilst <b>your home</b> is <b>unfurnished</b>.</p>
<p>8. Increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an accepted under section 1 (c) of <b>your contents</b> cover.</p>	<p>More than £1,500 in any one <b>period of insurance</b>. If <b>you</b> claim under both the <b>buildings</b> and <b>contents</b> sections of <b>your policy</b>, <b>we</b> will not pay more than £1,500 in total.</p>
<p>9. <b>Your</b> legal liability as a tenant for loss or damage to <b>your</b> landlord's fixtures and fittings caused by an event insured under the <b>buildings</b> aspect of this <b>policy</b>.</p>	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Any amount more than 10% of the <b>contents sum insured</b>.</p> <p>Loss or damage caused by subsidence, heave or landslip.</p> <p>Loss or damage caused by riot, violent disorder, civil commotion, labour and political disturbances or strikes.</p> <p>Loss or damage caused by malicious damage or vandalism.</p> <p>Loss or damage whilst <b>your home</b> is <b>unfurnished</b>.</p>

### **Liability Insurance included with Contents Cover**

This section applies if **your schedule** shows **you** have elected to take **contents** cover.

The **sum insured** for liability under the **contents** section is £2,000,000 for any claim or series of claims from one incident plus any costs and expenses **we** have agreed in writing.

What is covered:	What is not covered:
<p>1. Any amounts which <b>you</b> (or <b>your</b> personal representatives in the event of <b>your</b> death) become legally liable to pay for liability arising as occupier of <b>your home</b> from</p> <ul style="list-style-type: none"> <li>• bodily injury; or</li> <li>• damage to property</li> </ul> <p>caused by an accident happening at <b>your home</b> during the <b>period of insurance</b>.</p> <p>Any amounts which <b>you</b> as a private individual become legally liable to pay as damages for</p> <ul style="list-style-type: none"> <li>• bodily injury; or</li> <li>• damage to property</li> </ul> <p>caused by an accident happening anywhere in the world during the <b>period of insurance</b>.</p>	<p>Any bodily injury to <b>you</b>, <b>your family</b> or <b>your domestic employees</b>.</p> <p>Any bodily injury arising directly or indirectly from any communicable disease or condition.</p> <p>Any damage to property owned or in the charge or control of <b>you</b>, <b>your family</b> or <b>your domestic employees</b>.</p> <p>Any agreement or contract made by <b>you</b> unless <b>you</b> would have been legally liable anyway.</p> <p>Any liability arising in Canada or the United States after the total period of stay in either or both countries has exceeded 30 days in the <b>period of insurance</b>.</p> <p>Any liability arising from any trade or business activity.</p> <p>Any liability arising from ownership, use or possession of any lift, caravan, aircraft or watercraft including jetskis (other than hand propelled watercraft).</p> <p>Any liability arising from ownership, use or possession of any mechanically propelled or assisted vehicle (other than domestic gardening machinery).</p> <p>Any liability arising from ownership, use or possession of any firearms other than properly licensed shotguns.</p> <p>Any liability arising from owning animals other than <b>your</b> domestic pets.</p> <p>Any liability arising from <b>you</b> owning dangerous dogs specified under the Dangerous Dogs Acts 1991.</p> <p>Any liability arising out of any criminal or violent acts to another person or property.</p> <p>Any claim or other proceedings against <b>you</b> or <b>your family</b> lodged in a court outside the <b>United Kingdom</b>.</p>

What is covered:		What is not covered:
2.	Any amounts <b>you</b> become legally liable to pay under section 3 of the Defective Premises Act 1972 or article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any <b>home</b> previously owned and occupied by <b>you</b> .	Any liability <b>you</b> can recover from any other insurance.  The cost of repairing any fault or alleged fault.
3.	All amounts which <b>you</b> have been awarded in courts within the <b>United Kingdom</b> which have not been paid to <b>you</b> within three months of the date of the award providing that the debtor would have been entitled to claim from <b>us</b> had he been insured by this insurance.	Any judgement subject to a pending appeal.  Any liability if the debtor is <b>you, your family</b> or a <b>domestic employee</b> .  More than £100,000

### **Accidents to Domestic Employees**

This section applies if **your schedule** shows **you** have elected to take **contents** cover.

The **sum insured** for accidents to **domestic employees** is £5,000,000 for any claim or series of claims from one incident plus any costs and expenses **we** have agreed in writing.

What is covered:		What is not covered:
1.	Any amounts which <b>you</b> become legally liable to pay including costs and expenses which <b>we</b> have agreed in writing, for bodily injury by accident happening during the <b>period of insurance</b> anywhere in the world to <b>your domestic staff</b> .	Any liability for which compulsory insurance or security is required by any road traffic legislation.  Any bodily injury from any communicable disease or condition.  Any bodily injury arising in Canada or the United States of America after the total period of stay has exceeded 30 days in the <b>period of insurance</b> .  Any claim or other proceedings against <b>you</b> or <b>your family</b> lodged or prosecuted in a court outside the <b>United Kingdom</b> .  Any agreement unless <b>you</b> would have been liable had the agreement not been made.

## Accidental Damage to Contents Cover

**Your schedule** will show whether this addition to **your contents** cover applies.

The most **you** can claim for any individual item is £5,000 unless the item is specified on **your schedule**. **We** may require a receipt, original valuation or proof of purchase for any item that exceeds £500 in value in the event of a claim.

What is covered:	What is not covered:
<p>1. <b>Accidental damage to your contents within your home.</b></p>	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Loss or damage or any proportion of damage which <b>we</b> specifically exclude elsewhere under the <b>contents</b> section.</p> <p>Loss or damage occurring after <b>your home</b> has been left <b>unoccupied</b> for more than 30 consecutive days.</p> <p>Loss or damage whilst <b>your home</b> is <b>unfurnished</b>.</p> <p>Loss or damage if the <b>buildings</b> are lent, let or sub let in whole or in part.</p> <p>Loss or damage to <b>contents</b> within garages and outbuildings.</p> <p><b>Money, credit cards</b>, documents or stamps.</p> <p>Loss or damage to contact, corneal or micro corneal lenses or hearing aids.</p> <p>Damage to sports equipment whilst in use.</p> <p>Damage to pedal cycles.</p> <p>Damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon.</p> <p>Loss or damage caused by chewing, tearing, scratching or fouling by animals.</p> <p>Loss or damage caused by insects, vermin, corrosion, damp, wet or dry rot, mould or frost.</p> <p>Loss or damage arising out of faulty design, specification, workmanship or materials.</p> <p>Damage from mechanical or electrical faults or breakdown.</p> <p>Damage caused by dryness, dampness, extremes of temperature and exposure to light.</p>

## Personal Belongings Cover

**Your schedule** will show whether this addition to **your contents** cover applies and how much **you** have chosen to insure **your personal belongings** for.

The most **you** can claim for any **valuables** is £1,500 unless the item is specified on **your schedule**. **We** may require a receipt, original valuation or proof of purchase for any **valuables** in the event of a claim.

**We** may require a receipt, original valuation or proof of purchase for any item that exceeds £500 in value in the event of a claim.

This section applies for items lost or damaged in **your home** or anywhere in the **United Kingdom**. **You** are also covered during travel elsewhere in the world up to a maximum of 60 days during any **period of insurance**.

This section does not apply to items left in a motor vehicle unless the items are in a locked boot, concealed luggage compartment or glove compartment. The most **you** can claim for items left in a motor vehicle is £1,000.

What is covered:	What is not covered:
<p>1. Loss or damage to luggage, clothing or furs.</p>	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>A reasonable amount deducted for wear and tear and depreciation.</p> <p>Any damage or deterioration of any article caused by dyeing, cleaning, repair or renovation.</p>
<p>2. Loss or damage to mobile telephones.</p>	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>More than £250 for any one item.</p> <p>Mobile telephones insured under another insurance policy.</p>
<p>3. Loss or damage to spectacles.</p>	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>More than £250 for any one item.</p> <p>Contact, corneal or micro corneal lenses.</p>
<p>4. Loss or damage to musical instruments.</p>	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>More than £500.</p> <p>Breakage of strings, reeds or drum heads or leads.</p> <p>Any loss or damage caused by cleaning, repairing or atmospheric conditions.</p> <p>Loss or damage whilst in transit unless placed in a suitable protective container.</p> <p>Any item used for <b>your</b> trade or profession.</p>

What is covered:		What is not covered:
5.	Loss or damage to sports equipment.	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Camping equipment.</p> <p>Vehicles, watercraft or aircraft.</p> <p>Damage whilst in use.</p> <p>Diving equipment left in an unattended motor vehicle or vessel.</p> <p>Any item used for <b>your</b> trade or profession.</p>
6.	Loss or damage to pedal cycles	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>More than £500 for any one item.</p> <p>Loss or damage to tyres, lamps or accessories unless the pedal cycle is stolen or damaged at the same time.</p> <p>Damage from electrical or mechanical faults or breakdown.</p> <p>Loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes.</p> <p>Theft by fraudulent means.</p> <p>Theft unless the pedal cycle was locked to an immovable object or kept in a locked building at the time of the theft.</p> <p>Theft where the pedal cycle was left in a public place overnight.</p> <p>Any item used for <b>your</b> trade or profession.</p>
7.	Loss or damage to Guns	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Loss or damage to guns caused by rusting or bursting of barrels.</p>
9.	<p>Theft or accidental loss of <b>money</b> or any amounts which <b>you</b> become legally liable to pay as a result of unauthorised use following loss or theft of <b>your credit card(s)</b> provided that:</p> <ul style="list-style-type: none"> <li>• within 24 hours of <b>your</b> discovering any such loss or theft, <b>you</b> have notified the police and, in the case of <b>credit card(s)</b>, the card issuing company; and</li> <li>• <b>you</b> have complied with all other conditions under which <b>your credit card(s)</b> were issued to <b>you</b>.</li> </ul>	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>More than £250 in respect of <b>money</b> or more than £1,000 in respect of <b>credit cards</b>.</p> <p>Theft not reported to the police within 24 hours of discovery.</p> <p>Theft insured under another insurance policy.</p>

What is covered:		What is not covered:
10.	Loss or damage to other items of personal use that belong to <b>you</b> and that <b>you</b> normally carry with <b>you</b> .	<p>The <b>excess</b> as shown on <b>your schedule</b>.</p> <p>Theft or disappearance of <b>valuables</b> from baggage unless such baggage is carried by hand and under <b>your</b> personal supervision.</p> <p>Any amount over £2,000 for <b>valuables</b> in respect of theft from hotel or motel rooms during <b>your</b> absence from such rooms.</p>

## General Conditions

These conditions apply to all sections of the **policy**.

- **You** must complete **your proposal** for the **policy** truthfully.
- **You** must take all reasonable steps to prevent loss, damage or accident and must keep the **buildings** in a good state of repair.
- **You** must tell the **administrator** immediately if **you**:
  - stop using **your home** as **your** permanent residence;
  - let the property;
  - regularly leave **your home** unattended by day or night other than for **your** normal job of work;
  - leave the **home** without an occupant for more than 30 consecutive days; or
  - change any information given to **us** at the time of quotation.

When **we** receive this notice **we** will have the option to change the terms and conditions of the **policy**.

- **You** must notify the **administrator** immediately if **you** are convicted of any criminal offence.
- **You** must notify the **administrator** before **you** start any conversions, extensions or structural works to the **buildings**. **We** reserve the right to add special conditions to **your** cover at this time.
- **You** must notify **us** of any new item that should be specified immediately.
- **We** are not liable to pay any claim under the **policy** unless **you** have done everything that is required by the terms of the **policy**.
- The rights of the bank or building society who provided **your** mortgage will not be affected by anything **you** do to increase the risk of loss or damage to **your home** provided they were unaware of such action. The bank or building society must notify **us** in writing when they become aware of any increased risk. In this event **we** may increase **your premium**.
- All matters in respect of the **policy**, including the handling of claims, are handled on **our** behalf by the **administrator**.
- If at any time any provision or part of the **policy** becomes invalid, illegal or unenforceable the remaining parts and provisions continue in full force and effect.

If **you** fail to comply with any of the above duties this **policy** may become invalid.

All **premium** payments received by the **administrator** are deemed to have been received by **us**.

## General Exceptions

These exceptions apply to all sections of the **policy**.

What is not covered:	
1.	<p>Aircraft Pressure Waves Clause:</p> <p>The <b>policy</b> does not cover loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.</p>
2.	<p>Biological, Chemical or Nuclear Contamination Exclusion Clause:</p> <p>This insurance will not pay for:</p> <ul style="list-style-type: none"><li>• loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;</li><li>• any legal liability of whatsoever nature; or</li><li>• death or injury to any person; directly or indirectly caused by or contributed to by or arising from Biological, Chemical or Nuclear contamination due to or arising from:<ul style="list-style-type: none"><li>• terrorism; and/or</li><li>• steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.</li></ul></li></ul> <p>For the purpose of this clause "terrorism" means any act(s) of any person(s) or organisation(s) involving:</p> <ul style="list-style-type: none"><li>(i) the causing, occasioning or threatening of harm of whatever nature and by whatever means; or</li><li>(ii) putting the public or any section of the public in fear, in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.</li></ul>
3.	<p>Confiscation and/or Holding Clause:</p> <p>The <b>policy</b> does not cover <b>you</b> for Customs or other government or local authority officials legally taking and holding or keeping <b>your</b> property.</p>
4.	<p>Contracts (Rights of Third Parties) Act 1999 Clarification Clause:</p> <p>A person who is not party to the <b>policy</b> has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the <b>policy</b> but this does not affect any right or remedy of a third party which exists or is available apart from that Act.</p>
5.	<p>Deception:</p> <p><b>We</b> will not pay for any loss suffered by <b>you</b> due to any person obtaining property by deception.</p>

What is not covered:	
6.	<p>Electrical Data Exclusion Clause:</p> <p><b>We will not pay for</b></p> <ul style="list-style-type: none"> <li>loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from or any consequential loss; or</li> <li>any legal liability of whatsoever nature;</li> </ul> <p>directly or indirectly caused by or contributed to by or arising from</p> <ul style="list-style-type: none"> <li>computer viruses, erasure or corruption of electronic data; or</li> <li>the failure of any equipment to correctly recognise the date or change of date.</li> </ul> <p>For the purposes of this exclusion “computer virus” means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.</p>
7.	<p>Existing and Deliberate Damage Clause:</p> <p><b>We will not pay for loss or damage</b></p> <ul style="list-style-type: none"> <li>occurring before the <b>start date</b> or arising from an event before the <b>start date</b>;</li> <li>caused deliberately by <b>you</b> or <b>your family</b>; or</li> <li>due to any consequential loss of any kind or description.</li> </ul>
8.	<p>Institute Radioactive Contamination Exclusion Clause:</p> <p>This clause shall be paramount and shall override anything contained in this <b>policy</b> inconsistent therewith.</p> <p>In no case shall this agreement cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:</p> <ul style="list-style-type: none"> <li>ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;</li> <li>the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; or</li> <li>any weapon of war employing atomic or nuclear fission or fusion or other like reaction or radioactive force or matter.</li> </ul>
9.	<p>Loss of Value Clause:</p> <p>The <b>policy</b> does not cover <b>you</b> for direct or indirect loss or damage to any property or any legal liability, caused by or contributed to, or arising from the loss of value following a claim payment.</p>
10.	<p>Pollution &amp; Contamination Clause:</p> <p>This <b>policy</b> does not cover <b>you</b> for loss or destruction of, or damage to any property, or death or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the <b>period of insurance</b>.</p> <p>All pollution and contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.</p>

What is not covered:	
11.	<p>War Exclusion:</p> <p><b>We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.</b></p>
12.	<p>Wear and Tear Clause:</p> <p><b>We will not pay for damage caused by wear and tear, depreciation or any other gradually operating cause.</b></p>

## Making A Claim

If **you** need to make a claim please telephone the **administrator** on 0845 365 3043.

If there has been any malicious damage, violent disorder, riots or civil commotion, theft, attempted theft or lost property **you** must inform the police immediately and obtain an incident number.

**You** must forward **us** within 3 days any letter, claim, writ, summons or legal document **you** receive if a claim for liability is made against **you**.

## How We Settle Claims

If **you** make a claim for loss or damage under the **buildings** aspect of **your policy**, **we** will pay the full cost of repair as long as the **buildings** were in a good state of repair immediately prior to the loss or damage. If the **buildings** were not in a good state of repair **we** will deduct an amount from **your** claim.

Where property has been lost or stolen **we** will replace this with the closest possible match where possible, except for clothing where **we** will make a cash payment. If property has been damaged this will normally be repaired. If a repair is not possible **we** will replace this with the closest possible match where possible.

Where **we** agree to replace property **we** will pay the supplier of the property directly.

Where **we** agree to make a cash payment the sum payable reflects the costs of replacing the lost or damaged property and will reflect any discount **we** would have received if **we** had replaced the property.

If a lost or damaged item matches others in **your home** **we** will only pay for the lost or damaged item or area. **We** will not replace undamaged items in the set or suite. If carpeting is damaged beyond repair **we** will only replace carpet in the damaged area and not in adjoining rooms.

If **you** claim under the **policy** for an item covered by another insurance policy **we** will only pay **our** share of the claim.

## Underinsurance

The **sum insured** for **buildings** should reflect the full cost of replacing the **buildings** and the **sum insured** for **contents** should reflect the full cost of replacing **your contents** as new. If this is not the case then **you** will have to pay a share of the claim, for example if the **sum insured** only covers three quarters of the full cost, **we** will only pay three quarters of the claim.

## Special Claim Conditions

The following conditions apply to all claims:

- **We** need **your** assistance to assess **your** claim and **you** should provide **us** all the information **we** reasonably require. If **you** do not, **we** reserve the right to deny **your** claim if **our** ability to assess **your** claim has been prejudiced as a result.
- **We** control the claim and **you** should not admit, deny, negotiate or settle a claim without **our** consent.
- **You** may make temporary repairs to prevent further damage.
- **We** have the right to enter a building affected by the claim and take possession of any insured property but **you** may not abandon the property to **us**.
- **We** may take complete control of any proceedings in **your** name and on **your** behalf.

- **We** may take proceedings against any other person in **your** name to recover any payment **we** have made under the **policy** at **our** expense.
- **You** must not dispose of any damaged items without **our** consent.
- If **you** are unable to provide proof of purchase or ownership **we** may pay a reduced amount.
- **You** must provide **us** with reasonable evidence of value or age (or both) for all items involved in a claim.
- If there has been a theft **you** must take any reasonable extra precautions **we** ask for.
- **We** will not pay any claim if any loss, damage or liability covered under the **policy** is also covered wholly or in part under any other insurance.
- If **you** or anyone acting on **your** behalf makes any claim knowing it to be false, exaggerated or fraudulent or if any loss or damage is caused by **your** wilful act or with **your** connivance, **we** will not pay any claim and all cover under the **policy** will end immediately. **We** may also report the matter to the police.
- Where **we** have accepted a claim but there is a disagreement over the amount payable the dispute will first be referred to an arbitrator. The arbitrator will be appointed jointly by **you** and **us** in accordance with the law in force at that time. When this happens legal proceedings cannot be started against **us** unless the arbitrator has reached a decision.

## Premium Payments

**Premiums** will be collected on the 1st working day of each month by Direct Debit and will provide cover for the calendar month in which they are collected.

**We** will not make any payment under this **policy** unless **you** have paid the **premium** due to **us**.

## Amending the terms

**We** may amend the terms of this **policy**:

- when **you** tell **us** of a change in circumstances which will affect this **policy**; or
- at any other time provided **we** give **you** at least 30 days notice.

## Cooling Off Period

**You** are entitled to cancel this **policy** by writing to the **administrator** within 14 days of either:

- The date **you** receive **your policy** documentation; or
- The start of the **period of insurance**

whichever is the later.

## Cancelling your Insurance

This **policy** runs from the 1st of each month until the end of the month. **You** may cancel this **policy** at the end of any month by notifying **us** no later than seven days before the last day of the month.

**We** may cancel this **policy** by sending **you** 30 days notice to **your** correspondence address shown in the **schedule**.



The policy is underwritten by Groupama Insurance Company Limited  
This policy is administered by 3xd Limited

3xd Limited is authorised and regulated by the  
Financial Services Authority under reference 469379

Groupama Insurance Company Limited is authorised and regulated  
by the Financial Services Authority under reference 202124

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