

Home insurance made simple

Your House Policy



Welcome

Thanks for choosing to insure your home with Aviva.
As a Your House customer you can now enjoy the peace of mind knowing you're protected by the UK's largest insurer.

Clubline	3	Caravan section	25
Club Assistance	4	Personal Accident section	27
Home Doctor	4	Home and Garden section	28
Our service to you	5	Sports section	31
The right level of cover	7	Family Legal Protection	34
Your House	8	General Conditions	44
Contents section	10	General Exclusions	46
Personal Belongings section ..	17	Lifestyle changes	47
Buildings section	20		

Clubline Our incident management claims service on 0800 012345*

If you've ever had a problem that you've needed to claim for, you'll know that dealing with it can often cause you as much hassle and stress as the initial loss. That's exactly why we set up Clubline – to take that hassle and stress away from you.

Clubline is open 24 hours a day, seven days a week. Just one call and we'll start sorting your claim out straight away. You don't even have to fill in a claim form.

Our team of professionally trained incident managers are on hand to help you get things back to normal as quickly as possible. And while they do, they'll also keep you up to date with what's happening.

They'll call out approved tradespeople to make the emergency repairs you need and secure your property. Their workmanship comes with our approval, plus a 12-month guarantee, and we pay their bills directly (apart from the excess).

After that, our nationally approved suppliers will replace any household items that are stolen or damaged. They can also refer you to other experts if you need to redecorate or rebuild.

For easy reference use the attached card with the Clubline number. Simply write your policy number on it and keep the card somewhere you can quickly lay your hands on it.

Your House
Clubline

In an emergency call:

Clubline 0800 012345

24 hours a day, 365 days a year



Club Assistance Free 24-hour legal and tax helpline on **0800 051 1701***

Legal advice

Club Assistance gives you access to our legal helpline for expert advice on personal legal problems. It could be a dispute over consumer rights, property, terms of employment, even a dispute with your neighbour or many other legal issues.

Tax advice

Need advice on tax relief and allowances? Inheritance tax? Capital gains tax? Club Assistance can help you with all of these and many other personal tax problems.

Club Assistance is available 24 hours a day, 365 days a year.

Advice is limited to the law and practice of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Identity Theft Helpline

If you become a victim of identity theft, or need advice on protecting your identity, our professional advisers are here to help from 8am–8pm, 7 days a week. We can provide up-to-date information, including warning signs and prevention tips, and advice on what to do if you become a victim.

You might be concerned about banking safely online. Or maybe you've just had an unexpected call from a debt collection agency. For these and any other issues about the security of your identity, please give us a call on **0870 837 9710***.

Home Doctor to help you keep your home in great shape.

Home Doctor from Aviva is a comprehensive guide on how to keep your home safe and secure year-round. It's full of useful offers and the latest advice from DIY and safety experts, the police and fire service.

Ask your insurance adviser for a free copy.

*For our joint protection, telephone calls may be recorded and/or monitored.

Our service to you Complaints procedure.

Our Promise of Service

Our goal is to provide excellent service to all our customers, but we realise that occasionally things do go wrong. If so, we take any complaint seriously and aim to resolve any problems as soon as possible.

To make sure we provide the kind of service you expect, we welcome your feedback. We'll take your comments on board to make sure we continually improve our service.

What will happen if you complain?

- We'll acknowledge your complaint within two working days of receiving it.
- We aim to resolve complaints, following assessment and investigation, as soon as possible.

Most concerns can be resolved quickly, but sometimes we'll need to go into more detail. If this looks likely we'll update you about the situation within 10 working days of receiving your complaint and let you know when you can expect to hear from us.

What to do if you're not happy

If you're unhappy with any aspect of the handling of your insurance, first contact your insurance adviser, or your usual Aviva point of contact. You can write to us or telephone us, whatever suits you best, and ask your contact to review the problem.

If you're still unhappy with the decision you receive from Aviva, you can write to the:

Chief Executive UK Insurance,
Aviva
PO Box 6, Surrey Street,
Norwich NR1 3NS

If you're dissatisfied with our final decision (from the Chief Executive Officer) you can always refer the matter to the Financial Ombudsman Service (FOS).

We'll provide full contact details of both our Chief Executive Officer and the FOS when we respond to your complaint.

Please note, the FOS will only consider your complaint if you have given us the opportunity to resolve it and you are one of the following:

- a private policyholder;
- a business with a group annual turnover of less than £1 million;
- a charity with an annual income of less than £1 million; or
- a trustee of a trust with a net asset value of less than £1 million.

If we can't resolve your complaint within 40 working days, the FOS will accept a direct referral.

We're bound by the decision of the FOS, but you're not. By following our complaints procedure your legal rights are not affected.

Financial Services Compensation Scheme

We're members of the Financial Services Compensation Scheme (FSCS). If we don't meet our obligations you may be entitled to compensation from this scheme, depending on the type of insurance and the circumstances of your claim.

For compulsory classes of cover, e.g. Employer's Liability, you're covered in full for any claim. For any other type of claim, you're covered for all of the first £2,000 and 90% of the remainder – in each case, without any upper limit.

Further information about the scheme is available from the FSCS website www.fscs.org.uk or by writing to: Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

Your cancellation rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Or if your insurance cover has already started, you'll be entitled to a refund of the premium paid, with a deduction for

the time for which you've been covered. This is calculated on a pro-rata basis.

To cancel your policy, please contact your insurance adviser at the address shown on your Policy Schedule.

If you don't cancel your policy it will continue in force and you'll need to pay the premium. For your cancellation rights outside the statutory cooling-off period, please refer to the General Conditions section of this booklet.

Administration charge

If you make any adjustments to your policy we reserve the right to apply an administration charge of up to £10 (subject to Insurance Premium Tax where applicable).

Additional covers – refund of premiums

If you have purchased additional cover options with this policy, a refund may not be available on those additional covers if they are subsequently removed after the statutory cancellation period.

Customers with disabilities

This policy and other associated documentation is also available in large print, audio and Braille. If you require any of these formats, please contact, in the first instance, Antur Group, 118 Walter Road, Swansea. SA1 5RE or telephone 01792 522 622.

The right level of cover Don't leave yourself short.

How much should you insure for?

It's up to you to make sure that the amount you insure for represents the full value of your property.

For Buildings, this means the full cost of rebuilding your property, including any outbuildings. You also need to think about any extra costs involved in rebuilding, such as demolition, architects' and surveyors' fees. And there could be additional costs in meeting the requirements of your local authority.

For Contents and Personal Belongings this means the full cost of replacing all the property at today's prices (apart from clothing and household linen, where we may make a deduction for wear and tear and loss in value).

It's important that you insure for the full amount as the sums insured are the maximum payouts for any claim.

Index linking

The sums insured in the Schedule will be changed each month and updated each year at the renewal date as follows:

- a. Personal Belongings – in line with any increase in the level of the Retail Prices Index or any suitable alternative index we choose.
- b. Buildings – in line with any increase in the level of the House Rebuilding Cost Index or any suitable alternative index we choose.

The amended sum (or sums) insured and renewal premium will be shown on your renewal notice.

Your House Introduction to the policy wording.

Please read this Policy Booklet together with your Schedule. These set out the cover you have chosen, plus any limits that apply.

If any details aren't right or if it doesn't provide the cover you need, please return the Schedule to your insurance adviser immediately.

The contract of insurance

This policy is a contract between you and us, Aviva Insurance UK Limited, and is based on the information you gave us when you applied for this insurance.

In return for your premium, we will provide the cover shown in the Schedule during the period of insurance.

Choice of law

The law of England and Wales will apply to this contract unless:

- a. you and we, the Insurer, agree otherwise; or
- b. at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Changes we need to know about

Please tell your insurance adviser immediately if there are any changes

which may affect this insurance. For example:

- the people to be insured;
- the sums insured are not adequate;
- your home is to be left unoccupied for more than 60 days in a row; and/or
- criminal convictions or cautions of the people insured.

Any change in circumstances may result in revised terms and conditions of this policy from the date of the change. If you do not tell us about any change, it may affect any claim you make.

Definitions

Wherever the following words or phrases appear in this policy, they will be shown in **bold** and have the following meanings:

Accidental damage

Damage caused suddenly and unexpectedly by an outside force.

British Isles

The United Kingdom, Republic of Ireland, Channel Islands and Isle of Man.

Buildings

- a. The **Home**, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges and fixed tanks providing fuel to the **Home**.
- b. Fixtures, fittings and decorations.

These must all be at the address shown in the Schedule.

Contents

Household items and personal belongings:

- that **You** own;
- that **You** are legally responsible for; or
- that belong to domestic employees who live with **You**.

This includes **Personal money** up to £500, visitors' personal belongings up to £1,000 and **Homeworking equipment** up to £5,000 (no one item can be worth more than £1,500).

The definition of **Contents** does not include:

- property insured by any other insurance policy;
- securities (stocks and shares) and documents of any kind;
- **Motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- any part of the structure of **Your Home** including ceilings, wallpaper and the like;
- items used for business or professional purposes other than **Homeworking equipment**; or
- any living creature.

Excess

The amount **You** will have to pay towards each separate claim.

Home

The house or flat and its outbuildings, used only for domestic purposes.

Homeworking equipment

Office furniture and office equipment, including computers, printers, typewriters, fax machines, photocopiers and answerphones all used for business or professional purposes.

Motorised vehicle

Any electrically or mechanically powered vehicle other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to **Your Home**;
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- golf carts and trolleys; and
- pedestrian-controlled toys and models.

Period of insurance

The period of time the insurance is provided for under this policy, as set out in the Schedule, and any other period the policy is renewed for.

Personal money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, travellers' cheques and phone cards, all held for social, domestic or charitable purposes.

Unfurnished

Does not contain enough furniture for normal living purposes.

Unoccupied

Not lived in by **You** or by anyone who has **Your** permission.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur.

We, Our, Us

Aviva Insurance UK Limited unless otherwise stated.

You, Your

The person (or people) named in the schedule, their domestic partner and members of their family (or families) who are permanently living with them.

Contents section

This section applies only if it is shown on the Schedule.

Exclusions applying to the contents section

See also the General Exclusions on page 46.

£60 Excess (apart from sections J, M and P where there is no **Excess**).

The following exclusion applies to all sections, except sections G and M.

*Damage to any property or appliance caused by or resulting from that property or appliance or any part of it (whether belonging to **You** or not) failing to correctly recognise or respond to any date.*

Cover

Section A

Contents in the home

Loss of or damage to the **Contents** in the **Home** caused by any of the following.

1. a. Fire, explosion, lightning or earthquake.
- b. Smoke.

Exclusion applying to 1b

Loss or damage that happens gradually.

2. Storm or flood.
3. a. Riot, civil unrest, strikes and labour or political disturbances.
- b. Malicious acts.

Exclusion applying to 3a

*Loss of or damage to the contents of freezers or fridges caused by a power cut due to a deliberate act, or to strikes by the company (or its employees) supplying **Your** power.*

Exclusions applying to 3b

Malicious damage caused by:

- **You**; or
- paying guests or tenants.

Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 60 days in a row.

4. Being hit by:
 - a. aircraft or other flying objects, or anything falling from them; or
 - b. vehicles or animals.

Exclusion applying to 4b

Loss or damage caused by domestic animals.

5. Water escaping from water tanks, pipes, equipment or fixed-heating systems.

Exclusion

Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 60 days in a row.

6. Oil leaking from a fixed heating system.

Exclusion

Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 60 days in a row.

7. Theft or attempted theft.

Exclusions

Loss or damage that happens after the **Home** has been left **Unoccupied** for more than 60 days in a row.

Theft by deception, unless deception is used only to get into the **Home**.

Theft of **Personal money**, unless someone has broken into or out of the **Home** by using force and violence or has got into the **Building** by deception.

Theft:

- if **You** live in a self-contained flat and the theft is from any part of the **Building** that other people have access to; or
- if **You** live in a non-self-contained flat, unless someone has broken into or out of the **Building** by using force and violence or has got into the **Building** by deception.

Loss or damage caused by:

- **You**; or
- paying guests or tenants.

We will not pay more than £2,500 for any one incident of theft from outbuildings (other than garages).

8. Falling radio or television aerials and dishes, and their fittings and masts.
9. Subsidence or heave of the land that the **Home** stands on, or landslip.

Exclusion

Damage resulting from the coast wearing away.

10. Falling trees or branches.

Section B

Contents temporarily removed from the home

Loss of or damage to **Contents** by any of the causes listed under section A while temporarily removed from **Your Home** to:

- a. any bank or safe deposit, or any private **Home** or **Building** where **You** are living (including while attending full-time education), employed or working in the **British Isles**; or
- b. anywhere else in the **British Isles**.

We will not pay more than £5,000 for any one incident.

Exclusions applying to a

We will not pay more than £2,500 for property in outbuildings.

*Theft of **Personal money**, unless someone has broken into or out of a **Building** by using force and violence.*

Exclusions applying to b

We will not pay more than £2,500 for property in outbuildings.

*Loss or damage to property that is not in a **Building**, caused by storm or flood.*

*Loss or damage by theft, unless someone has broken into or out of a **Building** by using force and violence.*

*Loss or damage if **Contents** have been removed for sale or exhibition, or placed in a furniture depository.*

Section C

Accidental damage to audio, video and computer equipment

Accidental damage to:

- a. radios, televisions, video players and recorders, home computers, recording and audio equipment in **Your Home**;
- b. receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to **Your Home**; or
- c. **Homeworking equipment** in the house or flat.

Exclusions

Electrical or mechanical breakdown.

Computers or computer equipment designed to be portable.

Video cameras, mobile phones, pagers, computer software, games, recording tapes, discs or records.

Loss in value.

Damage caused by:

- *chewing, scratching, tearing or fouling by domestic animals;*
- *wear and tear;*
- *the process of cleaning, washing, repairing or restoring any item;*
- *failure to use in line with the manufacturer's instructions; or*
- *anything that happens gradually.*

Section D

Glass and mirrors

Accidental damage to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the house or flat.

Section E

Contents in the open

Loss of or damage to **Contents** by any of the causes listed under section A happening in the open on land belonging to the **Home**.

We will not pay more than £1,000 for any one incident.

Exclusions

*Loss or damage that happens after the **Home** has been left **Unfurnished** for more than 60 days in a row.*

Loss of or damage to pedal cycles.

Section F

Replacement locks

If keys to the locks of:

- external doors of the **Home**; or
- alarm systems or domestic safes fitted in the **Home**

are accidentally lost or stolen **We** will pay the cost of replacing the locks or lock mechanisms.

Section G

Food in freezers

Loss of or damage to food stored in any domestic freezer in **Your Home** caused by:

- a rise or fall in temperature; or
- contamination by freezing agents.

We will not pay more than £1,000 for any one incident.

Exclusion

*Loss or damage caused by a deliberate act of the company (or its employees) supplying **Your** power.*

Section H

Fuel and metered water

Accidental loss of:

- domestic heating fuel; or
- metered water up to £1,000.

Section I

Alternative accommodation

If **Your** house or flat is damaged by any cause listed under section A and, as a result, it cannot be lived in, **We** will pay any reasonable extra accommodation expenses until **Your** house or flat is ready to be lived in.

We will not pay more than £7,000 for any one incident.

Section J

Fatal injury benefit

We will pay £5,000 if **You** die as a direct result of injury caused in **Your Home** by fire, explosion, lightning or intruders. For **Us** to pay a claim, **Your** death must happen within three months of the incident.

Section K

Household removals

Loss of or damage to **Contents** while being moved by professional furniture removers from **Your Home** to **Your** new permanent **Home** (including temporary storage in a furniture depository for up to seven days in a row) in the **British Isles**.

Exclusions

Personal money, coins, jewellery, furs, items of gold or platinum, precious stones, securities (bonds and share certificates), stamps, deeds or documents of any kind.

Section L

Wedding gifts

The sum insured under the **Contents** section is automatically increased by £3,000 during the 30 days before and 30 days after **Your** wedding day to cover wedding gifts.

Section M

Occupiers', personal and employer's liability

Your legal liability to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property;

happening during the **Period of insurance** in:

- the **British Isles**; or

- the rest of the world for temporary visits;

and arising:

- as occupier (not as owner) of the **Home** and its land; or
- in a personal capacity (not as occupier or owner of any **Building** or land); or
- as employer of a domestic employee.

We will not pay more than £2,000,000 for any one incident, unless a claim is made against **You** by any person **You** employ where the injury or illness happens as a result of or in the course of their employment by **You** (in which case the most **We** will pay for any one incident is £10,000,000).

We will also pay all **Your** costs and expenses which **We** have already agreed to in writing.

Exclusions

Liability in connection with the following:

- a. **You** (or anyone on **Your** behalf) owning, possessing or using any **Motorised vehicle**;
- b. aircraft other than pedestrian controlled toys or models;
- c. caravans;
- d. boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles; or
 - pedestrian-controlled toys or models;

- e. **You** living in or occupying land or **Buildings** other than **Your Home** or its grounds;
- f. **You** owning land, **Buildings** or other fixed property;
- g. deliberate or malicious acts;
- h. HIV and HIV-related illnesses, including AIDS;
- i. dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation);
- j. any agreement, unless **You** would have been liable without the agreement;
- k. any trade, business or profession;
- l. loss of or damage to property which belongs to **You** or is in **Your** care or control; and
- m. bodily injury or illness to **You**.

For claims involving liability for bodily injury or illness of an employee working for **You**:

- exclusions (b – i) and (k) will not apply; and
- exclusion (a) will not apply unless cover or security is needed under any of the Road Traffic Acts.

Section N

Tenant's liability

We will provide cover up to £8,000 if **You** are legally responsible as a tenant for the following:

- a. loss of or damage to **Your Home** and landlord's fixtures and fittings by any of the causes listed under section A;
- b. accidental breakage of:
 - fixed glass (including glass in solar-panel units); or
 - fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns which form part of **Your Home**;
- c. **Accidental damage** to cables or underground pipes which provide services to or from the **Buildings** and septic tanks and drain inspection covers.

Exclusions

Loss or damage excluded in section A.

*Loss or damage that happens while **Your Home** has been left **Unfurnished**.*

Exclusion applying to c

Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

Section O

Title deeds

We will pay the cost of preparing new title deeds to **Your Home** (up to £2,500) if they are lost or damaged by any of the causes listed under section A.

Section P

Emergency access

Damage to **Contents** following necessary access to **Your Home** to deal with a medical emergency or to prevent damage to **Your Home**.

Section Q

Other accidental damage

This extension to cover applies only if it is shown on the Schedule.

Other **Accidental damage** to the **Contents** while in **Your Home**.

Exclusions

Food in freezers, clothing, contact lenses, stamps and pedal cycles.

Loss in value.

Any loss that is not the direct result of the insured incident itself.

Damage caused by:

- *wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything that happens gradually;*
- *chewing, scratching, tearing or fouling by domestic animals;*
- *the process of cleaning, washing, repairing or restoring any item;*
- *electrical or mechanical breakdown; or*
- *paying guests or tenants.*

*Damage excluded in other parts of the **Contents** section.*

*Loss or damage happening while **Your Home** or any part of it is lent, let or sublet.*

Section R

Religious festivals

We will increase the sum insured under the **Contents** section by £3,000 during any month in which **You** celebrate a religious festival to cover gifts and food bought for the occasion.

Sum insured condition

At all times, the sum insured must be adequate to cover the full cost of replacing **Your Contents** 'as new' (apart from clothing and household linen, where **We** may make a deduction for wear and tear and loss in value).

If at the time of a loss **Your** sum insured is too low, **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling contents claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

A deduction for wear and tear will apply for:

- clothing and household linen; and
- property that doesn't belong to **You**, unless **You** are legally responsible for the cost of replacement as new under the terms of an agreement.

What we will pay

The most **We** will pay for loss or damage arising out of one incident is the **Contents** sum insured shown in the Schedule.

For **Valuables**:

- a. **We** will not consider any one item to be worth more than the **Valuables** single article limit shown in the Schedule, unless it is insured as a separate item; and
- b. the total value of all **Valuables** must not be more than the limit shown in the Schedule.

We will not reduce the sum (or sums) insured by the amount paid under any claim.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour, including carpets;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

Personal Belongings section

This section applies only if it is shown on the Schedule.

Cover

Loss of or damage to **Your** property (shown on the Schedule) anywhere in the world.

Exclusions applying to the personal belongings section

See also the General Exclusions on page 46.

£60 Excess.

*Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence). **We** will not pay more than £1,000 for any one incident.*

Loss or damage caused by wear and tear, the process of cleaning, washing, repairing or restoring any item, light, weather conditions, moth, vermin or anything that happens gradually.

Loss in value.

Damage to sports racquets, sticks, bats and clubs while in play.

Confiscation or detention by Customs or other officials.

Electrical or mechanical breakdown.

Any loss that is not the direct result of the insured incident itself.

Business or professional use of musical instruments, photographic and sporting equipment and accessories.

Loss or damage which can be claimed under other insurance.

Theft, attempted theft or malicious damage caused by:

- **You**; or
- paying guests or tenants.

*Theft by deception, unless deception is used only as a way to get into the **Home**.*

*Damage to **Your** property caused by or resulting from that property (or part of that property) failing to correctly recognise or respond to any date.*

Description of property and special terms applying to clothing and personal belongings, Personal money, credit and debit cards and pedal cycles

Section A

Clothing and personal belongings

Personal belongings (including clothing, jewellery, watches, furs, binoculars, and musical, photographic and sports equipment).

You do not have to tell **Us** about changes to property insured under this heading (even if **You** buy or sell anything), unless the sum insured is no longer adequate or any individual item is worth more than the single article limit shown on the Schedule.

Exclusions applying to clothing and personal belongings only

Personal money and credit and debit cards.

Skis (including sticks and bindings), snowboards, water skis, subaqua (diving) equipment, camping equipment and riding tack.

Contact and corneal cap or micro lenses.

Securities (stocks and shares).

Furniture, furnishings, household goods and equipment, and food and drink.

Business goods and equipment.

Motorised vehicles, aircraft, boats, boards and craft that are designed to be used on or in water, caravans, trailers and cycles, and the parts, spares and accessories of any of these.

Any living creature.

Section B

Personal money and credit and debit cards

Personal money and credit, debit, cheque guarantee and cash cards, all held for social, domestic or charitable purposes.

Credit, debit, cheque guarantee and cash cards are insured only against any loss as a result of misuse by any unauthorised person (or people) following the loss or theft of any card (together with all costs and expenses **We** have agreed to pay), arising before the card-issuing company has been told about the loss, as long as **You** keep to the terms of the card.

Exclusions applying to personal money and credit and debit cards only

Shortages due to error or omission.

Losses not reported to the police.

Losses of credit, debit, cheque guarantee and cash cards not reported to the card-issuing company within 24 hours of discovering the loss.

Section C

Pedal cycles

Loss of or damage to **Your** pedal cycles.

Exclusions applying to pedal cycles only

Loss or damage while being used for track racing or business purposes.

*Theft while away from the **Home**, unless in a **Building** or securely locked to an object that cannot be moved.*

Loss of or damage to accessories, unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.

Sum insured condition

At all times, the sum (or sums) insured must be adequate to cover the full cost of replacing **Your** personal belongings 'as new' (apart from clothing, where **We** may make a deduction for wear and tear and loss in value).

If at the time of a loss **Your** sum insured is too low, **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling personal belongings claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

A deduction for wear and tear will apply for clothing.

What we will pay

The most **We** will pay for loss or damage arising out of one incident is the amount shown against each item in the Schedule.

We will not reduce the sum (or sums) insured by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified in the Schedule.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

Buildings section

This section applies only if it is shown on the Schedule.

Exclusions applying to the buildings section

See also the General Exclusions on page 46.

£60 Excess (but not for subsidence, heave and landslip, where the Excess is £1,000).

No Excess applies to sections E and G.

The following applies to all sections, except section G:

Loss of or damage to any appliance forming part of the Buildings from that appliance failing to correctly recognise or respond to any date.

Damage by wet or dry rot arising from any cause, except as a direct result of a claim We have already paid, and where repair or preventative action was carried out by a tradesman We have approved.

Cover Section A

The buildings

Loss of or damage to the Buildings caused by any of the following.

1. a. Fire, explosion, lightning or earthquake.
- b. Smoke.

Exclusion applying to 1b

Loss or damage that happens gradually.

2. Storm or flood.

Exclusions

Loss or damage by frost.

Loss of or damage to fences, gates and hedges.

3. a. Riot, civil unrest, strikes, and labour or political disturbances.
- b. Malicious acts.

Exclusions applying to 3b

Loss or damage that happens after the Home has been left Unoccupied or Unfurnished for more than 60 days in a row.

Loss or damage caused by:

- You; or
 - paying guests or tenants.
4. Being hit by:
 - a. aircraft or other flying objects, or anything falling from them; or
 - b. vehicles or animals.
 5. a. Water escaping from water tanks, pipes, equipment or fixed heating systems.
 - b. Water freezing in tanks, equipment or pipes.

Exclusions

Loss or damage that happens after the Home has been left Unoccupied or Unfurnished for more than 60 days in a row.

Loss or damage to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping in the Home.

*Subsidence, heave or landslip caused by water escaping from the **Home**.*

6. Oil leaking from a fixed heating system.

Exclusion

*Loss or damage that happens after the **Home** has been left **Unoccupied** or **Unfurnished** for more than 60 days in a row.*

7. Theft or attempted theft.

Exclusions

Loss or damage caused by:

- ***You**; or*
- *paying guests or tenants.*

*Loss or damage that happens after the **Home** has been left **Unoccupied** or **Unfurnished** for more than 60 days in a row.*

8. Falling radio and television aerials and dishes, and their fittings and masts.

9. Subsidence or heave of the land that the **Buildings** stand on, or landslip.

Exclusions

*Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the **Home**, unless **We** also accept a claim for subsidence, heave or landslip damage to the **Home**.*

*Damage if **You** know that any of the **Buildings** have already been damaged by subsidence, heave or landslip, unless **You** have told us about this and **We** have accepted it.*

Damage resulting from the coast wearing away.

Damage to solid floors caused by infill materials settling, swelling or shrinking, or by faulty or unsuitable materials or poor workmanship.

Damage caused by normal settlement or shrinkage, or by recently placed infill material moving.

10. Falling trees or branches.

If **We** accept a claim for damage to **Buildings** by falling trees, **We** will also pay reasonable costs **You** have to pay for removing from the site:

- a. the fallen part of the tree; or
- b. the tree if it has been totally or partly uprooted.

Exclusions

*Costs **You** have to pay for:*

- *removing the part of the tree that is still below ground; or*
- *restoring the site.*

Other expenses

If **We** accept a claim under section A, **We** will also pay for the following.

- a. Architects' and surveyors' fees necessary for restoring the **Buildings**.

The amounts **We** pay for these fees must not be higher than that authorised by the relevant professional institute.

- b. The necessary cost of removing debris and demolishing or supporting the damaged parts of the **Buildings**, which **We** have agreed to pay.
- c. The cost of meeting building regulations or municipal or local authority bye-laws.

Exclusion applying to a

Fees for preparing any claim.

Exclusion applying to c

*Any cost **You** are legally responsible for paying because of a notice served on **You** before the date of the loss or damage.*

Section B

Loss of rent and the cost of alternative accommodation

If the house or flat is damaged by any cause listed under section A and, as a result, it cannot be lived in, **We** will pay:

- a. any ground rent **You** still have to pay, for up to two years; or
- b. any reasonable extra accommodation expenses

until the house or flat is ready to be lived in.

We will not pay more than 20% of the **Buildings** sum insured for any one incident.

Section C

Damage to services

Accidental damage to:

- a. cables and underground pipes which provide services to or from the **Buildings**; and
- b. septic tanks and drain inspection covers

You are legally responsible for.

Under a. **We** will also pay up to £1,000 for the cost of breaking into (and repairing) an underground pipe to clear a blockage between the main sewer and the **Home** if this is necessary because normal methods of releasing the blockage are unsuccessful.

Exclusion applying to a

Damage due to a fault or limit of design, manufacture, construction or installation.

Section D

Fixed glass and sanitary fittings

The accidental breaking of fixed glass and sanitary fittings, which form part of the **Buildings** (including glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns).

Exclusion

*Breakage that happens after the house or flat has been left **Unoccupied** or **Unfurnished** for more than 60 days in a row.*

Section E

Emergency access

Damage to the **Buildings** caused by forced access to deal with a medical emergency or to prevent damage to the **Home**.

Section F

Tracing and accessing leaks

If the **Buildings** are damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the **Home**, **We** will pay the reasonable cost of removing and replacing any other part of the **Buildings** necessary to find and repair the source of the leak and making good. **We** will not pay more than £5,000 for any one incident.

Section G

(see the important note below)

Your liability to the public

Your legal liability as owner of the **Buildings** to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property

happening during the **Period of insurance** and arising:

- a. from **You** owning the **Buildings**; or
- b. under Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975

for any **Home You** previously owned and occupied or leased and occupied.

If the **Buildings** section of this policy is cancelled or ends, this Defective Premises Act cover will continue for seven years for any **Home** insured by this section before the policy was cancelled or ended.

We will not pay more than £2,000,000 for any one incident. **We** will also pay all **Your** costs and expenses that **We** have already agreed to in writing.

Exclusions

Liability:

- *as occupier of the **Buildings**;*
- *for accidental bodily injury or illness to any person **You** employ if the injury or illness happens as a result of or in the course of their employment by **You**;*
- *for loss of or damage to property which belongs to **You** or is in **Your** care;*
- *in connection with any **Motorised vehicle**;*
- *under any agreement, unless **You** would have been liable without the agreement;*
- *in connection with **Your** trade, business or profession; or*
- *under b. if it is covered by other insurance.*

Important note

If **You** are the owner and occupier of the **Home** insured by this policy.

Accidents that happen in the **Buildings** or on land are nearly always the legal responsibility of the occupier (the person who lives in the **Building** or on the land) rather than the owner.

If **You** are the owner and the occupier of the **Buildings**, please remember that this **Buildings** insurance does not cover **Your** legal liability as the occupier of the **Home** or its land.

To protect yourself, **You** will need to arrange **Contents** insurance which provides Occupier's Liability cover.

Section H

Selling your home

If **You** enter into a contract to sell any **Building** insured by this policy, and the **Building** is destroyed or damaged before the sale has been completed, the buyer will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This does not apply if other insurance has been arranged by or for the buyer.

Section I

Accidental damage

This extension to cover applies only if it is shown on the Schedule.

All other **Accidental damage** to the **Buildings**.

Exclusions

Maintenance and normal redecoration costs.

*Damage excluded in other parts of the **Buildings** section.*

Damage caused by:

- *wear and tear, settlement, shrinkage, vermin, insects, fungus, weather conditions or anything that happens gradually;*
- *faulty materials, design or workmanship;*
- *chewing, scratching, tearing or fouling by domestic animals;*
- *building renovations, alterations, extensions or repairs; or*
- *paying guests or tenants.*

Sum insured condition

At all times, the sum insured must be adequate to cover the full cost of rebuilding the **Buildings** to the same specification, including an amount for demolition costs and architects' and surveyors' fees.

If at the time of a loss **Your** sum insured is too low, **We** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Settling buildings claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment. If **We** are able to replace property, payment will be limited to the cost of replacement by **Our** preferred supplier.

What we will pay

The most **We** will pay for loss or damage arising out of one incident is the **Buildings** sum insured shown in the Schedule.

We will not pay for any reduction in the market value of the **Home** after the damaged parts of the **Home** have been replaced, reinstated or repaired.

We will not reduce the sum (or sums) insured by the amount paid under any claim.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

Caravan section

This section applies only if it is shown on the Schedule.

Exclusions applying to the caravan section

See also the General Exclusions on page 46.

£60 Excess.

No Excess applies to section B.

Geographical limits

British Isles, Andorra, Austria, Belgium, Czech Republic, Denmark, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Italy (including San Marino and the Vatican City), Luxembourg, the Netherlands, Norway, Portugal, Slovakia, Spain, Sweden and Switzerland (including Liechtenstein).

Section A

The caravan

Loss of or damage to:

- a. the caravan as described in the Schedule, and its fixtures, fittings, furnishings and utensils while in the caravan; or
- b. caravanning and camping equipment.

Exclusions

Theft or attempted theft of the caravan when unattended and not attached to the towing vehicle, unless secured by a wheelclamp or hitchlock.

Theft of fixtures, fittings, furnishings and utensils from the caravan while unattended, unless the caravan is securely locked and force and violence are used to get into it.

Loss of use.

Damage to tyres by applying the brakes, or by punctures, cuts or bursts.

Loss of or damage to motor caravans, personal belongings or luggage.

Business or professional use or letting out on hire.

Electrical or mechanical breakdown.

Confiscation or detention by Customs or other officials.

Loss or damage caused by wear and tear, the process of cleaning, repairing or restoring any item, light, atmospheric conditions, frost, moth, vermin or anything that happens gradually.

Loss in value.

Section B

Public liability

Your legal liability to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property;

happening during the **Period of insurance** within the geographical limits.

We will treat as **You** any person who is in charge of the caravan with **Your** permission, as long as that person is not entitled to indemnity under any other policy. They must keep to the terms, exclusions and limitations of this policy, to the extent that they can apply.

We will not pay more than £2,000,000 for any one incident.

We will also pay all your costs and expenses which **We** have already agreed to in writing.

Exclusions

Liability in connection with the following:

- a. *owning, possessing or using any **Motorised vehicle**;*
- b. *any agreement, unless **You** would have been liable without the agreement;*
- c. *bodily injury or illness to any person **You** employ where the injury or illness happens as a result of or in the course of their employment by **You**; and/or*
- d. *loss of or damage to property which belongs to **You** or is in **Your** care or control.*

Sum insured condition

For caravans that are up to 24 months old, the sum insured must be enough to cover the cost of replacing the property as new. However, for caravans over 24 months old, **You** should make an appropriate allowance for wear and tear and loss in value.

Settling caravan claims

We can choose to settle **Your** claim by replacing, reinstating, repairing or by payment.

When **We** settle a claim for loss or damage under section A, the basis of settlement will be:

- a. in the event of part loss or damage resulting from any one incident, the reasonable cost of repair or restoration that is not more than the sum insured shown in the Schedule; or

b. in the event of total loss, **Our** liability will not be more than the sum insured shown in the Schedule. **We** will make a deduction for wear and tear and loss in value, other than for the caravan if a total loss happens within 24 months of buying it as new.

We will also pay:

- a. the reasonable cost of protecting the caravan and removing it to the nearest repairer if it cannot be moved because of loss or damage insured under section A;
- b. the reasonable cost of delivering it to your address as shown in the Schedule, after the loss or damage has been repaired.

Personal Accident section

This section applies only if it is shown on the Schedule.

Definitions

These definitions apply as well as those shown on pages 10 – 12.

Wherever the following words or phrases appear in this section, they will be shown in **bold** and have the following meanings.

Accidental injury

Accidental injury (including exposure to the weather) but not including any sickness, disease or medical disorder.

Child, Children

Your unmarried, dependent **Children**

(including stepchildren and legally adopted **Children**) who are permanently living with **You**.

Cover

Accidental death benefit

If, during the **Period of insurance**, **You** suffer **Accidental injury** which is the only cause of and results in **Your** death within 12 months of the injury from which the claim arises, **We** will pay £20,000 (£2,500 for **Children**).

Disappearance

If, after **We** have examined all the available evidence, **We** are satisfied that **Your** disappearance is the result of an accident and **You** can be presumed dead, **We** will pay the death benefit. If, at any time after **We** have paid the benefit **You** are found to be living, the payment must be refunded to **Us**.

Exclusions

See also the General Exclusions on page 46.

Accidental injury caused by or resulting from:

- **You** serving on active duty in any armed force;
- suicide or intentional self-injury;
- flying as a pilot or crew member of any aircraft; or
- alcohol or drugs taken by **You** (apart from drugs taken under medical supervision, but not for treating drug addiction).

Age limits

Cover is provided for:

- **Children** from the age of six months (up to the end of the **Period of insurance** during which they reach 20); and
- **You** (other than **Children**) up to the end of the **Period of insurance** during which **You** reach 75.

Settling claims

If **You** need to make a claim under this section, please phone Clubline on **0800 012345***. If **We** ask for any medical certificates and other evidence **We** may need, **You** must send these to **Us**. **You** will have to pay the cost of doing this.

We will only pay the benefit to **Your** legal representative. When they receive the benefit, **Our** liability will end.

We will not pay interest on any claim in the event of a time delay between **Your** death and paying the benefit.

Home and Garden section

Cover Section A

Garden cover

If **Your** garden is damaged by:

- a. fire, explosion, lightning, malicious acts or riot, theft or attempted theft; or
- b. being hit by vehicles, animals or aircraft or anything falling from them

We will pay the cost of re-landscaping up to £2,500 but not more than £250 for any one tree, shrub or plant.

Section B

Pairs, sets and suites

We will pay for the cost of any undamaged items of **Contents** forming part of a pair, set, suite or other item of a uniform nature or design, when:

- insured damage happens to a specific part or within a clearly identifiable area;
- replacements cannot be matched; and
- repair cannot be carried out satisfactorily.

*For our joint protection, telephone calls may be recorded and/or monitored.

- a. The most **We** will pay for **Contents** (other than **Valuables**) is the sum insured shown on the Schedule.
- b. The most **We** will pay for **Valuables** is the single article limit shown on the Schedule (except for **Valuables** specified under the **Contents** section, where the most **We** will pay is the sum insured shown against each item).

If **We** ask, **You** must give **Us** any undamaged parts of the pair, set, suite or other item.

Section C

Home emergency service

Definitions

These definitions apply as well as those shown on pages 10 – 12.

Wherever the following words or phrases appear in this section, they will be shown in **bold** and have the following meanings:

Domestic boiler

A domestic central-heating boiler or warm-air unit that does not produce more than 250,000btu or 73.3kw.

Emergency

An unexpected situation which, if not dealt with quickly, would:

- a. damage or cause further damage to the **Home**;
- b. cause undue risk to **Your** health; or
- c. make the **Home** unsafe or insecure.

Emergency service

Providing the service in the event of an **Emergency** under the terms of this section.

Engineer

A qualified person approved and instructed by Clubline from Aviva to carry out the work.

Main heating system

The **Main heating system** in the **Home**, including a **Domestic boiler**.

Service

All efforts made by the **Engineer** to repair, limit or prevent damage, for the cover provided by this section.

Cover

We will provide **You** with an **Emergency service** by arranging for the call-out (and up to three hours of labour charges) of an **Engineer** plus parts or materials up to £100 if:

- a. the **Main heating system** has failed or broken down; or
- b. any one or more of the following happens in the **Home**:
 - the plumbing or drainage system has either failed or been damaged and internal flooding or water damage is or will be, in **Our** reasonable opinion, a result of that failure or damage;
 - the electricity-supply system has failed or broken down;

- the only permanently-installed cooking system has failed or broken down;
- the external locks, doors or windows have either failed or been damaged, and that failure or damage makes the **Home** insecure; and/or
- the only available key to the **Home** has been lost and **You** cannot replace it or gain normal access.

If the **Main heating system** or electricity-supply system cannot be repaired within 12 hours of the **Engineer's** visit to the **Home**, **We** will also pay up to £75 towards hiring alternative heating equipment or an electricity generator.

Exclusions

See also the General Exclusions on page 46.

Any system, equipment or facility which has not been installed, maintained or repaired in line with the manufacturer's instructions or recommendations, or has been incorrectly used or modified.

Faulty design.

Repairs or renovation to the interior or exterior paintwork or enamelled or self-cleaning parts of any equipment.

Replacing or adjusting light bulbs, light-bulb covers, lids, door liners, handles, plastic or metal trim, badges, belts, shelving, containers and any decorative or cosmetic part of any equipment.

*Any type of solar-heating system and any central-heating boiler or source, other than a **Domestic boiler**.*

Central-heating fuel tanks, septic tanks and cesspits.

*Any deliberate failure to act by **You**.*

*Claims arising after the **Home** is left **Unoccupied** for more than 60 days in a row.*

Claims arising from:

- *public services to the **Home** being disconnected or temporarily failing;*
- *the main electricity, water or gas supply system failing or breaking down; or*
- *gas leaks.*

Any failure of parts or equipment covered by the manufacturer's or contractor's guarantee or warranty.

*Claims arising from circumstances **You** knew about before this insurance started.*

The repair of any domestic appliance other than a permanently-installed cooking system.

Conditions

See also the General Conditions on pages 44–45.

1. **We** will only arrange to provide an **Emergency service** for **Your** main **Home**.
2. If **You** need help, **You** must phone the Clubline on **0800 012345***.

*For our joint protection, telephone calls may be recorded and/or monitored.

3. **We** may supply and fit adequate replacement parts which are not the same as the original parts. If **You** ask **Us** to supply and fit replacement parts which are a better specification than the original part, **We** have the right to make **You** responsible for paying for any extra costs of providing that part or replacement. The **Emergency service** does not cover replacing any appliances or equipment if spare parts are not readily available. **We** will not be responsible for any loss, damage or inconvenience resulting from the manufacturer or supplier causing a delay in providing spare parts.
4. **You** must use reasonable care and maintain the **Home** and its equipment in good condition.
5. **You** will be liable for the cost of an **Engineer** coming to the **Home** if, having asked for the **Emergency service**, **You** are not at the **Home** at the agreed time the **Engineer** arrives. **You** will also be liable if the **Main heating system** fails because **You** didn't turn it on or light it up, or carry out necessary adjustments to the time or temperature controls.
6. **Your** needs may be greater than the cover provided by the **Emergency service**. In this case, **We** will offer **You** the service **You** need but **You** will have to pay any costs over the cover given by this section. **You** should pay any charges **You** are responsible for to the **Engineer** at the time the **Emergency service** is

provided or, if **We** pay on **Your** behalf, refund them to **Us** within 14 days of receiving **Our** invoice.

Sports section

This section applies only if it is shown on the Schedule.

Definitions

These definitions apply as well as those shown on pages 10–12.

Wherever the following words or phrases appear in this section, they will be shown in **bold** and have the following meanings.

Accidental injury

Accidental injury (including exposure to the weather), but not including any sickness, disease, gradual cause, naturally-occurring condition or medical disorder.

Child, Children

Your unmarried, dependent **Children** (including stepchildren and legally adopted **Children**) who are all permanently living with **You**.

Cover Section A

Accidental death benefit

We will pay £15,000 (£2,500 for **Children**) if, during the **Period of insurance**, **You** suffer **Accidental injury** while taking part in a sporting activity which is the only cause of and results in **Your** death within 12 months of the date of the injury.

Disappearance

If, after **We** have examined all the available evidence, **We** are satisfied **Your** disappearance is the result of an accident and **You** can be presumed dead, **We** will pay the death benefit. If at any time after **We** have paid the benefit **You** are found to be living, the payment must be refunded to **Us**.

Exclusions

See also the General Exclusions on page 46.

Accidental injury caused by or resulting from:

- *taking part in any professional sport or activity;*
- ***You** serving on active duty in any armed force;*
- *suicide or intentional self-injury;*
- *flying as a pilot or crew member of any aircraft;*
- *alcohol or drugs taken by **You** (apart from drugs taken under medical supervision, but not for treating drug addiction); or*
- *taking part in the following sports or activities:*
 - *flying (other than as a passenger on a scheduled or chartered aircraft) and gliding;*
 - *parachuting;*
 - *mountaineering where ropes or guides are normally used;*

- *racing of any kind (but not while on foot);*
- *any diving below a depth of 30 metres; or*
- *sailing beyond 12 miles from the coastline.*

Section B

Sports club membership – loss of use

We will make a proportionate payment of the yearly club membership fees and subscriptions for each week **You** are disabled (up to £500 for any one accident) if, during the **Period of insurance**, **You** suffer **Accidental injury** resulting in total disablement which entirely prevents **You** from taking part in any sport **You** normally play or take part in at or for a club **You** are a fully paid-up member of.

Exclusions

Accidental injury caused by or resulting from:

- *taking part in any professional sport or activity;*
- ***You** serving on active duty in any armed force;*
- *flying as a pilot or crew member of any aircraft; or*
- *alcohol or drugs taken by **You** (apart from drugs taken under medical supervision, but not for treating drug addiction).*

Accidental injury suffered:

- *while taking part in racing by horse, motor or motorcycle;*
- *while mountaineering where ropes or guides are normally used; or*
- *while flying (unless travelling only as a passenger).*

The first four weeks of each period of disablement.

*Any physical defect, infirmity, medical condition or chronic (long-lasting) or recurring sickness which existed at or before the start date of this insurance, unless **You** told **Us** about it and **We** have accepted it.*

Conditions that apply to section B only

See also the General Conditions on pages 44–45.

1. Paying benefit

We will pay benefit when the total amount, at the end of any one period of disablement, has been agreed.

We will need to see medical evidence, proof of membership and invoices for subscriptions or fees **You** pay, and any other information **We** may ask **You** for.

2. Period of payment

We will pay benefit for up to 52 weeks for any period (or periods) of disablement resulting from any one accident. **We** will work out benefit from the 29th day of disablement, up to £500 for any one accident.

3. Releasing **Our** liability

We will pay benefit to **You**. When **You** have received this, **Our** liability to **You** will end.

Settling claims

If **You** want to make a claim under sections A or B, please phone the Clubline on **0800 012345***.

If **We** ask for any medical certificates and other evidence **We** may need, **You** must send these to **Us**. **You** will have to pay the costs of doing this.

We will not pay interest on any claim if there is a time delay between **Your** death and the payment of the benefit.

We will only pay the accidental death benefit to **Your** legal representative.

When they receive the benefit, **Our** liability will end.

Age limits

Cover under sections A and B is provided for:

- **Children** from the age of six months (up to the end of the **Period of insurance** during which they reach 20); and
- **You** (other than **Children**) up to the end of the **Period of insurance** during which **You** reach 75.

* For our joint protection, telephone calls may be recorded and/or monitored.

Section C

Theft from unattended road vehicles

The cover provided by the Personal Belongings section for theft from a securely-locked vehicle which has been broken into by using force and violence is extended as follows.

The most **We** will pay for any one incident is:

- £2,500 from a locked and concealed boot, concealed luggage compartment or closed glove compartment;
- £1,000 from elsewhere inside the vehicle; or
- £2,500 in total.

Exclusion

£60 Excess.

Section D

Accidental damage to sports equipment

The Personal Belongings section is extended to cover damage to sports racquets, sticks, bats and clubs while in play.

- a. The most **We** will pay for any one incident is £500.
- b. The most **We** will pay in each **Period of insurance** is £1,500.

Exclusion

£60 Excess.

Family Legal Protection section

This cover only applies if it is shown in the Schedule and the relevant premium has been paid.

To make sure **you** get the most from **your** DAS cover, please take time to read this section, which explains the contract between **you** and **us**. If **you** have any questions or would like more information, please contact **your** insurance adviser.

How we can help

To make a claim under this section, please telephone 0117 934 0553. **We** will ask **you** about **your** legal dispute and if necessary give **you** legal advice. If **your** dispute needs to be dealt with as a claim under this section, **we** will provide **you** with a claim reference number. At this point **we** will not be able to confirm that **you** are covered but **we** will pass the information **you** have given **us** to **our** specialist claims handling teams and explain what to do next.

If **you** prefer to report **your** claim in writing, **you** can send it to the Claims Department at the following address:

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

Alternatively **you** can email **your** claim to **us** on newclaims@das.co.uk

When **we** have accepted **your** claim **we** will pay **your** legal costs.

When we cannot help

Please do not ask for help from a solicitor or accountant before **we** have agreed. If **you** do, **we** will not pay the costs involved even if **we** do accept the claim.

Problems

We will always try to give **you** a quality service. If **you** think **we** have let **you** down, **we** have internal complaint handling procedures. A copy of these is available on request. Please address all complaints to **our** Managing Director at Head Office, who will direct the complaint to the head of the relevant department(s).

Our Head and Registered Office is:

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

Registered in England and Wales,
number 103274.

DAS has its website at www.das.co.uk

If **you** are still not happy, **you** can contact the Insurance Division of the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. They can also be contacted by telephone on 0845 080 1800. Their website is at www.financial-ombudsman.org.uk

Definitions applying to this section

We, us, our

DAS Legal Expenses Insurance Company Limited.

You, your

The person who has taken out this section.

Insured person

You, and any member of **your** family who always lives with **you**. Anyone claiming under this section must have **your** agreement to claim.

Representative

The lawyer, accountant or other suitably qualified person who has been appointed by **us** to act for an **insured person** in accordance with the terms of this section.

Period of insurance

The period for which **we** have agreed to cover an **insured person**.

Full enquiry

An extensive examination by HM Revenue & Customs which considers all aspects of the **insured person's** self-assessment tax return, but not enquiries which are limited to one or more specific aspects of the **insured person's** self-assessment tax return.

Date of occurrence

- a. For civil cases (except under **insured incident 5, TAX PROTECTION**), the **date of occurrence** is the date of the event which may lead 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.

- b. For criminal cases, the **date of occurrence** is when the **insured person** began, or is alleged to have begun, to break the criminal law in question.
- c. For **full enquiries**, the **date of occurrence** is when HM Revenue & Customs first notifies the **insured person** in writing of their intention to make enquiries.

Costs and expenses

- a. **Legal costs**
All reasonable and necessary costs chargeable by the **representative** on a standard basis.
- b. **Accountant's costs**
All reasonable and necessary costs chargeable by the **representative**.
- c. **Opponents' costs**
We will also pay the costs incurred by opponents in civil cases if an **insured person** has been ordered to pay them, or pays them with **our** agreement.

Territorial limit

For **insured incidents 2, CONTRACT DISPUTES** and **3, BODILY INJURY**

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).

For all other **insured incidents**

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

Cover

1. This section covers the **insured person**. **We** agree to provide the insurance in this section, as long as:
 - a. the premium has been paid; and
 - b. the **date of occurrence** of the **insured incident** is during the **period of insurance** and within the **territorial limit**; and
 - c. any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **territorial limit**; and
 - d. for civil claims, it is always more likely than not that an **insured person** will recover damages (or obtain any other legal remedy which **we** have agreed to) or make a successful defence.
2. For all **insured incidents**, **we** will help in appealing or defending an appeal as long as the **insured person** tells **us** within the time limits allowed that they want **us** to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that it is always more likely than not that the appeal will be successful.
3. **We** will only pay the **legal costs** and **accountant's costs** charged by a **representative** appointed by **us**.

4. The most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is:
 - a. £25,000 for insured incidents 1,2,4,5,6 and 7; and
 - b. £50,000 for insured incident 3.

Cover

1. Employment Disputes

We will negotiate for the **insured person's** legal rights in a dispute arising from their contract of employment for their work as an employee which results in an application to an Employment Tribunal or to the ACAS Arbitration Scheme.

Exclusions applying to EMPLOYMENT DISPUTES

Any claim relating solely to personal injury,

2. Contract Disputes

We will negotiate for the **insured person's** legal rights in a contractual dispute arising from an agreement or an alleged agreement which the **insured person** has entered into for:

- a. the buying or hiring in of any goods or services; or
- b. the selling of any goods;

provided that

- i. *the insured person has entered into the agreement or alleged agreement during the period of insurance; and*
- ii. *the amount in dispute is more than £100.*

Exclusions applying to CONTRACT DISPUTES

A claim relating to:

1. *a contract regarding an insured person's trade, profession, employment or any business venture;*
 2. *construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT);*
 3. *a contract involving a motor vehicle;*
 4. *the settlement payable under an insurance policy (we will negotiate if your insurer refuses your claim, but not for a dispute over the amount of the claim);*
 5. *a dispute arising from any loan, mortgage, pension, investment or borrowing.*
- ### 3. Bodily Injury
- We will negotiate for the **insured person's** legal rights in a claim against a party who causes the death of, or bodily injury to, the **insured person**.

Exclusions applying to BODILY INJURY

A claim relating to:

1. *any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident; or*
2. *defending an **insured person's** legal rights, but defending a counter-claim is covered.*

4. Property Protection

We will:

- a. negotiate for the **insured person's** legal rights in a civil action; and/or
- b. arrange mediation;

for a dispute relating to material property (including **your** principal home) which is owned by the **insured person**, or for which the **insured person** is responsible, following:

1. an event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
2. a legal nuisance (meaning any unlawful interference with an **insured person's** use or enjoyment of their land, or some right over, or in connection with it); or
3. a trespass.

Exclusions applying to PROPERTY PROTECTION

A claim relating to:

1. *a contract entered into by an **insured person**;*
2. *any building or land other than **your** principal home;*
3. *someone legally taking an **insured person's** material property from them, whether the **insured person** is offered money or not, or restrictions or controls placed on an **insured person's** material property by any government or public or local authority unless the claim is for accidental physical damage;*
4. *work done by any government or public or local authority unless the claim is for accidental physical damage;*
5. *a motor vehicle owned or used by, or hired or leased to an **insured person**;*
6. *mining subsidence.*

Defending a claim relating to an event that causes or could cause physical damage to material property, but defending a counter-claim is covered.

*The first £250 of any claim for legal nuisance or trespass. This is payable as soon as **we** accept the claim.*

5. Tax Protection

We will negotiate for an **insured person**, and represent them in any appeal proceedings, in the event of **full enquiry** into their personal tax affairs.

Exclusions applying to TAX PROTECTION

1. *The tax affairs of a company, or any claim if the **insured person** is self-employed, or a sole-trader, or in a business partnership.*
2. *An investigation by the Special Compliance Office.*

6. Jury Service

We will pay the **insured person's** salary or wages for the time that the **insured person** is off work while attending jury service for each half or whole day of their attendance as far as the salary or wages is not recoverable from the in court or the **insured person's** employer.

The amount we will pay is based on the time the **insured person** is off work, including the time it takes to travel to and from the court. We will work it out to the nearest half day, assuming that a whole day is eight hours.

If the **insured person** works full time, the salary or wages for each whole day equals 1/250th of the **insured person's** yearly salary or wages.

If the **insured person** works part-time, the salary or wages will be a proportion of the **insured person's** salary or wages.

7. Legal Defence

We will defend the **insured person's** legal rights if an event arising from the **insured person's** work as an employee leads to:

- a. the **insured person** being prosecuted in a court of criminal jurisdiction; or
- b. civil action being taken against the **insured person** under:
 - i. legislation for unlawful discrimination; or
 - ii. section 13 of the Data Protection Act 1998.

Exclusions applying to LEGAL DEFENCE

A claim relating to a motor vehicle.

Exclusions applying to this section

Also refer to the General Exclusions on page 46

1. A claim reported to **us** more than 180 days after the **insured person** should have known about the **insured incident**.
 2. An incident or matter arising before the inception of this section.
 3. **Costs and expenses** incurred before **our** written acceptance of a claim.
 4. Fines, penalties, compensation or damages which an **insured person** is ordered to pay by a court or other authority.
 5. An **insured incident** intentionally brought about by an **insured person**.
 6. A legal action that an **insured person** takes which **we** or the **representative** have not agreed to, or where an **insured person** does anything that hinders **us** or the **representative**.
 7. A claim relating to an **insured person's** alleged dishonesty or alleged violet behaviour.
 8. A claim relating to written or verbal remarks which damage an **insured person's** reputation.
 9. A claim relating to a lease of land or buildings of less than 21 years, or a license or tenancy of land or buildings.
- However, **we** will cover a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement.
10. A dispute with **us** not otherwise dealt with under Condition 7.
 11. A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
 12. Apart from **us**, the **insured person** is 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 the section in relation to any third party rights or interest.
 13. An application for Judicial Review.
 14. A claim caused by, contributed to by or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - c. war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or
 - d. pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

Conditions Applying to this section

Also refer to the General Conditions on pages 44-45.

1. An **insured person** must:

- a. keep to the terms and conditions of this section;
- b. try to prevent anything happening that may cause a claim;
- c. take reasonable steps to keep any amount **we** have to pay as low as possible;
- d. send everything **we** ask for, in writing;
- e. give **us** full details in writing of any claim as soon as possible and give **us** any information **we** need.

2. a. **We** can take over and conduct in the name of an **insured person**, any claim or legal proceedings at any time.

We can negotiate any claim on behalf of an **insured person**.

- b. The **insured person** is free to choose a **representative** (by sending **us** a suitably qualified person's name and address) if:
 - i. **we** agree to start court proceedings and it becomes necessary for a lawyer to represent the interests of an **insured person** in those

proceedings; or

- ii. there is a conflict of interest.

We may choose not to accept the **insured person's** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **representative** in these circumstances, the **insured person** may choose another suitably qualified person.

- c. In all circumstances except those in 2(b) above, **we** are free to choose a **representative**.

- d. Any **representative** will be appointed by **us** to represent an **insured person** according to **our** standard terms of appointment. The **representative** must co-operate fully with **us** at all times.

- e. **We** will have direct contact with the **representative**.

- f. An **insured person** must co-operate fully with **us** and the **representative** and must keep **us** up to date with the progress of the claim.

- g. An **insured person** must give the **representative** any instructions that **we** require.

3. a. An **insured person** must tell **us** if anyone offers to settle a claim.

- b. If an **insured person** does not accept a reasonable offer to settle a claim, **we** may refuse to pay further costs and expenses.

- c. **We** may decide to pay the **insured person** the amount of damages that the **insured person** is claiming, or which is being claimed against them, instead of starting or continuing legal proceedings.
4. a. An **insured person** must tell the **representative** to have **costs and expenses** taxed, assessed or audited, if **we** ask for this.
- b. An **insured person** must take every step to recover **costs and expenses** that **we** have to pay, and must pay **us** any **costs and expenses** that are recovered.
5. If the **representative** refuses to continue acting for an **insured person** with good reason or if an **insured person** dismisses the **representative** without good reason, the cover **we** provide will end at once, unless **we** agree to appoint another **representative**.
6. If an **insured person** settles a claim or withdraws it without **our** agreement, or does not give suitable instructions to a **representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses** we have paid.
7. If **we** and an **insured person** disagree about the choice of **representative**, or about the handling of a claim, **we** and the **insured person** can choose another suitably qualified person to decide the matter. **We** and the **insured person** must both agree to the choice of this person in writing. Failing this, **we** will ask the president of a relevant national law society to choose a suitably qualified person.
- All costs of resolving the disagreement must be paid by the party whose argument is rejected.
8. **We** may, at **our** discretion, require the **insured person** to obtain, at **your** expense, an opinion from a lawyer, accountant or other suitably qualified person chosen by the **insured person** and **us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that an **insured person** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.
9. **We** can cancel this section at any time as long as **we** tell **you** at least 21 days beforehand.
- You** can cancel this section at any time as long as **you** tell **us** at least 21 days beforehand.
10. **We** will not pay any claim covered under any other section, or any claim that would have been covered by any other section if this section did not exist.
11. This section will be governed by English law.
12. All Acts of Parliament mentioned in the section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

Helpline Services

We provide these services 24 hours a day, seven days a week during the **period of insurance**. All helplines apply to the United Kingdom unless otherwise stated. To help **us** check and improve **our** service standards, **we** record all calls, except those to the Counselling service. When phoning, please tell **us** your policy number or the name of the scheme **you** are in. Please do not phone **us** to report a general insurance claim.

Eurolaw legal advice service

We will give an **insured person** confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

Tax advice service

We will give an **insured person** confidential advice over the phone on personal tax matters.

Health and Medical Information Service

We will give an **insured person** information over the phone on general health issues, and non-diagnostic advice on medical matters. Advice can be given on allergies, the side-effects of drugs and how to improve overall health. Information is available on all health services including hospital waiting lists.

For the following four assistance services, you will be responsible for paying the costs for the help provided.

Domestic assistance

We will arrange help or repairs needed if **you** have a domestic emergency in **your** home, such as a burst pipe, blocked drain, broken window or building damage.

Veterinary assistance

If **your** pet is ill or injured, **we** can help find a vet who can offer treatment.

Childcare assistance

We will arrange help following an emergency (such as illness or injury to an **insured person**) if a regular childminder cannot attend or **you** have to leave children at home unexpectedly.

Home assistance

We will arrange assistance following an emergency such as illness or injury to an **insured person**) when help is needed to run the home. **We** can help find cleaning staff, au pairs and housekeepers.

To contact the above services, phone us on 0117 934 0553 or 0717 976 2030.

Counselling

We will provide an **insured person** with a confidential counselling service over the phone, including, where appropriate, onward referral to relevant voluntary or professional services.

To contact the counselling helpline, phone us on 0117 934 2121.

We will not accept responsibility if the Helpline Services are unavailable for reasons we cannot control.

General Conditions

These conditions apply to all sections of the policy, except Family Legal Protection.

1. Your duty to prevent loss or damage

- a. **You** and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage.
- b. All property insured by this policy must be maintained in good condition.

2. Your policy

Your policy includes:

- **Your** Schedule;
- the relevant sections of this booklet;
- any extra policy sections shown in **Your** Schedule; and
- any clauses which apply to **Your** cover.

3. Claims

Your duties

As soon as **You** are aware of an incident or cause which is likely to lead to a claim under this policy, **You** must:

- a. tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a crime reference number;
- b. contact **Us** as soon as reasonably possible and provide all the information and help **We** need;
- c. do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is then returned to **You**;

- d. send **Us** all correspondence, legal documents or any other document unanswered; and
- e. avoid discussing liability with anyone else without **Our** permission.

Proof of value and ownership

To help **You** prove any loss, **We** recommend that **You** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **Your** claim.

Our rights

- a. **We** may:
 - take over and defend or settle any claim in **Your** name; or
 - prosecute (in **Your** name for **Our** own benefit) any claim for indemnity or damages or otherwise.
- b. **We** have the right to do as **We** see fit in legal action and in settling **Your** claim.

Limit

For any claim or series of claims involving legal liability covered by this policy, **We** may pay:

- a. up to the limit shown in the policy (less any amounts already paid as compensation); or
- b. any lower amount for which **We** can settle **Your** claim.

Once **We** have made the payment, **We** will have no further liability in connection with **Your** claim, apart from paying **Costs and expenses** **You** incurred before the payment date.

4. Fraud

If **Your** claim is in any way dishonest or exaggerated **We** will not pay any benefit under this policy or return any premium to **You**. **We** may also tell the police.

5. Other insurance

If there is any other insurance covering the same claim, **We** will only pay **Our** share of the claim, even if the other insurer refuses the claim.

6. Monthly premiums

If **You** have chosen to pay monthly premiums, these will be due on the start date of insurance shown in the Schedule and on the same date of each following month. If **You** do not pay the first premium, this policy will not be valid. If **You** have paid one or more premiums but then fail to pay any premium after that on the date it is due, **We** will have the right to cancel the policy on that date.

7. Cancelling this policy

- a. Following the expiry of any statutory cooling-off period, **You** continue to have the right to cancel **Your** policy at any time during its term.

If **You** do so, **You** will be entitled to a refund of the premium paid subject to deduction for the time for which **You** have been covered.

This will be calculated on a pro-rata basis for the period for which **You**

received cover and there will also be an additional charge of up to £10 (subject to Insurance Premium Tax where applicable) to cover the administrative cost of providing the policy.

- b. **We** (or any agent **We** appoint and who acts with **Our** specific authority) may cancel this policy by sending 14 days' notice to **Your** last known address. **You** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **You** have been covered.

If **You** do not pay the premium (or any part of the premium under the payment option **You** have chosen), by the due date, **We** may cancel this policy with effect from the end of the last period for which a payment has been made.

8. Your duty to keep to the conditions of this policy

To be covered by this insurance, **You** must keep to the terms and conditions of this policy.

9. Arbitration

If **We** have accepted **Your** claim but disagree with the amount **We** should pay, an arbitrator will decide the matter. **You** and **We** must agree on an arbitrator in line with the law at the time. **You** must wait for the arbitrator's decision before **You** can take any legal action against **Us**.

General Exclusions

This policy does not cover:

1. War

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event: war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

2. Terrorism

Harm or damage to life or to property (or the threat of such harm or damage) by nuclear and/or chemical and/or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event.

Terrorism is defined as any act or acts including but not limited to:

- a. the use or threat of force and/or violence; and/or
- b. harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means

caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political religious ideological or similar purposes.

This paragraph 2 on Terrorism applies only in respect of the **Buildings, Contents** and **Personal Belongings** sections of this policy.

3. Any action taken in controlling preventing suppressing or in any way relating to 1 or 2 above.

4. Radioactivity

Loss, damage or liability which involves:

- a. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- b. the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

- a. a sudden and unexpected accident which can be identified; or
- b. oil leaking from a domestic oil installation at the **Home**.

Index linking

We will change Personal Belongings and **Buildings** sums insured each month and confirm them each year at the renewal date, in line with published alterations in the level of the Retail Prices Index for personal belongings (but not clothing and personal belongings, **Personal money**, credit and debit cards, and pedal cycles, where sums insured are not index-linked) and the House Rebuilding Cost Index for **Buildings**.

If **You** have chosen to increase the limit of pedal cycles cover to a greater amount than is automatically provided under the Personal Belongings section, this higher limit will be index-linked.

The new sums insured and renewal premium will be shown on **Your** renewal notice. However, **We** will not reduce sums insured if an index value reduces, unless **You** ask **Us** to do so. Index-linking the **Buildings** sum insured will continue during replacement or repair following loss or damage, as long as replacement or repair is carried out without unnecessary delay.

Lifestyle changes

At various stages in your life you may need extra insurance cover for your home. Here are just two examples of lifestyle changes that we can help you with.

Working from home?

When you work from home you often need comprehensive cover to protect your home and business. You may have employees who need cover, or your equipment, samples and stock may be more expensive – for example, if you're a sales rep working from home or a surveyor.

If so, you can talk to your insurance adviser.

Surprisingly valuable contents?

One day you might discover that your home is worth a great deal more than when you bought it. Or, as a result of a lifetime spent collecting antiques, china, clocks or even old toys, your home contents have become surprisingly valuable.

Also, you might inherit a number of expensive objects. In any case, it may be time to look at your insurance plans again.

If it is, simply talk to your insurance adviser about our policy for homes with contents worth more than £75,000.



Aviva Insurance UK Limited

Registered in England No. 99122. Registered Office: 8 Surrey Street, Norwich NR1 3NG.
Authorised and regulated by the Financial Services Authority.