

# Your Aviva Signature Home Insurance Policy

## **Need to make a claim?**

Tell us as soon as you can.

Go to [aviva.co.uk/make-a-claim](http://aviva.co.uk/make-a-claim)

or call us on **0345 030 7360**

Our dedicated claims advisers are  
here to help you 24 hours a day,  
every day of the year.

# Contents

	Page
Welcome. We've got you covered	3
How to get help	4
Words with special meanings	5
General exclusions	8
General conditions (including your cancellation rights)	10
Buildings	14
Buildings optional covers	17
Buildings conditions	18
Contents	20
Contents optional covers	24
Contents conditions	25
Personal belongings	27
Personal belongings conditions	28
Your legal liabilities	30

## Key

-  These boxes give information **we** want to particularly draw **your** attention to
-  These boxes give **you** additional helpful information
-  These boxes highlight what **your** policy doesn't not cover

## Our Fees

We charge fees in some cases if **you** cancel **your** policy - more details can be found in the Important Information document.

# Welcome. We've got you covered

## Your Contract of Insurance

Here's **your** Home policy booklet, it forms part of **your** contract of insurance with **us** along with:

- **your** policy schedule (including any **clauses** shown on it);
- the information on **your** application and/or the 'Information provided by **you**' document;
- the Important Information document;
- any additional policy booklet(s) for extra covers which apply to **you**;
- changes to **your** policy or Important Information that **we** give **you** at renewal.

## Check your policy details and tell us if anything's wrong or changes in the future

We want to make sure that **you** understand **your** cover and any cover limits, and that everything's correct on **your** documents, so please read them carefully and let **us** know if **you** need any changes.

During the life of **your** policy **you** need to tell **us** about any changes to the information **you've** given **us**. More details about this can be found in the General Conditions section.

**You** must give **us** complete and correct information to the questions **we** ask. If **you** don't do this **we** may need to change **your** cover, premium or **excess** or **you** may find that **your** claim isn't paid in full (or maybe not at all). **We** may also cancel **your** policy or declare **your** policy void (treating your policy as if it had never existed).

Please contact Customer Services if **you** need to make any changes.

## To be covered you must keep to the terms and conditions

**You** must pay **your** premium and keep to the terms and conditions and **clauses** of the contract. So long as **you** do this **we'll** insure **you** for anything shown in **your** policy booklet(s), which **your** schedule shows is covered, during the **period of insurance**.

It is important that everyone insured under this policy is aware of its terms and conditions.

## Keeping your property in good condition

One important policy condition is that **you** keep all the property **you're** insuring in good condition. **Your** policy doesn't cover loss or damage caused by wear and tear or a lack of maintenance. In particular, **you** need to maintain **your home**, there are some basic things **you** can do, for example:

### On the outside

- Check for missing or slipped tiles, or rotten window frames.
- Ensure that gutters and downpipes aren't damaged or blocked by leaves.
- Keep any trees and shrubs near **your home** well-trimmed.
- If **your home** uses oil, as well as carrying out visual checks yourself, **you** should arrange for the tank and associated pipework to be checked regularly by a competent person.

### On the inside

Check and replace sealant and grout around baths and showers regularly – these need to be maintained to prevent leakage and **we** won't cover escape of water damaged caused by them failing.

## **What to do if you are unhappy**

If **you** have a complaint about this insurance, **you** can contact **us**, by writing to: Customer Relations, Building 8, Maxim Business Park, Eurocentral, ML1 4WR or telephone us on 0345 030 7078 and ask **your** contact to review **your** complaint.

What will happen if **you** complain:

- **Your** complaint will be acknowledged promptly
- A dedicated complaint expert will be assigned to review **your** complaint
- A thorough and impartial investigation will be carried out
- **You** will be kept updated of the progress
- Everything will be done to resolve things as quickly as possible
- A written response will be sent to **you** within eight weeks of receiving **your** complaint, this will inform **you** of the results of the investigation or explain why this isn't possible.

Where **your** concerns are unable to be resolved or have not been resolved within eight weeks, **you** may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision **you** are not. Contacting them will not affect **your** legal rights. **You** can contact the FOS on 0800 023 4567 or visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) where **you** will find further information.

## **How to get help**

### **To make a home claim**

Please check **your** policy documents first to see if **you're** covered before **you** make a claim.

**You** can notify **us** about certain types of claims online at [Aviva.co.uk/make-a-claim](http://Aviva.co.uk/make-a-claim).

Alternatively, **our** claims team are available 24/7 so **you** can call if it's an emergency or **you** prefer to speak to one of the team. The number **you** should call is **0345 030 6945**.

When **you** make a claim, **we** may ask for the following so try to have handy to share or upload:

- **Your** policy number
- Photos of what is damaged or lost
- Receipts, quotes, or invoices
- Estimated size of the area affected

Once **we've** been notified of **your** claim **we'll** confirm that **you're** covered or explain if **you** aren't. Some claims can be settled immediately on the first call but if it takes longer **we'll** provide regular updates on progress.

For **Legal Services Cover** claims the number **you** should call is **0800 096 5850\***.

For **Home Emergency Cover** claims the number **you** should call is **0345 300 3346**.

**You** can only use the **Legal Services** or **Home Emergency** telephone numbers if **you** have bought cover.

**You** can make some changes online at [Aviva.co.uk/mypolicy](http://Aviva.co.uk/mypolicy).

Alternatively, if **you** need to discuss **your** policy, please call **Customer Services on 0345 030 7078\*\*** to:

- make changes to **your policy**
- cancel **your** policy
- add or remove cover
- get **your** policy documents in Large Print, Audio or Braille

If **you** want to complain, please see the **What to do if you are unhappy** section of this booklet for the complaints procedure.

### Telephone call charging and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles. For **our** joint protection **we** may monitor and record telephone calls.

\*Advice is limited to the laws and practices of England and Wales, Scotland, Northern Ireland, the Channel Islands, and the Isle of Man.

\*\*Please refer to the opening hours at: [Aviva.co.uk/help-and-support/contact-us/home-insurance/#contact-details](http://Aviva.co.uk/help-and-support/contact-us/home-insurance/#contact-details)

## Words with special meanings

**We** use some words or phrases with special meanings in this booklet. These are shown in **bold** and **we** explain what they mean here. If they mean something else in any section of **your** policy **we'll** tell **you** in that section.

**Accidental Damage** - Damage caused suddenly and unexpectedly by an outside force which can be identified.

 **Accidental damage** doesn't include breakdowns or faults, or damage due to faulty workmanship or design. For example, **we** will not cover **your** TV if it falls off the wall because a wall bracket or mount had been installed incorrectly.

**British Isles** - The United Kingdom, Republic of Ireland, the Channel Islands and the Isle of Man.

**Buildings** - The **home** and its:

- walls, fences, gates, hedges, patios, drives, footpaths, terraces, hard courts, car ports;
- ornamental ponds and fountains, fixed hot tubs and swimming pools;
- fixed domestic heating, water or sewage tanks, fixed pipes and cables;
- fixed clean energy installations such as solar panels and wind turbines;
- fixtures, fittings and decorations.

These must all be at the address shown on **your** schedule.

**Clauses** - Changes to the terms of **your** policy. These are shown on **your** schedule.

**Contents** - Household items and **personal belongings** (including **personal money**), **home office equipment** and **valuables** that:

- **you** own, or are legally responsible for (but not property belonging to **your** landlord);
- belong to **domestic employees** who live with **you**.

This includes **personal belongings** of visitors to the **home** (but not paying guests, lodgers, or individuals participating in a **home** swapping agreement) up to the limit shown on **your** schedule.

**Contents** doesn't mean the following:

- anything used or stored for business or professional purposes (except **home office equipment**);
- **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans, trailers and the parts, spares and accessories of any of these;
- any type of document except **personal money**, passports, driving licences and the title deeds to the **home**;
- any part of the structure of the **home**, including wallpaper;
- any living creature.

**Domestic employee** - A person directly employed by **you** solely to carry out domestic tasks such as cleaning, gardening and childcare in the **home**.

**Excess** - The amount **you** will have to pay towards each separate claim.

**Fire** - Accidental combustion caused by an external heat source, such as a spark or candle. '**Fire**' does not include scorching, melting, or heat distortion of any kind unless as a direct result of combustion.

**i** If there is no combustion but a single event (caused suddenly and unexpectedly by an outside force) leads to scorching, melting or heat distortion **you** may be able to claim for this if **your** policy includes cover for **accidental damage**.

**Flood** - A substantial volume of water suddenly entering **your buildings** from an external source at ground floor level or below.

**Garden** - In the open, or in structures not defined as an **outbuilding**, within the boundaries of the land belonging to the **home**.

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

**Home** - The house or flat and its garages, annexes and **outbuildings**. These must all be at the address shown on **your** schedule and used solely for domestic and/or clerical business purposes. (Clerical business means computer work, emails, telephone calls and administration.)

**Home office equipment** - Office furniture, computers and other keyboard-based office equipment, printers, fax machines, photocopiers, telephones and answerphones that **you** own or are legally responsible for and used for business or professional purposes.

**Landslip** - Movement of land down a slope.

**Motorised vehicle** - Any electrically or mechanically powered vehicle (including E-scooters and Hoverboards), except:

- those used solely as domestic gardening equipment in the **garden**;
- Class 2 mobility scooters and motorised wheelchairs (these have a top speed of 4mph and cannot be used on the road except where there is no pavement) See [www.gov.uk/mobility-scooters-and-powered-wheelchairs-rules](http://www.gov.uk/mobility-scooters-and-powered-wheelchairs-rules);
- golf carts/buggies and electrically powered golf trolleys controlled by a pedestrian;
- toys and models remotely controlled by a pedestrian;
- electrically assisted pedal cycles (Ebikes).

**Outbuildings** - Permanent and immovable structures that are within the boundaries of the address shown on **your** schedule which are not lived in and are used solely for domestic and/or clerical business purposes. For example, sheds, summerhouses and greenhouses.

**Outbuildings** does not include;

- any structure which is not on a permanent foundation or base
- treehouses, aviaries, pigeon lofts
- inflatable structures of any kind
- any structure which is made of canvas, PVC, or any other non-rigid material (except greenhouses)
- any structure that is open on one or more sides
- caravans, mobile homes or motor homes

**Period of insurance** - The period of time covered by this policy, as shown on **your** schedule or until cancelled.

**Personal belongings** - Things **you** might wear or carry with **you** when **you** leave **your home**. For example, clothing, jewellery, watches, gadgets like mobile phones, laptops and tablets, **personal money**, sports, musical and photographic equipment. Everything must belong to **you** or be **your** legal responsibility.

**Personal belongings** are not:

- anything used or stored for business or professional purposes;
- furniture, furnishings, household goods and equipment, food and drink;
- any kind of document except driving licences and passports;
- **motorised vehicles**, aircraft, boats, sailboards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these;
- any living creature;
- any pedal cycles (including their parts, spares and accessories) unless specifically shown on your schedule as covered.

**Personal money** - Cash, unused postage stamps, gift vouchers, season tickets, travel tickets, phone cards and pre-paid cash cards, all held for social, domestic or charitable purposes.

**Reasonable costs** - Costs for goods and services which are competitive in the relevant marketplace.

**Settlement** - Downward movement of the land beneath the **buildings** as a result of compaction due to the weight of the **buildings** within 10 years of them being built or extended.

**Storm** - An extreme weather event with persistent high winds with gusts normally exceeding 55mph (48 knots) and/or heavy rainfall at a rate of at least 25mm per hour and/or snow to a depth of at least 30cm in 24 hours and/or hail of such intensity that it causes damage to hard surfaces or breaks glass, according to **our** weather data.

We will also take other factors into consideration such as where the property is sited.



A storm can highlight defects rather than cause them and damage due to lack of maintenance, wear and tear or which happens gradually is not covered.

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

**Unoccupied** - Not lived in by **you** or anyone who has **your** permission.

**i** 'Lived in' means that normal living activities like bathing, cooking and sleeping overnight are carried out in the **home**, for at least 2 nights each week, and the **home** contains enough furniture for normal living purposes.

**Valuables** - Jewellery, watches, items of gold, silver or other precious metals, works of art (paintings, etchings, tapestries, statues, sculptures), stamp, coin and medal collections.

**We, us, our** - Aviva Insurance Limited.

**You, your** - The person (or people) named on **your** schedule and their partner(s) and members of their family (or families) and foster children who normally live with them.

**i** If anyone shown above is a student **we** class them as 'normally living' at the **home** if they live there outside of term time.

## General exclusions

These exclusions apply to all covers in this booklet.

### We won't pay for:

#### 1. Gradually occurring damage

- wear and tear (natural and predictable damage which happens over time or due to normal use or ageing) this includes, but is not limited to, gradual weathering, the effect of light; deterioration or depreciation;
- any other gradually occurring damage (except **subsidence**, **heave** and **landslip**).

#### 2. Breakdowns or faults

claims for things which have just broken down or stopped working. This means anything ranging from boilers to home appliances and laptops.



The exception is Home emergency cover which does cover **emergencies** related to some breakdowns (as described in that cover section).

#### 3. Events before the cover start date

anything which happened or circumstances likely to lead to a claim (such as a **flood** warning being issued for **your home**) that **you** were aware of before the cover under this policy started.

#### 4. Faulty materials or workmanship

damage caused by faulty or unsuitable materials, design or poor workmanship.

#### 5. Deliberate or Criminal Acts

any loss or damage or liability arising from a deliberate or criminal act by **you** or any other person living with **you**.

## **6. Loss in value or indirect loss**

Loss in value or any loss that is not a direct result of the insured incident (for example if the value of an item or the market value of **your home** reduces because it's been repaired; or if **we** replace **your** toilet as part of a claim and the flooring no longer fits tightly and there is a gap, **we** will not replace the flooring).

## **7. War**

any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

## **8. Terrorism**

any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

### **Terrorism means:**

- the use or threat of force and/or violence and/or
- actual or threatened harm or damage to life or to property

caused or occasioned by any person or group of persons in whole or in part for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear or is claimed to be caused or occasioned in whole or in part for such purposes.

## **9. Other actions**

any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: any action taken in controlling, preventing, suppressing or in any way relating to War or Terrorism as described above.

## **10. Radioactivity**

loss, damage or liability which involves:

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

## **11. Pollution or contamination**

anything arising from pollution or contamination, unless caused by a sudden and unexpected accident which can be identified, or by oil leaking from a domestic oil installation at **your home**.

## **12. Unauthorised and/or Malicious Access to Computer or Electrical Equipment**

Any loss, damage or liability caused directly or indirectly, or in any way connected to unauthorised, and/or malicious access by any person to:

- the power network, leading to a power failure or power surge; and/or
- computer or electronic components and systems (including smart devices), resulting in:
  - any reprogramming of software,
  - loss of data,
  - introduction of malware, codes or viruses with the intention or effect to cause such systems or connected devices to stop, fail or function otherwise than is intended by the manufacturer.



A smart device is an electronic device, generally connected to other devices or networks via different protocols such as Bluetooth or Wi-fi, for example tablets, smart phones and smart TVs

## **13. Damage by domestic animals**

Damage caused by chewing, scratching, tearing or fouling by domestic animals.

## **14. Sanctions**

We won't provide cover, pay any claim or provide any benefit under this policy if doing so would expose **us** to any sanction, prohibition or restriction under United Nation resolutions, or the trade or economic laws, sanctions or regulations of the European Union, United Kingdom or United States of America.

# **General conditions**

**These conditions apply to all covers shown in this booklet**

## **1. Important notice - information we need to know about**

You must always take reasonable care to give full and correct answers to the questions we ask when you take out, make changes to, and renew your policy. Please tell us if anything on your policy schedule or 'Information Provided by You' document is incorrect or changes, including (but not limited to):

- leaving your home unoccupied for more than the number of days shown on your schedule;
- letting your home or using it for business (except computer work, emails, telephone calls or administration);
- if anyone insured (or to be insured) on the policy is charged or convicted of a (non-motoring) criminal offence.

You also need to tell us if:

- you plan to alter or renovate the buildings (but not internal renovations);
- any of the adults to be insured change.

When **you** tell **us** about a change **we** will tell **you** if this affects **your** policy (for example if **we** can no longer offer cover or if **we** need to change **your** premium).

If **you** don't give **us** full and correct information, or tell **us** about the above changes, **we** may:

- change **your** premium, **excess** or cover;
- refuse to pay all or part of a claim, cancel **your** policy or declare **your** policy void (treating **your** policy as if it had never existed).

If **you** are unsure whether **you** need to tell **us** of a change please call Customer Services.

## 2. Your duty to prevent loss or damage

Everyone covered by this policy must:

- take all reasonable precautions to prevent accidents, loss or damage; and
- maintain **your buildings** in a good state of repair
- keep **your contents** covered under this policy in good condition

Examples of taking reasonable precautions to prevent accidents, loss or damage would be:



- to ensure that carpets, flooring, furniture & other belongings are effectively covered when any painting and/or decorating is taking place at the **home**
- turning off the water supply to **your home** if a leak is discovered in order to prevent further damage

## 3. Claims

### What you need to do

As soon as **you're** aware of something that's likely to lead to a claim **you** must:

- tell the police straight away if **you've** lost something or **your** claim is due to a crime (for example theft or malicious damage). Please get a crime reference number;
- contact **us** as soon as **you** reasonably can and give **us** all the information and help **we** need to settle **your** claim;
- tell **us** if any of **your** property is later returned to **you**;
- tell **us** if **you** receive any information or communication about the event leading to **your** claim and leave **us** to deal with it (unless **we** tell **you** otherwise).



### To help us settle your claim

It is **your** responsibility to prove any loss and **we** may ask **you** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **we** may require to help with **your** claim.

### What you mustn't do

- Admit to any claim, promise any payment or refuse any claim without **our** agreement.
- Get rid of damaged property or organise repairs without **our** agreement.
- Abandon any damaged property to **us**.

## **What rights we have**

**We** will be entitled, at **our** cost, but in **your** name, to:

- take legal proceedings for **our** own benefit to recover **our** costs in relation to **your** claim; or
- take over and conduct the defence or settlement of any claim.

**We** will have full discretion in the conduct of any legal proceedings and in the defence or settlement of any claim.

## **4. Fraud**

If **your** claim is at all dishonest or exaggerated **we** will not pay **you** anything under this policy or return any money **you** have paid. **We** may also cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim.

**We** may also take legal action against **you**.

## **5. Other insurance**

Sometimes **you** may have other insurance that would cover the same claim (or would cover it if this policy didn't exist).

If so, here's what happens:

- if **you're** claiming for Occupiers, Personal and Employers Liability **we** won't pay anything until all cover under **your** other insurance is exhausted;
- **we** won't pay for loss or damage covered under a guarantee or warranty;
- if **you're** claiming for something else **we** won't pay more than **our** fair share, even if the other insurer refuses the claim.

### **Important note:**



This condition will not have the effect of leaving **you** without cover for any claim. It operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply.

## **6. Paying monthly**

**Your** monthly premiums will be due on the agreed date and on the same date of each following month. **We'll** give **you** one month's cover for each monthly premium **you** pay starting from the cover start date.

If **you** don't pay the first premium **your** policy won't be valid. If **you've** paid at least one premium and then don't pay any premium after that when due **we** can cancel **your** policy as explained below.

## **7. Cancelling your policy**



In this section where **we** refer to the right to cancel the policy '**you**' means the policyholder(s). This means the person or people named on **your** schedule and they're the only ones who can cancel the policy.

### **Your Statutory 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 the policy or renewal documentation, whichever is the later. If **you** wish to cancel and **your** cover hasn't started **you** will be entitled to a full refund of the premium paid.

If **you** cancel after **your** cover has started **we'll** refund the full premium paid less a proportionate deduction for the time **we've** provided cover.

If **you** don't exercise **your** right to cancel, **your** policy will continue, and **you** will be required to pay the premium.

### You can cancel your policy at any time

In addition to **your** statutory rights **you** can cancel the policy and/or additional covers at any time by calling Customer Services. There may be a charge for doing this, see 'Will I get a premium refund' overleaf.

### There are times when we can cancel your policy

**We** may cancel or declare **your** policy, and/or additional covers, void (treating **your** policy as if it had never existed) if **we** have a valid reason, for example if:

- **you** don't pay **your** premium when it's due (including non-payment of instalments under an Aviva monthly credit facility). If **you** don't pay the first premium **your** policy will not be valid. If **you** miss a payment after that **we'll** write to **you** giving a further date to pay. **We** will give **you** at least 14 days' notice in writing if **we** intend to cancel due to non-payment under an Aviva monthly credit facility. If **we** don't receive payment by then **we** will cancel the policy and/or additional cover options from the date shown on the letter;
- **we** reasonably suspect fraud;
- **you** don't co-operate with **us** or give **us** information or documentation **we** ask for, and this affects **our** ability to process a claim or defend **our** interests;
- **you** have not given complete and accurate answers to the questions **we** ask.
- **you** harass **our** staff or representatives, or behave in an abusive or threatening manner.

Where **we** cancel, **we'll** always give **you** at least 7 days' notice by post or email to the last address **you've** given **us** and tell **you** the reason why. The exception is where **we** have evidence that **you** have acted fraudulently or deliberately given **us** incorrect or incomplete information then **we** may cancel **your** policy without notice and backdate the cancellation to the date when this happened, which could be when **you** first bought **your** policy (e.g. **your** policy being declared void and treated as if it had never existed).

### Will I get a premium refund?

- If **your** policy or an additional cover is cancelled before the cover starts **we'll** refund the premium **you've** paid for the cancelled cover.
- If **your** policy or an additional cover is cancelled after cover has started:
  - **we'll** refund **you** for any days left which **you've** already paid for; and
  - if the whole policy is cancelled after the statutory 14 day cooling off period has ended **we'll** also charge a cancellation fee. See **our** table of fees shown in the Important Information document.

**You** won't get a refund at all if **we** cancel **your** policy because **you** acted dishonestly or fraudulently and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

If **we** cancel the policy **we** will also charge a cancellation fee.

## 8. Index linking

Your sum(s) insured may be updated monthly (and the new amounts shown on your annual renewal notice). Any change will reflect rising costs in line with the House Rebuilding Cost Index for **buildings** and the Retail Price Index for **contents** and specified belongings.

We won't reduce your sum(s) insured if the index falls.

## 9. Joint policyholders

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

# Buildings



This section only applies when shown on your schedule.

Please see your schedule to check any limits applying to your cover.

### What's covered?

Our standard Buildings cover will protect you for loss of or damage to the **buildings** caused by any of the following things:

1. **Fire** (including smoke damage resulting from fire), explosion, lightning or earthquake.
2. **Storm or flood**
3. Malicious people, vandals, riot, civil unrest, strikes, and labour or political disturbances.
4. Being hit by:
  - aircraft or other flying objects, or anything falling from them;
  - vehicles or animals;
  - falling aerials or satellite dishes (including fittings and masts);
  - falling trees or branches.

If we accept a claim for damage to the **buildings** caused by a falling tree or branch we'll also pay **reasonable costs** to remove the fallen tree or part of the tree (this doesn't include any part which remains below ground).

5. Water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system.
6. Heating fuel leaking from a fixed heating system.
7. Theft or attempted theft.
8. **Subsidence, heave, or landslip.**

### Our standard Buildings cover also includes:

#### Loss of rent and cost of alternative accommodation

If your **home** can't be lived in because it's been damaged by something which is listed in Buildings paragraphs 1-8, we will pay for the following until it's fit to be lived in:

- **reasonable costs** for additional alternative accommodation for you (including your pets) if you live in the **home**;
- any ground rent you still need to pay;
- if you have a lodger or tenant we'll pay any rental income you lose from them



We'll always try to keep **you** (and/or other occupants) in **your home** if **we** can. This may involve solutions to overcome temporary interruptions in essential facilities (like the loss of running water). If that isn't possible then **we'll** pay **reasonable costs** for alternative accommodation, taking into account all the circumstances of **your** claim and **we'll** aim to get **you** back **home** in the shortest time possible, this is likely to be whilst repairs are ongoing. **We'll** consider how many people live in the **home**, how long **you'll** need the accommodation, what's available locally and what it costs. **We** are happy to discuss and can offer help in finding accommodation.

## Tracing and accessing leaks

If **your home** has been damaged by a water leak, **we'll** pay **reasonable costs** to remove any part of the internal structure of the **home** needed to find the source of the leak. **We'll** also make good after the leak's been fixed.



**We'll** ask **you** to pay to repair or replace the leaking pipe or part if it had simply failed or worn out. This is because **your** policy doesn't cover wear and tear.

**We'll** only pay to repair the pipe or part if it's damaged by something which **your** policy covers (e.g. if **your** policy includes cover for **accidental damage**).

## Replacement locks

If the keys to external doors of **your home** (or alarms or safes fitted inside it) are lost or stolen, **we'll** pay to replace the locks or lock mechanisms.

## Emergency access

**We'll** pay for damage to **your buildings** or **your garden** caused by someone accessing **your home** to deal with a medical emergency, or to prevent damage to the **home**. There's no **excess** to pay.

## Selling your home

**Your buildings** cover will extend to protect the buyer of **your home** if it is damaged by an insured event between exchange of contracts and completion of the sale. This cover only applies if they don't have other insurance to cover the damage.

## Your liability to the public

Our standard **buildings** cover also extends to cover **your** liability to the public (as the homeowner). Details of this cover and exclusions are shown in '**Your** legal liabilities' in this booklet.

## Buildings matching items

If **we** have accepted a claim for loss or damage to a part of the **buildings** which is part of a matching group or set of items, and **we** can't source a matching replacement, **we** will pay to replace the undamaged companion piece(s) where both of the following apply:

- they are within the same room or open plan area as the damaged items or parts and
- the damaged item is part of a fixed sanitary suite, fitted furniture or floor or wall tiles.

If **we** ask, **you** must give **us** any undamaged items which **we** have paid to have replaced.

In all other circumstances **we** will not pay to replace undamaged part(s) of the matching group or set of items.

# Buildings – what's not covered?

- Anything shown in the General exclusions.
- The relevant **excess** shown on **your** schedule (unless **we** tell **you** in any part that an **excess** doesn't apply).



If your buildings suffer **subsidence**, **heave** or **landslip** damage, regardless of the underlying cause of the damage, the **subsidence**, **heave** and **landslip excess** shown on **your** schedule will apply to **your** claim.

- Damage to fences, gates and hedges caused by **storm**, or by falling trees or branches.
- Loss or damage caused by any of the following when **your home** has been left **unoccupied** for more than the period shown on **your** schedule:
  - malicious people or vandals;
  - water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system;
  - heating fuel leaking from a fixed heating system;
  - theft or attempted theft.
- Theft, attempted theft, malicious damage or vandalism by **you**, paying guests, tenants, lodgers or individuals participating in a **home** swapping agreement.
- **Storm or Flood:**
  - Loss or damage caused by **subsidence**, **heave** or **landslip**
  - Loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water), which happens gradually over a period of time.
- **Subsidence, heave or landslip:**
  - damage to any part of the **buildings** (e.g. a boundary wall or patio) unless **we** accept a claim for damage to the **Home** that happened at the same time, by the same cause;
  - if **you** knew when this policy started that any part of the **buildings** had already been damaged by **subsidence**, **heave**, or **landslip** unless **you** told **us** about it, and **we** accepted it.
- Damage caused by **settlement**, or by shrinkage or expansion of parts of the **buildings**.
- Damage caused by riverbank or coastal erosion.
- Loss or damage caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on (this may be covered under 'Extra **accidental damage** to Buildings' if cover has been selected).



- Frost damage (though **we** do cover damage to pipes caused by freezing).
- Wet or dry rot arising from any cause, except where the rot was directly caused by:
  - something which is covered by this policy, or
  - by repairs or preventative work carried out by the tradesperson **we** arranged to deal with **your** claim.
- Any costs associated with alternative accommodation in relation to horses or livestock.

## Buildings – optional covers



These covers only apply if shown on **your** schedule.

Please see **your** schedule to check any limits applying to **your** cover.

### Accidental damage to services fixed glass and sanitary fittings

#### What's covered

**Accidental damage** which is not covered under Buildings paragraphs 1-8 to:

- cables, pipes, drain inspection covers and septic tanks **you're responsible for** which serve the **buildings**;
- fixed glass forming part of the **buildings** (including glass in solar panel units);
- sanitary fittings installed in the **home**.

Cover under (a) includes the cost (up to £1,000) of breaking into (and then repairing and backfilling) an underground pipe where **you** have tried, unsuccessfully, to clear a blockage using established methods such as rodding.

#### What's not covered?



- Damage to fixed glass forming part of the **buildings** which happens when **your home** has been left **unoccupied** for more than the period shown on **your** schedule.
- Anything shown in Buildings 'What's not covered?' or in the General exclusions.
- Costs associated with clearing blockages from underground pipes unless **you've tried, unsuccessfully, to clear it using established methods such as rodding**. Where **your** attempt to clear the blockage has been unsuccessful and **we** agree to break into the pipe to clear it **we** won't pay more than £1,000 to break into and repair the pipe and backfill afterwards.

## Extra accidental damage to buildings

### What's covered

All other **accidental damage** to the **buildings** that is not already covered by Buildings.

### What's not covered?

- Anything shown in Buildings 'What's not covered?' or in the General exclusions.
- Damage to fixed glass forming part of the **buildings** which happens when **your home** has been left **unoccupied** for more than the period shown on **your** schedule.
- Damage caused by:
  - **building** alterations, renovations or repairs;
  - vermin, insects, fungus, weather conditions;
  - paying guests, tenants, lodgers or individuals participating in a **home** swapping agreement;
  - water entering from the outside of **your home** which was not as a result of **storm** or **flood**;
  - water escaping from or freezing in water tanks, pipes, plumbed-in home appliances, fixed equipment or fixed heating system.



## Buildings protected no-claim discount

From the day **you** add Protected no-claim discount **your** no-claim discount won't reduce unless **you** make two claims under Buildings (including optional Buildings covers) within any 5-year period.

When **you** make a second claim in a 5-year period **your** discount won't change but it will no longer be protected for any further claims during the period.

For any subsequent claim(s) within a 5-year period **your** no-claim discount will be reduced which will affect **your** future renewal premium(s).

NOTE - A 5-year period starts when a claim occurs. If another claim does not occur within 5 years, a new 5-year period will start when the next claim occurs.

## Buildings conditions

### 1. Anything shown in the General conditions

These conditions also apply to Buildings Optional covers.

### 2. Your sum insured

**Your buildings** sum insured must be high enough to cover the full cost of rebuilding the **buildings** to the same specification, including demolition, removal of debris and architects' and surveyors' fees.



**Your buildings** sum insured is very important and **you** should contact **us** if **you** do not think the sum insured shown on **your** schedule is enough.

If at the time of a loss **your** sum insured is too low, **your** claim will be settled on the following basis:

- If **you** have provided the **sum insured** shown on **your** schedule, **we** may reduce the claims settlement proportionately based on what **your** premium would have

been if the **sum insured** was adequate. For example, if **you** only paid 70% of the premium **you** should have paid, the most **we** will pay for any claim would be 70% of the claim made by **you**.

### 3. Settling claims (except liability)

**We** can choose to settle **your** claim by repairing, rebuilding, giving **you** an equivalent replacement or making a payment.

If **we** are able to repair, rebuild or replace **your** property but choose to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair, rebuild or replace it. If **we** are unable to repair or rebuild **your** property or it is not economic to do so, **we** will pay the difference between the open market value of **your** property immediately before and after the damage.

#### What we will pay

**We**'ll pay up to the sum(s) insured and limits shown on **your** schedule for any incident. The most **we**'ll pay in total for any claim for loss or damage to **buildings** is the **buildings** sum insured (unless otherwise stated).

**We** won't reduce the sum(s) insured by the amount paid under any claim.

If **we** accept a claim for the **buildings** **we** will also pay for:

- Architects' and surveyors' fees to repair the **buildings**. These fees must not be more than the relevant professional institutes recommend. They must not include any amount to help **you** prepare **your** claim.
- Costs **we**'ve agreed to pay to demolish or support the damaged parts of the **buildings**.
- The cost of meeting building regulations or municipal or local authority byelaws directly incurred in repairing insured damage to the **buildings**. **We** only pay for this if **you** hadn't already been told it was required before the **buildings** were damaged.

#### If your property isn't in good condition

It's a policy condition that **you** keep **your** property in good condition so if **you** haven't done this and this was the reason (or main reason) for the damage then **we** may not pay **your** claim or may not pay it in full.

#### How we deal with claims for storm damage

**We** explain what **we** mean by **storm** in 'words with special meanings'. **We** try to be fair, so **we** don't just look at wind speed **we**'ll take other factors into account like where **your home** is sited.

**We**'ll check what the weather was like when the damage happened and may ask for pictures or ask an expert to look at the damage to decide if it was caused by a **storm** and confirm that a lack of maintenance didn't cause or contribute to the damage.

#### How we deal with claims for flood

If **we** accept a claim for **flood** damage to **your home** and the total cost of **your buildings** claim will be more than £25,000, after deduction of any applicable **excess**, **we** will offer to pay up to an additional £10,000 for **flood** resistance and recoverability measures to be installed during the repair, where:

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

## **4. Settling liability claims**

For any incident (or series of related incidents) involving legal liability covered under Buildings **we** will try to negotiate with the person claiming against **you** (or their legal representative) to settle **your** claim for the lowest amount. In any event the most **we'll** pay is the limit shown on **your** schedule plus any costs and expenses **we** have agreed to pay.

## **5. No-claim discount**

If **you** make a claim under Buildings (including Buildings optional covers) **we'll** reduce **your buildings** no claim discount when **you** renew, unless **your** discount is protected because you have bought Buildings Protected No Claim discount. If **you** don't claim **we** will increase **your buildings** no claim discount at renewal until **you** reach **our** maximum of 5 years.

## **6. Claims settled by making a payment**

Where **we** have settled **your** claim by making a payment and the damage to **your buildings** has not been repaired, **we** will not pay for:

- repairing any unrepairs parts of the **buildings** necessary to settle any new claim.
- subsequent loss or damage to **buildings** or **contents** which would not have occurred had the **buildings** been repaired.
- any claim under the **Legal liabilities** section which would not have occurred had the **buildings** been repaired.

## **Contents**



This section only applies when shown on **your** schedule.

Please see **your** schedule to check any limits applying to **your** cover.

### **Contents at the home**

#### **What's covered?**

Our standard Contents cover will protect **you** for loss or damage to **contents** in the **home** or its **garden** caused by any of the following things:

1. **Fire** (including smoke damage resulting from **fire**), explosion, lightning or earthquake.
2. **Storm or flood**
3. Malicious people, vandals, riot, civil unrest, strikes, and labour or political disturbances.
4. Being hit by:
  - aircraft or other flying objects, or anything falling from them;
  - vehicles or animals;
  - falling TV or radio receiving aerials or satellite dishes (including fittings and masts);
  - falling trees or branches.
5. Water escaping from water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system.
6. Heating fuel leaking from a fixed heating system.
7. Theft or attempted theft.
8. **Subsidence, heave or landslip.**

## **Our standard Contents cover also includes:**

### **Contents temporarily removed from the home**

Your **contents** are also covered while temporarily removed from the **home** and **garden** to another place (except a furniture depository) in the **British Isles** for loss or damage as described in Contents paragraphs 1-8.



This provides some basic cover for **contents** which are temporarily taken away from the **home** – while studying at university or working away from **home** for example.

Wider cover (including **accidental damage** and loss) of belongings while anywhere in the world is available with the Personal Belongings option.

### **Loss of rent and cost of alternative accommodation**

If **your home** can't be lived in because it's been damaged by something listed in Contents paragraphs 1-8 **we** will pay for the following until it's fit to be lived in:

- **reasonable costs** for additional alternative accommodation for **you** (including **your** pets) if **you** live in the **home**;
- **reasonable costs** for removal and storage of any **contents** that are damaged by something listed in Contents paragraphs 1-8 while they are being repaired or restored;
- if **you** have a lodger or tenant **we'll** pay any rental income **you** lose from them



We'll always try to keep **you** (and/or other occupants) in **your home** if **we** can. This may involve solutions to overcome temporary interruptions in essential facilities (like the loss of running water). If that isn't possible then **we'll** pay **reasonable costs** for alternative accommodation, taking into account all the circumstances of **your** claim and **we'll** aim to get **you** back **home** in the shortest time possible, this is likely to be whilst repairs are ongoing. **We** will consider how many people live in the **home**, how long **you'll** need the accommodation, what's available locally and what it costs. **We** are happy to discuss and can offer help in finding accommodation.

### **Replacement locks**

If the keys to external doors of **your home** (or alarms or safes fitted inside it) are lost or stolen, **we'll** pay to replace the locks or lock mechanisms.

### **Garden re-landscaping**

If the plants or trees in the **garden** are lost or damaged by any of the following **we'll** pay the re-landscaping costs to put things right:

- **Fire** (including smoke damage resulting from **fire**), explosion, lightning or earthquake.
- Being hit by:
  - aircraft or other flying objects, or something falling from them; or
  - vehicles or animals.
- Theft or attempted theft.
- Malicious people, vandals, riot, civil unrest, strikes, and labour or political disturbances.

## **Food in freezers**

We'll pay to replace food stored in **your home** freezer which has been damaged by an accidental change in temperature or contaminated by freezing agents.



It isn't 'accidental' if the power goes off because the supplier deliberately turns it off or their employees take strike action.

## **Domestic heating fuel and metered water**

We'll pay for loss of **your home** heating fuel or metered water that accidentally leaks or get stolen.

## **Emergency access**

We'll pay for loss or damage to **contents** caused by someone accessing **your home** to deal with a medical emergency, or to prevent damage to the **home**. There's no **excess** to pay.

## **Household removals**

If a professional remover is moving **your contents** from the **home** to:

- **your** new permanent **home**; or
- a **home** **your** tenant will occupy;

we'll cover theft of or **accidental damage** to **your contents** (except **personal money**, jewellery, watches or items of gold) happening during the move (and for up to 7 days afterwards while in temporary storage) within the **British Isles**.

## **Fatal injury benefit**

We will pay the fatal injury benefit if **you** are injured at **your home** by **fire**, explosion, lightning or an intruder and, as a direct result of that injury, die within 3 months. There's no **excess** to pay.

## **Occupiers, employers, personal and tenants Liability**

These covers are standard with **your** Contents cover. Details of the cover and the exclusions are shown in **Your** legal liabilities in this booklet.

## **Contents matching items**

If **we** have accepted a claim for loss or damage to the following which are a part of a matching group or set of items and **we** can't source a matching replacement **we** will pay to replace the undamaged companion pieces as follows:

- **contents** where they are within the same room or open plan area as the damaged items or parts.
- where they are **personal belongings** (including belongings covered under the Personal Belongings section)

If **we** ask, **you** must give **us** any undamaged items which **we** have paid to have replaced.

In all other circumstances **we** will not pay to replace undamaged part(s) of the matching group or set of items.

## Contents – what's not covered?

- Anything shown in the General exclusions.
- The relevant **excess** shown on **your** schedule (unless **we** tell **you** in any part that an **excess** doesn't apply).
- Loss or damage as described below when **your home** has been left **unoccupied** for more than the period shown on **your** schedule:
  - (a) Loss or damage caused by
    - malicious people or vandals;
    - water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating system;
    - heating fuel leaking from a fixed heating system;
    - theft or attempted theft.
  - (b) Loss or damage of any kind to **contents** in the **garden**.
- Any storage costs that arise once **your contents** have been repaired or restored.
- Theft, attempted theft, malicious damage or vandalism by **you**, paying guests, tenants, lodgers or individuals participating in a **home** swapping agreement
- Theft where someone deceives **you** to steal **your** property (e.g. tricks **you** into handing it over or 'buys' it without making a proper payment).  
This doesn't apply where they only use deception to get into **your home** to steal property.
- Theft of the following items unless someone has broken into or out of the **home** by using force and violence or has got into the **home** by deception:
  - **personal money**;
  - **contents** (including **personal money**) if **you** live in a non-self-contained flat.
- Under **personal money**, **we** will not cover:
  - loss caused by mistakes;
  - losses not reported to the police;
  - credit or debit cards.
- Theft if **you** live in a self-contained flat and the theft is from any other part of the building that other people have access to (e.g. if **you** leave something in the corridor outside **your** flat).
- Theft from garages and **outbuildings**, unless someone has broken into or out of them by using force and violence.
- Theft of pedal cycles (including Ebikes) from the **garden** unless securely locked to an object that can't be moved.
- For **contents** temporarily removed from the **home** and **garden** **we** won't cover:
  - theft, unless someone has broken into or out of a building by using force and violence or deception to get in;
  - items removed for sale or exhibition;
  - **storm** or **flood** damage to **contents** not in a building.





- Loss or damage caused by rising water table levels (the level below which the ground is completely saturated with water), which happens gradually over a period of time.
- Damage caused by riverbank or coastal erosion.
- Loss or damage caused by water escaping due to faulty, failed, inadequate or lack of grout or sealant.
- Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and/or baths as a result of taps being left on (this may be covered under 'Extra **accidental damage** to Contents' if cover has been selected).
- **Contents** which are insured by any other policy.

## Contents – optional covers



These covers only apply if shown on **your** schedule.

Please see **your** schedule to check any limits applying to **your** cover.

### Accidental damage to non-portable home entertainment equipment, mirrors and glass

#### What's covered?

We will pay for **accidental damage** which isn't covered by Contents

##### 1. happening in the **home** and **garden** to:

- mirrors, glass tops or fixed glass in furniture and ceramic glass in cooker hobs;
- any of the following things if they are not designed to be portable: television sets (including digital and satellite receivers), DVD recorders and players, games consoles, home computers and audio equipment;



An item is 'portable' if it can be used away from the **home** on battery or solar power. Cover for these items is available under 'Extra **accidental damage**', or under 'Personal belongings' (this gives **our** widest cover both in and away from **home**).

##### 2. to receiving aerials, dishes and CCTV cameras fixed to the **home**.

#### What's not covered?



- Anything shown in 'Contents - what's not covered?' or shown in the General exclusions.

### Extra accidental damage to contents

#### What is covered?

All other **accidental damage** to **contents** which happens in **your home** and **garden** which isn't covered by Contents.

## What's not covered?

- Anything shown in 'Contents - what's not covered?' or shown in the General exclusions.
- Food
- Damage caused by:
  - moths, vermin, insects, fungus, damp, rust, wet or dry rot or weather conditions;
  - water entering from the outside of **your home** which was not as a result of a **storm or flood**;
  - the process of cleaning, washing, repairing or restoring any item.
- Loss or damage caused by paying guests, tenants, lodgers or individuals participating in a **home** swapping agreement.
- Any loss that is not the direct result of the insured incident itself.



## Contents protected no-claim discount

From the day **you** add Protected no-claim discount **your** no-claim discount won't reduce unless **you** make two claims under Contents or Personal Belongings within any 5-year period.

When **you** make a second claim in a 5-year period **your** discount won't change but it will no longer be protected for any further claims during the period.

For any subsequent claim(s) within a 5-year period **your** no-claim discount will be reduced which will affect **your** future renewal premium(s).

NOTE - A 5-year period starts when a claim occurs. If another claim does not occur within 5 years, a new 5-year period will start when the next claim occurs.

## Contents conditions

### 1. Anything shown in the General conditions



Your overall **contents** sum insured must be enough to replace all of **your contents** and unspecified **valuables**.

### 2. Your sum insured

**Your contents** sum insured (as explained below) must be high enough to replace **your contents** 'as new'. **You** should be aware that some items, such as jewellery, watches and antiques can go up in value so **you** should obtain updated valuations on a regular basis and update **your** policy when necessary to make sure **you** are fully covered.

**Your** overall **contents** sum insured must be enough to replace all of **your contents** and unspecified **valuables**.

**Your** unspecified **valuables** limit should be high enough to replace all **your valuables** that are individually worth less than the **valuables** single article limit.

**Valuables** that are worth more than the single article limit should be specified and insured for their full replacement value. **You** do not need to include items **you've** insured under specified **valuables** when working out **your contents** sum insured.

When working out **your contents** sum insured **you** do not need to include items **you've** insured under the Personal belongings as these items are covered at **home**.

If at the time of a loss **your** sum insured is too low, **your** claim will be dealt with as follows:

## Contents

- If **we** have provided a **contents** sum insured and this is shown on **your** schedule, **we** will not pay more than this amount for any claim.
- If **you** have provided a sum insured and this is shown on **your** schedule, **we** may reduce the claims settlement proportionately based on what **your** premium would have been if the sum insured was adequate. For example, if **you** only paid 70% of the premium **you** should have paid, the most **we** will pay for any claim would be 70% of the claim made by **you**.

## Unspecified Valuables

**We** will not pay more than the **valuables** limit shown on **your** policy schedule.

## Specified Valuables

**We** will not pay more than the value **you** have specified.

## 3. Settling claims (except liability)

**We** can choose to settle **your** claim by repairing, giving **you** an equivalent replacement (for mobile phones this includes providing a refurbished model) or making a payment. Where **we** provide **you** with a refurbished mobile phone **our** aim will be to let **you** keep **your** existing number but if, for reasons beyond **our** control, **you** can't then **your** replacement phone will be connected to a new number.

If **we** are able to repair or replace **your** property but choose to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair or replace it.

### What we will pay

**We'll** pay up to the sum(s) insured and cover limits for each incident (unless **we** tell **you** otherwise). **You** can find the sum(s) insured and limits on **your** schedule.

**We** won't reduce the sum(s) insured by the amount paid under any claim. However, if **you** claim for loss/theft of a specified item and **you** don't replace the item **you** should arrange for it to be removed from **your** policy, so **you** don't pay for cover **you** don't need.

### Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove any loss. To help with **your** claim **we** recommend **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards.

## 4. Settling liability claims

For any incident (or series of related incidents) involving legal liability covered under Contents **we** will try to negotiate with the person claiming against **you** to settle **your** claim for the lowest amount. In any event the most **we'll** pay is the relevant limit shown on **your** schedule. For claims under Occupiers, Personal and Employers liability **we** will also cover any costs and expenses **we** have agreed to pay.

## 5. No-claim discount

If **you** make a claim under Contents (including any Contents optional covers) or Personal belongings **we** will reduce **your** **contents** no-claim discount at the renewal date of **your** **policy**, unless **you** have bought Contents protected no-claim discount to protect **your** discount. If **you** don't claim **we** will increase **your** **contents** no claim discount at renewal until **you** reach **our** maximum of 5 years.

# Personal belongings



This section only applies when shown on **your** schedule.

Please see **your** schedule to check any limits applying to **your** cover.

## What is covered?

### 1. Personal belongings

Loss of or damage to **personal belongings** (as detailed on **your** schedule) which happens at **your home** or anywhere else in the world.

Where **your** schedule shows **you** have cover for pedal cycles this includes;

- their parts, spares and accessories
- pedal cycles which are electrically assisted (Ebikes).



**You** must take reasonable care of **your personal belongings** to ensure they're not lost, stolen or damaged. For example, if **you** are in a coffee shop don't leave **your** laptop or mobile phone on a table unattended. If **you** are at a beach or swimming pool, don't leave **your** watch or jewellery in **your** bag while going for a swim if **you** do not have a trusted person to take care of **your** belongings.

### 2. Credit and debit cards

This cover only applies if shown on **your** schedule

Money **you** lose and can't recover as a result of somebody misusing **your** debit or credit card after it was lost or stolen. **We** will also cover any costs, **we** have agreed to in writing, incurred before the card issuing company has received notice of the loss, as long as **you** keep to the terms of **your** card agreement.

**You** can only claim under this cover if:

- the card is solely used for social, domestic or charitable purposes;
- **you** tell the card issuing company that the card is missing within 24 hours of discovering it.

No **excess** applies to this cover



Under current regulations when a card is lost or stolen (or the card details obtained fraudulently) if the cardholder has acted reasonably and followed the card terms and conditions he/she will be able to reclaim most (if not all) of the unauthorised charges from the card issuer. There are certain exceptions when the card issuer may charge a limited amount for charges made before they are told of the card loss or misuse. **Our** cover will reimburse the cardholder within the policy terms for unrecoverable charges.

## What's not covered?

- Anything shown in the General exclusions.
- The relevant Contents **excess** (as shown on **your** schedule) for claims under 1. Personal Belongings.
- Theft of **personal belongings** from an unattended vehicle unless;
  - a. All windows and sunroofs are closed and all doors, including the boot and any roof boxes, are locked
  - b. the items are hidden from view in a concealed luggage compartment or closed glove compartment
- Theft where someone deceives **you** to steal **your** property (e.g. tricks **you** into handing it over or 'buys' it without making a proper payment). This doesn't apply where they only use deception to get into **your home** to steal property.
- Theft, attempted theft, malicious damage or vandalism by **you**, paying guests, tenants, lodgers or individuals participating in a **home** swapping agreement.
- Loss or damage caused by:
  - moths, vermin, insects, fungus, damp, rust, wet or dry rot and weather conditions;
  - the process of cleaning, washing, repairing or restoring any item.
- Confiscation or detention by Customs or other officials.
- If **your** schedule shows **you** have cover for pedal cycles they won't be covered for theft unless:
  - in **your** immediate custody and control; or
  - securely locked to an object that can't be moved; or
  - locked inside a concealed boot or concealed luggage compartment, all windows and sunroofs are closed and all doors, including the boot and any roof boxes, of a vehicle are locked; or
  - in a locked building.
- Under **personal money**, **we** will not cover:
  - loss caused by mistakes;
  - losses not reported to the police;
  - credit or debit cards.
- Any loss or damage covered by another policy.



## Personal belongings Conditions

### 1. Anything shown in the General conditions

### 2. Your sum insured

Your sum insured (as explained below) should be high enough to replace **your Personal belongings** "as new". Be aware that some items, such as jewellery and watches can go up in value so **you** should ensure **you** obtain updated valuations on a regular basis and update **your** policy when necessary to make sure **you** are fully covered.

- For specified **personal belongings** the limit must be high enough to replace the item “as new”.
- For pedal cycles the limit must be high enough to replace **your** most expensive cycle “as new”.
- For unspecified **personal belongings** the limit must be high enough to replace all the belongings **you** are likely to take away from **your home** at any one time “as new” other than any **personal belongings** **you** have specified separately.

The most **we** will pay is the limit shown on **your** schedule.



You should check the replacement value of **your personal belongings** regularly to ensure the limit is adequate for **your** needs.

### 3. Settling claims

**We** can choose to settle **your** claim by repairing, giving **you** an equivalent replacement (for mobile phones this includes providing a refurbished model) or making a payment. Where **we** provide **you** with a refurbished mobile phone **our** aim will be to let **you** keep **your** existing number but if, for reasons beyond **our** control, **you** can't then **your** replacement phone will be connected to a new number. If **we** are able to repair or replace **your** property but agree to settle using cash or a voucher **we** will only pay **you** what it would have cost **us** to repair or replace it.

#### What we will pay

**We**'ll pay up to the sum(s) insured and cover limits for each incident (unless **we** tell **you** otherwise). **You** can find the sum(s) insured and limits on **your** policy schedule. **We** won't reduce the sum(s) insured by the amount paid under any claim. However, if **you** claim for loss/theft of a specified item and **you** don't replace the item **you** should arrange for it to be removed from **your** policy, so **you** don't pay for cover **you** don't need.

#### Proof of value and ownership

When **you** make a claim, it is **your** responsibility to prove any loss. **We** therefore recommend **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help **us** settle **your** claim.

### 4. No-claim discount

If **you** make a claim under Contents (including any Contents optional covers) or Personal belongings **we** will reduce **your contents** no-claim discount at the renewal date of **your policy**, unless **you** have bought Contents protected no-claim discount to protect **your** discount.

If **you** don't claim **we** will increase **your contents** no-claim discount at renewal until **you** reach **our** maximum of 5 years.

# Your legal liabilities



Please read this section carefully in conjunction with **your** policy schedule to understand which parts of the cover apply to **you**.

Please see **your** schedule to check the limits applying to **your** cover.

## What's covered?

We will cover **your** legal liability to pay damages and claimants costs and expenses for:

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

which happens during the **period of insurance** in the United Kingdom, the Channel Islands and the Isle of Man (or another country which **you** are temporarily visiting) where **your** responsibility arises as shown below:

Where you are legally liable:	What is covered?	Does this cover apply to me?
1. as owner	<b>Your Liability to the public</b> <b>Your</b> liability as owner (not as occupier) of the <b>home</b> (including the land belonging to it). Cover includes claims made against <b>you</b> , under Section 3 of the Defective Premises Act 1972 (or the defective Premises Northern Ireland Order 1975) for any former property owned and insured under this policy, for accidents happening during the <b>period of insurance</b> or up to seven years afterwards, provided they are not covered by any other insurance.	Yes, if <b>your</b> policy covers Buildings
2. as occupier	<b>Occupiers Liability</b> <b>Your</b> liability as occupier (not as owner) of the <b>home</b> , including the land belonging to it.	
3. in a personal capacity	<b>Personal Liability</b> <b>Your</b> liability in a personal capacity (not as owner or occupier of any building, land or fixed property). This includes accidents from <b>your</b> leisure activities such as golf or cycling.	Yes, if <b>your</b> policy covers Contents
4. as employer	<b>Employers Liability</b> <b>Your</b> liability as employer of a <b>domestic employee</b> such as a cleaner or gardener where the accident happens from, or in the course of their <b>domestic employment</b> with <b>you</b> .	

## Important note

Accidents which happen in **buildings** or on land are, in law, nearly always the responsibility of the person who lives there, rather than the owner.



If **you** own the **home** and also live in it (e.g. **your** main **home** or **your** holiday home), any liability arising as occupier is not included with Buildings cover, but this is provided if **you** take Contents cover.

If **you** own the **home** but don't live in it (e.g. if **you** are a landlord) liability arising from **you** owning the **home** is provided if **you** have chosen Buildings cover.

## What's not covered?

We won't cover liability in connection with:

- a. anything shown in the General exclusions
- b. any employee for anything which happens from, and in the course of their employment with **you** (except as shown under 4. Employers Liability, where this cover applies);
- c. boats, boards and craft designed to be used on or in water, caravans, drones or aircraft except:
  - watercraft that are only propelled by oars or paddles;
  - toys and models remotely controlled by a pedestrian (this does not include drones);
- d. any trade, business or profession (except as landlord of the **home**);
- e. passing on of an infectious disease or virus;
- f. any **motorised vehicle**;
- g. any electrically assisted pedal cycle while:
  - anywhere outside of the United Kingdom;
  - within the United Kingdom where there is a legal requirement to pay Vehicle Excise Duty for road use (see [www.gov.uk/electric-bike-rules](http://www.gov.uk/electric-bike-rules));
- h. any ride-on golf cart/buggy;
- i. loss of or damage to property belonging to **you** or in **your** care or control;
- j. any agreement unless **you** would still have been legally liable without that agreement;
- k. dangerous dogs as defined in the Dangerous Dogs Act 1991 or any later legislation;
- l. dogs outside the boundaries of the land belonging to the **home**;
- m. **you** owning, keeping or using any horses, ponies, donkeys or mules.
- n. bodily injury or illness to **you**;

Where a claim relates to **your** employment of a **domestic employee** exclusions (b) to (e) will not apply and exclusions (f) and (g) will not apply unless protection is needed under any of the Acts, Laws or Regulations which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

## Added benefit if you are renting your home

### Tenant's Liability

#### What's covered?

Your legal liability as tenant for:

- a. loss of or damage to the **home** and fixtures and fittings and **contents** belonging to the landlord while at the **home** by anything shown in Contents paragraphs 1-8;
- b. **accidental damage** to:
  - fixed glass forming part of the **buildings** and sanitary fittings installed in the **home**;
  - cables, pipes, septic tanks and drain inspection covers which serve the **home**.

#### What's not covered?

- Anything shown in Contents - What's not covered? or in General exclusions
- Loss or damage when **your home** has been left **unoccupied** for more than the period shown on **your schedule**.
- Loss or damage caused by building work which involves alterations, renovations, extensions or repairs.



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