



Home Insurance

Bedrooms Policy Booklet



Apple Underwriting

Welcome

Thank you for choosing us for your property insurance.

Your policy is made up of this booklet and your policy schedule, which will be provided when you take out your insurance. The policy schedule confirms the sections of cover you have chosen. Put them somewhere safe so that you can refer to them if you ever need to claim.

Please carefully check the details in your proposal form, this booklet and your policy schedule to make sure your cover meets your needs.

In return for the premium shown in the **Schedule**, **We** agree to insure **You** subject to the terms and conditions contained in or endorsed on this policy, against loss or damage **You** sustain or legal liability **You** incur for accidents happening during the period shown in the **Schedule**.

When drawing up this policy, **We** have relied on the information and statements which **You** have provided in the proposal form.

This insurance only relates to those sections which are shown in the Schedule as being included.

Please read the whole document carefully. The booklet is arranged in different sections it is important that;

- **You** are clear which sections **You** have requested and want to be included
- **You** understand what each section covers and does not cover
- **You** understand **Your** duties under each section and under the insurance as a whole

Please contact **Your** agent immediately if this document is not correct or if **You** have any questions

Contents

Guidance & Explanations

Page 4

Definitions

Page 5-7

Section 1 - Buildings

Pages 8-12

Section 2 - Contents

Page 13-17

Section 3 – Personal Possessions

Page 18-19

Section 4 – Pedal Cycles

Page 20

General Conditions

Page 21-22

General Exclusions

Page 23-24

Claims Procedure

Page 25

Complaints & Regulatory Information

Page 26-27

Guidance and Explanations

This **Policy** is a contract of insurance between **You** and **Us**, and is made up of this booklet and **Your Schedule**. It is based on the statements and information **You** gave **Your** agent or the information that was given on **Your** behalf when **You** applied for the insurance. **We** used that information to assess the cover **We** would provide for **You** and to set the premium and **Policy** conditions required for that cover. A copy of **Your** questions and answers is available from the agent who sold **You** the **Policy**. **You** must check this information carefully and let **Your** agent know immediately if any part of the information **You** gave **Your** agent is wrong or has changed.

Important

You should read this **Policy**, **Your** statement of fact and **Your Schedule** together. Words with specific meanings are defined on Pages 5 of the **Policy**. If **Your** needs change or any of the information on which the contract is based changes, **Your** agent might need to alter the **Schedule**. Under the **Policy** conditions, **You** must tell **Your** agent about any changes. **Your** agent will update the contract every time **We** agree to an alteration. **Your** agent will give **You** a new **Schedule** each time they renew the contract or make an alteration. **We** agree to insure **You** under the terms and conditions set out in this **Policy** and the sections shown in the **Schedule** for loss, damage, injury or liability that happens during the **Period of Insurance**. **Your Schedule** advises which sections of this **Policy** apply. There are also some general exclusions on page 20 that apply to the entire contract of insurance. This **Policy** is subject to **You** paying the requested premium and keeping to the conditions of the **Policy** herein.

Your Insurers

Deeside Insurance Broker Ltd are authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/> or by calling the FCA on 0800 111 6768 (freephone) or 0300 500 8082.

This insurance is arranged by Deeside Insurance Broker Ltd & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Governing Law

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

For and behalf of UK General Insurance Limited



Karen Beales – Managing Director Personal Lines

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Home Insurance Policy – Definitions

The following definitions have the same meaning wherever they appear in **Your Policy** or **Schedule** and are highlighted in bold:

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Bedroom

A room used as or originally designed and built to be a bedroom even if now used for another purpose.

Buildings

Used wholly, or partially as private dwelling(s) and including domestic outbuildings, garages, domestic fixed fuel oil tanks, drives, patios and terraces, walls, gates and fences, swimming pools, tennis courts and including fixtures and fittings owned by **You**, or for which **You** are legally responsible, all being situated at the address(es) in the **United Kingdom**.

Consequential Loss

We will only pay costs which are incurred as a direct consequence of the event which led to the claim **You** are making under this **Policy**. For example, **We** will not pay mobile telephone call charges following the loss of a mobile telephone.

Contents

Contents are defined as household furniture; fittings; **Personal Effects** and Possessions including **Valuables**, **Money**, Cycles, plus TV aerials and masts which are the property of **You** or members of **Your Family** permanently residing with **You** or for which **You** are legally liable. Contents includes **Office Equipment** and office furniture used by **You** or **Your Family** for business or professional purposes up to £5,000 when in **Your Home**, owned by, or the legal responsibility of **You** or a member of **Your Family**.

Cost of Rebuilding

The full cost of reconstruction of the **Buildings** in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs, including Architect and Surveyor's Fees.

Credit Cards

Credit, cheque, debit, charge or cash cards held for personal or charitable purposes.

Endorsement(s)

A specific term, condition or variation to the **Policy**.

Excess

The first amount of any claim for which **You** are responsible.

Family

You, **Your** domestic partner and other relations that permanently reside with **You**.

Home

The **Property** shown at the address in the **Schedule**, fixtures and fittings that **You** are responsible for, and the **Property's** garages and outbuildings, all as the same address and all used by **You** for domestic purposes only. If there are no business visitors to the **Property** and no employees, one room may be used as an office. Unless **We** say otherwise in the **Schedule**, the main Building of **Your Property** must be made of brick, stone or concrete and have a slate, tile, or concrete pitched roof.

Insured / You / Your

The person(s) as specified in the **Schedule**, or in the event of their death, their legally appointed representative.

Insurers / We / Us / Our

UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Money

Personal money held for private purposes by **You** or **Your Family** including coin and bank notes used as legal tender, postal stamps (not in a collection), postal and money orders, cheques, including travellers cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.

Office Equipment

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

Period of Insurance

The period shown in the **Schedule**, for which **We** agree to grant cover, providing that the full premium has been paid to **Us**.

Policy

The policy incorporates the policy booklet, the **Schedule** and all terms, conditions and **Endorsements** of **Your** insurance contract with **Us**.

Personal Effects

Clothing or other items normally carried on or about **You**, excluding the following:-

Valuables, Money, household goods, pedal cycles, sports equipment, items relating to business, camping equipment.

Personal Possessions

Jewellery, watches, **Valuables, Money**, household goods, pedal cycles, sports equipment, items relating to business, camping equipment.

Property

The **Buildings** at the address (es) stipulated in the **Schedule**.

Schedule

The document which provides specific details of the insurance cover in force.

Sum Insured

The amount as shown in the **Schedule** and being the maximum amount **We** will pay in the event of any claim on this **Policy**.

Uninsurable Risks

Wear and tear, depreciation, fungus, rot, vermin or insect damage, mechanical or electrical fault, process of cleaning, repairing, restoration, renovating or any gradually operating cause or process.

United Kingdom

Great Britain, Isle of Man, Channel Islands and Northern Ireland.

Unfurnished

Without sufficient furniture and furnishings for normal living purposes.

Unoccupied

The **Property** is deemed to be unoccupied when it is not lived in by **You**. Unoccupancy is deemed to start from the date that **You** last vacated the **Property**, which may pre-date the inception of the insurance granted by this **Policy**.

Valuables

Articles made from precious metals, jewellery, watches, stamps, medals, **Money**, photographic equipment, furs, curios, works of art and home computer equipment.

Vehicles

Any vehicle or toy propelled by a motor of any kind, caravans, trailers, hovercraft, aircraft, watercraft, land yacht, wind powered or assisted vehicles, as well as any of their parts and accessories (except for removable entertainment or navigation equipment while it is removed from the vehicle).

But not the following while being used for their intended purpose and by a person for whom they were designed:

- Ride-on lawnmowers
- Electrically powered wheelchairs and mobility scooters
- Electrically powered children's ride on toys
- Electrically assisted bicycles
- Pedestrian controlled electrically powered golf trolleys
- Model watercraft
- Hand-propelled watercraft (such as a surfboard or rowing boat)

SECTION 1 – BUILDINGS

(This section is included if shown on the **Schedule**)

We cover **Your Buildings** against loss or damage caused by the following insured perils:

1. Fire, smoke, explosion, lightning, or earthquake.

Excluding

- a) Loss or damage caused by smog, industrial or agricultural output
- b) The **Excess** shown in **Your Schedule**.

2. Storm or flood.

Excluding

- a) Loss or damage caused by frost
- b) Loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts
- c) Loss or damage caused by rising water table levels
- d) The **Excess** shown in **Your Schedule**.

3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.

Excluding

- a) Loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more
- b) Loss or damage to the apparatus and/or pipes from which water and/or oil has escaped
- c) Loss or damage caused by gradual emission
- d) The first £400 of every claim, unless otherwise specified in the **Schedule**.

4. Damage to Your plumbing installation caused by freezing or bursting.

Excluding

- a) Loss or damage to **Your** plumbing external to **Your Home** or in any outbuilding
- b) Loss or damage caused by corrosion, wear and tear or rust
- c) Loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more
- d) The **Excess** shown in **Your Schedule**.

5. Theft or attempted theft caused by violent and forcible entry or exit.

Excluding

- a) Theft or attempted theft by any person lawfully on the **Property**
- b) Loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more
- c) Loss or damage caused by deception, unless deception is used solely to gain entry to **Your Property**
- d) The **Excess** shown in **Your Schedule**.

6. Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.

Excluding

- a) Damage caused by domestic pets
- b) The **Excess** shown in **Your Schedule**.

7. Riot, civil commotion, labour and political disturbances.

Excluding

- a) The **Excess** shown in **Your Schedule**.

8. Malicious damage or vandalism.

Excluding

- a) Loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more
- b) Malicious damage or vandalism by any person lawfully on the **Property**
- c) The **Excess** shown in **Your Schedule**.

9. Subsidence, landslip or heave of the site upon which the Buildings stand.

Excluding

- a) Loss or damage caused by erosion of any coast or riverbank
- b) Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main Building is damaged at the same time
- c) Loss or damage caused by structural repairs, alterations, demolitions or extensions
- d) Loss or damage arising from faulty or defective workmanship, designs or materials
- e) Normal settlement, shrinkage or expansion
- f) Loss or damage that originated prior to the start of this **Policy**
- g) Loss or damage caused by the movement of solid floors, unless the foundations beneath the floor are damaged at the same time and by the same cause
- h) Loss or damage to **Buildings** caused by the action of chemicals, or by the reaction of chemicals with any material which forms part of the **Buildings**
- i) The first £1,000 of every claim, unless otherwise specified in the Schedule.

10. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.

Excluding

- a) Loss or damage caused by maintenance to trees
- b) Loss or damage to gates and fences
- c) Loss or damage to aerials, dishes and masts
- d) The **Excess** shown in **Your Schedule**.

11. Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the Property.

Excluding

- a) Loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more
- b) Loss or damage caused by chipping, denting or scratching
- c) The **Excess** shown in **Your Schedule**.

12. Accidental Damage to underground pipes, tanks, cables and services for which You are responsible.

Excluding

- a) Loss or damage due to wear and tear or gradual deterioration
- b) Loss or damage caused by faulty materials, design, workmanship or as a consequence of any alterations, renovations or repairs
- c) The **Excess** shown in **Your Schedule**.

13. Cost of alternative accommodation incurred by You as a result of the Buildings becoming uninhabitable following loss or damage caused by any of the perils listed in Section 1 of this Policy.

Excluding

- a) Any amount in excess of 20% of the **Building Sum Insured**
- b) Losses incurred in any period exceeding 12 months from the date that the **Property** became uninhabitable, unless shown otherwise in the **Schedule**
- c) Loss or damage where a valid claim has not been accepted by **Insurers** under Section 1, Perils 1-10

14. Increased metered water charges incurred by You, which result from the escape of water, for which a successful claim has been made under Section 1, Peril 3 of this Policy.

Excluding

- a) Any amount in excess of £250 in any **Period of Insurance**.

15. Expenses incurred by You as a result of the removal of debris, compliance with Government or Local Authority requirements, architect and surveyor fees incurred in the reinstatement of the Building, following loss or damage caused by any of the perils listed in Section 1 of Your Policy.

Excluding

- a) Any fees charged in the preparation of a claim.

16. Expenses incurred by You in locating the source and subsequent making good of damage, following loss or damage for which a successful claim has been made under Section 1, Peril 3 or Peril 12 of this Policy.

Excluding

- a) Any amount in excess of £1,000
- b) Loss or damage to the apparatus from which water or oil has escaped.

17. Purchaser's Interest

If **You** have contracted to sell the **Buildings** and the purchaser has not insured the **Property** before completion, the purchaser will have the contractual right to benefit of Section 1 of this **Policy** between exchange of contracts (or missives in Scotland) and completion of the sale provided the purchaser completes the purchase.

18. Emergency Access

We will provide cover for damage to the **Buildings** caused by forced access by the fire, police or ambulance services as a result of an emergency.

Excluding

- a) Any amount in excess of £750
- b) The **Excess** shown in **Your Schedule**.

19. Replacement of Locks and Keys

We will provide cover for replacement locks and keys if **Your** keys are lost or stolen or locks are damaged by a cause included in this section.

Excluding

- a) Any amount in excess of £500.

20. Legal liability to the public, subject to a limit of indemnity of £2,000,000 (unless shown otherwise on the Schedule) in respect of all sums for which You are legally liable, as the owner of the Buildings, to pay as compensation for accidental death or injury to any person, or loss or damage to third party property, including defence costs and expenses incurred with Our prior consent.

Excluding

- a) Bodily injury or death to any person who is engaged in **Your** service, or is a member of **Your Family** or household
- b) Any claim arising directly or indirectly from the transmission of any communicable disease
- c) Damage to property under **Your** custody or control
- d) Any claim arising out of any profession, occupation or business, other than through private letting of the **Property**
- e) Any claim arising out of the ownership, possession or operation of:
 - i. Any mechanically propelled vehicle (other than a private garden vehicle) operated within **Your**
 - ii. **Property**
 - iii. Any power operated lift
 - iv. Any aircraft or watercraft
 - v. A caravan, whilst being towed
 - vi. Any dogs designated as dangerous under the Dangerous Dogs Act 1991
- f) Any claim arising out of pollution or contamination
- g) Any claim where **You** are entitled to indemnity under any other insurance
- h) Any cost or expense not agreed by **Us** in writing.

ADDITIONAL COVER

(This extension does not apply unless shown on the Schedule)

21. Accidental Damage to the Buildings in addition to the perils listed in paragraphs 1 to 12 of this section.

Excluding

- a) Loss or damage caused by **Uninsurable Risks**
- b) Loss or damage caused by domestic pets
- c) Loss or damage whilst the **Buildings** are **Unoccupied** for 30 days or more
- d) The cost of normal maintenance
- e) Loss or damage caused by wet or dry rot; faulty workmanship or design
- f) Loss or damage as a result of any Building alterations, renovations or repairs
- g) Loss or damage specifically excluded from cover under Section 1 or General Exclusions of this **Policy**
- h) The **Excess** shown in **Your Schedule**.

CONDITIONS THAT APPLY TO SECTION 1 – BUILDINGS

Index-linking Clause

If **You** have provided **Your** agent with the **Sums Insured** in Section 1, these may be adjusted each month in accordance with The House Rebuilding Costs Index, issued by the Royal Institute of Chartered Surveyors. No additional premium will be charged for each monthly Increase. At each renewal **You** will be requested to provide or confirm the **Sums Insured** which will be used as the basis to calculate the premium required. The **Sums Insured** will be shown on the renewal **Schedule**.

Basis of Claims Settlement

In the event of loss or damage to the **Buildings**, **We** will pay the full cost of reinstatement, as long as the **Buildings** are maintained in a good state of repair and they are insured for the full cost of reinstatement.

If the **Buildings** have not been maintained in a good state of repair, **We** will make a deduction for wear and tear or gradual deterioration. In respect of any claim made under this **Policy**, **Our** liability will:

1) not exceed the proportion that the **Sum(s) Insured** bears to the full cost of reconstruction of the **Property**, as shown in the **Schedule**

2) not exceed the **Sum Insured** for the **Property**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the **Buildings Sum Insured** reflects the total cost of reinstatement and associated fees.

We will not pay for the cost of replacing or repairing any undamaged part(s) of the **Building** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

SECTION 2 – CONTENTS

(This section is included if shown on the Schedule)

We will cover **Your Contents** against loss or damage caused by the following insured perils:

1. Fire, smoke, explosion, lightning, or earthquake.

Excluding

- a) Loss or damage caused by smog, industrial agricultural output
- b) The **Excess** shown in **Your Schedule**.

2. Storm or flood.

Excluding

- a) **Contents** in the open
- b) Loss or damage caused by frost
- c) Loss or damage to domestic fixed fuel-oil tanks in the open, drives, patios and terraces, gates, hedges and fences, swimming pools, tennis courts
- d) Loss or damage caused by rising water table levels
- e) The **Excess** shown in **Your Schedule**.

3. Escape of water or oil from any fixed water or heating installation, apparatus and pipes.

Including £250 of additional metered water charges incurred by **You** and resulting from any of the Perils 1-9 of Section 2 of this **Policy**.

Excluding

- a) Loss or damage whilst **Your Home** is **Unoccupied** for 30 days or more
- b) Loss or damage to the apparatus and/or pipes from which water and/or oil has escaped
- c) Loss or damage caused by gradual emission
- d) The first £400 of every claim, unless otherwise specified in the **Schedule**.

4. Theft or attempted theft caused by violent and forcible entry or exit.

Excluding

- a) Theft or attempted theft by any person lawfully on the **Property**
- b) Loss or damage whilst the **Your Home** is **Unoccupied** for 30 days or more
- c) Any amount in excess of £2,500 in respect of **Contents** contained within locked detached domestic outbuildings and garages
- d) Any amount in excess of £500 in respect of flowers, plants, shrubs, trees and any growing matter not in pots or containers
- e) The **Excess** shown in **Your Schedule**.

5. Collision or impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them.

Excluding

- a) Damage caused by domestic pets
- b) The **Excess** shown in **Your Schedule**.

6. Riot, civil commotion, labour and political disturbances.

Excluding

- a) The **Excess** shown in **Your Schedule**.

7. Malicious damage or vandalism.

Excluding

- a) Loss or damage whilst **Your Home** is **Unoccupied** for 30 days or more
- b) Malicious damage or vandalism by any person lawfully on the **Property**
- c) The **Excess** shown in **Your Schedule**.

8. Subsidence, landslip or heave of the site upon which the Buildings stand.

Excluding

- a) Loss or damage caused by erosion of any coast or riverbank
- b) Loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences, unless the main Building is damaged at the same time
- c) Loss or damage caused by structural repairs, alterations, demolitions or extensions
- d) Loss or damage arising from faulty or defective workmanship, designs or materials
- e) Normal settlement, shrinkage or expansion
- f) Loss or damage that originated prior to the start of this **Policy**
- g) Loss or damage caused by the movement of solid floors, unless the foundations beneath the floor are damaged at the same time and by the same cause
- h) Loss or damage to **Contents** caused by the action of chemicals or by the reaction of chemicals with any material which forms part of the **Buildings**
- i) The first £1,000 of every claim, unless otherwise specified in the **Schedule**.

9. Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts.

Excluding

- a) Loss or damage caused by maintenance to trees
- b) Loss or damage to gates and fences
- c) Loss or damage to aerials, dishes and masts
- d) The **Excess** shown in **Your Schedule**.

10. Accidental Damage to mirrors, fixed glass, glass topped furniture and ceramic hobs.

Excluding

- a) Loss or damage whilst **Your Home** is **Unoccupied** for 30 days or more
- b) Loss or damage caused by chipping, denting or scratching
- c) The **Excess** shown in **Your Schedule**.

11. Accidental Damage in the Home to:

Desktop computers, Audio, hi-fi, television, telecommunication, video or DVD equipment, Satellite television receiving equipment or television and radio aerials but not mobile phones, laptop computers, I pads and tablet computers, computer software, hand-held computers or electronic toys.

Excluding

- a) Loss or damage after the **Property** has been **Unoccupied** for more than 30 days in a row
- b) Loss or damage caused by electrical or mechanical breakdown
- c) Loss or damage caused by wear and tear, depreciations, gradually operating causes, process of cleaning, repair or restoration
- d) Any amount exceeding £1,500 for any single item or set
- e) The **Excess** shown in **Your Schedule**.

12. Costs of alternative accommodation incurred by You, as a result of Your Home becoming uninhabitable following loss or damage caused by any of the perils listed in Section 2 of this Policy.

Excluding

- a) Any amount in excess of 20% of the **Contents Sum Insured**
- b) Losses incurred in any period exceeding 12 months from the date that the **Property** became uninhabitable, unless shown otherwise in the **Schedule**
- c) Loss or damage where a valid claim has not been accepted by **Insurers** under Section 2, Perils 1-9.

13. Deep Freezer Contents

We will pay up to the £1,000 for food in a domestic deep freezer in the **Home** made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.

Excluding

- a) Loss or damage from fridges/freezers over 10 years from new
- b) Deliberate act of the utility provider
- c) The **Excess** shown in **Your Schedule**.

14. Personal Money and Credit Cards

Loss of personal **Money** belonging to **You** or **Your Family** up to £750 any one loss. **Your** liability under the terms of the personal **Credit Cards** including cheque, debit, charge or cash cards, issued in the British Isles to **You** or **Your Family**, up to a maximum of £1,000 any one loss.

Excluding

- a) Any loss unless the terms and conditions under which the card is issued have been fulfilled
- b) Losses not reported to the Police within 24 hours of discovery of loss
- c) Any loss as a result of unauthorised use by a member of **Your Family** or a person residing with **You**
- d) Loss caused by accounting errors or omissions
- e) Depreciation in value
- f) The **Excess** shown in **Your Schedule**.

15. Office Equipment

We will pay (for damage caused by Perils 1-9 in Section 2: Contents) up to the £5,000 for **Office Equipment**, computers, monitors, scanner and printers used for **Your** business.

Excluding

- a) The **Excess** shown in **Your Schedule**.

16. Valuables

We will pay (for damage caused by Perils 1-9 in Section 2: Contents) up to £2,000 any one item of **Valuables**, subject to a maximum of £16,500 in total, unless specifically noted on **Your Schedule**.

Excluding

- a) The **Excess** shown in **Your Schedule**.

17. Visitors' Personal Effects

We will pay (for damage caused by Perils 1-9 in Section 2: Contents) up to £500 for visitors **Personal Effects** whilst in **Your Home** unless otherwise insured.

Excluding

- a) The **Excess** shown in **Your Schedule**.

18. Weddings, Birthdays and Religious Festivals

The **Sum Insured** shown in the **Schedule** for **Contents** in the **Home** will be automatically increased by 10%, subject to a maximum of £3,000 (following damage caused by Perils 1-9 in Section 2: Contents)

- a) During the month of any religious festival or celebration
- b) For 30 days before and after **Your** wedding day: and
- c) For 7 days after **Family** birthdays to cover wedding, birthday, Christmas or other gifts
- d) The **Excess** shown in **Your Schedule**.

19. Replacement of Locks and Keys

We will provide cover for replacement locks and keys if **Your** keys are lost or stolen or locks are damaged by a cause included in this Section.

Excluding

- a) Any amount in excess of £500

20. Occupier's and Personal Liabilities

We will pay all amounts **You** become legally liable to pay as damages in **Your** capacity as occupier of **Your Home**, or for any other reason, as a result of accidental death of or bodily injury to any person or accidental loss of or damage to property, which happened during the **Period of Insurance** shown in **Your Schedule**.

Excluding

- a) Death of or bodily injury to **You, Your Family** or **Your** domestic staff
- b) Damage to property belonging to or in the custody or control of **You, Your Family** or **Your** domestic staff;
- c) Claims caused by the following:
 - i. **You** owning any land or building, or **You** occupying any land or building except **Your Home** or temporary holiday accommodation
 - ii. Any claim arising out of any profession, occupation or business, other than through private letting of the **Property**
 - iii. An agreement unless that liability would have existed anyway,
- a) **You** owning, keeping or using any:
 - i. Vehicles except the following while being used for their intended purpose and by a person for whom they were designed: ride on lawnmowers, electrically powered wheelchairs and mobility scooters, electrically powered children's ride on toys, electrically assisted bicycles and pedestrian controlled electrically powered golf trolleys;
 - ii. A caravan whilst being towed;
 - iii. Watercraft, hovercraft, land yacht or any other wind powered or wind assisted vehicles, windsurfers, kite boards and aircraft except hand-propelled craft or models;
 - iv. Animals except domestic pets;
 - v. Horses, donkeys or mules;
 - vi. Dangerous dogs as described under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1983 and any changes to that legislation.
 - vii. Any communicable disease (one able to be passed from one person to another).

We will not pay more than £2,000,000 for any claim. In addition, **We** will pay costs, expenses and legal fees for defending **You** so long as **We** have agreed to do so in writing beforehand.

21. Tenant's Liability (applicable if the Buildings are rented)

Any amount which **You** become legally liable to pay as a tenant and not as an owner of the **Buildings** up to 20% of the **Contents Sum Insured** shown in the **Schedule** in respect of:

- a) Damage to the **Buildings** by any of the Perils 1-9 of Section 1 of this **Policy**.

22. Accidents to Domestic Employees

We will pay for damages and claimants' costs and expenses which **You** or a member of **Your Family** become legally liable to pay as compensation for accidental death of or bodily injury to or illness or disease of any domestic employee up to £10,000,000 in connection with any one claim or series of claims made against **You** or **Your Family** arising out of any one event occurring during the **Period of Insurance** and arising out of and in the course of employment within Great Britain, Northern Ireland, the Isle of Man or the Channel islands. **We** will also pay legal costs and expenses incurred with **Our** written consent in the defence of any claim made against **You** or **Your Family**

Excluding

- a) Liability arising directly or indirectly from the transmission of any communicable disease or virus by **You** or any member of **Your Family**
- b) Any agreement unless **You** would have been liable had the agreement not been made
- c) Any claim or other proceedings against **You** or **Your Family** lodged or prosecuted in a court outside the **United Kingdom**
- d) Liability arising from any business or profession
- e) Liability for death of, bodily injury to, or illness or disease of any member of **Your Family**
- f) Liability for which compulsory insurance or security is required by any road traffic legislation.

23. Contents Temporarily Removed.

We will pay up to £5,000 for loss or damage to **Your Contents** caused by any of the perils listed in 1 to 9 of this section whilst temporarily removed from **Your Home** and in occupied premises where **You** or a member of **Your Family** is residing or employed within the **United Kingdom** and/or up to £2,000 to **Your Contents** belonging to **Your** offspring whilst at University or College and contained within halls of residence or private accommodation.

Excluding:

- a) Loss or damage from theft unless involving forcible and violent entry or exit
- b) Loss or damage from a mobile home, motor home or caravan
- c) **Contents** removed for sale or exhibition or to furniture storage areas
- d) Loss or damage in a furniture depository
- e) Loss or damage caused by storm or flood to property not in a building
- f) Loss or damage listed under other exclusions.
- g) The **Excess** shown in **Your Schedule**.

The maximum payable under this section is £5,000 in total. The maximum payable per single item under this section is £1,000. The maximum payable per single item for **Contents** whilst at a halls of residence or private student accommodation is £500 and specifically excludes laptops, mobile phones and I-pads or tablet computers

24. Contents in the open

We will pay for damage caused by Perils 1-9, Section 2 for **Contents** outside the structure of **Your Building** but within the boundaries of your **Home**

Excluding

- a) Any amount in excess of £1,000
- b) Loss or damage to **Money**
- c) Loss or damage by impact other than impact by a **Vehicle**, train or animal
- d) Loss or damage while **Your Home** is **Unoccupied** for 30 days or more
- e) Loss or damage to plants and trees
- f) Loss or damage to a pedal cycle which has not been secured with a suitable locking device to a permanent fixture.

ADDITIONAL COVER

(These extensions do not apply unless shown on the Schedule)

1. Accidental Damage cover to the Contents contained within the Home in addition to those perils as listed in paragraphs 1 to 11 of this section.

Excluding

- a) Loss or damage specifically excluded from cover under Section 2 Contents or General Exclusions of this **Policy**
- b) Loss or damage caused by normal wear and tear
- c) Loss or damage caused by vermin, insects, fungus or atmospheric or climatic conditions
- d) Loss or damage caused by cleaning or making repairs or alterations
- e) Loss or damage caused by pets
- f) Loss or damage whilst **Your Home** is **Unoccupied** for 30 days or more
- g) Loss or damage as a result of mechanical or electrical breakdown
- h) The **Excess** shown in **Your Schedule**.

SECTION 3 – PERSONAL POSSESSIONS

(This section is included if shown on the Schedule)

We will cover **Your Personal Possessions** up to a maximum of £2,000 in total – unless specified otherwise in **Your Schedule**, against accidental loss or damage within the limits of the **United Kingdom**. Cover is provided worldwide for up to 30 days in any one **Period of Insurance**.

Accidental loss or damage to **Personal Possessions** comprising of;

- i. articles of gold, silver, and other precious metals, jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, and other portable **Personal Effects** (except mobile telephones) up to £2,000 for any one item unless specified on **Your Schedule**
- ii. sports equipment, including sporting guns and wearing apparel used for amateur sports purposes up to a limit of £2,000 for any one loss;
- iii. mobile telephones up to £350 for any one item and any one loss unless specified on **Your Schedule**;
- iv. personal **Money** up to £750 and **Credit Cards** up to £1,000 for any one loss;

Excluding

- a) The **Excess** shown in **Your Schedule**
- b) Any loss or damage to contact or corneal lenses
- c) Loss or damage to musical instruments whilst in transit unless they are placed in a suitable protective container
- d) Documents or securities
- e) Household goods, foodstuffs and domestic appliances
- f) Property more specifically insured
- g) Sports equipment whilst in use
- h) Activity sports equipment (including skis, sticks and bindings), snowboards, water skis, sub-aqua water sports equipment, camping equipment, riding tack, windsurfers and equipment used for potholing and mountaineering
- i) Theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle
- j) Tools or instruments used or held for business or professional purposes.

CONDITIONS THAT APPLY TO SECTION 2 – CONTENTS and SECTION 3 – PERSONAL POSSESSIONS
Index-linking Clause

If **You** have provided **Your** agent with the **Sums Insured** in Section 2 & 3, these may be adjusted each month in accordance with The Consumer Durables index of the Retail Price index. No additional premium will be charged for each monthly Increase.

At each renewal **You** will be requested to provide or confirm the **Sums Insured** which will be used as the basis to calculate the premium required. The **Sums Insured** will be shown on the renewal **Schedule**.

Basis of Claims Settlement

In the event of loss or damage to **Your Contents** or **Personal Possessions**, **We** will replace the damaged **Contents** as new, provided that the **Sum Insured** is at least equal to the cost of replacing all the **Contents**. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item as new, or pay the cost of repairing the item. In respect of any claim made under this **Policy**, **Our** liability will:

1) not exceed the proportion that the **Sum(s) Insured** bears to the full cost of replacement of **Your Contents**, as shown in the **Schedule**

2) not exceed the **Sum Insured** for **Your Contents**, as shown in the **Schedule**.

It is **Your** responsibility to ensure that, at all times the **Contents Sum Insured** reflects the total cost of replacement as new. **We** will not pay for the cost of replacing or repairing any undamaged item(s) of **Your Contents** which forms part of a pair, set, suite or part of a common design.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

SECTION 4 - PEDAL CYCLES

(This section is included if shown on the Schedule)

Accidental loss or damage to pedal cycles owned by **You** or **Your Family** up to the **Sum Insured** as specified on **Your Schedule**.

Excluding

- a) Loss or damage listed under other exclusions
- b) Loss or damage while being used for track racing or business purposes
- c) Theft while away from the **Home** unless in a building or securely locked to an immovable object
- d) 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.
- e) The **Excess** shown in **Your Schedule**.

Basis of Claims Settlement

In the event of loss or damage to **Your** pedal cycle, **We** will replace the damaged pedal cycle, provided that the **Sum Insured** is at least equal to the cost of replacing the pedal cycle. At **Our** option, **We** may either pay the cost of replacing the lost or damaged item or pay the cost of repairing the item. A deduction will be made for wear and tear. In respect of any claim made under this **Policy**, **Our** liability will:

- 1) Not exceed the proportion that the **Sum(s) Insured** bears to the full cost of replacement of **Your** pedal cycle, as shown in the **Schedule**
- 2) Not exceed the **Sum Insured** for **Your** pedal cycle, as shown in the **Schedule**.

We will not reduce the **Sum Insured** under this section following a claim, provided that **You** agree to carry out any recommendations which **We** make to prevent further loss or damage.

CONDITIONS – APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

Consumer Insurance Act

You must take reasonable care to:

- a) supply accurate and complete answers to all the questions **Your** agent may ask as part of **Your** application for cover under the **Policy**
- b) to make sure that all information supplied as part of **Your** application for cover is true and correct
- c) tell **Your** agent of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **Your** agent asks when **You** take out, make changes to and renew **Your Policy**. If any information **You** provide is not accurate and complete, this may mean **Your Policy** is invalid and that it does not operate in the event of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Your** agent is inaccurate or has changed, **You** must inform **Your** agent as soon as possible.

Duty of Care

You must take actions to prevent loss or damage to **Your Property** and ensure that **Your Property** is maintained in a good state of repair. All protections installed for the protection of **Your Property** must be regularly maintained and be in use when **Your Property** is left unattended, or when any occupants have retired for the night.

Changes in Circumstances

It is important that **You** keep **Your** agent advised of any change in **Your** circumstances. **Your Policy** has been based on the information **You** have given **Your** agent in the proposal and **You** must advise **Your** agent immediately of changes such as:

- **You**, any member of **Your Family** is convicted of any criminal offence
- **You**, any member of **Your Family** is declared bankrupt, or has been served with a County Court Judgement
- **You**, any member of **Your Family** use the **Property** for business or professional purposes.

Unoccupancy

1) If the **Buildings** as specified in the **Schedule** will be left unattended for 14 days or more, **You** must immediately ensure that the gas and water system is turned off and drained at the mains, or any heating system in place must be set to maintain a continuous minimum temperature of 14 degrees Celsius

2) **You** must notify **Your** agent if the **Buildings** as specified in the **Schedule** are to become **Unoccupied** for more than 30 days in any single period.

Notice of Building Works

You must notify **Your** agent prior to the start of any conversions, alterations and extensions to any **Buildings** specified in the **Schedule**.

Cancellation

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your Policy** documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your** agent will then refund **Your** premium in full*.

If **You** wish to cancel **Your Policy** after 14 days' **You** will be entitled to a pro- rata return of premium on the condition that no claims have been made or are pending*.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Where **We** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **Your** agent asks.

If **We** cancel the **Policy** and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover.

Where **Our** investigations provide evidence of fraud or misrepresentation, **We** may cancel the **Policy** immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Your** agent with incomplete or inaccurate information. This may result in **Your Policy** being cancelled from the date **You** originally took it out and **We** will be entitled to keep the premium.

If **Your Policy** is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

Apple Underwriting Fees Applicable to all Policies

*Apple underwriting will charge a policy fee of £30.00 for all New Business and Renewal Policies. A further charge of £15.00 will be made for any adjustments made during the **Period of Insurance**. On policy cancellations Apple Underwriting shall charge a policy cancellation fee of £25.00

Contracts (Rights of Third Parties Act)

No person, company or entity who is not party to this **Policy** shall have any rights to enforce any terms or conditions of this **Policy**. This shall not affect the right or remedy of the third party that exists, or is available apart from this act.

Other Insurance

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** share of any claim.

GENERAL EXCLUSIONS – APPLICABLE TO ALL SECTIONS OF THIS POLICY

This Policy does not cover the following:

a) Radioactive Contamination

Loss or damage directly or indirectly caused by:

1. Irradiation, or contamination by nuclear material; or
2. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
3. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

b) War

Loss or damage directly or indirectly caused by war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

c) Terrorism

Loss or damage directly or indirectly caused by terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

d) Deliberate Act

Loss or damage caused intentionally by **You**, or anyone working on **Your** behalf.

e) Existing Damage

Loss or damage occurring prior to the commencement of **Your** insurance **Policy**.

f) Sonic Pressure

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

g) Consequential Loss

Consequential Loss as a result of any claim under this **Policy**.

h) Wear and Tear

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

i) Electronic Data

Loss or damage by any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this **Policy**, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this **Policy**, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

j) Motor Vehicles

Loss or damage caused to any motor vehicles (other than a private garden vehicle), caravans, trailers or watercraft and/or their accessories.

k) Domestic Pets

Loss or damage caused by domestic pets, insects or vermin.

CLAIMS PROCEDURE AND CONDITIONS – APPLICABLE TO ALL SECTIONS OF THIS INSURANCE

If You need to make a claim under this Policy, You must do the following:

- a) Provide **Us** with full details of **Your** claim as soon as possible after the event and always within 30 days. In the first instance, please contact **Our** claims management service;

Direct Group Property Services (Nexus)
PO Box 800
Halifax
HX1 9ET
0344 412 4258

For liability claims, please provide contact details for Langleys as below:

Langleys Solicitors LLP
Queens House, Micklegate, York YO1 6WG
01904 686790
ukg@langleysclaimsservices.com

- b) Immediately notify the police following loss or damage by theft, attempted theft, malicious damage, violent disorder, riots or civil commotion and obtain the Crime Reference Number
c) Take all steps necessary to reduce further loss, damage or injury
d) Provide **Us** with all information and evidence, including written estimates and proof of ownership and value that **We** may request
e) Do not, under any circumstances effect full repairs without **Our** prior written consent
f) Under no circumstances must **You** admit any liability or responsibility or negotiate or settle any aspect of any claim without **Our** permission in writing

On receipt of a notification of a claim, We may do the following:

- a) Enter any building following loss or damage
b) Negotiate, defend or settle any claim made against **You**
c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay
d) Appoint a loss adjuster to handle the claim on **Our** behalf
e) Arrange to repair the damage to the Building and/or any other property or item and handle any salvage appropriately.

UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Fraudulent / False Claims

You must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your Policy**;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the **Policy**, knowing the claim to be false or fraudulent in any way; or

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- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge.

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** and **We** may cancel **Your Policy** immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

COMPLAINTS PROCEDURE & REGULATORY INFORMATION

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Complaints regarding: SALE OF THE **POLICY**

Please contact **Your** agent who arranged the Insurance on **Your** behalf. If **Your** complaint about the sale of **Your Policy** cannot be resolved within 3 working business days, **Your** agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS:

If **Your** complaint is about the handling of a liability claim, please contact:

Langleys Solicitors LLP
Queens House, Micklegate, York YO1 6WG
01904 686790
ukg@langleysclaimsservices.com

For complaints about the handling of any other claim, please contact:

Direct Group Ltd
Customer Relations
Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL
Tel: 0344 854 2072
Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 05612D.

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If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim. **You** can get more information about the compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk. **You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

DATA PROTECTION

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area (EEA). All countries in the EEA, which includes the UK, have similar standards of legal protection for **Your** personal information. If we share **Your** information outside the EEA **We** will require **Your** personal information to be protected to at least UK standards.

CLAIMS UNDERWRITING EXCHANGE

We may use **Your** personal information to prevent crime. In order to prevent crime **We** may: Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** insurance **Policy** and any incident (such as an accident, theft or loss) to the operators of these registers.



Apple Underwriting

January 2018 – 05612D V2

Apple Underwriting, trading name of Deeside Insurance Brokers Ltd.
2-6 Bridge Street, Shotton, Deeside, Flintshire, CH5 1TW
Registered in England and Wales. Registered Number: 00643811
Authorised and Regulated by the Financial Conduct Authority: 311263