

# Unoccupied Residential Property Insurance Policy Wording



This insurance is underwritten by certain Underwriters at Lloyd's who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The subscribing Underwriters' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

**We** will pay for any loss, damage, legal liability, costs or expenses described in this policy arising from events happening during the **period of insurance** for which **we** have accepted a premium.

The proposal and declaration, together with any other information supplied to **us** by **you** in connection with this insurance forms part of the contract between **us** and **you**.

This policy should be read together with **your schedule** and any **endorsements**.

**Thank you for entrusting this insurance through Click4quote.com.**

#### **Policy document and disputes**

Please read this policy, statement of fact and **your schedule** carefully and refer any queries to Click4quote, and **we** will be happy to advise and take any action.

If, however, there is a dispute that cannot be resolved, **you** are entitled to refer the matter as described under the heading "COMPLAINTS PROCEDURE" on page 4.

#### **The cover included**

This policy is divided into a number of sections with optional covers. To find which sections and options are in force, **you** should check **your schedule** which is enclosed with this policy. **Your schedule** also tells you how much **you** are insured for.

#### **How much to insure for**

It is up to **you** to make sure that the amount **you** insure for represents the full value of the property concerned.

For **buildings**, this means the full cost of rebuilding **your** property, including any outbuildings, plus an amount for any additional charges which could be incurred in rebuilding, such as demolition costs, architects' and surveyors' fees and complying with the requirements of local authorities.

For **contents**, this means the cost of replacing **your** property as new.

**REMEMBER - if you do not insure for the full value of your property your claims payment may be reduced.**

#### **Changes in your circumstances**

This policy has been based on the information **you** have given **us**. **You** must tell us of any changes to this information, including the nature of tenants at each property, any **unoccupancy** or illegal occupancy at any property. If **you** buy a new property that needs to be insured or if **you** sell any insured property or need to increase the value of **your** property, **you** can change amounts insured at any time, **you** do not have to wait for renewal. **You** must also tell **us** if **you**, any director, or any other persons living with **you**, are convicted of any offence (other than driving offences) or are declared bankrupt. If there is any change of circumstances **we** may revise the terms and conditions of this policy with effect from the date of change.

**REMEMBER - failure to notify us of changes may affect any claim you make.**

#### **Regulations and statutory conditions**

The general conditions on page 9 of this policy set out certain requirements that **you** should be aware of and must comply with.

#### **How to make a claim**

First, please read this policy and **your schedule** to check that **you** are covered, then the claims notification procedure on page 11 of this policy. **You** should then ask for a claim form on which **you** should provide as much information as possible to ensure that **your** claim can be dealt with quickly by all concerned.

**REMEMBER - do not hesitate to contact Click4quote for assistance.**

---

**INDEX TO THIS RESIDENTIAL PROPERTY OWNERS POLICY**

<b>Agreement</b>	1
<b>Policy index</b>	3
<b>Complaints procedure</b>	4
<b>Definitions applying to the whole policy</b>	5 - 6
<b>General exclusions applying to the whole policy</b>	7- 8
<b>General conditions applying to the whole policy</b>	9-10
<b>General claims conditions (including notification procedure)</b>	11
<b>Making a claim</b>	11
<b>Settlement of claims</b>	12
<b>Section 1- Buildings</b>	13 - 16
<b>Section 2 - Contents</b>	17 - 19
<b>Section 3 - Public liability (buildings and contents)</b>	20
<b>Section 4 – Accidents to Domestic Staff</b>	21
<b>Endorsements</b>	22-23

---

**COMPLAINTS PROCEDURE**

It is always **our** intention to provide you with a first class standard of service. However, **we** recognise things can sometimes go wrong. When this happens, **our** aim is to ensure that all aspects of **your** complaint are dealt with promptly, efficiently and fairly.

Many concerns can be resolved straight away so if any problem arises regarding this policy or **your schedule**, **you** should firstly discuss this with Click4quote who may be able to provide **you** with an immediate response to **your** satisfaction. Please contact:

**Complaints Manager, Click4quote , 4 Wyncolls Road, Colchester, Essex. CO4 9HU.**  
**Telephone: 01206 655899 or 03450 89 90 91**  
**Email: [enquiries@click4quote.com](mailto:enquiries@click4quote.com)**

If **your** complaint has not been resolved to **your** satisfaction, **you** may ask Lloyd's to review **your** case, using the contact details below.

**Complaints, Lloyd's, One Lime Street, London EC3M 7HA**  
**Telephone: 0207 327 5693**  
**Fax: 0207 327 5225**  
**E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)**  
**Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered your complaint **you** may have the right to refer your complaint to the Financial Ombudsman Service (FOS). **You** must contact the FOS within 6 months of the final response.

The contact details for the FOS are: Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 234 567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9 123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). E-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

**Important note:** The FOS can only consider **your** complaint if **you** have already given **us** the chance to resolve it.

The FOS can help with most complaints if **you** are

- a consumer.
- a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed £2 million.
- a charity with an annual income of less than £1 million.
- a trustee of a trust with a net asset value of less than £1 million.

If **you** are unsure whether the FOS will consider **your** complaint, please contact them directly for further information.

### **Compensation**

#### **The Financial Services Compensation Scheme (FSCS)**

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation should **we** be unable to meet **our** obligations to **you**. This depends on the type of business and the circumstances of the claim. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or **you** may contact the FSCS on **0800 678 1100 or 0207 7421 4100**.

## DEFINITIONS APPLYING TO THE WHOLE POLICY

Definitions are set out below and any word or phrase which has a definition is printed throughout this policy in bold type.

<b>Accidental</b>	Violent, unforeseen, external and visible means which occurs at an identifiable time and place independent of all other causes.
<b>Buildings</b>	<p>The <b>residence</b>, including</p> <ol style="list-style-type: none"> <li>1) interior decorations, permanently fitted landlords fixtures and fittings, permanently fitted solar panels, permanently fitted flooring and carpets (i.e. glued) , permanently fitted hot tubs;</li> <li>2) domestic fixed fuel oil tanks, garden walls, patios, terraces, hedges, gates, fences, paths, drives, car parks, cess pits and septic tanks; and</li> <li>3) outbuildings, swimming pools, squash and tennis courts and gymnasia, used by residents for domestic and leisure purposes</li> </ol> <p>all owned by <b>you</b> or for which <b>you</b> are legally responsible within the boundaries of the <b>residence</b>. <b>Buildings</b> does not include radio and television aerials, satellite dishes, satellite television receiving equipment, their fittings and masts.</p>
<b>Computer virus</b>	A corrupting instruction that propagates itself via a computer system or network.
<b>Contents</b>	<ol style="list-style-type: none"> <li>1) Domestic furniture and furnishings, fixtures, fittings and carpets not permanently fitted, floating laminate or wooden flooring and satellite dishes, receiving aerials and their fittings and masts contained in, or fixed to, the <b>residence</b> where <b>you</b> are providing accommodation other than for <b>your</b> own use; and</li> <li>2) Items in outbuildings, garages or sheds which are situated on land belonging to the <b>residence</b> up to £500 in total</li> </ol> <p>all owned by <b>you</b> or for which <b>you</b> are legally responsible within the boundaries of the <b>residence</b>. <b>Contents</b> does not include <b>valuables, money, credit cards</b>, property more specifically insured by this or any other policy, pedal cycles, vehicles, aircraft, boats, boards, water craft, hover craft, caravans, trailers or parts, spares and accessories of these, the <b>buildings</b> or items such as wallpaper or ceilings, landscaped gardens or ponds or fountains.</p>
<b>Costs and expenses</b>	<ol style="list-style-type: none"> <li>1) All costs and expenses recoverable by any claimant from <b>you</b>;</li> <li>2) The costs and expenses incurred with <b>our</b> written consent for <ol style="list-style-type: none"> <li>a) representation at any coroner's inquest or inquiry in respect of any death; and</li> <li>b) the defence of proceedings in any court brought against <b>you</b> in respect of breach or alleged breach of statutory duty resulting in <b>injury</b>; and</li> </ol> </li> <li>3) All other costs and expenses of litigation incurred with <b>our</b> written consent.</li> </ol>
<b>Credit cards</b>	Bank, charge, cheque, credit, debit and cash dispenser cards.
<b>Damage</b>	Loss or <b>damage</b> .
<b>Electronic data</b>	Facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such equipment.
<b>Domestic Staff</b>	Person(s) employed in connection with the <b>residence</b> and <b>land</b> .
<b>Endorsement</b>	A change in the terms of this policy.
<b>Excess</b>	First part of any claim which <b>you</b> must pay applied separately per section, per <b>residence</b> detailed in

---

<b>Heave</b>	Upward and/or lateral movement of the site on which <b>your residence</b> stand caused by swelling of the ground.
<b>Injury</b>	Death, bodily injury, illness or disease.
<b>Land</b>	Land belonging to the <b>residence</b> .
<b>Landslip</b>	Downward movement of sloping ground.
<b>Money</b>	Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, travellers' cheques and phone cards.
<b>Period of insurance</b>	Period shown in <b>your schedule</b> and any further period for which <b>you</b> have paid, or have agreed to pay and <b>we</b> have accepted, or have agreed to accept, the premium.
<b>Residence</b>	Private dwelling(s) or block(s) of flats, including outbuildings and garages, at the addresses(es) shown in <b>your schedule</b> .
<b>Schedule</b>	Schedule which contains details of this insurance and is supplied with this policy. On renewal and whenever an <b>endorsement</b> is agreed a new schedule will be issued.
<b>Statement of Fact</b>	A summary of facts upon which this contract is formed.
<b>Subsidence</b>	Downward movement of the site on which the <b>residence</b> stands by a cause other than weight of the <b>buildings</b> themselves.
<b>Territorial limits</b>	The United Kingdom, the Channel Islands and the Isle of Man.
<b>Unoccupied</b>	At the start of, or for more than 30 consecutive days during the <b>period of insurance</b> , part or the whole of the property 1) is not furnished for normal occupation; or 2) is furnished for normal occupation, but has not been lived in by any person with <b>your</b> permission. Please read the General Conditions section as certain requirements apply after 14 days of unoccupancy. Additionally, please note changes in cover as stated in this wording and/or endorsed on <b>your schedule</b> .
<b>Valuables</b>	Jewellery, gold, silver, precious metals, clocks and watches, coin, medal and stamp collections, works of art and furs.
<b>We/us/our(s)/ourselves</b>	The policy is Underwritten by Lloyd's Syndicate 4444 and managed by Canopus Managing Agents Limited. Firm Reference Number 204847. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
<b>You/your/yourself</b>	Person(s) company(ies) or entity named in <b>your schedule</b> .

## GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY

**1) Radioactive Contamination and Nuclear Assemblies Exclusion**

**We** will not pay for

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom
- b) any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

**2) War Exclusion**

**We** will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

**3) Sonic bangs**

**We** will not pay for any loss, **damage**, legal liability or **costs and expenses** directly or indirectly caused by, contributed to or arising from pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

**4) Pollution**

**We** will not pay for any loss, **damage**, legal liability or **costs and expenses** directly or indirectly caused by, contributed to or arising from pollution or contamination by naturally occurring or man-made substances forces or organisms, or any combination of them, whether permanent or transitory and however occurring, but this exclusion shall not apply to subsequent **damage**, not otherwise excluded, which results from any of standard perils 1-9 of Section 1 - Buildings.

**5) Electronic Data Exclusion Clause**

**We** will not pay for

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from;
- b) any legal liability of whatsoever nature;

directly or indirectly caused by or contributed to by or arising from;

- computer viruses, erasure or corruption of electronic data;
- the failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion "computer virus" means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature.

## 6) Biological and Chemical Contamination Clause

**We** will not pay for

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
- b) any legal liability of whatsoever nature;
- c) death or injury to any person;

directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

- terrorism; and/or
- steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:

- the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- putting the public or any section of the public in fear;

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

## 7) Land

**We** will not pay for any loss (including loss of value) of or **damage** to the **land** or any part of the **land**.

## 8) Loss in value

**We** will not pay for loss in value of any property following repair or replacement.

## 9) Computer virus(es) and electronic data

In respect of Sections 1 and 2 of this policy only, **we** will not pay for **damage** directly or indirectly occasioned by or happening through or in consequence of **computer virus(es)**, or from erasure or corruption or alteration of **electronic data**.

## 10) Contractors

**We** will not pay for **damage** or liability caused by the activities of contractors at the **residence**, including where **you** are working in **your** capacity as a professional tradesman.

## 11) Defective construction or design

**We** will not pay for **damage** or liability connected to faulty or poor design, workmanship or materials.

## 12) Wear and Tear

**We** will not pay for **damage** by corrosion, rusting, damp or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

## 13) Criminal activities

**We** will not pay for **damage** caused as a result of the **residence** being used for criminal activities.

## 14) Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation



## GENERAL CONDITIONS APPLYING TO THE WHOLE POLICY

**A) Notification of change**

- a) If **you** have not taken all steps to prevent accidents or **damage** and maintain the property in a sound condition and good repair, **we** shall not be liable to make any payment under this policy.
- b) If the property is let, **you** must comply with all regulations and statutory conditions regarding the letting of the **residence** including,
  - i) the number of persons legally allowed to reside at the **residence**;
  - ii) compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended);
  - iii) having the minimum legal number of smoke detectors, fire extinguishers and fire blankets installed at the **residence**; and
  - iv) holding (if applicable) an appropriate licence issued by the local authority for the **residence**.
- c) If the property is let, **you** must ensure that
  - i) all gas appliances at the Residence comply with the Gas Safety (Installation and Use) Regulations 1998 and a copy of the annual safety check record (completed by a Gas Safe registered contractor) is retained for a minimum of 2 years; and
  - ii) all electrical appliances at the Residence comply with the Electrical Equipment (Safety) Regulations 1994 and the Plugs and Sockets etc. (Safety) Regulations 1994.
- d) If the property is let, **you** must inform **us** if the **residence** becomes illegally occupied or if **you** intend issuing eviction proceedings against **your** tenant.
- e) If the property is let, **you** must inform **us** of any change in the type of tenants at the **residence** from that last disclosed to **us**, if **you** move into the **residence** or if it becomes **unoccupied**.
- f) **You** must inform **us** if any structural changes are to be made at the **residence**, if the **residence** is to be demolished or if the **residence** becomes subject to compulsory purchase.

**B) Cancellation**

- 1)a.) **You** are entitled to cancel this contract of insurance by written notice to Click4Quote within 14 days of purchase or from receiving **your** documents, whichever is later. **You** will be entitled to a full refund of any premiums paid or if the **period of insurance** has commenced, a pro-rata refund based on the period of cover, minus an additional charge to cover administrative costs subject to paragraph 4) below.
- b.) By written notice from **you** outside of the first 14 days as per 1 a) above.
 

**Short term policies for a fixed duration of 6 months**  
No refund of premium will be provided for short term policies of 6 months in duration

**Annual 12 month policies**  
**We** will allow a refund of premium for the period to expiry date. A minimum charge of 3 months' cover will apply and an additional charge to cover administrative costs, subject to paragraph 4) below.
- 2) If **you** pay **your** premium by direct debit under a credit agreement and there is any default in payment, **we** reserve the right to cancel this policy in accordance with the terms of **your** credit agreement and/or paragraph 3) below. No refund of premium or credit charge will be due when cancellation takes place in these circumstances, subject to paragraph 4) below.
- 3) **We can** cancel this contract of insurance by sending **you** 30 days' notice by recorded delivery to **you** at **your** last known Address. Any return premium due to you will be calculated on a proportional daily basis depending on how long this contract of insurance has been in force subject to paragraph 4) below. **We** will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as
  - a) Non payment of premium
  - b) Non-cooperation or failure to supply any information or documentation **we** request
  - c) **We** establish that **you** have provided **us** with incorrect information
  - d) The use of threatening or abusive behaviour or language
  - e) Failure to take reasonable care of the property insured
- 4) Where a claim has been made during the current **period of insurance**, the full annual premium will still be payable despite cancellation of cover and **we** reserve the right to deduct this from any claim payment. In any event a due proportion of the premium and credit charge, if applicable, shall be payable for the period of cover provided.

**C) Other insurance**

If any **damage**, liability, costs or expenses covered by this policy is insured elsewhere, **we** will only pay **our** rateable proportion of any claim.

**D) Fraud**

If **you** or anyone acting for **you** make a claim under this policy knowing the claim to be false or fraudulently exaggerated in any respect, make a statement in support of a claim knowing the statement to be false in any respect, submit a document in support of a claim knowing the document to be forged or false in any respect or make a claim in respect of any loss or damage caused by **your** wilful act or with **your** description, **we** will not pay the claim and not pay any other claim which has been or will be made under this policy and at **our** option declare the policy void. **We** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date. **We** shall not return premium and **we** may inform the police of the circumstances.

- E) E.U. Disclosure Clause (UK) – Notice to the Insured**  
The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance, shall be subject to English law.
- F) Data Protection Act 1998**  
It is agreed by **you** that any information provided to **us** regarding **you** for the purpose of accepting insurance and handling any claims may, if necessary, be divulged to third parties, provided that it will be processed by **us** in compliance with the provisions of the Data Protection Act 1998.
- G) Contracts (Rights of Third Parties) Act 1999**  
A person or company who was not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this condition does not affect any right or remedy of a third party which exists, or is available, other than by virtue of this Act.
- H) Unoccupied residence**  
If the **residence** is **unoccupied** for 14 days or more
- a) the **residence** must be inspected externally and internally at least once every 14 days by **you** or **your** representative and a detailed, written record retained for **our** inspection on request showing dates visited, who attended and observations made.
  - b)
    - i) the gas and water supplies must be turned off at the mains and the entire water system drained
    - ii) the electricity must be switched off (unless required to maintain a fire alarm and/or security system)
  - c) all letter boxes and other openings must be sealed securely if the **unoccupied** period is for 30 days or more.
  - d) external door locks of a reasonable standard for the protection of the **residence** must be fitted and in use at all times.
  - e) all refuse and waste materials must be removed from the interior and exterior of the premises and no accumulation of waste be allowed in the adjoining yards or spaces owned by **you**.
- I) Inventory**  
An up to date inventory of the **contents** at the **residence** noting their condition should be kept and regularly updated.
- J) Security & protections**  
All protections provided for the safety and security of the **residence**, including all intruder and fire alarm systems and locks, must be maintained in good working order and be in use at all times when under **your** control or when the occupants have retired for the night.
- K) Mortgagee non-invalidation**  
The act, omission or alteration of any mortgagor or occupier of any **residence** insured by this policy whereby the risk of **damage** is increased without the authority, knowledge or outside the control of any mortgagee, will not prejudice the interest of the mortgagee provided they;
- i) notify **us** when they become aware of such act, omission or alteration; and
  - ii) **you** pay any additional premium that **we** may require.
- L) Index linking of sums insured**  
The sums insured in **your schedule** will be adjusted monthly in line with the following.
- Buildings** The House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors. Should this index not be available another index will be used.
- Contents** The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.
- Specific limits detailed in this policy are not index-linked.
  - No charge will be made for this during each year, but renewal premiums will be calculated on the adjusted sums insured.
  - Adjustments will continue from the date of **damage** to the settlement of the resulting claim, provided **you** have not unreasonably delayed notification or settlement of the claim.
- M) Sums insured**  
It is up to **you** to make sure that the amount **you** insure for represents the full value of the property concerned. For **buildings**, this means the full cost of rebuilding **your** property, including any outbuildings, plus an amount for any additional charges which could be incurred in rebuilding, such as demolition costs, architects' and surveyors' fees and complying with the requirements of local authorities. For **contents**, this means the cost of replacing all **your** property as new.
- N) Direct debit**  
If **you** pay the premium to **us** using a Direct Debit instalment scheme, **we** will have the right (which **we** may not use) to renew the policy each year and continue to collect premiums using this method. **We** may vary the terms of the policy (including the premium) at renewal. If **you** decide that you do not want **us** to renew the policy, as long as you tell **us** before the next renewal date, **we** will not renew it. **Our** right to renew this policy does not affect **your** cancellation rights detailed on page 9.

## CONDITIONS APPLYING IN THE EVENT OF A CLAIM

### A) Notification of claims

**Your** failure to act in accordance with the requirements stated below may, at **our** option, result in **your** claim being invalid.

#### 1) Damage to property

In the event of **damage** to property likely to result in a claim **you** must

- a) report to the police any theft, malicious damage, vandalism or loss of property;
- b) advise **us** as soon as possible and at **your** expense provide full written details and proofs that **we** require;
- c) take all reasonable steps to minimise **damage** and take all practical steps to recover lost property and discover any guilty person; and
- d) not dispose of any damaged items before **we** have had the opportunity to inspect them unless **you** have been advised by **us** to dispose of them.

#### 2) Legal liability

In the event of any accident likely to result in a legal liability claim **you** must

- a) advise **us** and as soon as possible provide full written details and any assistance that **we** require;
- b) send to **us** any letter, writ, summons or other legal document issued against **you** without answering it; and
- c) not negotiate, pay, settle, admit or deny any claim without **our** written consent.

### B) Conduct of claims

#### 1) Our rights

In the event of a claim **we** may

- a) enter into and inspect any **buildings** where the **damage** has occurred and take charge of any damaged property - no property may be abandoned to **us**; and
- b) take over and control any proceedings in **your** name, for **our** benefit, to recover compensation from any source or defend proceedings against **you**.

#### 2) Recovery of lost or stolen property

If any lost property is recovered, **you** must let **us** know as soon as reasonably possible by recorded delivery.

If the property is recovered before payment of the claim, **you** must take it back and **we** will then pay for any **damage**.

If the property is recovered after payment of the claim it will belong to **us**, but **you** will have the option to retain it and refund any claim payment to **us**.

## MAKING A CLAIM

If **you** need to notify **us** of a claim, or of any circumstances or incident which may cause a claim, in the first instance **you** should contact Click4Quote.

Customer Services	<b>08450 89 90 91</b>
Claims (8:30am to 5:30pm)	<b>08450 89 90 91</b>
For Claims Assistance Outside The Above Hours	<b>0845 070 9500</b>

At the time of making a claim, please have **your** policy number as stated on **your schedule**, the insured **residence** address and postcode.

For existing claims advice and assistance, please call our Loss Adjuster on 0845 070 9500

---

**SETTLEMENT OF CLAIMS****Under insurance**

If the sum insured is less than the full replacement cost, **we** will only pay the same proportion of the **damage** as the sum insured bears to the full replacement cost. For example, if the sum insured represents only half of the full replacement cost, **we** will only pay for one half of the amount lost or damaged.

The full replacement cost is as follows.

For **buildings**, the full cost of rebuilding **your** property, including any outbuildings, plus an amount for any additional charges which could be incurred in rebuilding, such as demolition costs, architects' and surveyors' fees and complying with the requirements of local authorities.

For **contents**, the cost of replacing all **your** property as new.

**The maximum amount payable by us for any one claim**

The most **we** will pay is the limits as shown in this policy or the sum (or sums) insured shown on the **schedule**.

**Excess**

When **we** pay your claim, we will take off the **excess(es)** as shown in **your schedule**. This does not apply to any cover which provides liability cover to others.

**Automatic reinstatement**

The sum (or sums) insured will not be reduced by the amount paid under a claim providing **you** implement without delay any requirements made by **us**.

**Loss in value**

**We** will not pay for loss of value of the property after the damaged parts has been repaired, replaced or reinstated.

**Matching items**

**We** will not pay for the cost of replacing any undamaged item, or parts of items forming part of a set, suite or other article of a uniform nature, colour or design (including carpets), when **damage** occurs within a clearly identifiable area or to a specific part.

**Buildings**

**We** will decide whether to repair, replace or reinstate the damaged part of the **buildings**. **We** may do this by using one of **our** suppliers or by cash settlement.

**We** will pay the reasonable cost of the work, including any professional, demolition or local-authority costs or fees **we** have agreed, as long as the work is finished without delay and provided that the declared sums insured represents the full cost of reinstatement and the property has been maintained in a good condition.

If **we** are able to replace property, payment will be limited to the cost of replacement by **our** preferred supplier.

**We** will not pay more than the cost of the repair or replacement and in no circumstance more than the sum insured stated on the **schedule**.

**Contents**

Provided that the declared sums insured is not less than the full replacement cost, **we** will at **our** option

- 1) replace the item(s) as new;
- 2) pay the cost of repair for items which can be economically repaired; or
- 3) pay the full cost of an equivalent replacement.

If **we** are able to replace property, payment will be limited to the cost of replacement by **our** preferred supplier.

A deduction for wear and tear and loss in value will be made for

- household linen.
- where **you** have chosen not to repair or replace an item.

## SECTION 1 - BUILDINGS

*Your schedule states if this section is in force*

**We will pay for the following.**

**We will not pay for the following.**

### A) The standard perils

Damage to buildings caused by

- 1) fire, lightning, explosion, earthquake, aircraft and other aerial devices or items dropped from them.
- 2) smoke.
- 3) storm or flood.
- 4) escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer.
- 5) theft or attempted theft involving forcible and violent entry or exit.
- 6) riot, violent disorder, strike, labour or political disturbance or civil commotion.
- 7) malicious damage.

- 2) **Damage** resulting from any gradually operating cause.
- 3) a) **Damage** caused by frost.  
b) **Damage** caused by rising water table levels  
c) **Damage** caused by **subsidence, landslip or heave** other than as covered under item 8 of this section.  
d) **Damage** to domestic fixed fuel-oil tanks in the open, swimming pools, hot tubs, tennis courts, drives, patios, terraces, fences, gates and hedges.
- 4) a) The first £500 (£250 when occupied) or the policy **excess** whichever is greater of each claim.  
b) **Damage** caused while the **residence is unoccupied**.  
c) **Damage** to the installation or appliances themselves.  
d) **Damage** to solid floors caused by infill materials settling, swelling or shrinking as a result of oil or water escaping in the **residence**.  
e) **Damage** to domestic fixed fuel-oil tanks or water tanks and swimming pools.  
f) **Subsidence, heave or landslip** caused by water escaping from the property.  
g) **Damage** arising from frost damage in garages or outbuildings.  
h) **Damage** caused by gradual emission.  
i) **Damage** by the lack or failure of grout and/or sealant around baths and showers.
- 5) a) **Damage by** any tenant or person lawfully at the **residence**.  
b) **Damage** caused while the **residence is unoccupied**.
- 6) a) **Damage** by any tenant or person lawfully at the **residence**.  
b) **Damage** caused while the **residence is unoccupied**.
- 7) a) **Damage by** any tenant or person lawfully at the **residence**.  
b) **Damage** unless caused by violent and forcible entry.  
c) **Damage** caused while the **residence is unoccupied**.

---

**We will pay for the following.**

- 8) **subsidence** or **heave** of the site upon which the **buildings** stand, or **landslip**.
  
- 9) freezing or forcible or violent bursting to any fixed domestic or heating installation in the **residence**.
  
- 10) collision involving aircraft, aerial devices or anything dropped from them, vehicles, trains or animals.
  
- 11) falling trees, branches, lamp-posts or telegraph poles.
  
- 12) falling satellite dishes, receiving aerials and their fittings or masts.
  
- 13) accidental breakage of fixed glass, sanitary ware, solar panels and ceramic hobs all forming part of the **buildings**.
  
- 14) accidental **damage** to underground services to the **residence** for which **you** are legally liable.

**We will not pay for the following.**

- 8.a) The first £1,000 or specific higher **excess** as shown on **your schedule** of each claim.
- b) **Damage** to domestic fixed fuel-oil tanks, ornamental ponds and fountains, greenhouses, paths, drives, terraces, patios, walls, gates, fences, hedges, swimming pools and tennis courts unless the foundations beneath the external walls of the **buildings** are damaged at the same time by the same cause.
- c) **Damage**
  - i) due to coastal or river erosion;
  - ii) resulting from demolition, alteration or repair groundwork or excavation;
  - iii) resulting from faulty workmanship, the use of defective materials or plans or inadequate foundations which do not meet building regulations current at the time of construction;
  - iv) resulting from the movement of solid floors, unless the foundations beneath the external walls of the **buildings** are damaged at the same time, by the same cause;
  - v) resulting from the bedding down of new structures or settlement of made up ground;
  - vi) for which compensation has been provided, or would have been but for the existence of this insurance, under any contract or guarantee; or
  - vii) which originated before this policy came into effect.
- d) Loss in market value of the property.
  
- 9) **Damage** caused while the **residence** is **unoccupied**.
  
- 10) a) **Damage** caused by domestic pets.  
b) **Damage** caused by the tenant.
  
- 11) a) **Damage** to gates, fences or hedges.  
b) **Damage** caused by felling or lopping.
  
- 12) **Damage** caused to them.
  
- 13) Breakage caused while the **residence** is **unoccupied**.
  
- 14) **Damage** resulting from
  - a) clearing, or attempting to clear, a blockage;
  - b) wear and tear or any gradually operating cause; or
  - c) fault or limit of design, manufacture, construction, installation or coming to the end of serviceable life.

**B) Accidental damage optional extension**  
Your schedule states if this is in force.

Accidental **damage** to the **buildings**.

**C) Theft and malicious damage optional extension**  
Your schedule states if this is in force.

Theft, attempted theft and malicious **damage** by **your** tenant or persons lawfully at the **residence**.

**B)**

- 1) The cost of maintenance.
- 2) **Damage**
  - a) specifically excluded elsewhere in this section;
  - b) caused by wear and tear, domestic pets, insects, vermin, rot, fungus, atmospheric or climatic conditions or any gradually operating cause;
  - c) caused by faulty workmanship or design, the use of defective materials, building renovations, alterations, extensions or repairs;
  - d) caused by settlement or shrinkage of the **buildings**;
  - e) by mechanical, electrical fault or breakdown; or
  - f) caused while the **residence** is **unoccupied**.

**C)**

- 1) a) **Damage** caused while the **residence** is **unoccupied**.
- b) amounts recoverable from the tenants deposit.

### Additional covers

The following additional covers apply which shall be subject to the exclusions to this section and the general exclusions to this policy.

**1) Additional costs and expenses**

The additional costs of

- a) architects', surveyors', and other professional fees;
- b) clearing debris, demolition or shoring or propping up; and
- c) complying with government or local authority requirements necessary as a result of **damage** insured by this section.

**We** will not pay for the following.

- i) fees incurred for preparing any claim under this policy.
- ii) costs for complying with requirements notified before the **damage** occurred.

**2) Loss of rent and cost of temporary accommodation**

Up to 25% of the **buildings** sum insured for

- a) loss of rent payable to **you**;
- b) any ground rent payable by **you**; and
- c) the reasonable costs of necessary temporary accommodation for the owner or lessee if it is not possible to live in the **residence** as a result of **damage** insured by this section, subject to conditions within the lease or tenancy agreement.

**We** will not pay for the following.

- i) **Damage** while the property is untenanted or **unoccupied** unless there is a signed tenancy agreement to confirm future occupation.
- ii) **Damage** once the **residence** is habitable.
- iii) **Damage** while the property is being altered, repaired, cleaned, maintained or extended

**3) Damage to landscaped gardens**

Up to £1,000 in any one **period of insurance** for the costs of restoring **damage** to landscaped gardens caused by the emergency services while attending the **residence** as a consequence of **damage** insured by this section.

**4) Clearance of drains**

The cover provided by this section extends to include the costs incurred in clearing and cleaning drains, gutters, sewers, drain inspection covers or similar underground service areas for which **you** are responsible in consequence of any peril insured by this section, subject to a limit of liability of £1,000 each and every claim.

**5) Trace and access**

Up to £1,000 for costs of locating the source of **damage** caused by escape of water at the **residence**, such costs to include the reinstatement of walls, floors and ceilings removed or damaged during the search.

**We** will not pay for the following.

- i) **Damage** while the **residence** is **unoccupied**.
- ii) The cost of repairing the leak itself.

**6) Transfer of interest in the residence**

If **you** are selling the **residence**, the purchaser will have the benefit of this section during the period between exchange of contracts and completion or the insurance ends, whichever is sooner, provided that the **residence** is not insured under any other policy.

**7) Owners or lessees**

If the **buildings** are occupied as flats which are individually owned or leased, but insured in one amount on behalf of the individual owners or lessees, any person which is the owner or lessee of any flat managed by **you** will be treated as **you** for the purpose of this section.

**8) Contents of common parts**

The definition of **buildings** extends to include carpets, curtains, furniture and furnishings owned by **you**, or for which **you** are responsible, whilst contained in the common parts of any one block of flats, subject to a limit of liability of £5,000 any one claim.

**9) Emergency access**

Up to £1,000 to repair **damage** caused by forced access by the emergency services to deal with a medical emergency or to prevent **damage** at the **residence**.

**10) Fire Extinguisher expenses**

The necessary and reasonable costs **you** may incur in refilling fire extinguishers, replacing sprinkler heads and refilling sprinkler tanks following **damage** at the **residence** by an insured event subject to a limit of all claims during the **period of insurance** of £1,000 in total.

**11) Increased metered water charges**

Up to £750 for increased metered water charges following an accepted claim under item 4) escape of water in this section.



## SECTION 2 - CONTENTS

Your schedule states if this section is in force

## We will pay for the following.

## We will not pay for the following.

## A) The standard perils

Damage to contents caused by

- 1) fire, lightning, explosion, earthquake, aircraft and other aerial devices or items dropped from them.
- 2) smoke.
- 3) storm or flood.
- 4) escape of water or oil from any interior fixed heating or domestic water installation, washing machine, dishwasher, refrigerator or freezer.
- 5) theft or attempted theft involving forcible and violent entry or exit.
- 6) riot, violent disorder, strike, labour or political disturbance or civil commotion.
- 7) malicious damage.
- 8) **subsidence** or **heave** of the site upon which the **buildings** stand, or **landslip**.

- 2) **Damage** resulting from any gradually operating cause.
- 3) a) **Damage** caused by frost.  
b) **Damage** caused by rising water table levels.  
c) **Damage** caused by subsidence, landslip or heave other than as covered under item 8 of this section.
- 4) a) The first £500 (£250 when occupied) or the policy **excess** whichever is greater of each claim.  
b) **Damage** caused while the **residence** is **unoccupied**.  
c) **Damage** to the installation or appliance itself.  
d) **Damage** to solid floors caused by infill materials settling, swelling or shrinking as a result of oil or water escaping in the **residence**.  
e) **Damage** to domestic fixed fuel-oil tanks or water tanks and swimming pools.  
f) **Subsidence, heave** or **landslip** caused by water escaping from the property.
- 5) a) **Damage** by any tenant or person lawfully at the **residence**.  
b) **Damage** caused while the **residence** is **unoccupied**.  
c) Oil unless from a fixed locked tank, up to a maximum of £500.
- 6) a) **Damage** by any tenant or person lawfully at the **residence**.  
b) **Damage** caused while the **residence** is **unoccupied**.
- 7) a) **Damage** by any tenant or person lawfully at the **residence**.  
b) **Damage** unless caused by violent and forcible entry.  
c) **Damage** caused while the **residence** is **unoccupied**.
- 8) a) The first £1,000 or specific higher **excess** as shown or **your schedule** of each claim.  
b) **Damage** to domestic fixed fuel-oil tanks, ornamental ponds and fountains, greenhouses, paths, drives, terraces, patios, walls, gates, fences, hedges, swimming pools and tennis courts unless the foundations beneath the external walls of the **buildings** are damaged at the same time by the same cause.  
c) **Damage**
  - i) due to coastal or river erosion;
  - ii) resulting from demolition, alteration or repair, groundwork or excavation;
  - iii) resulting from faulty workmanship, the use of defective materials or plans, or inadequate foundations which do not meet

**We will pay for the following.**

- 9) collision involving aircraft, aerial devices or anything dropped from them, vehicles, trains or animals.
- 10) falling trees or branches, lamp-posts or telegraph poles.
- 11) falling satellite dishes, receiving aerials and their fittings or masts.
- 12) accidental breakage of mirrors, glass tops to furniture, fixed glass in furniture and glass and ceramic hobs in freestanding cookers at the **residence**.
- 13) accidental **damage** to electronic, visual and security equipment used for domestic purposes up to £2,500 per single item for
  - a) satellite dishes, CCTV cameras (closed circuit television), receiving aerials and their fittings and masts fixed to the **residence**.
  - b) radios, televisions, DVD players and recorders, satellite or Freeview decoders and audio and video equipment within the **residence**.

**B) Accidental damage optional extension**  
**Your schedule states if this is in force**

Accidental **damage** to **contents** in the **residence**.

**C) Theft and malicious damage optional extension**  
**Your schedule states if this is in force.**

Theft, attempted theft and malicious **damage** by **your** tenant or persons lawfully at the **residence**.

**We will not pay for the following.**

- iv) building regulations current at the time of construction; resulting from the movement of solid floors, unless the foundations beneath the external walls of the **buildings** are damaged by the same cause and at the same time;
- v) resulting from the bedding down of new structures or settlement of made up ground.
- vi) for which compensation has been provided, or would have been but for the existence of this insurance, under any contract or guarantee; or
- vii) which originated before this policy came into force.

9) **Damage** caused by domestic pets.

10) **Damage** caused by felling or lopping.

12) Breakage caused while the **residence** is **unoccupied**.

13) **Damage** caused

- a) by wear and tear or electrical or mechanical defect or breakdown; or
- b) while the **residence** is **unoccupied**.
- c) to computers or computer equipment designed to be portable (including tablets, MP3 players and the like).
- d) to video cameras, mobile phones, pagers, software, games, music, tapes, discs or records.
- e) by scratching, chewing, domestic pets, insects, vermin, rot, damp, fungus, atmospheric or climatic conditions, cleaning, repair, alteration, restoration, depreciation, any gradually operating cause or use contrary to maker's instructions.

**B)**

1) **Damage**

- a) specifically excluded elsewhere in this section;
- b) caused by wear and tear, domestic pets, insects, vermin, rot, damp, fungus, atmospheric or climatic conditions, cleaning, repair, alteration, restoration, depreciation or any gradually operating cause;
- c) caused by faulty workmanship or design, the use of defective materials, building renovations, alterations, extensions or repairs;
- d) by electrical or mechanical breakdown; or
- e) to glass, china, porcelain in excess of £500.

2) **Damage** caused while the **residence** is **unoccupied**.

**C)**

1) a) **Damage** caused while the **residence** is **unoccupied**.

- b) amounts recoverable from the tenants deposit.

## Additional covers

The following additional covers apply which shall be subject to the exclusions to this section and the general exclusions to this policy.

### 1) Loss of rent and cost of temporary accommodation

Up to 25% of the **contents** sum insured for

- a) rent payable by **you** or to **you**; and
- b) the reasonable costs of necessary temporary accommodation for the owner or lessee if it is not possible to live in the **residence** as a result of **damage** insured by this section, subject to conditions within the lease or tenancy agreement.

**We will not pay for the following.**

- i) **Damage** while the property is untenanted or **unoccupied** unless there is a signed tenancy agreement to confirm future occupation.
- ii) **Damage** once the **residence** is habitable.
- iii) **Damage** while the property is being altered, repaired, cleaned, maintained or extended

### 2) Loss of keys

Up to £500 for replacing necessary locks, lock mechanisms, keys and keys swatches of

- a) alarms and safes installed in the **residence**; and
- b) external doors and windows of the **residence** following accidental loss or theft of the keys.

### 3) Metered water and heating oil

Up to £1,000 for accidental loss of metered water or domestic heating oil for which **you** are responsible following accidental **damage** to interior fixed domestic water or heating installations in or on the **residence**.

**We will not pay for damage** caused while the **residence** is **unoccupied**.

### 4) Emergency access

Up to £1,000 to repair **damage** caused by forced access by the emergency services to deal with a medical emergency or to prevent **damage** at the **residence**.

### 5) Contents in the open

Up to £250 for **contents** in the open on the **land** belonging to the **residence** for **damage** caused by items covered under this section at the time of **damage**.

**We will not pay for damage** caused while the **residence** is **unoccupied** or to pedal cycles.

## SECTION 3 – PUBLIC LIABILITY

**Your schedule states if this section is in force**

**We** will pay for the following.

**A) Property owners liability**

- 1) **Your** legal liability to provide compensation, together with **costs and expenses** incurred with **our** consent, following accidental **injury** to any person, or accidental loss of or **damage** to property incurred
  - a) as owner (not occupier) of the **buildings** and **land** insured by Section 1 of this policy;
  - b) in connection with any other private residence formerly owned and occupied by **you** and incurred by reason of Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 provided that no other insurance covers the liability.  
If Section 1 - Buildings of this policy expires or is cancelled, cover under this paragraph A) 1) b) shall continue for a period of 7 years in respect only of the **residence**.
- 2) **Your** legal liability to provide compensation, together with **costs and expenses** incurred with **our** consent, following accidental **injury** to any person, or accidental loss of or **damage** to property incurred as owner of the **contents** insured by Section 2 of this policy.

Provided that **our** liability for any one claim or series of claims arising out of any one incident described in 1) and 2) above shall not exceed £2,000,000, plus **costs and expenses**.

**B) Owners or lessees**

If the **residence** is occupied as flats which are individually owned or leased but insured in one amount on behalf of the individual owners or lessees, **we** will treat as though they were **you**, any person who is the owner or lessee of any flat managed by **you**, provided that the amount payable shall not exceed the limit of liability stated in this section.

**C) Pollution**

Notwithstanding exclusion 4) of this policy, the indemnity provided by this section will include pollution or contamination by naturally occurring or man-made substances forces or organisms, or any combination of them, whether permanent or transitory and however occurring provided that such pollution or contamination is caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**.

**We** will not pay for the following.

- 1) Liability arising from accidental **injury** to **you**, **your** family or any of **your employees**.
- 2) **Damage** to property which belongs to **you** or for which **you** are responsible.
- 3) Liability arising from the ownership or use of any electronically or mechanically powered vehicle (other than gardening machines), water craft, hovercraft, aircraft, train, caravan or trailer.
- 4) Liability arising from any profession, business or employment **you** or **your** family are engaged in other than in connection with the ownership of the **buildings** and **land** or **contents**.
- 5) Liability arising from any agreement or contract unless liability would have applied anyway.
- 6) Liability arising from the passing on of any infectious disease, or any virus, syndrome or illness.
- 7) Compensation or **costs and expenses** arising from an action brought in a court of law outside of the **territorial limits**.
- 8) Liability arising from any animal.

## SECTION 4 – ACCIDENTS TO DOMESTIC STAFF

Your schedule states if this section is in force

**We will pay for the following.**

**We will not pay for the following.**

**We will pay for your legal liability**

for amounts **you** become legally liable to pay, including costs and expenses which **we** have agreed in writing, for **bodily injury** by accident happening during the **period of insurance** anywhere in the world to **your** domestic staff employed in connection with the **premises** shown in the **schedule**.

**We will not pay for your legal liability**

For **bodily injury** arising directly or indirectly

- from any vehicle outside the **premises**
- from any vehicle used for racing, pacemaking or speed testing
- from any communicable disease or condition
- in Canada or the United States of America after the total period of stay has exceeded 30 days in the **period of insurance**
- from any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation

Limit of insurance

**We will not pay more than GBP £2,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

## SECTION 5 - ENDORSEMENTS

### Your schedule tells you which Endorsements apply.

The following Endorsements relate to aspects which are fundamental to this policy. You must comply with the conditions in every respect and at all times. If you do not comply, a claim payment may not be made in the event of loss or damage to your property.

#### Minimum security clause

This contract of insurance does not cover theft from the private dwelling of the home unless the undernoted minimum protections are fitted.

- External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621) or if a composite or UPVC type a multi locking point system.
- Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections or a multi locking point system.
- Windows: Key operated security locks to all ground floor and other accessible windows.

#### Alarm requirements

This insurance excludes theft or attempted theft claims under sections 1 and 2 unless:

- a) the burglar alarm is in full and effective operation
  - i) whenever the **building** specified in the **schedule** is left unattended.
  - ii) at night.
- b) the burglar alarm system has been maintained in good order under a maintenance contract with a company which is a member of SSAIB (Security Systems Alarm Inspection Board).

#### Exclusion of subsidence, landslip & heave

This policy does not provide cover under sections 1 & 2 for **subsidence, landslip or heave**.

#### Exclusion of flood

It is hereby agreed that section 1 and 2 of this insurance do not cover

- a) escape of water from the normal confines of any natural or artificial watercourse, lake, reservoir, canal, dam;
- b) inundation from the sea; or
- c) flood resulting from storm.

#### Restricted perils (F.L.E.E.A)

Cover under sections 1 & 2 of this policy are restricted to peril 1) - Fire, Lightning, Explosion, Earthquake & Aircraft only.

#### Restricted perils – Level 1 (F.L.E.E.A)

Cover under sections 1 (& 2 if shown as covered) of this policy are restricted to; Peril 1) - Fire, Lightning, Explosion, Earthquake & Aircraft only.

#### Restricted perils - Level 2

Cover under sections 1 (& 2 if shown as covered) of this policy are restricted to; Section 1, Buildings: Perils 1, 2, 3, 8, 10, 11, 12, 14.

Additional Covers (buildings) – Items 1, 2 & 6

Section 2; Contents (if shown as covered): Perils 1, 2, 3, 8, 10, 11

#### Restricted perils - Level 3

Cover under sections 1 (& 2 if shown as covered) of this policy are restricted to; Section 1, Buildings: Perils 1, 2, 3, 5, 6, 7, 8, 10, 11, 12, 14.

Additional Covers (buildings) – Items 1, 2 & 6

Section 2; Contents (if shown as covered): Perils 1, 2, 3, 5, 6, 7, 8, 9, 10, 11

In consideration of the additional premium paid the **unoccupied** exclusion applying to Perils 5, 6, & 7 of section 1 (& 2 if shown as covered) is hereby removed.

#### Restricted perils - Level 4

Cover under sections 1 (& 2 if shown as covered) of this policy are restricted to; Section 1, Buildings: Perils 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 14.

Additional Covers (buildings) – Items 1, 2 & 6

Section 2; Contents (if shown as covered): Perils 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11

In consideration of the additional premium paid the **unoccupied** exclusion applying to Perils 4, 5, 6, & 7 of section 1 (& 2 if shown as covered) is hereby removed.

---

In consideration of the additional premium paid the Unoccupied Residence condition H, point b on page 10 is deleted and replaced with the following;

- b)
  - i) the gas and water supplies must be turned off at the mains (and during the period of 21<sup>st</sup> October to 21<sup>st</sup> April inclusive all tanks, pipes and apparatus also drained) unless required to operate an automatically controlled central heating system set to operate continuously (24hrs a day) to maintain a minimum temperature of 55F (13C) throughout the premises
  - ii) the electricity must be switched turned off at the mains (unless required to maintain a fire alarm, security system or heating system as per i) above)

Cover under Peril 4.) is restricted to maximum of £5,000 for the first 30 days from the date of purchase

#### **Non standard construction**

It is agreed and understood that the **residence** is of non-standard construction.

#### **Exclusion of extensions**

All claims in relation to or connected with extensions being built at the **residence** are excluded until

- a) written confirmation that the extension is wind and water tight with all roof work completed is received; and
- b) the sum insured is adjusted and additional premium paid.

#### **Unoccupied residence photograph requirements**

A photograph of each external wall and roof in their entirety is required at the start of this **period of insurance**, at the point any **residence** becomes **unoccupied** and each subsequent renewal.

If **you** fail to supply this, **we** may invalidate any claim **you** make if there is any evidence of misrepresentation.

#### **Flat roof endorsement**

Any flat roof at the **residence** must have been inspected, repaired, renovated or replaced no more than two years prior to start of this insurance with bi-annual inspections and action undertaken.

Records of the original and future inspections and repair should be retained for **our** inspection on request.

**We** will not cover **damage** to any flat roof that is over 15 years old.