

Home Insurance Protect

Policy booklet



A guide to your policy

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Welcome to Skipton Home Insurance

Thank you for choosing Skipton Home Insurance.

You may be aware that Legal & General Insurance Limited has been bought by Liverpool Victoria General Insurance Group (LV=GI). For a transition period, Legal & General Insurance Limited has been renamed Fairmead Insurance Limited. This means the provider and underwriter of your policy is Fairmead Insurance Limited which is part of LV=GI. We look forward to welcoming you to LV=.

Your policy is made up of this booklet and your policy schedule, which we'll give you when you take out your policy. The policy schedule confirms the sections of cover you've chosen. It's really important to check all the policy details carefully to make sure the cover's right for you. Please keep all your documents somewhere safe.



Please read your policy schedule and policy booklet carefully to make sure you understand what is covered and the limits that apply. It's important that you check the information that you have given us to ensure we offer you the correct cover. You must let us know promptly if anything changes. If you don't tell us of any changes a claim may be reduced or rejected and in some circumstances your policy might be invalid.

The buildings sum insured must be adequate to cover the cost of replacing your buildings if they were completely destroyed, including any additional costs such as architects' or surveyors' fees. For your contents cover, your sum insured must be enough to replace all of your contents as new. The value of some items, particularly jewellery and other valuables, is likely to fluctuate considerably and some items may need to be specified separately. Please call us if you need to review your cover.

This policy covers the costs of unexpected loss or damage. It does not cover:

- Wear and tear
- Maintenance costs such as refixing loose roof tiles, repointing brickwork or replacing guttering
- Damage that happens over a period of time, for example, damp, rot and damage from vermin

To make a successful claim you must keep your property in good repair and take all realistic and practical steps to prevent loss or damage. Please see 'What is not covered' on page 13 and exclusions within each section of the policy.

Easier to read information

If you are visually impaired and would like this document in Braille, large print, audio tape or CD, please call **0370 060 1124**. We may record and monitor calls. Call charges will vary.

Summary of limits

The following is a summary of the main policy limits. You should read the rest of this policy for the full terms and conditions.

Section of cover	Policy Limit
Buildings (if selected)	Please see your policy schedule
Loss of rent and alternative accommodation	Please see your policy schedule
Loss or theft of keys	£500
Property Owners' Liability	£2 million
Contents (if selected)	Please see your policy schedule
High risk property	20% of contents sum insured – please see your policy schedule
Money in the home	£100
Alternative accommodation	Please see your policy schedule
Loss or theft of keys	£500
Special events increase	10% of the contents sum insured
Metered water	£500
Theft or attempted theft from your garage or domestic outbuildings	£1,000
Occupiers' Liability	£2 million
Employers' Liability	£5 million

Definitions

Whenever a word appears in bold type please refer to the definitions below.

Accidental breakage

Sudden, unintentional and unexpected physical breakage that can be seen.

Accidental damage

Sudden, unintentional and unexpected physical damage that can be seen.

Administrator

The service provider selected by **us** to administer the claims under section 4 of the **policy**, currently DAS Legal Expenses Insurance Company Limited.

Appointed representative

The **preferred law firm**, law firm, accountant or other suitably qualified person the **administrator** will appoint to act on **your** behalf.

Buildings

Your home, and its permanent fixtures and fittings including:

- i) tennis courts, terraces, patios, footpaths, drives, garden walls, fences, gates and hedges;
- ii) permanently installed:
 - a) swimming pools;
 - b) hot tubs;
- iii) permanently connected:
 - a) drains, pipes and cables for which **you** are legally responsible;
 - b) service tanks and central heating oil tanks;
 - c) wind turbines, solar panels and ground source heating pumps;

all sited within the boundaries of the land belonging to **your home**.

Computers

An electronic device for storing and processing data not designed to be portable (such as desktop computers), computer equipment or game consoles.

Contents

Household goods and personal belongings owned by **you** or for which **you** are legally responsible including:

- i) **money**;
- ii) tenants' fixtures and fittings; and
- iii) software, data, files and downloads stored on any computer, entertainment, audio or video equipment;

in **your home**

but excluding:

- Contents in any communal part of the **home**.
- Oil.
- Pedal cycles.
- Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories (other than domestic gardening equipment, mobility carriages and electric wheelchairs that are not required to be licensed if used on a public road).
- Caravans, trailers, aircraft, drones, hovercraft, boats or their parts or accessories.
- Livestock or pets.

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...continued

- Landlord's fixtures and fittings.
- Property held or used for business purposes.
- Any part of the **buildings**.
- Property insured under any other policy.

Costs and expenses

- a) All reasonable and necessary costs chargeable by the **appointed representative** and agreed by the **administrator** in accordance with the **Standard Terms of Appointment**.
- b) The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with the **administrator's** agreement.

Countries covered

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

Date of occurrence

- a) For civil cases, the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date **you** first became aware of it.)
- b) For insured incident 5 Tax protection, the date when HM Revenue & Customs first notifies **you** in writing of its intention to make an enquiry.

Excess

The amount **you** will pay towards each separate claim.

Fairmead Insurance Limited

Fairmead Insurance Limited provide and underwrite this insurance policy. They are part of the Liverpool Victoria General Insurance Group.

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

High risk property

- i) Jewellery, pearls, precious stones, gold, silver and other precious metals.
- ii) Works of art.
- iii) Stamp and coin collections.
- iv) Clocks and watches.

Home

The private dwelling, garage and domestic outbuildings at:

- i) The address stated on **your** policy schedule.
- ii) Any other address detailed by endorsement.

but excluding:

- Any garage or outbuildings used in any way for business (other than clerical work by **you**) or farming purposes.
- Polytunnels and similar structures.

Landslip

Downward movement of sloping ground.

Money

Current legal tender, cheques, postal and money orders, postage stamps not forming part of a stamp collection, saving stamps and savings certificates, luncheon vouchers, travellers' cheques, travel tickets, premium bonds and gift tokens all held solely for private or domestic purposes.

Period of insurance

The period of insurance stated on **your** policy schedule.

Personal property

Clothing, personal belongings and valuables that **you** normally wear or carry with **you**

but excluding:

- Money, credit cards, securities and documents.
- Vehicles and other means of transport that are mechanically propelled or assisted, whether licensed for road use or not, or their parts or accessories.
- Pedal cycles, caravans, trailers, aircraft, drones, hovercraft, boats or their parts or accessories.
- Goods **you** use as part of **your** business or trade.
- Household goods and domestic appliances.

Policy

The policy booklet, **your** policy schedule and any applicable endorsements and amendment notices that may apply.

Policyholder

The person(s) named as policyholder on **your** policy schedule.

Preferred law firm

A law firm or barristers' chambers the **administrator** chooses to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with the **administrator's** agreed service standard levels, which the **administrator** audits regularly. They are appointed according to the **Standard Terms of Appointment**.

Reasonable prospects

For civil cases, the prospects that **you** will recover losses or damages (or obtain any other legal remedy that the **administrator** has agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. The **administrator**, or a **preferred law firm** on the **administrator's** behalf, will assess whether there are reasonable prospects.

Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings** within 10 years of construction.

Standard Terms of Appointment

The terms and conditions (including the amount the **administrator** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

Statement of fact

A statement of the information **you** supplied, which **we** use to determine whether to offer **you** a **policy** and **your** premium.

Storm

Wind speeds with gusts of at least 47mph/75kmh or torrential rainfall at a rate of at least one inch/25mm per hour or snow to a depth of at least one foot/30cm in 24 hours or hail of such intensity that it causes damage to hard surfaces or breaks glass.

Subsidence

Downward movement of the ground beneath the **buildings** that is not a result of **settlement**.

Unoccupied

Any period when **your home** is not lived in. By lived in, **we** mean slept in for at least five consecutive nights every month, or two consecutive nights every week.

Us, we or our

Fairmead Insurance Limited

You or your

- The **policyholder**.
- Any member of the **policyholder's** family permanently residing at **your home**.

Explaining how your policy works

Endorsements

If endorsements apply to **your policy**, they will be listed on **your** policy schedule.

An endorsement changes **your policy's** terms and conditions. Specific details will either be on **your** policy schedule or will be sent to **you** separately.

Changes in circumstances

At the start of **your** insurance, **we** provide **you** with a **statement of fact**. If any of this information changes at any time, **you** must tell **us** immediately. If **you** don't tell **us** of any changes this could mean **we** reduce or reject a claim or even make **your policy** invalid. If **you** are not sure if **you** need to tell **us**, **you** can call **us** to ask on 0370 060 1121.

We may record and monitor calls. Call charges will vary.

Type of insurance and cover

This **policy** is for a minimum of 12 months and is annually renewable. **We** will insure **you** under the sections shown on **your** policy schedule against loss, damage or liability occurring during the **period of insurance**, according to the terms and conditions of this **policy**. **We** will provide this insurance once **we** have received and accepted **your** first premium or **your** agreement to pay **your** first premium, and any further premiums due to **us**.

Contract

This policy booklet, **your** policy schedule, and any applicable endorsements and amendment notices **we** issue to **you** at renewal, together all form the contract between **you** and **us**.

The law

This contract will be governed under the laws of England and Wales, and any reference **we** make to specific statutes will mean the UK statute and equivalent laws in the Channel Islands or Isle of Man.

Payment of premiums

You can choose to pay the premium either:

- **By Monthly Direct Debit.**

We will collect the premium over 12 monthly instalments. **We** will show the amount and collection date of **your** first monthly premium and subsequent 11 monthly premiums on **your** payment schedule.

- **By Annual Direct Debit.**

We will collect the full premium at the **policy** start date or renewal date.

We will show the amount and collection date of **your** premium on **your** schedule.

- **By Credit or Debit card.**

We will collect the full premium at the point of purchase or point of renewal acceptance. Payment can be made using **your** credit or debit card details.

How to renew your policy

At **our** discretion, **we** may offer to renew this **policy**. If **we** do, **we** will send details to **you** about any new conditions and the premium for the year ahead 21 days in advance of **your** cover ending.

You must tell **us**:

- i) Of any changes to the information contained within the **statement of fact**.
- ii) If **you** want to change the way **you** pay.
- iii) If **you** do not want to renew this **policy**.

If **we** decide that **we** do not want to renew the **policy**, **we** will send written notice to **you** at the most recent address known to **us** 21 days in advance of **your** cover ending.

Automatic renewal

If **you** have already agreed to pay by Direct Debit, **we** will continue to take these payments from the designated account unless **you** tell **us** otherwise. If **you** do not want to renew **your policy**, **you** must tell **us** before **your** renewal date. It is not possible to offer automatic renewal with all payment methods, so please check **your** renewal invitation for more information.

Unpaid monthly payments

If **we** don't receive the monthly payment on or before its due date, then **we** will write to **you** asking for payment. If **you** don't pay the unpaid premium within 20 days of **our** writing to **you**, **we** will cancel the **policy**.

Transfer of your policy

From time to time Skipton Building Society may, for commercial reasons, decide to change the provider of insurance products it offers its customers. In the event that a change is made to the party that arranges and administers **your policy**, **we** will transfer **your** data, including personal data, bank Direct Debit details and any relevant claims history, to Skipton Building Society and/or the new party appointed to arrange and administer **your policy** to allow them to provide **you** with a quote following the change to provide **you** with

future insurance cover. **You** are providing **your** authorisation to permit this transfer by accepting these terms and conditions. **We** will only transfer a copy of **your** information to Skipton Building Society and/or the new party appointed by it just prior to when **your** insurance cover would otherwise be due for renewal with **us**. **We** will continue to retain **your** information in accordance with the terms of this data protection notice. Skipton Building Society will write to **you** before any such change giving **you** details of the new arranger and administrator and/or new insurer. **You** may withdraw **your** consent to the transfer of **your** data by notifying **us** at any time prior to the date which Skipton Building Society may notify **you** that **your** data will be transferred.

Policy fees

If **we** charge any fees to cover the administration costs of changes that **you** make to **your policy**, or if **you** cancel the **policy**, these amounts will be shown on the current policy schedule. Any premium adjustment following a change or cancellation to **your policy** will include these fees.

Cancelling your policy

Our cancellation rights

We may cancel **your policy** if there are serious grounds to do so such as, but not limited to, fraud, non-payment, failure to supply requested validation documentation (security, valuations, etc.), poor property maintenance or **you** have provided **us** with incorrect information.

Where **we** cancel **your policy** **we** will provide **you** 14 days' prior written notice to **your** last known address unless **we** are required to cancel earlier.

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We will refund a proportion of the premium, calculated on a daily pro-rata basis equivalent to the period of unused cover, providing no claims have been made. If a claim has been made in the **period of insurance**, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums will be due from **you**.

If **we** cancel **your policy** on the grounds of fraud, cancellation may be immediate and **we** may keep any premium **you** have paid. **We** may also inform the police of the circumstances.

Your cancellation rights

You can cancel this **policy** at any time by calling **us** on **0370 060 1124**.

We may record and monitor calls. Call charges will vary.

If **you** cancel this **policy** within 14 days of the start date or renewal date, or after **you** receive **your** policy documents, whichever is later, **we** will refund **you** for the period of unused cover.

If **you** decide **you** don't want this **policy** after 14 days of the start date or renewal date, or after **you** receive **your** policy documents, whichever is later, and **you** have not made a claim, **we** will charge **you** for the period that **we** have provided cover to **you**.

If **you** have made a claim during the **period of insurance** then **you** will have to pay the full annual premium, so **you** won't receive a refund.

Policy conditions

1. Fraud

You must not commit fraud.

You are committing fraud if **you**, or anyone else insured by this **policy** or acting on **your** behalf, knowingly:

- Provide answers to **our** questions which are dishonest, inaccurate, misleading or incomplete.
- Mislead **us** in any way for the purpose of obtaining insurance, more favourable insurance terms, a reduced premium, or to influence **us** to accept a claim.
- Make a fraudulent or false claim in full or in part:
 - By providing false information in order to influence **us** to accept a claim;
 - By exaggerating the amount of the claim; or
 - By supplying false or invalid documents in support of a claim.

If fraud is established **we** will:

- i) Not pay any claim under the **policy**;
- ii) Cancel **your** cover without any return premium or void **your policy** from the start date;
- iii) Be entitled to recover the amount of any claim **we** have paid under this **policy**;
- iv) Recover any investigation and legal costs;

- v) Inform the police, financial services organisations and anti-fraud databases such as CIFAS, CUE and Hunter.

2. Compliance with terms

Our liability to make payment under this **policy** will be conditional upon **your** compliance with all of the terms and conditions of this **policy**.

3. Other insurance

If any loss, damage or liability arising under this **policy** is also covered or covered in part by any other insurance, **we** will be liable only for **our** rateable proportion for such loss, damage or liability.

4. Your duty to prevent loss or damage

You must keep **your buildings, contents** and **personal property** in sound condition and in good repair. **You** should consult a suitably qualified expert if **you** are unsure whether or not **you** are complying with this condition.

You must take all practical and reasonable steps to safeguard **your buildings, contents** or property against loss or damage and to prevent accidents.

If loss or damage occurs to **your** property, **you** must promptly take all reasonable steps to prevent further loss or damage.

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5. Your obligations when making a claim

In the event of a claim or possible claim under this **policy**, **you** must not negotiate, admit fault or make any offer, promise or payment without **our** written consent. **You** must also:

- i) Inform the police as soon as possible and obtain a crime reference number or loss report number as appropriate if the loss or damage is caused by theft or attempted theft, riot, civil commotion, strikes, labour disturbances, malicious acts, vandalism or loss of property or **money**.
- ii) Tell **us** as soon as reasonably possible and give **us** full details. In the event of loss or damage by riot, **you** must tell **us** within 30 days of the riot.
- iii) Give **us** written notice as soon as possible, but no later than seven days, after **you** know about any pending prosecution, inquest or fatal inquiry in connection with anything that occurs for which there may be liability under this **policy**.
- iv) Send **us**, as soon as reasonably possible, every relevant letter, claim, writ, summons or process. **We** will refund **your** reasonable costs.
- v) As soon as reasonably possible after the injury, loss or damage, provide **us** with details of the claim, including any detailed particulars, proofs or certificates, or original valuations, receipts or proofs of purchases pre-dating the loss, or other documents that **we** may reasonably require.

vi) Retain any damaged **contents** or parts of **buildings** so that **we** may inspect them.

vii) Give **us** any information and assistance that **we** might reasonably require.

6. Our rights when you make a claim

- i) **We** may nominate one of **our** specialist suppliers to repair or replace the property claimed for. Where **you** prefer to use **your** own tradesman, or **we** elect to settle the claim by cash payment, the amount **we** pay **you** will not exceed what **we** would have paid **our** supplier, except when **our** supplier is unable to repair or replace the property.
- ii) In an emergency, **we** may enter the building where the loss or damage has occurred. To safeguard the insured property against further loss or damage, **we** may take and keep possession of the insured property and dispose of any salvage. No property may be abandoned to **us**.
- iii) **We** may exercise sole control at **our** cost over dealing with any third-party claim and its associated legal proceedings relevant to it. **We** will keep **you** informed of all developments.
- iv) **We** may pursue in **your** name, but for **our** benefit and at **our** cost, any claims for damages or other costs.

Please contact **us** on **0370 060 1124** if **you** have any questions about what we describe in this section. **We** may record and monitor calls. Call charges will vary.

What is not covered

As well as the exclusions under the individual sections, the following will not be covered.

Under this **policy**, we will not pay for:

1. Gradual events

Any loss, damage or liability arising from wear and tear that **you** know is happening gradually over time.

2. Confiscation

Loss of or damage to any property due to its confiscation, requisition or destruction by order of any government, public or local authority.

3. Radioactive contamination

Any loss of or damage to property, indirect loss or legal liability directly or indirectly arising from:

- i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- ii) The radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component.

4. Pollution and contamination

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

- i) A sudden and unforeseen and identifiable accident; or
- ii) Leakage of oil from a domestic oil installation at **your home**.

5. War risks

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

The items below are not covered under Sections 1-3 of this policy

6. Existing damage

Any loss, damage, injury or accident occurring, or arising from an event, before cover commences.

7. Deliberate acts

Any loss, damage or liability caused on purpose by **you** or any person residing at **your home**.

8. Matching of items

The costs of replacing any undamaged or unbroken item or parts of items forming part of a set, suite or other article of uniform nature, colour or design if damage occurs within a clearly identifiable area or to a specific part and it is not possible to match replacements.

9. Direct loss or damage:

- i) Due to electronic failure.
- ii) Due to computer virus.
- iii) Due to electrical or mechanical breakdown.

continues...

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...continued

- iv) Caused in the process of cleaning, restoration, maintenance, repair, dismantling or by dyeing.
- v) Caused by chewing, scratching, tearing or fouling by domestic pets.
- vi) Caused by scratching or denting.
- vii) Caused by vermin, insects or fungus.
- viii) Caused by rot, exposure to light or atmospheric or climatic conditions.
- ix) Arising from the cost of remaking any recorded material or the value of any information contained on it.

10. Indirect loss or damage

We will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless specifically stated in this **policy**.

11. Loss by deception

Apart from deception used to gain entry to **your home**.

12. Defects and faults

Any direct loss or damage due to defective design, defective materials, faulty materials, faulty workmanship or failure to follow manufacturers' instructions.

13. Software, data, files, downloads and mobile phone call costs

Any loss, damage or liability arising from:

- i) The erasure, distortion, mislaying or misfiling of any software, data, files and downloads.
- ii) Mobile phone call costs.

14. Loss of value and depreciation

Resulting from the repair or replacement of lost or damaged property.

15. Sonic bangs

Loss or damage directly caused by pressure waves from aircraft or other aerial device travelling at sonic or supersonic speeds.

16. Terrorism

Any loss, damage or liability arising from any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical or nuclear pollution or contamination.

Section 1

Buildings

Please note that this section only applies if it is shown on **your** policy schedule.

Please refer to the definitions on pages 5-7 for words shown in bold text.

At renewal, **we** will adjust **your** building sum insured in line with the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors. If this index is no longer published, **we** will use a suitable alternative index.

Part 1 – Buildings

We will pay up to the sum insured shown on **your** policy schedule unless **we** specify otherwise.

✓ The buildings are insured against loss or damage caused by:	✗ In addition to items listed on pages 13-14 we will not pay for:
	<ul style="list-style-type: none"> The excess shown on your policy schedule under paragraphs 1 to 15 and A to D of this section.
1. Fire, smoke, explosion, lightning or earthquake.	<ul style="list-style-type: none"> Loss or damage caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames.
2. Riot, civil commotion, strikes or labour disturbances.	<ul style="list-style-type: none"> Loss or damage occurring where you have: <ol style="list-style-type: none"> participated in, assisted, encouraged or facilitated the riot or spread of the riot. contributed, directly or indirectly, to any damage, destruction or theft of property during the riot. committed a criminal offence relating to the riot.
3. Malicious acts or vandalism.	<ul style="list-style-type: none"> Loss or damage when your home is unoccupied for more than 30 days in a row. Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.

continues...

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...continued

✓ The buildings are insured against loss or damage caused by:	✗ In addition to items listed on pages 13-14 we will not pay for:
4a. Storm.	<ul style="list-style-type: none"> • Loss or damage to fences, gates and hedges. • Loss or damage caused by underground water.
4b. Flood.	<ul style="list-style-type: none"> • Loss or damage to fences, gates and hedges. • Loss or damage caused by underground water.
5. Subsidence or heave of the site on which the buildings stand or landslip .	<ul style="list-style-type: none"> • Loss or damage: <ul style="list-style-type: none"> i) To swimming pools, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, patios, footpaths, drives, garden walls, fences, gates and hedges unless your home is damaged by the same cause and at the same time. ii) Caused by the compaction of infill. iii) Occurring while the buildings are undergoing demolition, structural alterations or structural repairs. iv) Caused by settlement. v) Caused by river or coastal erosion. vi) Arising from movement of solid floors, unless the foundations beneath the exterior walls of your home are damaged by the same cause and at the same time. vii) Arising from defective design, defective materials or faulty workmanship.
6. Theft or attempted theft.	<ul style="list-style-type: none"> • Loss or damage when your home is unoccupied for more than 30 days in a row. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.

✓ The buildings are insured against loss or damage caused by:	✗ In addition to items listed on pages 13-14 we will not pay for:
7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.	<ul style="list-style-type: none"> • Loss or damage when your home is unoccupied for more than 30 days in a row. • Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in your home. (If it is accidental damage and you have cover under paragraph 15, this would be insured subject to the exceptions and excess applicable to that paragraph.) • Loss or damage caused by the failure or lack of grout and/or sealant in your home. • Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies. • Loss or damage caused by subsidence, heave or landslip.
8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.	
9. Leakage of oil from any fixed oil-fired heating installation.	<ul style="list-style-type: none"> • Loss or damage when your home is unoccupied for more than 30 days in a row.
10. Falling trees and branches.	<ul style="list-style-type: none"> • Loss or damage to trees and branches. • The cost of removing fallen trees or branches that have not caused damage to your home.
11. Falling aerials or their fittings.	

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...continued

✓ This section also provides insurance for the buildings against:	✗ In addition to items listed on pages 13-14 we will not pay for:
12. Accidental breakage to underground pipes or cables serving the buildings .	<ul style="list-style-type: none"> • Damage for which you are not legally responsible. • Damage to any part of the pipe or cable above ground level. • Breakage to any part of the pipe, cable or drain that hasn't caused leakage or damage as a result of the breakage.
13. Frost damage to any plumbed in domestic water or heating installation.	<ul style="list-style-type: none"> • Loss or damage when your home is unoccupied for more than 30 days in a row.

Paragraphs 14 and 15 only apply if **your** policy schedule shows that extended **accidental damage to buildings** is included.

✓ The buildings are insured against:	✗ In addition to items listed on pages 13-14 we will not pay for:
14. Accidental breakage of: <ul style="list-style-type: none"> i) fixed glass including ceramic hobs forming part of the buildings; and ii) fixed sanitaryware forming part of the buildings. 	<ul style="list-style-type: none"> • Breakage when your home is unoccupied for more than 30 days in a row.
15. Accidental damage .	<ul style="list-style-type: none"> • Damage caused by settlement, shrinkage or expansion of the buildings or the site. • Damage caused by water entering the buildings. • Damage caused by building alterations, renovations, extensions or repairs. • Damage caused by your lodgers, paying guests or tenants. • Damage from any cause described in paragraphs 1 to 13 of this section.

✓ **We also provide cover for:**

A. Loss of rent and alternative accommodation.

During the period **your home** is made uninhabitable by any cause covered under this section **we** will pay for:

- i) Loss of rent that is no longer payable to **you**.
- ii) Any ground rent which continues to be payable by **you**.
- iii) The cost of comparable alternative accommodation if **you** are the occupier, including for any domestic pets permanently living with **you**.

We will pay up to the sum insured on **your** policy schedule.

B. The period between exchange of contracts and completion.

- i) **You** will be entitled to the benefit of the cover provided by paragraphs 1 to 13 of Section 1 of this **policy** between exchange of contracts and completion of the purchase provided that:
 - a) The **period of insurance** commences on or before completion of the purchase of the **buildings**.
 - b) **We** received and accepted **your** application for insurance cover on the **buildings** prior to the date of the loss or damage.
- ii) If **you** contract to sell the **buildings**, the purchaser will be entitled to the benefit of the cover provided by part 1 of Section 1 of this **policy** between exchange of contracts and completion of the sale provided that:
 - a) The purchaser completes the purchase; and
 - b) The **buildings** are not otherwise insured.

✗ In addition to items listed on pages 13-14 **we** will not pay for:

- i) Loss or damage:
 - That would be insured under any other policy in the absence of this cover.
 - That the seller is responsible for making good.
 - Occurring while the **buildings** are in the course of construction or undergoing demolition, structural alterations or structural repairs.
 - Occurring while the property is not fit for normal living purposes.
 - Occurring more than 90 days prior to completion of the purchase of the **buildings**.

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✓ We also provide cover for:	✗ In addition to items listed on pages 13-14 we will not pay for:
<p>C. Additional costs.</p> <p>If the following costs are incurred with our consent in making good the insured loss or damage, we will pay for:</p> <ul style="list-style-type: none"> i) Architects', surveyors', consulting engineers' and legal fees. ii) The cost of clearing the site and making safe the damaged parts of the buildings. iii) Costs incurred solely because of the need to comply with any statutory requirement or local authority by-law. 	<ul style="list-style-type: none"> • Fees incurred in the preparation of a claim. • The cost of stabilising the site. • The cost of removing trees other than as is necessary to enable repairs to be carried out. • Costs arising from a notice served prior to the date of the loss or damage.
<p>D. Loss or theft of keys.</p> <p>If keys to your home are lost or stolen, we will pay for the replacement and installation of door locks for any external door of your home.</p> <p>We will pay up to £500 for any one claim.</p>	<ul style="list-style-type: none"> • Loss or damage that is otherwise insured.

CLAIMS SETTLEMENT UNDER PART 1 – BUILDINGS

1. **We** will pay the cost to **us** of any necessary replacement or repair work carried out, provided that, immediately prior to the incident giving rise to the damage, the **buildings** are in good repair.
Also see section 'How to make a claim' on page 33.
2. **We** will either make a deduction for wear and tear from the cost to **us** of any necessary replacement or repair work or, at **our** option, pay the reduction in market value resulting from the damage, where:
 - i) replacement or repair is not carried out; or
 - ii) immediately prior to the incident giving rise to the damage, the **buildings** are not in good repair.
3. The maximum amount **we** will pay in respect of any one claim for the **buildings** is the sum insured recorded on **your** policy schedule

The sum insured will not be reduced following payment of a claim, provided that all replacement or repair work is completed and any reasonable recommendations **we** make to prevent further damage are carried out without delay.

Part 2 – Property owners' liability to third parties

✓ We will cover **you** against liability at law for damages payable in respect of:

- Death or bodily injury (including disease and illness);
- Loss of or damage to material property;

caused by an accident occurring during the **period of insurance** and incurred by **you**:

- as owner of the **buildings**;
- in respect of any buildings previously owned and occupied by **you** for residential purposes and incurred as a result of Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975.

Section 3 of the Defective Premises Act 1972 provides that **you** are not relieved of any legal responsibility arising from work done on any building owned by **you** simply because **you** sold that building after the work was done.

If this **policy** is cancelled when **you** sell **your home**, the cover provided by paragraph ii) above will continue for seven years from the date that cover was cancelled, provided no other policy covers the liability.

✗ In addition to items listed on pages 13-14 **we** will not pay for liability arising from:

- Death of or bodily injury (including disease and illness) to **you** or any person employed by **you**.
- Loss of or damage to material property belonging to **you** or under **your** charge or control.
- **Your** business or profession, except for the letting of the **buildings** or any part of it for private residential purposes.
- Accidents for which **you** may be responsible as occupier of the **buildings**.
- The use or possession of lifts or mechanically propelled vehicles.
- A contractual obligation.
- Any incident insured by another insurance policy (or that would be insured if this **policy** did not exist) except for any amount over the limit the other insurer will pay (and for which payment has been agreed) under the other insurance policy.
- **Your** wilful or malicious act.

CLAIMS SETTLEMENT UNDER PART 2 – PROPERTY OWNERS' LIABILITY TO THIRD PARTIES

The maximum amount **we** will pay for any one claim or number of claims arising out of any one incident is:

- £2,000,000; and
- all legal costs and expenses that **you** have to pay, provided they are incurred with **our** written consent.

If **you** die, **we** will cover **your** personal representatives for any liability incurred by **you** and insured by this **policy**.

VERY IMPORTANT NOTICE.

Liability arising from incidents within the **home** and land belonging to it are, by law, nearly always the responsibility of the occupier rather than the owner. **We** do not cover **your** liability as an occupier or **your** personal liability under this section but automatically include it with **contents** cover available under Section 2 of this **policy**.

Section 2

Contents

Please note that this section only applies if it is shown on **your** policy schedule.

Please refer to the definitions on pages 5-7 for words shown in bold text.

At renewal, **we** will adjust **your** sum insured in line with the Retail Price Index published by the National Statistics office. If this index ceases to be published, **we** will use a suitable alternative index.

Part 1 – Contents

We will pay up to the sum insured shown on **your** policy schedule unless **we** specify otherwise.

✓ The contents are insured against loss or damage caused by:	✗ In addition to items listed on pages 13-14 we will not pay for:
	<ul style="list-style-type: none">The excess shown on your policy schedule under paragraphs 1 to 14 and A to F of this section.
1. Fire, smoke, explosion, lightning or earthquake.	<ul style="list-style-type: none">Loss or damage caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames.
2. Riot, civil commotion, strikes or labour disturbances.	<ul style="list-style-type: none">Loss or damage occurring where you have:<ul style="list-style-type: none">i) participated in, assisted, encouraged or facilitated the riot or spread of the riot.ii) contributed, directly or indirectly, to any damage, destruction or theft of property during the riot.iii) committed a criminal offence relating to the riot.
3. Malicious acts or vandalism.	<ul style="list-style-type: none">Loss or damage when your home is unoccupied for more than 30 days in a row.Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.

✓ The contents are insured against loss or damage caused by:	✗ In addition to items listed on pages 13-14 we will not pay for:
4a. Storm	<ul style="list-style-type: none"> • Loss or damage by underground water.
4b. Flood.	<ul style="list-style-type: none"> • Loss or damage caused by underground water.
5. Subsidence or heave of the site on which your home stands or landslip .	<ul style="list-style-type: none"> • Loss or damage caused by: <ol style="list-style-type: none"> i) the compaction of infill; ii) settlement of the buildings; or iii) river or coastal erosion; iv) arising from defective design, defective materials or faulty workmanship. • Loss or damage occurring while your home is undergoing demolition, structural alterations or structural repairs.
6. Theft or attempted theft. For loss or damage caused by theft or attempted theft of contents in any garage and domestic outbuilding we will pay up to the sum insured on your policy schedule.	<ul style="list-style-type: none"> • Money and pedal cycles, unless force and violence is used to gain entry to your home. • Any loss or damage if your home or any part of it is let or lent, unless force and violence is used to gain entry to your home. • Loss or damage when your home is unoccupied for more than 30 days in a row. • Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants.
7. Escape of water from any washing machine, dishwasher or plumbed in domestic water or heating installation.	<ul style="list-style-type: none"> • Loss or damage when your home is unoccupied for more than 30 days in a row. • Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers, and baths as a result of taps being left on in your home. (If it is accidental damage and you have cover under paragraph 14, this would be insured subject to the exceptions and excess applicable to that paragraph.) • Loss or damage caused by the failure or lack of grout and/or sealant in your home. • Loss or damage caused by escape of water from guttering, rainwater downpipes, roof valleys and gullies.

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✓ The contents are insured against loss or damage caused by:	✗ In addition to items listed on pages 13-14 we will not pay for:
8. Collision with any aircraft or other aerial device (or anything dropped from them) or with any vehicle or animal.	
9. Leakage of oil from any fixed oil fired heating installation.	<ul style="list-style-type: none"> • Loss or damage when your home is unoccupied for more than 30 days in a row.
10. Falling trees and branches.	<ul style="list-style-type: none"> • Loss or damage to trees and branches. • The cost of removing fallen trees or branches.
11. Falling aerials or their fittings.	

Paragraphs 12, 13 and 14 only apply if **your** policy schedule shows that extended **accidental damage to contents** is included.

✓ The contents are insured against loss or damage caused by:	✗ In addition to items listed on pages 13-14 we will not pay for:
12. Accidental damage to televisions and their aerials, digital receivers, radios, computers and ancillary equipment, and other audio and video equipment.	
13. Accidental breakage of mirrors and glass tops to furniture and fixed glass (including ceramic hobs) in furniture.	
14. Accidental damage.	<ul style="list-style-type: none"> • Damage to clothing (including furs), money, food and drink. • Damage caused during household removal. • Damage caused by water entering your home. • Damage caused by building alterations, renovations, extensions or repairs. • Damage caused by your lodgers, paying guests or tenants. • Damage from any cause described in paragraphs 1 to 11 of this section.

✓ We also provide cover for:	✗ In addition to items listed on pages 13-14 we will not pay for:
<p>A. Alternative accommodation.</p> <p>During the period your home is made uninhabitable following loss or damage to the contents by any cause covered under this section, we will pay for the cost of comparable alternative accommodation including for any domestic pets permanently living with you.</p> <p>We will pay up to the sum insured on your policy schedule.</p>	
<p>B. Your liability as a tenant.</p> <p>We will cover you against your legal liability as a tenant for:</p> <ul style="list-style-type: none"> i) Loss, damage or breakage to your home and to landlord's fixtures and fittings from any cause described in paragraphs 4, 6, 7, 9, 11, 12, 13 and 14 of Part 1 of Section 1 of this policy, subject to the exceptions and excess applicable to that paragraph. ii) Damage to internal decorations caused by fire or smoke. <p>We will pay up to £5,000 or 10% of the contents sum insured on your policy schedule, whichever is higher.</p>	
<p>C. Loss or theft of keys.</p> <p>If keys to your home are lost or stolen, we will pay for the replacement and installation of door locks for any external door of your home.</p> <p>We will pay up to £500.</p>	

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✓ We also provide cover for:	✗ In addition to items listed on pages 13-14 we will not pay for:
<p>D. Metered water.</p> <p>We will pay for loss of metered water following accidental damage to your domestic water or heating installations.</p> <p>We will pay up to £500.</p>	<ul style="list-style-type: none"> • Loss or damage when your home is unoccupied for more than 30 days in a row.
<p>E. Special events.</p> <p>For one month before and one month after a special event or religious festival where the value of contents owned by you is increased due to purchases related to the special event or religious festival, the contents sum insured recorded on your policy schedule is increased by 10%.</p>	
<p>F. New purchases.</p> <p>The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to any single article, pair or set of high risk property that you have not previously told us about, up to a maximum of £2,500 occurring within 30 days of purchase.</p>	<ul style="list-style-type: none"> • Loss or damage to articles for which you do not have proof of the date of purchase.

CLAIMS SETTLEMENT UNDER PART 1 – CONTENTS

1. **We** will at **our** option:

- i) replace as new;
- ii) pay the cost to **us** of replacing as new;
- iii) repair; or
- iv) pay the cost to **us** to repair;

any item of **contents** (except for clothing more than two years old).

Also see 'How to make a claim' on page 33.

2. **We** will make a deduction for wear and tear from the cost to **us** of replacement or repair if clothing more than two years old is stolen or damaged.

3. The maximum amount **we** will pay in respect of any one claim for the following is:

i) Contents	The sum recorded on your policy schedule.
ii) High risk property	<p>a) In total, the sum recorded against the high risk property total limit on your policy schedule.</p> <p>b) For a single article, pair or set, the sum recorded against the high risk property single article limit on your policy schedule.</p>
iii) Money	£100
iv) External satellite equipment	5% of sum insured recorded against contents on your policy schedule.

We will not reduce the sum insured following a payment of a claim, provided that all damage is made good without delay and any reasonable recommendations **we** make to prevent further loss or damage are carried out without delay.

Part 2 – Occupiers’ liability to third parties

✓ We will cover **you** against liability at law for damages payable in respect of:

- Death or bodily injury (including disease and illness);
- Loss of or damage to material property; caused by an accident occurring during the **period of insurance** incurred by **you**:
 - i) As occupier of:
 - **Your home.**
 - Land belonging to **your home.**
 - Any residential premises temporarily occupied for private purposes for no more than 30 days in any one **period of insurance.**
 - ii) As an employer of employees involved in domestic duties at **your home.**
 - iii) As a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee.

✗ In addition to items listed on pages 13-14 **we** will not pay for liability arising from:

- The transmission of any contagious disease by **you**.
- Death of or bodily injury (including disease and illness) to **you**.
- Loss of or damage to material property belonging to **you** or under **your** charge or control.
- Any incident arising out of the ownership, custody or control of any horse, dog or pet if insured by any other policy.
- Death or bodily injury (including disease or illness) and loss or damage to property arising out of ownership, custody or control by **you** or on **your** behalf of a dog type specified in Section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991.
- Death of or bodily injury to any employee arising out of:
 - i) being carried in or upon a vehicle, or
 - ii) entering, getting on to or leaving a vehicle,
 in circumstances where any road traffic legislation requires insurance or security.
- **Your** wilful act, including but not limited to any assault or alleged assault.
- **Your** business or profession.
- The ownership of any land or building including the **home**.
- A contractual obligation.

✓ **We will cover you against liability at law for damages payable in respect of:**

✗ In addition to items listed on pages 13-14 **we will not pay for liability arising from:**

- The ownership, use or possession of:
 - i) Vehicles and other means of transport that are mechanically propelled or assisted whether licensed for road use or not (other than domestic gardening implements used within the boundary of the land belonging to **your home**, mobility carriages, electric wheelchairs and electrically assisted pedal cycles that are not required to be licensed if used on a public road).
 - ii) Aircraft, drones, hovercraft, lifts (other than a stair lift) or water craft (other than hand-propelled water craft).
 - iii) Any trailer, horse box or caravan (other than occupiers' liability arising from a static caravan rented and temporarily lived in by **you**).
- The use of firearms other than sporting guns used for sporting purposes.
- Loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to **you** or under **your** charge or control.

CLAIMS SETTLEMENT UNDER PART 2 – OCCUPIERS' LIABILITY TO THIRD PARTIES

Occupiers' and private individuals' liability to third parties

The maximum amount **we** will pay for any one claim or number of claims arising out of any one incident is:

- £2,000,000; and
- all legal costs and expenses that **you** have to pay, provided they are incurred with **our** written consent.

Employers' liability

If the incident involves injury (including disease and illness) to a person working for **you** under a contract of service or apprenticeship and injury arises out of and in the course of such service or apprenticeship:

- The maximum amount **we** will pay is £5,000,000 in respect of any one claim or number of claims arising out of any one incident. The limit includes any claimants' costs and expenses and all other costs and expenses incurred with **our** written consent.

If **you** die, **we** will cover **your** personal representatives against liability incurred by **you** and insured by this **policy**.

Section 3

Personal Possessions

Please note that this section only applies if it is shown on **your** policy schedule.

Please refer to the definitions on pages 5-7 for words shown in bold text.

At renewal **we** will adjust **your** sums insured under items 1, 3 and 4 of Section 3 in line with the Retail Price Index published by the National Statistics office. If this index ceases to be published, **we** will use a suitable alternative index.

✓ If the item is shown on **your** policy schedule **we** will pay for:

Item 1 – loss of or damage to **your** **personal property**.

We will pay the sum insured on **your** policy schedule (subject to inflation protection) and up to £1,500 for a single article, pair or set.

Item 2 – loss of **your** **money**.

We will pay up to the sum insured on **your** policy schedule.

Item 3 – loss of or damage to **your** pedal cycles and accessories on them (including electrically assisted pedal cycles that are not required to be licensed if used on a public road).

We will pay up to the sum insured on **your** policy schedule (subject to inflation protection).

✗ In addition to items listed on pages 13-14 **we** will not pay for:

- Loss or damage to property specifically insured under item 4 of this section.

- Loss due to error, omission or depreciation in value.

- Loss or damage if the pedal cycle is being used for racing.

- Theft or attempted theft of a pedal cycle unless at the time of loss or damage it was:

- i) in **your** immediate custody or control; or
- ii) securely locked to an object that cannot be moved; or
- iii) in a locked building.

- Theft of pedal cycle accessories unless:

- i) the pedal cycle is stolen at the same time; and
- ii) the theft of the pedal cycle is covered under this section.

<p>✓ If the item is shown on your policy schedule we will pay for:</p>	<p>✗ In addition to items listed on pages 13-14 we will not pay for:</p>
<p>Item 4 – loss of or damage to articles specified on your policy schedule.</p> <p>We will pay up to the sum insured on your policy schedule (subject to inflation protection).</p>	
<p>✓ We also provide cover for:</p> <p>New purchases.</p> <p>The insurance provided by item 4 of this section also covers loss or damage to any single article, pair or set of high risk property that you have not previously told us about, up to a maximum of £2,500 occurring within 30 days of purchase.</p>	<ul style="list-style-type: none"> • Loss or damage to articles for which you do not have proof of the date of purchase.
<p>For items 1-4 in this section and in addition to items listed on pages 13-14, we will not pay for the following:</p>	
<ul style="list-style-type: none"> • The excess shown on your policy schedule under this section. • More than £2,000 in total in respect of any one loss from an unattended vehicle under items 1, 2, 3 and 4. • Loss or damage caused by theft or attempted theft from any unattended vehicle unless: <ol style="list-style-type: none"> i) All windows and sunroofs are securely closed and all doors and the boot are locked. ii) The property is completely concealed within the vehicle in a glove compartment, locked luggage compartment or locked boot. • Loss of or damage to: <ol style="list-style-type: none"> i) Personal property, money or pedal cycles held or used for business purposes. ii) Sports equipment while in use. iii) Remote controlled models while in operation. iv) Musical instruments involving only loss of tone, breakage of strings or breakage of drum skins. • Breakage of articles of a brittle nature unless specified under item 4 of Section 3. • Loss of or damage to business equipment unless specified under item 4 of Section 3. • Theft or malicious damage caused by you, your domestic employees, lodgers, paying guests or tenants. 	

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CLAIMS SETTLEMENT UNDER SECTION 3 – PERSONAL POSSESSIONS

1. **We** will at **our** option:

- i) replace as new;
- ii) pay the cost to **us** of replacing as new;
- iii) repair; or
- iv) pay the cost to **us** to repair;

any article insured under items 1, 3 or 4 of this section without deduction for wear and tear. For clothing more than two years old insured under item 1, a deduction will be made for wear and tear.

Also see section 'How to make a claim' on page 33.

How to make a claim

Sections 1-3 – Buildings, Contents and Personal Possessions

HOME INSURANCE 0370 060 1124 (24 hour).
We may record and monitor calls. Call charges will vary.

We understand how distressing loss or damage to **your home** can be. When things go wrong, **we** are ready and waiting to put them right as quickly and efficiently as possible.

You should always immediately contact the emergency services or the public supply authority if there is an emergency that could result in serious damage or danger. Suspected gas leaks should always be reported to the National Gas Emergency Helpline on **0800 111 999**.

Step 1: Report to the police (if applicable)

It is a condition of **your policy** that **you** report the following to the police as soon as possible, and get a crime reference number or loss report number:

- Theft, attempted theft or loss of property.
- Any loss or damage caused by malicious acts, vandalism, riot, civil commotion, strikes or labour disturbances.

Step 2: Check whether you are covered

- Check **your** policy schedule, which lists the sections of cover **you** have chosen and any endorsements and excesses that apply.
- Refer to **your** policy booklet, particularly the section relevant to **your** claim. Please check:
 - Details of what **your policy** does and does not cover.
 - ‘Claims settlement’ at the end of each section – this tells **you** about any conditions that may affect the amount of any claim settlement.
 - Any policy conditions that apply on pages 11-12.

Step 3: Gather your information

To help **us** process **your** claim quickly, it helps if **you** have the following information to hand:

- **Your** policy number.
- The date and time of the loss or damage.
- The police loss report number or crime reference number (if applicable).

We may request more information such as:

- The date and place of purchase, receipts, invoices, instruction booklets, valuations or photographs.
- The location of the property when it was lost or damaged.
- For damaged property, confirmation from a suitably qualified tradesman of the cause

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of damage and whether or not the item can be economically repaired.

We may not meet **your** claim, or settlement may be reduced, if **you** do not provide these details or if **you** do not tell **us** about the loss or damage as soon as reasonably possible.

Sometimes **we**, or an expert **we** appoint, may wish to meet **you** to discuss the claim, inspect the damage, or carry out further enquiries.

Make sure **you** do not throw away damaged **contents**. Store them in a dry place, as **you** will need them to support **your** claim.

Step 4: Make a claim

For home insurance claims, call **us** on **0370 060 1124**. **We** may record and monitor calls. Call charges will vary.

Step 5: What happens next?

- If **your** claim is accepted, **we** will agree actions on the initial call and keep in touch by phone to let **you** know what's happening.
- **We** may appoint a specialist to visit **you**, in which case **we** will let **you** know.
- Complicated claims, such as those for **subsidence**, may take longer than others to complete. If that's the case **we** will give **you** the name of a personal contact who'll keep **you** informed about progress.
- **We** may offer repair or replacement through **our** approved suppliers. If **you** prefer to use **your** own tradesman, or receive a cash settlement for replacement goods instead, **we** will need to agree this with **you** beforehand. Any payment will generally not exceed the discounted amount **we** would have paid to **our** chosen supplier.
- **We** may refuse to agree costs that are incurred by **you** before **our** agreed consent is given or for damaged items that are disposed of before inspection.
- **We** try to make the claims process as sustainable as possible and will repair **your** property wherever it makes economic and environmental sense to do so.

Financial services compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. Whether or not **you** are able to claim and how much **you** may be entitled to will depend on the specific circumstances at the time.

For further information about the scheme please visit the FSCS at **www.fscs.org.uk** or call them on **0800 678 1100**.

Section 4

Family Legal Protection

Please note that this section only applies if it is shown on **your** policy schedule.

Please refer to the definitions on pages 5-7 for words shown in **bold** text.

Claims under this section are managed on our behalf by DAS Legal Expenses Insurance Company Limited.

We agree to provide the insurance described in this section, subject to the terms, conditions, exclusions and limitations set out below, provided that:

1. **reasonable prospects** exist for the duration of the claim;
2. the **date of occurrence** of the insured incident is during the **period of insurance**;
3. any legal proceedings, or any other proceeding to resolve the insured incident will be dealt with by a court, or other body which the **administrator** agrees to, within the **countries covered**; and
4. the insured incident happens within the **countries covered**.

✓ We will pay your costs and expenses :	✗ In addition to items listed on pages 13-14 we will not cover:
1. Employee disputes To pursue a legal action directly arising from your contract of employment.	a) Any claim relating solely to personal injury (please refer to insured incident 3 Personal Injury). b) A settlement agreement while you are still employed. c) The insured event happening within 90 days of this insurance starting.
2. Contract disputes a) To pursue a legal action directly arising from you buying or hiring goods or services for your own private use. b) To defend a legal action directly arising from the private sale by you of your goods.	a) The settlement payable under an insurance policy (the administrator will cover a dispute if your insurer refuses your claim, but not for a dispute over the amount of the claim). b) A dispute arising from any loan, mortgage, pension, investment or borrowing. c) A dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings.

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✓ We will pay your costs and expenses:	✗ In addition to items listed on pages 13-14 we will not cover:
	<ul style="list-style-type: none"> d) A motor vehicle owned by or hired or leased to you. e) A claim where less than £250 is in dispute or the agreement for buying or hiring the goods or services was not made during the period of insurance. f) A claim where less than £250 is in dispute or the agreement for selling the goods or services was not made during the period of insurance. g) Anything to do with building, rebuilding, converting or extending all or part of your home.
<p>3. Personal injury</p> <p>To pursue a legal action directly arising from your death or personal injury.</p>	<ul style="list-style-type: none"> a) Illness or bodily injury that happens gradually. b) Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you. c) Clinical negligence. d) Legal action that has arisen as a result of an accident involving a motor vehicle you were driving.
<p>4. Property protection</p> <ul style="list-style-type: none"> a) To pursue a legal action following an event which causes or could cause physical damage to your home. b) To pursue or defend a legal action following a legal nuisance or trespass. 	<ul style="list-style-type: none"> a) A contract you have entered into. b) Any building or land except your main home. c) Someone legally taking your property from you, whether you are offered money or not, or restrictions or controls placed on your property by any government or public or local authority. d) Work done by, or on behalf of, any government or public or local authority unless the claim is for accidental damage. e) A claim where the amount in dispute is less than £250. f) A claim where the agreement entered into was not made during the period of insurance. g) The enforcement of a covenant by or against you. h) The insured event happening within 180 days of this insurance starting.

✓ We will pay your costs and expenses:	✗ In addition to items listed on pages 13-14 we will not cover:
<p>5. Tax protection</p> <p>A comprehensive examination by HM Revenue & Customs that considers all areas of your self assessment tax return, but not enquiries limited to one or more specific area.</p>	<p>a) Any claim if you are self-employed, or a sole trader, or in a business partnership.</p> <p>b) An investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.</p>
<p>6. Motor legal defence</p> <p>To defend legal action directly arising from a motoring prosecution.</p>	<p>Any claim where you were driving a motor vehicle without a valid licence and/or insurance.</p>

General Exceptions applying to Section 4

We will not pay for:

1. Late reported claims

A claim where **you** have failed to notify the **administrator** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or the **administrator** considers the **administrator's** position has been prejudiced.

2. Costs the **administrator** has not agreed

Costs and expenses incurred before the **administrator's** written acceptance of a claim.

3. Court awards and fines

Fines, penalties, compensation or damages that a court or other authority orders **you** to pay.

4. Legal action the **administrator** has not agreed.

Any legal action **you** take that the **administrator** or the **appointed representative** have not agreed to, or where **you** do anything that hinders the **administrator** or the **appointed representative**.

5. Defamation

Any claim relating to written or verbal remarks that damage **your** reputation.

6. A dispute with **us**

A dispute with **us** not otherwise dealt with under general condition 8 of Section 4.

7. Judicial review

Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

8. Litigant in person

Any claim where **you** are not represented by a law firm, barrister or tax expert.

General Conditions applying to Section 4

1. Your legal representation

- a) On receiving a claim, if legal representation is necessary, the **administrator** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
- b) If the appointed **preferred law firm** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as the **appointed representative**.
- c) If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, the **administrator** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- d) The **appointed representative** must co-operate with the **administrator** at all times and must keep the **administrator** up to date with the progress of the claim.

2. Your responsibilities

- a) **You** must co-operate fully with the **administrator** and the **appointed representative**.
- b) **You** must give the **appointed representative** any instructions that the **administrator** asks **you** to.

3 Offers to settle a claim

- a) **You** must tell the **administrator** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without the **administrator's** written consent.
- b) If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
- c) The **administrator** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and pursue or settle any claim in **your** name. **You** must also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all the information and help **we** need to do so.

4. Assessing and recovering costs

- a) **You** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if the **administrator** asks for this.
- b) **You** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay the **administrator** any amounts that are recovered.

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5. Cancelling an appointed representative's appointment

If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless the **administrator** agrees to appoint another **appointed representative**.

6. Withdrawing cover

If **you** settle or withdraw a claim without the **administrator's** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses we** have paid.

7. Expert opinion

The **administrator** may require **you** to get, at **your** own expense, an opinion from an expert that the **administrator** considers appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by the **administrator** and the cost agreed in writing between **you** and the **administrator**. Subject to this, the **administrator** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that the **administrator** have agreed to) or make a successful defence.

8. Arbitration

If there is a disagreement between **you** and the **administrator** about the handling of a claim and it is not resolved through the **administrator's** internal complaints procedure **you** can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from financial-ombudsman.org.uk)

If **your** dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by **you** and the **administrator**. If there is a disagreement over the choice of arbitrator, the **administrator** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between **you** and **us** or may be paid by either **you** or **us**.

CLAIMS SETTLEMENT UNDER SECTION 4 – FAMILY LEGAL PROTECTION

We will pay an **appointed representative**, on **your** behalf, **costs and expenses** incurred following an insured incident, provided that:

- a) The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.
- b) The most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**. The amount **we** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- c) In respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal. Before **we** pay the **costs and expenses** for appeals, the **administrator** must agree that **reasonable prospects** exist.
- d) For an enforcement of judgment to recover money and interest due to **you** after a successful claim under this **policy**, the **administrator** must agree that **reasonable prospects** exist, and
- e) Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we** will pay in **costs and expenses** is the value of the likely award.

What we will not pay

In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **Standard Terms of Appointment** and these will not be paid by **us**.

How to make a claim

Call DAS Legal Expenses Insurance Company on **0117 934 0488**.

Lines are open 24 hours a day, 7 days a week. Calls may be recorded and monitored.

Call charges will vary.

Customer helplines

As part of your policy, you can call our helplines for assistance.

Legal advice service

0117 934 0488

Calls may be recorded and monitored. Call charges will vary.

We provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am–5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

Tax advice service

0117 934 0488

Calls may be recorded and monitored. Call charges will vary.

We offer confidential advice over the phone on personal tax matters in the UK.

Tax advice is provided by tax advisers 9am–5pm, Monday to Friday, excluding public and bank holidays.

If you call outside these times, a message will be taken and a return call arranged within the operating hours.

Domestic emergency

You can phone the domestic emergency helpline on:

0800 408 9103

(24 hour) Calls may be recorded and monitored.

We will locate the nearest suitable tradesman and advise costs.

You will be responsible for the tradesman's fees, but if the damage is covered by your policy you may submit a claim in the usual way.

Our complaints procedure

We always aim to treat you with fairness, courtesy and respect for your insurance needs, and keep you informed. This commitment extends to dealing with any complaints you might have in a straightforward, helpful way, as quickly as possible.

If you have a complaint other than Family Legal Protection:

Please contact us quoting your policy or claim number.

0370 060 1124*

3rd Floor, The Podium, Centre City House, 5 Hill Street, Birmingham B5 4US

If you have a complaint in relation to Family Legal Protection:

Please contact DAS quoting your policy or claim number.

0370 050 1575*

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

If you remain dissatisfied, you can complain to:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

0800 023 4567 or 0300 123 9 123

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights. For further information about your legal rights, please contact your local authority Trading Standards department or Citizens Advice Bureau.

*Calls may be recorded and monitored. Call charges will vary.

Useful phone numbers

General home insurance enquiries

0370 060 1124

Helplines

Legal helpline

0117 934 0488 (24 hour)

Domestic emergency helpline

0800 408 9103 (24 hour)

Making a claim

Home insurance

0370 060 1124 (24 hour)

Family legal protection (if selected)

0117 934 0488 (24 hour)

Calls may be recorded and monitored. Call charges will vary.

Visit your **local branch**
Call **0370 060 1124**
Go to **skipton.co.uk/homeinsurance**

We may record and monitor calls. Call charges will vary.

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