

homeprotect

**YOUR HOME INSURANCE
POLICY BOOKLET**



WELCOME

THANKS FOR CHOOSING US TO PROTECT YOUR HOME.

Think of this booklet as a generic manual which describes standard policy terms. If your circumstances require us to apply different terms and conditions, you'll always be able to find these in the separate Policy Document we send to you when you buy or renew your policy.

CONTENTS

Definitions.....	3
Conditions and limitations that apply to your policy.....	10
Section 1 - buildings cover.....	13
Section 1 (a) - basic accidental damage to buildings	16
Section 1 (b) - full accidental damage to buildings.....	17
Section 2 - contents cover (inside the home).....	18
Section 2 (a) - contents cover (outside the home).....	21
Section 2 (b) - basic accidental damage to contents.....	22
Section 2 (c) - full accidental damage to contents.....	23
Section 3 - liability to staff	24
Section 4 - liability to the public	25
Section 5 (a) - specified items (inside the home).....	26
Section 5 (b) - specified items (anywhere in the world)	27
Section 5 (c) - general possessions (anywhere in the world)	29
Optional extras.....	30
How to claim	31
Information on your contract with Homeprotect.....	33
Legal information you need to know.....	35
Useful contacts.....	37

DEFINITIONS

There are certain words used throughout this booklet and *Policy Document* that are italicised and start with a capital letter. These are 'defined terms', words that have a specific meaning. The full list of defined terms, and what they mean can be found below:

Accidental Damage

Sudden, unexpected, and unforeseen event that causes visible damage.

Cover is only provided where *You* or *Your* guests cause the damage unless *We* explicitly state otherwise.

Accidental Loss(es)

This relates to the loss of *Personal Possessions, Contents, High Risk Items, Electronic Gadgets* or *Bikes* where theft cannot be established.

Act of Terrorism

The use, or threat of use, of biological, chemical, radioactive, or nuclear explosion, pollution, or contamination by any person(s) acting alone or with any organisation or government, committed for political, religious, ideological, or similar purposes including the intention to influence any government or to put the public in fear.

Bike(s)

Means a pedal cycle and any accessories attached to the bike (e.g. bike locks, water bottles).

Cover for accessories is limited to £100 per claim.

Boundary

The area within the grounds of the *Insured Address* that *You* own or are legally responsible for in accordance with the UK Land Registry title plan. This does not include any communal areas unless *We* explicitly state otherwise.

Buildings Cover

Protection for the *Home, Outbuildings*, fixtures, and fittings (i.e. items attached to the *Home* or *Outbuildings* that would require tools to move them such as built-in appliances, lighting, fixed floorings, fitted carpets, bathroom suites, ceramic hobs etc.), or communal areas *You* are legally responsible for, against *Insured Losses*.

For rented property, the definition of 'Buildings Cover' is extended to include *Your* tenant's fixtures and fittings. This applies to standard landlord situations, not where *You* are the freeholder, and the tenant is the leaseholder.

Business Equipment

Equipment used to administer *Your* business, such as computers, routers, keyboards, monitors, printers, photocopiers, office furniture etc.

'Business Equipment' does not include:

- ✘ any tools used to perform *Your* business, such as professional lawnmowers, kilns, power tools;
- ✘ business stock;
- ✘ business money.

Card(s)

Any card that can be used to make a payment, provided they are issued within the United Kingdom and belong to *You* (e.g. credit or debit cards, charge, or gift cards etc.).

Contents

Household items, personal items or *Business Equipment* owned by *You* which *You* could take with *You* when moving home.

'Contents' includes:

- ✓ *Bikes* individually worth less than £350;
- ✓ *Electronic Gadgets* (other than mobile phones) individually worth less than £350;
- ✓ mobile phones individually worth less than £1,001; and,
- ✓ *High Risk Items* individually, or as part of a collection, worth less than £1,500 (up to £5,000 or 20% of the Contents sum insured, whichever is lower).

'Contents' **does not** include:

- ✗ claims covered under *Buildings Cover*;
- ✗ motorised vehicles (other than those considered as *High Risk Items*), aircraft (e.g. drones or gliders) or watercraft (e.g. hovercraft or boats);
- ✗ contents owned by *Your* tenants; or,
- ✗ fitted carpets (as cover is provided under *Buildings Cover*).

Cosmetic Damage

Damage that solely affects the appearance but not the functionality of an insured item (e.g. chipping, denting, scratching or staining) except where the item is used purely for decorative purposes (e.g. carpets) where cosmetic damage is limited to £750 per item, per claim.

Electronic Gadget(s)

Items which contain a processor and are designed to be portable.

This includes but is not limited to:

- ✓ mobile phones,
- ✓ smart watches,
- ✓ laptops,
- ✓ tablets,
- ✓ digital cameras,
- ✓ camcorders,
- ✓ gaming devices.

Excess(es)

The amount *You* have to pay in the event of a claim. The excesses relevant to each section of cover can differ and are shown within *Your Policy Document*, or within this booklet.

Flood

Sudden release or rapid build-up of water from outside the *Home* or *Outbuildings* entering into the *Home* or *Outbuildings*.

Furnished

Means at least half of all rooms within the *Home* are set up for day to day living.

Garden

Areas in the open (excluding *Outbuildings*), within the *Boundary*, that belong to *You*.

Habitable

Where the *Home* is not *Uninhabitable*.

Heave

The upward or sideways movement of the site on which your *Home* or *Outbuildings* are situated caused by swelling of the ground; other than settlement.

High Risk Item(s)

Items included in the list below which *You* intend to cover:

- ✓ artworks,
- ✓ antiques,
- ✓ rare books,
- ✓ china, glassware, porcelain,
- ✓ clocks,
- ✓ coins,
- ✓ electric wheelchairs or disability scooters,
- ✓ furs,
- ✓ handbags,
- ✓ jewellery and watches,
- ✓ gold or silver (including gold and silver plated items),
- ✓ guns,
- ✓ medals,
- ✓ stamp collections,
- ✓ medical equipment (including hearing aids),
- ✓ musical equipment,
- ✓ sports equipment
- ✓ garden machinery (e.g. lawnmowers).

Home

The main building within the *Boundary* of the *Insured Address*. 'Home' does not include *Outbuildings*, items kept in an *Outbuilding* or items left in the open.

Homeprotect

'Homeprotect' is a brand or "trading name" of Avantia Insurance Limited.

Insured Address

The address listed within *Your Policy Document*.

Insured Loss(es)

An event or series of events that cause loss or damage which *We* have agreed to cover under this policy. Each of the 'Insured Losses' for each type of cover can be found at the start of each section under "What is covered".

Landslip

Sudden movement of the soil on a slope or gradual creep of a slope over time on which the *Home* or *Outbuildings* are situated; caused by something other than the weight of the building or settlement.

Nuclear Hazard(s)

This means:

- ionising radiations or radioactive contamination from any nuclear fuel or waste from the combustion of nuclear fuel; or

- the radioactive, toxic, explosive, or other hazardous properties of any nuclear assembly or nuclear component.

Outbuilding(s)

Fixed structures or buildings detached from the *Home* located within the *Boundary* that *You* are legally responsible for.

‘Outbuildings’ include but are not limited to:

- detached garages,
- sheds,
- boundary or garden walls,
- fences,
- tennis courts,
- swimming pools,
- external car ports,
- driveways,
- patios,
- artificial lawns,
- septic tanks,
- soakaways or sewage treatment centres.

Period of Insurance

The dates between which *We* provide *You* with insurance as shown in *Your Policy Document*, for which *You* have paid the agreed premium.

Personal Possession(s)

- ✓ clothes
- ✓ bags
- ✓ sports equipment

...and other similar items likely to be worn, carried, or used by *You* away from the *Home*. *We* also insure *You* for theft of money up to £100 per claim.

‘Personal Possessions’ does not include:

- ✗ *Cards*
- ✗ *High Risk Items* (individually worth £1,500 or more)
- ✗ *Electronic Gadgets*
- ✗ *Bikes*

Personal Supervision

Within *Your* sight and *Your* reach.

Pet(s)

Domestic animals kept for companionship, excluding dangerous dogs defined in the Dangerous Dogs Act (1991).

Policy Document

The personalised document sent to *You* when buying, amending, or renewing cover; this includes:

- *Your* policy schedule which summarises the cover *You* have in place;
- any policy endorsements which may affect *Your* policy;
- *Your* statement of fact which lists details *You* gave to *Us* when obtaining *Your* quote.

Pollutant(s)

Any toxic, hazardous, chemical, or biological substance or contaminant which could cause damage as a result of release or removal.

Qualified Jeweller

An organisation, either:

- registered at Companies House (www.gov.uk/government/organisations/companies-house) with a classification code that relates to a jewellery or watch business, or;
- registered with the National Association of Jewellers (www.naj.co.uk).

Rent

The amount *You're* expected to pay as a tenant or receive as a landlord detailed within *Your Tenancy Agreement*. *Rent* does not include ground rent which *You* may be liable for if *You* are the leaseholder of *Your Home*.

Repairs, Alterations, Extensions or Renovations

Any work within *Your Home* or within the *Boundary* or to items *We* insure which involves any building works (including electrical or plumbing adjustments) or structural alterations exceeding a cost of £20,000.

Staff

Someone employed by *You*, under an employment contract, to complete household chores not connected to *Your* business, profession, or trade at the *Insured Address*.

Storm

A period of violent weather with wind speeds of at least 55mph, or rainfall of at least 25mm per hour, or snowfall of at least 30cm in 24 hours, or hail of such intensity that it damages hard surfaces or breaks glass.

Subsidence

Downward movement of the site on which the *Home* or *Outbuildings* are situated; caused by something other than the weight of the building or settlement.

Tenancy Agreement

A contract between *You* and *Your* tenant(s) or *You* and *Your* landlord(s) detailing requirements on both parties, including but not limited to:

- the amount of *Rent* due during each period, and;
- the tenancy length.

Third Party

Someone other than:

- *You*,
- anybody permanently residing with *You*,
- *Staff*.

Uninhabitable

Where the *Home* is one or more of the following:

- derelict;
- fire damaged;
- damaged by subsidence/structural movement (and not remedied);
- not windtight or watertight;
- not secured from unauthorised access;
- a risk to the health and safety of you or others;
- not equipped with a functioning kitchen and toilet facility;
- structurally unsound

...unless the *Home* is currently undergoing *Repairs, Alterations, Extensions or Renovations*.

Unoccupied

Your Home has not been visited by *You* or *Your* guests for 30 consecutive days or more.

Vermin

Rats, mice, squirrels, wasps, or hornets.

We / Us / Our

This means Avantia Insurance (trading as Homeprotect), our underwriters (shown within *Your Policy Document*) or our claims handling team.

Wild Animals

Any animal living in a state of nature; not tamed or domesticated animals.

You / Your

The person(s) named in *Your Policy Document* as the “policy holder” and any person permanently residing with them.

If the property is rented, ‘You’ also includes anybody listed in the *Tenancy Agreement*.

HOME, OUTBUILDINGS AND BOUNDARY AT A GLANCE



Please note: These diagrams are for illustration only, if there's a conflict between the diagrams and the wording in your policy, the wording should be used.

CONDITIONS AND LIMITATIONS THAT APPLY TO YOUR POLICY

CHECK THE COVER LIMITS

You can find *Your* cover limits in *Your Policy Document*. When *You* read this, make sure *You've* requested adequate levels of cover:

When taking out a policy, *You* are asked the amount it would take to completely rebuild *Your Home, Outbuildings* or replace *Your Contents*, specified items or general possessions (on a 'new for old' basis), the "sum insured" or, for individual items, their "worth".

- If the "sum insured" isn't enough, *You* are "underinsured". This means that any claim that is settled will be reduced in proportion depending on how underinsured *You* are, regardless of the amount of the claim.
 - For example, if *Your Contents* are actually worth £50,000, but *You* have only listed £25,000 as *Your Contents* sum insured, any contents claims will be proportionally adjusted by 50% - a £10,000 *Contents* claim would be settled at £5,000.
- Certain types of cover within the policy also have an individual specific limit. This is the maximum *We* would pay in any claim.

YOUR INFORMATION SHOULD BE UP TO DATE

Your cover is based on information *You* provide to *Us*, as detailed within *Your Policy Documents*. If this is incorrect, incomplete or changes during the policy year, *You* must take steps to tell *Us*. If not, there is a risk *Your* policy could be cancelled, amended, additional premium could be charged, or claims could be reduced or rejected. This isn't an exhaustive list, but changes *You* must tell us about include:

- Changing address or undertaking any *Repairs, Alterations, Extensions or Renovations*;
- Letting the *Home* or using it for any purpose other than as a private residence (including business use); or if there is a break in tenancy of 30 days or greater;
- If *Your Home* is no longer occupied solely by *You* or *Your* family; or will become *Unoccupied*;
- If *You* are declared bankrupt or have been convicted of any offence other than driving offences;

TAKE REASONABLE CARE OF YOUR HOME

Your Home and *Your* belongings should always be kept in a good state of repair and working condition. Failure to do so may affect *Your* insurance cover. Please note specifically:

- *Your* policy won't cover losses caused by poor maintenance or damage which happens gradually. Maintaining *Your Home* and belongings and keeping them in a good state of repair helps prevent such damage.

To reduce the risk of something going wrong:

- Take reasonable care to install and use appliances in accordance with the manufacturers' original instructions.
- Ensure any building, electrical or plumbing work done at *Your Home* complies with any relevant regulations. Such work should be carried out by a qualified contractor to ensure compliance with current standards

We've listed exceptions that apply to all sections of cover here, so *You* can be clear what isn't covered. Any *Excess(es)* will usually be deducted when making a claim and details on any separate terms and conditions relevant to *You* can be found in *Your Policy Document*.

WHAT IS NOT COVERED

Your policy will **not pay** for claims which are:

- ✗ Not covered as an *Insured Loss* under *Your* policy;
- ✗ For items *You* don't own or aren't legally responsible for;
- ✗ For *High Risk Items, Electronic Gadgets or Bikes* where *You* don't have proof of ownership (e.g. receipts or bank statements);
- ✗ For incidents which happen before *Your* policy started or after it has ended;
- ✗ *Accidental Losses*;
- ✗ The responsibility of a *Third Party*, where full compensation has been provided.

Your policy will **not cover** loss, damage, liability, costs, or expenses for claims in the following circumstances:

- ✗ Caused by sonic bangs;
- ✗ Caused by infectious diseases;
- ✗ Relating to *Pollutants* including asbestos, unless *We* explicitly state otherwise;
- ✗ War, invasion or warlike operations, revolution, rebellion, insurrection, or military power;
- ✗ *Act of Terrorism or Nuclear Hazards*;
- ✗ Damage caused deliberately or recklessly by *You*, *Your* guests or anyone living at the *Insured Address*;
- ✗ *Repairs, Alterations, Extensions or Renovations* unless *We* agree those in writing;
- ✗ Damage or liability arising out of the activities of contractors;
- ✗ Breakdowns, mechanical faults, electrical faults, or computer viruses;

- ✘ Damage caused gradually by wear and tear; or failure to fix a known issue (e.g. a visible leak isn't fixed which causes further damage);
- ✘ Pure *Cosmetic Damage*;
- ✘ Entire pairs, sets or suites where claims will be settled on a proportional basis (e.g. if *You* damage one of two sofas worth £3,000, the maximum *We'd* pay would be £1,500);
- ✘ Alleged criminal activity where *You* don't have a crime reference number (e.g. if *You* made a claim for a stolen laptop this would have to be reported to the police first);
- ✘ Loss of earnings, profits, goods, or property value from depreciation, decreases in market value or deception (except where deception was used to get into the home) or confiscation;
- ✘ Bills *You'd* otherwise have paid or from failure to pay bills (e.g. *Your* electricity bill, damage caused by debt collectors etc.);
- ✘ Costs or expenses unless *We* have agreed to pay them in advance;
- ✘ Damage caused by infestation (other than *Vermin*), corrosion, damp, wet or dry rot or mould;
- ✘ Damage due to faulty design or workmanship;
- ✘ Damage or loss of any motorised vehicles' accessories, parts, or keys;
- ✘ Items stolen from unoccupied vehicles;
- ✘ Indirect loss (e.g. *We* will not pay for loss of data from a damaged or stolen laptop).

SECTION 1 - BUILDINGS COVER

WHAT IS COVERED

Buildings Cover is designed to protect *Your Home* and *Outbuildings* against the full range of risks (called *Insured Losses*) summarised below.

Your Policy Document will show if *You* have chosen this section of cover and the specific sum *You* insured *Your Home* for.

Under this section of cover, Your policy will cover the following Insured Losses:

- ✓ Fire
- ✓ Smoke
- ✓ Lightning (including electrical power surge)
- ✓ Explosion
- ✓ Aircraft or other flying devices
- ✓ *Storm*
- ✓ *Flood*
- ✓ Earthquake
- ✓ Collisions with *Wild Animals* or vehicles
- ✓ Escape of water
- ✓ Escape of oil
- ✓ Theft (including attempted theft)
- ✓ Weight of snow
- ✓ Frost
- ✓ Malicious damage
- ✓ *Subsidence, Landslip or Heave*
- ✓ Aerials & falling objects
- ✓ Damage by emergency services
- ✓ Tree roots

Alternative accommodation: If *You* can't live in the *Home* due to an *Insured Loss* (or because you have been formally advised by central or local authority to evacuate *Your Home* due to the risk of an *Insured Loss*, such as *Storm*, occurring), *We* will pay alternative accommodation costs for *You* and *Your Pets* up to a maximum of £75,000 per claim; or,

Loss of Rent: If a tenant can't live in the *Home* *You* let due to an *Insured Loss*, *We* will pay loss of *Rent* *You* would have received up to a maximum of £30,000 per claim on any contractually confirmed rental income or contractually confirmed short term lettings.

Landlord contents: If *You* let the *Home*, up to £7,500 per claim is provided for *Contents* damaged due to an *Insured Loss* which affects the *Home* at the same time (provided these would have been covered by *Our Contents* cover under Section 2).

Trace and access: The cost of tracing and accessing the cause of an escape of water or oil (up to £7,500 per claim) and repair costs for the cause of the leak (up to £250 per claim).

Selling your Home: If you sell your *Home* and between the date *You* exchange contracts and the date *You* complete the sale, the *Home* is damaged by an *Insured Loss*, cover will be provided for the buyer provided they have not taken out insurance elsewhere.

WHAT IS NOT COVERED

For any claim, regardless of cause, no cover is provided for:

- ✘ Flat roofs, or damage caused by failure of flat roofs, unless there is proof that the flat roof has been inspected and maintained at least every 10 years by a registered builder.

For any claims related to Lightning (including electrical power surge), no cover is provided for:

- ✘ Any amount over £10,000 per claim for damage caused by an electrical power surge;

For any claim caused by a Storm, frost or weight of snow, no cover is provided for:

- ✘ Outdoor fuel tanks, hot tubs, swimming pools, tennis courts, drives, footpaths, patio, terraces, gates, or fences.
- ✘ Damage to aerials.

For any claims caused by Flood, no cover is provided for:

- ✘ Outdoor fuel tanks, hot tubs, swimming pools, tennis courts, drives, footpaths, patios and terraces, walls, gates, or fences unless the *Home* is also affected at the same time by the same original cause.

For any claim caused by escape of water, no cover is provided for:

- ✘ Water escaping from anything other than fixed indoor; pipes, boilers, water tanks or toilets (i.e. these are covered);
- ✘ Water escaping from flexible hoses or attachments to kitchen appliances, or the appliances themselves (i.e. these aren't covered);
- ✘ Damage caused by a lack or failure of sealant or grout;
- ✘ Damage to boilers, where the water has escaped internally within the boiler;
- ✘ Any amount over £2,000 per claim for metered water bills where *We've* agreed to pay a claim.

For any claim caused by escape of oil, no cover is provided for:

- ✘ Any amount over £2,000 per claim for oil bills where *We've* agreed to pay a claim.

For any claims caused by theft, or attempted theft, no cover is provided:

- ✘ Unless there are signs of damage caused by the thief (or thieves) to get into *Your Home* or violence or deception was used to gain entry;
- ✘ Any amount over £10,000 for theft of item(s) that makes up the *Home*;
- ✘ Any amount over £7,500 for theft of item(s) that makes up the *Outbuildings*.

For any claim caused by collision, no cover is provided for:

- ✘ Damage caused by *Pets*.

For any claims caused by any of the emergency services which affect the Home, Garden or Outbuildings, no cover is provided for:

- ✗ Any amount over £10,000 per claim.
- ✗ Any amount in relation to an event involving *Your* arrest.

For any claims caused by Subsidence, Landslip or Heave, no cover is provided for:

- ✗ Outdoor fuel tanks, hot tubs, swimming pools, tennis courts, drives, footpaths, patios and terraces, walls, gates or fences unless the *Home* is also affected at the same time by the same original cause;
- ✗ Flooring unless the *Home's* foundations are damaged at the same time by the same original cause;
- ✗ Damage due to coastal or river erosion;
- ✗ Normal "bedding down" of the *Home* or *Outbuildings* (e.g. settlement, shrinking or expanding typical of new properties).

For any claim caused by damage from aerials or falling objects, no cover is provided for:

- ✗ Damage to an aerial;
- ✗ Damage if the falling object is normally kept within the *Boundary*, including trees;
- ✗ Damage to gates, garden walls or fences;
- ✗ The cost of removing any part of the fallen object if there has been no damage to the *Home* or *Outbuildings*.

For any claim relating to tree roots, no cover is provided for:

- ✗ Damage to anything other than underground pipes or services;
- ✗ Damage where *You've* previously been made aware that nearby trees *You're* responsible for could cause damage.

SECTION 1 (A) - BASIC ACCIDENTAL DAMAGE TO BUILDINGS

WHAT IS COVERED

Basic Accidental Damage provides a limited level of cover and is designed to protect Your Home from Accidental Damage, caused by You or Your guests, to:

- ✓ windows (including thermal expansion of glass)
- ✓ solar panels
- ✓ bathroom fixtures (e.g. toilet, sink etc.)
- ✓ ceramic hobs
- ✓ underground service pipes or cables.

Your Policy Document will show if You have chosen this section of cover.

WHAT IS NOT COVERED

For any claim relating to Basic Accidental Damage, no cover is provided for:

- ✗ Clearing blocked drains, unless the pipe or drain itself are physically broken;
- ✗ Damage to septic tanks, cesspits, or sewage treatment centres;
- ✗ Damage caused by *Pets*, animals, insects, or *Vermin*;
- ✗ Damage caused by infestation, corrosion, damp, wet or dry rot, mould, or frost;
- ✗ Damage to *Outbuildings*;
- ✗ Any amount over £1,500 per claim;
- ✗ Damage caused by overflowing water.

SECTION 1 (B) - FULL ACCIDENTAL DAMAGE TO BUILDINGS

WHAT IS COVERED

Full Accidental Damage provides a comprehensive level of cover and is designed to protect Your Home or Outbuildings from Accidental Damage caused by You, Your guests, or Vermin.

The level of cover is increased to the sum You insured Your Home and Outbuildings for (except for 'what is not covered' below).

This cover is optional. Your Policy Document will show if You have chosen this section of cover and the specific sum You insured Your Home and Outbuildings for.

WHAT IS NOT COVERED

For any claim, no cover is provided for:

- ✘ Damage caused by infestation (other than Vermin), corrosion, damp, wet or dry rot, mould or frost;
- ✘ Damage caused by Pets;
- ✘ Clearing blocked drains, unless the pipe or drain itself are physically broken;
- ✘ Any amount above £750 per claim for damage to carpets;
- ✘ Damage caused by overflowing water.

SECTION 2 - CONTENTS COVER (INSIDE THE HOME)

WHAT IS COVERED

Contents cover protects *Your* household items, personal items, and *Business Equipment* inside the *Home* against the full range of risks (called *Insured Losses*) below.

Your Policy Document will show if *You* have chosen this section of cover and the specific sum *You* insured *Your Contents* for.

Under this section of cover, Your policy will cover the following Insured Losses:

- ✓ Fire
- ✓ Smoke
- ✓ Lightning (including electrical power surge)
- ✓ Explosion
- ✓ Aircraft or other flying devices
- ✓ Storm
- ✓ Flood
- ✓ Earthquake
- ✓ Collisions with *Wild Animals* or vehicles
- ✓ Escape of water
- ✓ Escape of oil
- ✓ Theft (including attempted theft)
- ✓ Weight of snow
- ✓ Malicious damage
- ✓ *Subsidence, Landslip or Heave*
- ✓ Aerials or falling objects

Alternative accommodation: If *You* can't live in the *Home* due to an *Insured Loss* (or because *You* have been formally advised by central or local authority to evacuate *Your Home* due to the risk of an *Insured Loss*, such as *Flood*, occurring), *We* will pay alternative accommodation costs for *You* and *Your Pets* up to a maximum of £10,000 per claim.

Tenant building liability: If *You're* a tenant renting a property, up to £5,000 per claim is provided for damage *You* cause to the building provided *You're* legally responsible to fix the damage.

Special events: *We'll* automatically increase *Your Contents* sum insured by 10% for a period of 30 days, immediately before and after special events such as *Your*, wedding, civil partnership, anniversary, birthday (births or christenings) as well as any month in which *You* celebrate a religious festival such as Christmas, Eid or Hanukkah.

If *We* accept a claim, the items shown below are subject to the following limits:

<i>Claim for:</i>	<i>Total limit per claim:</i>
Money & Cards	£500
Replacing security features, following theft of keys	£750
Food (including food stored in the fridge or freezer)	£1,100
Deeds, bonds, or documents	£2,500
Visitor <i>Contents</i>	£2,500
Digital media - e.g. photos, music etc.	£2,500
<i>Business Equipment</i>	£3,000
<i>High Risk Items</i> (worth less than £1,500 individually or as part of a collection)	£5,000 or 20% of the <i>Contents</i> sum insured, whichever is lower.

WHAT IS NOT COVERED

For any claim, regardless of cause, no cover is provided for:

- ✗ *Accidental Losses;*
- ✗ Anything lost or damaged outside the *Home*;
- ✗ Any item shown in the table below, as these can be covered separately under section 5 in this booklet:

<i>Item claimed for:</i>	<i>Worth:</i>
<i>High Risk Items</i> (either individually or as part of a collection)	£1,500 or more.
<i>Electronic Gadget</i> (other than mobile phones)	£350 or more.
Mobile phone	£1,001 or more.
<i>Bikes</i>	£350 or more.

Any claims related to Lightning (including electrical power surge), no cover is provided for:

- ✗ Any amount over £5,000 per claim for damage caused by an electrical power surge.

Any claims caused by escape of water, no cover is provided for:

- ✗ Water escaping from anything other than fixed indoor; pipes, boilers, water tanks or toilets (i.e. these are covered);
- ✗ Water escaping from flexible hoses or attachments to kitchen appliances, or from the appliances themselves (i.e. these aren't covered);
- ✗ Damage caused by a lack or failure of sealant or grout;
- ✗ Damage to boilers where the water has escaped internally within the boiler;
- ✗ Any amount over £2,000 per claim for metered water bills where *We've* agreed to pay a claim.

Any claims caused by escape of oil, no cover is provided for:

- ✗ Any amount over £2,000 per claim for oil bills where *We've* agreed to pay a claim.

Any claims caused by theft or attempted theft, no cover is provided:

- ✗ Unless there are signs of damage caused by the thief (or thieves) to get into the *Home* or violence or deception was used to gain entry;
- ✗ For counterfeit items;
- ✗ For theft of oil.

For any claim caused by collision, no cover is provided for:

- ✗ Damage caused by *Pets*.

Any claims caused by aerials & falling objects, no cover is provided for:

- ✗ Damage if the falling object is normally within the *Boundary*, including trees;
- ✗ Cost of removing the item if there has been no damage to the *Home*, *Outbuildings* or *Contents*.

Any claims relating to tenant buildings liability, no cover is provided for:

- ✘ *Insured Losses* that wouldn't have been paid either under *Buildings Cover* (Section 1) or *Contents* cover (Section 2);
- ✘ Losses caused by; fire, lightning, explosion, earthquake, *Subsidence*, *Landslip* or *Heave*;
- ✘ Damage caused deliberately;
- ✘ Maintenance or re-decoration costs;
- ✘ Accidental damage to anything other than windows (but not window frames), bathroom fixtures, mirrors, glass tops, glass in furniture and ceramic hobs – where cover is limited to £500 per item.

SECTION 2 (A) - CONTENTS COVER (OUTSIDE THE HOME)

WHAT IS COVERED

Contents cover protects *Your* household items and personal items outside the *Home* against the range of risks (called *Insured Losses*) below.

This cover is provided as standard if *Your Policy Document* shows *You* have *Contents cover*.

Under this section of cover, Your policy will cover the following Insured Losses:

- | | | |
|------------------------------------|---|--|
| ✓ Fire | ✓ Flood | ✓ Theft (including attempted theft) |
| ✓ Smoke | ✓ Collisions from <i>Wild Animals</i> or vehicles | ✓ Malicious damage |
| ✓ Lightning | ✓ Earthquake | ✓ Weight of snow |
| ✓ Explosion | ✓ Escape of water | ✓ <i>Subsidence, Landslip or Heave</i> |
| ✓ Aircraft or other flying devices | ✓ Escape of oil | |
| ✓ Storm | | |

For the following situations:

Possessions in the open: Up to £500 in total per claim for items left in the open within the *Boundary*.

Possessions stored in Outbuildings: Up to £1,500 in total per claim unless otherwise shown in *Your Policy Document*.

Plants in the garden: Up to £1,500 in total per claim for plants, shrubs & trees within the *Boundary*.

Possessions temporarily removed: Up to the sum *You* insured *Your Contents* for per claim. *You* are covered for up to 30 days provided that they are stored in an occupied private property; in the building where *You* work; at a building for valuation, cleaning, or repair; in a professional storage facility or while being moved between *Your Home* and one of the above.

Student possessions: Up to £6,000 in total (subject to £500 per item) per claim for a family member living at university or college provided the items were within occupied student accommodation at the time of loss.

WHAT IS NOT COVERED

For any claim, regardless of cause, no cover is provided for:

- | | |
|--|--|
| ✗ Any claim that wouldn't have been covered under the Contents section; | ✗ Claims relating to money or <i>Cards</i> ; |
| ✗ <i>Accidental Losses</i> ; | ✗ Claims for items outside the UK; |
| ✗ <i>High Risk Items</i> individually, or as part of a collection, worth £1,500 or more (these can be covered separately under section 5 in this booklet); | ✗ <i>Electronic Gadgets</i> or <i>Bikes</i> (these can be covered separately under section 5 in this booklet). |

SECTION 2 (B) - BASIC ACCIDENTAL DAMAGE TO CONTENTS

WHAT IS COVERED

Basic Accidental Damage provides a limited level of cover and is designed to protect Your Contents from Accidental Damage, caused by You or Your guests, to:

- ✓ TVs
- ✓ Desktop computers

Your Policy Document will show if You have chosen this section of cover.

WHAT IS NOT COVERED

Any claims relating to Basic Accidental Damage, no cover is provided for:

- ✗ Infestation, corrosion, damp, wet or dry rot, mould, or frost;
- ✗ Damage caused by *Pets*, animals, insects, or *Vermin*;
- ✗ Any amount over £500 per claim.
- ✗ Damage caused by overflowing water.

SECTION 2 (C) - FULL ACCIDENTAL DAMAGE TO CONTENTS

WHAT IS COVERED

Full Accidental Damage provides a comprehensive level of cover and is designed to protect Your Contents from Accidental Damage caused by You, Your guests or Wild Animals including Vermin. The level of cover is increased to the sum *You* insured *Your Contents* for (subject to any *Contents* limits, or the limitations below).

This cover is optional. *Your Policy Document* will show if *You* have chosen this section of cover and the specific sum *You* insured *Your Contents* for.

WHAT IS NOT COVERED

For any claim, regardless of cause, no cover is provided for:

- ✘ *Electronic Gadgets* or *Bikes* (these can be covered separately under section 5 in this booklet);
- ✘ Damage caused by *Pets*;
- ✘ Money, *Cards*, documents, or stamps;
- ✘ Damage due to faulty design or workmanship;
- ✘ Damage caused by infestation (excluding *Vermin*), corrosion, damp, wet or dry rot, mould, or frost;
- ✘ Damage caused by overflowing water;
- ✘ Any amount over £750 per claim for damage to carpets and rugs;
- ✘ Any amount over £1,000 in total per claim for brittles (e.g. glass or china);
- ✘ Any amount over £1,000 per claim for damage outside the *Home*.

SECTION 3 - LIABILITY TO STAFF

WHAT IS COVERED

We will pay on *Your* behalf up to £5,000,000 in total per *Period of Insurance* for accidental injury claims caused by *You*, or *Your* immediate family who live with *You* at the *Insured Address*, to *Staff* that *You*, or they, are legally liable to pay. Cover is provided where *We* have expressly agreed to pay, and the total includes legal costs and expenses to defend *Your* claim.

Depending on *Your* circumstances, *We* suggest *You* check *Your* insurance needs relating to *Your Staff* as this cover may not meet all of *Your* legal obligations as an employer.

Under this section of cover, Your policy will cover the following Insured Losses:

- ✓ Bodily injury

WHAT IS NOT COVERED

For any claim, cover isn't provided for injuries:

- ✗ Occurring outside the *Boundary* of the property;
- ✗ Due to transferable disease or medical conditions;
- ✗ Involving *Staff* employed for anything other than domestic household activities;
- ✗ Caused by motorised objects (e.g. lifts, vehicles, drones, segways, etc.) except garden equipment;
- ✗ Caused by insects, *Vermin*, or animals other than *Your Pets*;
- ✗ Caused by firearms except shotguns used for sport;
- ✗ Caused by *You* or *Your Staff* either deliberately or maliciously, including criminal or violent acts;
- ✗ Caused by a contractor.

SECTION 4 - LIABILITY TO THE PUBLIC

WHAT IS COVERED

We will pay on *Your* behalf up to £5,000,000 in total per *Period of Insurance* for *Accidental Damage* or injury caused by *You*, or *Your* immediate family who live with *You* at the *Insured Address*, to a *Third Party*, or their property, that *You*, or they, are legally liable to pay. Cover is provided where *We* have expressly agreed to pay, and the total includes legal costs and expenses to defend *Your* claim.

Under this section of cover, Your policy will cover the following Insured Losses anywhere in the world:

- ✓ Bodily injury
- ✓ Property damage
- ✓ Loss of property use

Defective Premises: If a claim is made against *You* under the Defective Premises Act, for defective *Repairs, Alterations, Extensions or Renovations* carried out by *You* (or on *Your* behalf) on a private UK residence *You* used to own within the last 7 years, *We* will pay on *Your* behalf up to £2,000,000 in total per *Period of Insurance*.

WHAT IS NOT COVERED

For any claim, cover isn't provided for:

- ✗ Trespass, slander, or breach of contract disputes;
- ✗ Claims arising from *Your* profession, business, or trade;
- ✗ Claims which otherwise would have been paid by insurance *You* are required to have by law – specifically, where *You've* not taken out employer's liability cover or motor insurance;
- ✗ Deliberate or malicious activity including criminal or violent acts;
- ✗ Claims arising from the use of motorised objects (e.g. lifts, vehicles, drones, segways etc.) except garden machinery;
- ✗ Claims caused by insects, *Vermin*, or animals, other than *Your Pets*;
- ✗ Claims resulting from *Your* ownership, or use of, property or land not within the *Boundary* (except claims made under the Defective Premises Act);
- ✗ Claims relating to any *Pollutant* other than sudden and unexpected accidents within the *Boundary*;
- ✗ Claims in the USA or Canada, if *Your* planned or actual stay in either country is 30 days or longer;
- ✗ Claims caused by a contractor.

For bodily injury claims, cover isn't provided for:

- ✗ Injuries caused by transferable diseases or sickness.

For property damage claims, cover isn't provided for:

- ✗ Property *You* are storing for a *Third Party*.

SECTION 5 (A) - SPECIFIED ITEMS (INSIDE THE HOME)

WHAT IS COVERED

This cover is designed to protect *High Risk Items, Electronic Gadgets* or *Bikes* inside *Your Home* against physical damage or theft.

This cover is optional. *Your Policy Document* will show if *You* have chosen to protect any of these items and the amount *You* insured each of the items for (look for the section headed 'Specified high value/risk items covered within the insured address').

Under this section of cover, Your policy will cover the following Insured Losses:

- ✓ Physical damage
- ✓ Theft

WHAT IS NOT COVERED

For any claim, cover isn't provided for:

- ✗ Any item not listed within *Your Policy Document*;
- ✗ Any item excluded under *Contents* cover (e.g. vehicles);
- ✗ Any amount over the limit (i.e. the amount *You* insured each item for);
- ✗ Claims occurring outside the *Home*;
- ✗ Damage caused by infestation, corrosion, damp, wet or dry rot, mould, or frost.

For physical damage claims, cover isn't provided for:

- ✗ Damage caused by insects, *Vermin*, or animals (including *Pets*);
- ✗ Jewellery or watches worth more than £5,000 individually that have not been inspected and fixed (where a fix is needed) by a *Qualified Jeweller* within three years of the claim being made;
- ✗ Sports equipment whilst it's being used;
- ✗ Any amount over £100 per claim for damage to *Electronic Gadget* screens and glass casings.

For theft claims, cover isn't provided:

- ✗ Unless there are signs of damage caused by the thief (or thieves) to get into the *Home* or violence or deception was used to gain entry;
- ✗ For jewellery or watches worth more than £5,000 individually when *You're* not wearing them, unless kept in a locked safe or under *Your Personal Supervision*;
- ✗ For *Accidental Losses*.

SECTION 5 (B) - SPECIFIED ITEMS (ANYWHERE IN THE WORLD)

WHAT IS COVERED

This cover is designed to protect *High Risk Items, Electronic Gadgets* or *Bikes* both inside and outside *Your Home* against physical damage or theft.

This cover is optional. *Your Policy Document* will show if *You* have chosen to protect any of these items and the amount *You* insured each of the items for (look for the section headed 'Specified high value/risk items covered within and away from the insured address').

Under this section of cover, Your policy will cover the following Insured Losses:

- ✓ Physical damage
- ✓ Theft

WHAT IS NOT COVERED

For any claim, cover isn't provided for:

- ✗ Any item not listed within *Your Policy Document*;
- ✗ Any item excluded under *Contents* cover (e.g. vehicles);
- ✗ Any amount over the limit (i.e. the amount *You* insured each item for);
- ✗ Damage caused by infestation, corrosion, damp, wet or dry rot, mould, or frost.

For physical damage claims, cover isn't provided for:

- ✗ Damage caused by insects, *Vermin*, or animals (including *Pets*);
- ✗ Jewellery or watches worth more than £5,000 individually that have not been inspected and fixed (where a fix is needed) by a *Qualified Jeweller* within three years of the claim being made;
- ✗ Any amount over £100 per claim for damage to *Electronic Gadget* screens and glass casings;
- ✗ Sports equipment whilst it is being used.

For theft claims, cover isn't provided:

- ✗ Unless there are signs of damage caused by the thief (or thieves) to access the item(s), or they used violence or deception to steal *Your* item(s), or the item(s) were under *Your Personal Supervision* at the time of the theft;
- ✗ For jewellery or watches worth more than £5,000 individually when *You're* not wearing them, unless kept in a bank or locked safe or under *Your Personal Supervision*;
- ✗ For items stolen from unoccupied vehicles;
- ✗ For *Accidental Losses*.

In addition, for Bike claims, cover isn't provided for:

- ✘ Tyres, lamps, or accessories unless the *Bike* is stolen or damaged at the same time;
- ✘ Mechanical breakdowns and damage caused by general maintenance;
- ✘ Instances where *You've* let somebody else use the *Bike* at the time of the theft or damage;
- ✘ Theft unless the *Bike* is locked to an immovable object or inside a locked building at the time of the theft.

SECTION 5 (C) - GENERAL POSSESSIONS (ANYWHERE IN THE WORLD)

WHAT IS COVERED

This cover is designed to protect everyday *Personal Possessions* worth less than £1,500 individually that *You* regularly take outside of *Your Home* against physical damage or theft.

This cover is optional. *Your Policy Document* will show if *You* have chosen to protect *Personal Possessions* and the total sum *You* insured them for.

Under this section of cover, Your policy will cover the following Insured Losses:

- ✓ Physical damage
- ✓ Theft

WHAT IS NOT COVERED

For any claim, cover isn't provided for:

- ✗ Your Excess (in this case Your Contents Excess) as shown in the *Policy Document*;
- ✗ Any items excluded under *Contents* cover (e.g. vehicles);
- ✗ *Electronic Gadgets* or *Bikes* (these can be covered under section 5b);
- ✗ Any item worth more than £1,500 individually (these can be covered under section 5b);
- ✗ Claims when the items were within the *Boundary* at the time of the loss or damage.

For physical damage claims, cover isn't provided for:

- ✗ Damage caused by insects, *Vermin*, or animals (including *Pets*).

For theft claims, cover isn't provided for:

- ✗ Items stolen from unoccupied vehicles;
- ✗ *Accidental Losses*.

OPTIONAL EXTRAS

As well as protection for *Your* property and belongings, *You* can also choose to cover the risks involved in running *Your Home* with our optional extras. If *You* have chosen to include these, they will be listed in *Your Policy Document*.

BASIC EXTRA COVER

Some of *Our* policies automatically include ‘Basic Legal Expenses’ or ‘Basic Home Emergency’ as standard.

- ✓ **Basic Legal Expenses** covers legal disputes relating to *Your* property or consumer goods and services.
- ✓ **Basic Home Emergency** covers a number non-heating/ boiler related domestic emergencies.

Your Policy Document will tell *You* if this cover is included. For more details, download the policy booklet online at: www.homeprotect.co.uk/policy-booklet

OPTIONAL UPGRADES

You may have chosen to upgrade *Your* policy to include a more comprehensive level of legal expenses or home emergency cover, or to add key protection which provides wider assistance should you lose *Your* keys.

Your Policy Document will tell *You* if these options are included. For more details, download the policy booklet online at: www.homeprotect.co.uk/policy-booklet.

MAIN HOME

- ✓ **Full Legal Expenses** offers legal protection for disputes involving *Your* property, consumer goods and services, employment, personal injury, and accidental death.
- ✓ **Full Home Emergency** offers cover for boiler and heating system emergencies as well as a range of general domestic situations.
- ✓ **Key Protection** covers replacement keys and locks as well as locksmith charges should *You* find *Yourself* locked out of *Your* property, car, or other lockable vehicle.

HOLIDAY HOMES, B&B'S, UNOCCUPIED, SECOND HOMES, WEEKEND OR WEEKDAY HOMES

We also offer bespoke versions of legal expenses, home emergency and key protection for owners of properties not used as a main home.

LET PROPERTY

We have tailored *Our* optional extras to meet the needs of people with let properties. As well as Landlord Legal Expenses and Landlord Home Emergency, *You* can choose Rent Guarantee to protect *Yourself* against tenants defaulting on rental payments.

HOW TO CLAIM

Regardless of which options *You* have, if *You* need to make a claim please call 0330 660 0660 and *We'll* direct *You* to the right team.

HOW CLAIMS WILL BE DEALT WITH:

We are here to help when the worst happens. When facing a claim, there are a few things *You* can do to make things go smoothly and ensure that *Your* claim is not reduced or rejected:

- Take reasonable steps to prevent further damage.
- Take reasonable steps to recover missing property and do not dispose of anything without getting permission from *Us* first.
- Inform the police and obtain a crime reference number if *You* are the victim of theft, riot, malicious damage, or if property is stolen.
- Do not admit or deny any claim made by a *Third Party* against *You* or make any agreement with them as this may prejudice *Your* claim.
- Call the claims line as soon as possible after *You* become aware that *You* need to make a claim. Please then provide *Us* with any proof of loss, damage, or ownership within 30 days to ensure *We're* able to deal with *Your* claim swiftly.
- When *You* call the claims line, please;
 - Have *Your Policy Document* to hand;
 - Have proof of ownership and a valuation (e.g. receipts or bank statements);
 - Provide proof of loss along with a full description of what happened. *We* only ask for information relevant to the claim and will reimburse reasonable costs *You* might incur for providing this information.
 - Make sure the detail *You* provide is accurate and honest. If *We* detect false, fraudulent or exaggerated information when dealing with a claim, *Your* claim will not be paid and *We* may inform the police of the circumstances.

WHAT HAPPENS WHEN A CLAIM IS NOTIFIED

You will speak to a knowledgeable member of staff who can discuss the claim and explain the next steps. *We* will call *You* back when promised and will provide regular updates on *Your* claim.

To give extra peace of mind:

- *We* allow up to 10% leeway on the threshold for specified items if the value is uncertain. For example, if an antique clock is found to be worth £1,600 when *You* make a claim, *We* will consider paying under *Our Contents* cover even though *We* require *You* to specify *High Risk Items* worth more than £1,500.
- *We* will treat *You* fairly if the value of an item changes during the *Period of Insurance*. For example, if the price of gold were to suddenly double during the life of the policy, *We* would take this into account at point of claim.

- Any work *We* arrange is guaranteed for 12 months following a claim.
- *We* will pay up to the sum insured or the limit shown in *Your* policy for each claim.
- Where an excess applies, this will be taken off the amount of *Your* claim before *We* apply any limit(s).
- *We* will choose the most suitable option for *You* when repairing or replacing damaged items.
- Where *We* replace an item, *We* will do our best to meet the original specification on a new for old basis. If *We* can't find an exact replacement, *We'll* offer *You* a suitable alternative, or a full cash settlement. If *You* want to upgrade, all *We* ask is that *You* pay the difference.
- *We* use approved suppliers to settle claims. If *We* agree to use a supplier of *Your* choice, or where *We* settle directly with *You*, any payment(s) will take into account any discount *We* would have received.
- Where *We* agree to settle in cash, *We'll* give *You* an up to date replacement cost.
- *We* may decide to take over the rights to defend or settle a claim or take proceedings in *Your* name.
- If appropriate, *We* may pursue a *Third Party* to recover *Your Excess* and/ or *Our* contribution to the claim.
- *We* will not pay any claim where *You* have cover in place on another policy.
- Please don't remove or destroy any damaged items (unless *We* ask *You* to do so) as *We* may need them.
- If *We* can't repair the damage to the *Insured Address*, or *We* think it would cost too much to do so, *We* may at *Our* option choose to pay *You* the difference between the market value of the *Insured Address* immediately before the *Insured Loss* and the market value after (or during) the *Insured Loss*.

INFORMATION ON YOUR CONTRACT WITH HOMEPROTECT

Your policy is formed of two contracts one with *Homeprotect*, another with the insurer. Your full contract with *Homeprotect* can be found within section 3 of *Your Policy Document* “Important Information About Our Insurance Services” or on our website – a summary of this is below:

COMPLAINTS

In the unlikely event that *You* need to make a complaint, *Our* complaints team are committed to dealing with *You* quickly and fairly. *We*’ll provide *You* with *Our* complaints procedure and if *You* are unhappy about the outcome, *We* will let *You* know how *You* can refer the matter to the Financial Ombudsman Service. Contact details for making a complaint can be found at the end of this booklet.

YOUR CANCELLATION RIGHTS

We’re sure this policy is everything *You* wanted it to be and more, but if *You* no longer need it *You*’ve a legal right to cancel.

If *You* cancel within 14 days of the date *You* purchased the policy or received *Your Policy Documents* (whichever is later) *We*’ll issue you a refund including any additional options chosen.

If *You* cancel *Your* policy after this date, *We*’ll cancel all sections of cover, including any additional options chosen:

- Annual payments: *You*’ll be entitled to a partial refund based on how long *You* held the policy.
- Monthly payments: *Your* policy will be cancelled on a pro-rata basis and any outstanding balance or refunds due will be collected from, or credited to, *Your* account.
- Additional options: No refund will be due.

Note – if *You*’ve made a claim at any time during this cover, *You* will not be entitled to any refund, and *You*’ll need to pay any outstanding balance.

OUR FEES

A full breakdown of *Our* fees, including the cost to arrange and administer *Your* policy can be found within the Important Information About Our Insurance Services document.

OUR CANCELLATION RIGHTS

We’ll always try to resolve any issues with *You* first but if *We* can’t, *We* reserve the right to cancel or void *Your* policy. This could happen in instances such as failing to pay *Your* premium, where *You* have provided *Us* with inaccurate information, where *We* have identified fraudulent activity or where *You* have acted aggressively towards *Our* staff.

Where *We* cancel *Your* policy, *We*’ll send no less than 7 days’ written notice to *Your* last address (unless there is evidence of fraud or deliberate misrepresentation, when cancellation will be immediate). *We*’ll then cancel *Your* policy on a proportional basis based on how long *You*’ve had cover.

If *You*’ve made a claim at any time during this cover, *You* will not be entitled to any refund.

OUTSTANDING FEES OR PREMIUM

If *We're* unable to collect fees, charges, or premiums *We'll* contact *You* to let *You* know. If *We* don't hear from *You*, *We'll* contact *You* again to request payment within 7 days. If payment is still not received, as a last resort *We* will cancel *Your* policy. *We* also reserve the right to engage a debt collection agency to recover the amount outstanding. In this case, *You* will be required to pay debt collection charges as well as the amount outstanding.

LEGAL INFORMATION YOU NEED TO KNOW

PERSONAL RECOMMENDATION

Homeprotect do not provide a personal recommendation for *Our* products. In simple terms, this means *We* will provide *You* with information to help *You* to make *Your* own decisions on the cover *You* need.

NOTICE ON INFORMATION SHARING

Insurers and their agents share data to prevent fraud or to assess whether to offer insurance. This is done via the Claims and Underwriting Exchange (CUE) which is a data registrar operated by Insurance Database Services Ltd. More information can be found at: www.experian.co.uk/consumer-information/claims-underwriting-exchange.html.

DATA PROTECTION

We may use *Your* personal information to manage insurance policies, handle claims and to provide *Our* services to *You*. *We* only use *Your* personal information where it is necessary to do so, for example, to fulfil *Our* contractual obligations, to comply with *Our* legal obligations, or where it is necessary for *Our* legitimate interest(s). Where *We* use *Your* personal information, *We* will do so in accordance with applicable Data Protection legislation.

We may share *Your* personal information with third party service providers and agents. If *We* need to share *Your* personal information outside the European Economic Area, *We* take steps to ensure that equivalent protections are in place.

To find out more information on how *We* use *Your* personal information, please refer to the Homeprotect Privacy Policy: www.homeprotect.co.uk/security-privacy.

Further information about how *We* use *Your* personal information can be found on the Information Commissioner's Office register – *Our* registration number is: Z7831579.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT (1999)

A person who isn't party to this insurance has no right to enforce any of the policy terms. This does not affect any other rights another party might have outside of this act.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If *We* can't meet *Our* obligations, *You* may be entitled to compensation under this scheme. The level of compensation would depend on the contract *We* have with *You*. Most insurance contracts are covered for 90% of claims with no upper limit. The FSCS is based at 15 St Botolph St, London EC3A 7QU or visit their website: www.fscs.org.uk.

FINANCIAL SANCTIONS LIST

We are not allowed to make payments to *You* if *You* are listed on the UK Financial Sanctions list. *You* can find the list on the gov.uk website.

FINANCIAL OMBUDSMAN SERVICE

If *You'd* like to write to the Financial Ombudsman Service, their address is: Exchange Tower, London, E14 9SR or visit their website: www.financial-ombudsman.org.uk/

ONLINE DISPUTE RESOLUTION

The European Commission has provided an Online Dispute Resolutions Service for logging complaints. The ODR service can be reached through: www.ec.europa.eu/consumers/odr/

FINANCIAL CONDUCT AUTHORITY (FCA)

Homeprotect is authorised and regulated by the FCA under Firm Reference Number 304432. This information can be checked on the Financial Services Register: <https://register.fca.org.uk>.

LAW & JURISDICTION APPLICABLE TO THE INSURANCE

Unless agreed to the contrary, this insurance shall be governed by English and Welsh law and subject to the exclusive jurisdiction of the courts of England and Wales.

USEFUL CONTACTS

Top tip: store the Homeprotect Claims number and your Homeprotect policy number in your phone so it's always to hand in an emergency.

HOMEPROTECT CLAIMS

0330 660 0660



Open 24 hours per day

HOMEPROTECT CUSTOMER SERVICE

0330 660 1000



Open 9am to 8pm Monday to Friday, 9am to 1pm Saturday.



service@homeprotect.co.uk

HOMEPROTECT COMPLAINTS

0330 660 1000



Open 9am to 8pm Monday to Friday, 9am to 1pm Saturday.



complaints@homeprotect.co.uk

FINANCIAL OMBUDSMAN SERVICE

0800 023 4567



Open 8am to 5pm Monday to Friday. Closed weekends.



Complaint.info@financial-ombudsman.org.uk

CALLS ARE RECORDED AND MONITORED

We're Homeprotect. A brand or "trading name" of Avantia Insurance Limited (Company Reg. 4567760). We're based at: CI Tower, St George's Square, New Malden, KT3 4HG.

This policy booklet's name is Daisy