

homeprotect

YOUR HOME INSURANCE POLICY BOOKLET



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WELCOME

Thank you for choosing Homeprotect - we're delighted to have you onboard! We founded Homeprotect on a simple principle: To provide protection to people underserved by the home insurance industry.

We've already empowered hundreds of thousands of people to protect their homes and the things they love. We also believe that everyone should have access to a safe and secure home, which is why we proudly support [SPEAR](#), a charity that supports people through their journey from homelessness to independence.



Why should you read this policy booklet?

This policy is designed to give you peace of mind that your home and the things you love are protected from unforeseen issues outside of your control.

Like most insurers we exclude some areas of cover to keep the cost of insurance affordable, so it's important that you read this booklet to understand what's covered and what's not.

We hope you find it clear and simple to read. But if you have any questions, you can chat with us via webchat by visiting <https://www.homeprotect.co.uk/contact-us> (8am-8pm weekdays, 9am-6pm Saturdays, and 9am-5pm Sundays). Alternatively, you can call us on 0330 660 1000 (9am-8pm weekdays, 9am-1pm Saturdays).

In addition to this booklet, you can view all your policy information on our website at <https://customers.homeprotect.co.uk/login>.

Homeprotect policies are underwritten by AXA Insurance UK plc.

YOUR INSURANCE CONTRACT

When purchasing an insurance policy with *Homeprotect*, you'll enter into two separate contracts. One contract will be with *Homeprotect* and the other will be with *AXA*.

- Your contract with *AXA* comprises this Policy Booklet, the Policy Schedule and the Statement of Fact.
- Your contract with *Homeprotect* is titled 'Important Information About Our Insurance Services' and can be found on our website - <https://www.homeprotect.co.uk/policy-booklet>. Some of the most important terms, such as cancellation rights, policy fees and how to complain are in this Policy Booklet, in the Your Contract with Homeprotect section.

WORDS AND PHRASES WITH A SPECIAL MEANING

Certain words and phrases in this booklet have a specific meaning. So we've capitalised and italicised them to keep things clear and simple. We call these words and phrases 'definitions'. You can check the definitions section of this document for their exact meaning.

There are two exceptions to this rule of capitalised and italicised definitions, given how frequently they are used throughout this booklet:

1. Where we refer to 'we', 'us' or 'our' we mean *Homeprotect*.
2. Where we refer to 'you' or 'your' we mean the person(s) named in the *Policy Document* as the "policy holder" and any person permanently living with them (if the property is rented, we also mean anybody listed in the *Tenancy Agreement*).

HOW TO READ THE POLICY BOOKLET

The terms and conditions of your policy are shown like this:

COVERED	NOT COVERED
✓ The left side explains in detail what you're covered for in each section of the Policy Booklet.	✗ The right side explains the circumstances where the left side cover is restricted or excluded.

This Policy Booklet contains the general terms and conditions of our home insurance policy. But your *Policy Document* – which you'll receive when you buy or renew your policy – is specific to you. It shows the type of cover you've chosen, the amount you're insured for, and any special terms that may apply. Please read this Policy Booklet together with your *Policy Document*.

HELP BOXES

To make sure everything's clear, we've included the following help boxes.

IMPORTANT NOTES

All the details in this Policy Booklet are important, and we encourage you to read it in full. But in case you're skimming through, we've highlighted the bits that are most important.

Examples

We've included examples to help explain certain policy terms in more detail.

Definitions

We sometimes highlight a definition in a text box where it's helpful.

Top tips

These will be ideas and suggestions to help you get the best from your insurance.

PRINTING THIS BOOKLET

We've designed this Policy Booklet for reading on a screen. But you can also print it out if you prefer. Bear in mind that it's a long document, so you may want to print in black and white or print certain sections only.

IMPORTANT THINGS TO BE AWARE OF AND UNDERSTAND

Now that you're insured, it's important to keep your policy up to date. We recommend checking the following details throughout your policy term.

MAKE SURE YOU'RE COVERED FOR THE RIGHT AMOUNT THROUGH THE POLICY TERM

Your *Policy Document* details the maximum amount of money you could receive in the event of an incident, called an *Insured Loss*. This amount is also known as the 'sums insured'. As your circumstances may change over time, you'll want to check that you're adequately covered for:

- **Buildings cover** – the full cost of rebuilding, if the *Buildings* were completely destroyed, including all related fees (e.g. architectural / surveying / engineering / legal), demolition and debris clearance costs and any upgrade costs to satisfy government or local authority requirements.
- **Outbuildings cover** – the cost of rebuilding all *Outbuildings*
- **Contents cover** – the cost of replacing your *Contents* on a 'new for old' basis (this should exclude the replacement value of any *Specified Items*)
- **Specified items** – the cost to replace, on a new for old basis, any *Bike, Electronic Gadget, High Risk Item* or any other item that's listed in your *Policy Document* as a *Specified Item*
- **Personal possessions** – the cost of replacing your *Personal Possessions* on a new for old basis

To account for inflation, we index link the replacement value of your *Contents* to the Government's Retail Price Index (RPI). At your policy renewal, the sums insured you chose the previous year will be adjusted upwards or downwards according to the RPI.

The sums insured of *Specified Items, Buildings, Outbuildings* and *Personal Possessions* are not index linked so do take extra care to ensure that they are kept up to date to avoid the risk of being under insured.

⚠️ AVOID THE RISK OF BEING UNDER INSURED

To receive a full claim amount (up to any claim limits and application of excesses), you'll need to be insured for the full replacement value of your *Buildings*, *Outbuildings* and *Contents*. If you're insured for less than this amount, you'll be 'underinsured' and you may not receive the full claim amount. Instead, you'll get a portion of the claim amount. This will be equal to the percentage of the full replacement value that you were insured for. As such, it's very important to choose a cover level equal to or higher than the actual replacement value.



Being under insured for Contents

Romesh estimates it would cost no more than £50,000 to replace his *Contents* on a new-for-old basis. So he insures his *Contents* for £50,000. Later, thieves steal £5,000 Worth of his *Contents* while he's away from his *Home*. Romesh makes a claim, but it's found that the true replacement value of his *Contents* is £75,000. So Romesh was underinsured by £25,000 or 33%. We settle his claim for £3,350 (33% less than the £5,000 claimed).



Note: For simplicity, this example doesn't include any *Excess* in the calculation. *Excesses* are explained a bit further on.

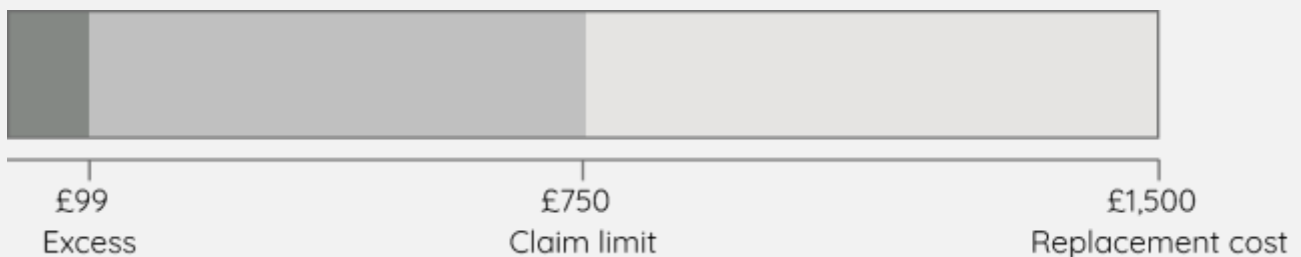
UNDERSTAND THAT CLAIM LIMITS CAN APPLY

Certain elements of cover throughout this booklet have an individual claim limit. This is the most we'll pay for any claim. We've included the individual claim limits in each section of this booklet.



Accidental Damage to carpets

Sam's hallway carpet cost £1,500. Unfortunately, he spills paint on it while decorating. He makes a claim under Section 1B (full accidental damage to buildings). There's a £750 limit on *Accidental Damage* to carpets – enough cover to pay for a repair, if not replacement. Sam receives £750 to cover the cost of a repair, or as a contribution towards a new carpet.



Note: in this particular example, whilst Sam may be disappointed with the claim limit, he at least is not having the £99 excess removed from the £750 claims settlement. This is because we apply the excess before we apply the claim limit – so it is removed from the £1,500 replacement cost. We explore excesses in full further on.

MAKE SURE YOUR INFORMATION IS ALWAYS UP TO DATE

Your cover's based on the information you gave us when obtaining your quote. You can find this in the Statement of Fact, contained within your *Policy Document*.



Statement of Fact

The Statement of Fact shows all of the information you provided when you last updated your policy. Click the link for an illustration of the sort of information it contains:

<https://www.homeprotect.co.uk/images/illustrations/excess.png>

You must make sure that all the information you have given us as part of your application, when renewing or making changes is true and complete to the best of your knowledge and belief. So please make sure the information in both the Policy Schedule and Statement of Fact sections of your *Policy Document* is correct.

If we don't have up-to-date information, we may cancel or amend your policy. We may also charge an additional premium, reduce or reject a claim or even, in extreme circumstances – such as where your new circumstances fall outside our eligibility criteria – cancel or void your policy.

This isn't an exhaustive list, but you'll need to let us know about changes such as:

- moving to a new address
- *Repairs, Alterations, Extensions or Renovations*
- letting (or sub-letting) your *Home* or using it for any purpose other than as a private residence (including business use)
- a break in tenancy of 30 days or more
- your *Home* no longer being occupied solely by you or your family
- your *Home* becoming *Unoccupied*
- declaring bankruptcy or being convicted of an offence (excluding driving offences)

You can let us know about any changes by calling our customer service team on 0330 660 1000. We're available 9am-8pm weekdays and 9am-1pm Saturdays.

TAKE CARE OF YOUR HOME

You'll need to keep everything insured by this policy in good condition. Your policy won't cover losses due to poor maintenance, or any damage that happens over time.

MAINTAINING YOUR PROPERTY

You'll need to keep your property maintained. Not doing so could invalidate your policy. If we conclude that you haven't looked after your property, we may refuse to pay claims or cancel your policy.

To reduce the risk of something going wrong:

- install and use appliances as recommended by the manufacturer
- use a qualified contractor to make sure that any building, electrical or plumbing work meets regulations

MAKE SURE YOU UNDERSTAND HOW SPECIFIED ITEMS COVER WORKS

Specified Items are items of *Contents* that must be specifically listed in your *Policy Document* for them to be covered.

Commonly listed items include *High Risk Items*, *Electronic Gadgets* and *Bikes*. But you can specify any item that's classified as *Contents*.

Bike(s)

A pedal cycle, including electrically assisted pedal cycles. Includes any accessories attached to the bike (e.g. bike locks or water bottles).

Electronic Gadget(s)

Items that contain a processor and are designed to be portable, such as:

- | | |
|-------------------|----------------------|
| ✓ camcorders | ✓ mobile phones |
| ✓ digital cameras | ✓ smart watches |
| ✓ gaming devices | ✓ tablets |
| ✓ laptops | ✓ wireless earphones |



High Risk Item(s)

- | | |
|---|--|
| ▪ clocks | ▪ medals |
| ▪ coin collections | ▪ medical equipment (including hearing aids) |
| ▪ furs | ▪ ride on or robotic lawnmowers |
| ▪ gold, silver and other precious metals (including plated items) | ▪ stamp collections |
| ▪ guns | ▪ wheelchairs or mobility scooters |
| ▪ jewellery and watches | ▪ works of art |

HIGH RISK ITEMS, ELECTRONIC GADGETS AND BIKES

If you're not sure if you need to add *High Risk Items*, *Electronic Gadgets* and *Bikes* to your policy, consider the following:

Where do you want the item covered?

- Inside the *Home* – you won't need to add the item unless it's *Worth* £1,500 or more.
- *Outside the Home* – you won't need to add the item unless it's *Worth* £1,500 or more.
- Away from the *Home* – you'll need to add the item regardless of its value.

Does your policy include Full Contents Accidental Damage cover?

- Yes – you won't need to add the item unless it's *Worth* £1,500 or more.
- No – you'll need to add the item, regardless of its value, if you want it covered for accidental damage.

Are the claim limits suitable?

- *High Risk Items Worth* less than £1,500 individually (or as part of a collection), are collectively covered inside the *Home* up to £5,000 or 20% of the *Contents* sum insured (whichever's lower). If this is not enough cover then you should specify your *High Risk Items* regardless of their value.

For example, if you have 10 pieces of jewellery, each item *Worth* £1,000, you may choose to specify them to ensure the full replacement value of all 10 pieces is covered.

- There is a claim limit of £1,500 for *Contents* stored in *Outbuildings*.

For example, if you have three *Bikes*, each *Worth* £1,000 each that you store in your garden shed, you may choose to specify them to ensure the full replacement value of all three *Bikes* is covered.

Deciding whether to specify High Risk Items, Electronic Gadgets and Bikes

Click the link for a flow chart diagram to help you decide whether to specify *High Risk Items*, *Electronic Gadgets* and *Bikes*

<https://www.homeprotect.co.uk/images/specified-items/bike-gadget-HRI.png>

OTHER SPECIFIED ITEMS

If you're not sure if you need to add other items to your policy, consider the following:

Covered inside the *Home*

- You won't need to add the item unless you want it covered for accidental damage and you choose not to buy the optional Full Contents Accidental Damage cover.

Covered *Outside the Home*

- You won't need to add the item unless any of the *Outside the Home* claim limits – such as the limit of £1,500 for *Contents* stored in *Outbuildings* – mean you won't get the cover you need. Refer to Section 2a (Contents cover outside the home) for details of all claims limits which apply.

Covered away from the *Home*

- You won't need to add the item unless you choose not to buy the optional *Personal Possessions* cover; or the item is *Worth* £1,500 or more.

Deciding whether to specify any other item

Click the link for a flow chart diagram to help you decide whether to specify any other item, apart from *High Risk Items*, *Electronic Gadgets* and *Bikes*

<https://www.homeprotect.co.uk/images/specified-items/other.png>

WORDS AND PHRASES WITH A SPECIAL MEANING

This booklet contains words and phrases that have a specific meaning. We call these 'definitions'. We've capitalised and italicised each definition so they are easy to identify. The meaning of each definition is explained below.

Accidental Damage

A sudden, unexpected and unforeseen event that results in physical damage. The damage must be caused by you, your guests, *Staff*, a *Third Party* (excluding contractors) or *Wild Animals*.

Accidental Loss(es)

The loss of *Personal Possessions*, *Contents*, *High Risk Items*, *Electronic Gadgets* or *Bikes*.

Act of Terrorism

The use (or threat of use) of biological, chemical, radioactive, or nuclear explosion, pollution, or contamination by a person (or a group of people) acting alone or with an organisation or government. It could be committed for political, religious, ideological, or similar purposes. This includes the intention to influence a government or to put the public in a state of fear.

AXA

AXA Insurance UK plc, the insurer for Homeprotect home insurance policies.

Bike(s)

A pedal cycle, including electrically assisted pedal cycles. Includes any accessories attached to the bike (e.g. bike locks or water bottles).

Boundary

The area within the grounds of the *Insured Address* that you own or are legally responsible for as shown on the UK Land Registry title plan. This excludes communal areas unless stated otherwise.

Buildings

Your *Home*, including *Fixtures*, *Fittings*, *Outdoor Permanent Structures* and *Underground Services*. It also includes communal areas you're legally responsible for. It excludes *Outbuildings*.

Business Equipment

Equipment used to run your business, such as:

- ✓ desktop computers
- ✓ keyboards
- ✓ monitors
- ✓ office furniture
- ✓ photocopiers
- ✓ printers
- ✓ routers

Business equipment doesn't include:

- ✗ business money
- ✗ business stock
- ✗ business tools (e.g. professional lawnmowers, kilns, power tools)
- ✗ *Bikes*
- ✗ *Electronic Gadgets*
- ✗ *High Risk Items*
- ✗ *Specified Items*

Contents

Possessions you could take with you when moving home, such as:

- ✓ *Bikes*
- ✓ *Business Equipment*
- ✓ *Electrical Home Entertainment Equipment*
- ✓ *Electronic Gadgets*
- ✓ *Fittings*
- ✓ *High Risk Items*
- ✓ household appliances
- ✓ household items

Contents doesn't include:

- ✗ contents owned by your tenants (if you're a landlord)
- ✗ *Fixtures*
- ✗ *Vehicles or craft*

Electrical Home Entertainment Equipment

Consumer electronics used for entertainment purposes that are not designed to be portable, such as:

- ✓ desktop computers and monitors
- ✓ DVD and Blu-Ray players
- ✓ gaming consoles
- ✓ home cinema systems
- ✓ sound systems
- ✓ TVs

Electrical home entertainment equipment doesn't include:

- ✗ *Electronic Gadget(s)*

Electronic Gadget(s)

Items which contain a processor and are designed to be portable, such as:

- ✓ camcorders
- ✓ digital cameras
- ✓ gaming devices
- ✓ laptops
- ✓ mobile phones
- ✓ smart watches
- ✓ tablets
- ✓ wireless earphones

Excess(es)

The amount you have to pay in the event of a claim. The excess amount will depend on the type of cover and is shown in your *Policy Document*.

Fittings

Removable items that are attached to the interior or exterior of your *Home* and *Outbuildings* (e.g. shelving, curtain rails, carpets). They'll often need tools to detach them.

Fixtures

Items that are permanently attached to the interior or exterior of your *Home* or *Outbuildings*, such as:

- ✓ air and ground source heat pumps
- ✓ alarm systems and surveillance equipment
- ✓ electrical vehicle charging points
- ✓ external lighting
- ✓ fixed solar heating systems
- ✓ fixed wind turbines
- ✓ kitchen or bathroom suites

- ✓ laminated, wooden effect or vinyl floor covering that can't easily be removed and re-used
- ✓ lighting systems
- ✓ solar panels

For rented property, this includes your tenant's fixtures. This applies to standard landlord situations, not where you are the freeholder, and the tenant is the leaseholder.

Flood

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

Furnished

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

Garden

Areas in the open (excluding *Outbuildings* and *Outdoor Permanent Structures*), within the *Boundary*, that belong to you.

Heave

The upward or sideways movement of the site on which the *Buildings* and *Outbuildings* are situated. Must be caused by swelling of the ground and not due to the weight of the building or settlement.

High Risk Item(s)

- clocks
- coin collections
- furs
- gold, silver and other precious metals (including plated items)
- guns
- jewellery and watches
- medals
- medical equipment (including hearing aids)
- ride on or robotic lawnmowers
- stamp collections
- wheelchairs or mobility scooters
- works of art

Home

The main building within the *Boundary* of the *Insured Address*. This includes attached garages and conservatories and excludes *Outbuildings* and *Outdoor Permanent Structures*.

 *Home, Outbuildings, Boundary, Outdoor Permanent Structures*

Click the link for a diagram to help you distinguish between the *Home, Outbuildings, Boundary* and *Outdoor Permanent Structures*.

<https://www.homeprotect.co.uk/images/illustrations/home-outbuilding-boundary.png>

Homeprotect

Homeprotect is a brand or “trading name” of Avantia Insurance Limited (Avantia). Avantia is an independent insurance intermediary, acting on behalf of AXA.

Insured Address

The address listed within your *Policy Document*.

Insured Loss(es)

An event or series of events that cause loss or damage that we’ve agreed to cover under this policy. The insured losses for each type of cover are shown at the start of each section.

Landslip

A sudden movement of the soil on a slope (or the gradual creep of a slope over time) on which the *Buildings* and *Outbuildings* are situated. The cause must be something other than the weight of the building or settlement.

Money

- | | |
|---------------------------------------|---|
| ✓ cheques and postal orders | ✓ phone cards |
| ✓ coins and bank notes in current use | ✓ postage stamps (which are not part of a collection) |
| ✓ electronic money cards | ✓ pre-booked event and entertainment tickets |
| ✓ gift tokens | ✓ premium bonds, saving stamps or certificates |
| ✓ luncheon vouchers | |
| ✓ money orders | |
| ✓ petrol coupons | |

- ✓ record tokens
- ✓ travel tickets including season tickets

Money doesn't include credit card, cheque card, cash dispenser card liability.

Nuclear Hazard(s)

Ionising radiations or radioactive contamination from nuclear fuel, or waste from the combustion of nuclear fuel. This includes the radioactive, toxic, explosive, or other hazardous properties of any nuclear assembly or nuclear component.

Outbuilding(s)

Buildings, including *Underground Services*, with a fixed foundation that are detached from the *Home*. They must be located within the *Boundary* or a communal area that you are legally responsible for. Includes:

- ✓ detached garages
- ✓ sheds
- ✓ greenhouses
- ✓ summerhouses

Outbuildings doesn't include:

- ✗ caravans
- ✗ motor homes
- ✗ mobile homes

Outdoor Permanent Structures

Permanent structures (excluding *Outbuildings*) located within the *Boundary* that you're legally responsible for, such as:

- ✓ artificial lawns
- ✓ gazebos and pergolas
- ✓ boundary or garden walls and fences
- ✓ ornamental ponds or fountains
- ✓ brick-built barbecues
- ✓ septic tanks or cesspits
- ✓ carports and driveways
- ✓ soakaways or sewage treatment centres
- ✓ decking and patios
- ✓ swimming pools
- ✓ fixed hot tubs or Jacuzzis
- ✓ tennis courts
- ✓ fixed recreational toys

Outside the Home

Within the *Boundary* (including in *Outbuildings* or the *Garden*).

Or temporarily (for up to 30 days) outside the *Boundary* and:

- stored in an occupied private property (e.g. another property you own or rent)

- in the building where you work
- at a building for valuation, cleaning or repair
- in a professional storage facility
- being moved between your *Home* and one of the above

Or within occupied student accommodation (in the event you have a family member living at university or college).

Period of Insurance

The dates between which we provide you with insurance as shown in your *Policy Document*, for which you've paid the agreed premium.

Personal Possession(s)

Items likely to be worn, carried or used by you away from the *Boundary*, such as:

- ✓ bags
- ✓ clothes
- ✓ sports equipment

Personal possessions don't include:

- ✗ *Bikes*
- ✗ *Electronic Gadgets*
- ✗ *High Risk Items*
- ✗ *Specified Items*

Personal Supervision

Within your sight and reach.

Pet(s)

Domestic animals kept for companionship. Doesn't include dangerous dogs defined in the Dangerous Dogs Act (1991).

Policy Document

The personalised document sent to you when buying, amending or renewing cover. It includes:

- your Policy Schedule which summarises the cover you have in place and provides details of any *Excesses* and policy endorsements that apply
- your Statement of Fact which contains all the details you gave to us when you bought or last amended your policy

Pollutant(s)

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

Qualified Jeweller

An organisation, either:

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

Rent

The amount you're expected to pay as a tenant (or receive as a landlord) as detailed within your *Tenancy Agreement*. If you have paying guests, this is the amount you're expected to receive as per a booking confirmation.

If you're a leaseholder of your *Home* this includes ground rent which you are responsible for.

Repairs, Alterations, Extensions or Renovations

Any work within the *Boundary* that involves building work (including electrical and plumbing adjustments) or structural alterations costing over £20,000.

Specified Item(s)

Items of *Contents* that you've specifically listed in your *Policy Document*. They'll be covered up to their replacement value. Each item must be individually listed, unless they are part of a set.

Staff

Someone contractually employed by you to complete household chores at the *Insured Address*. The chores mustn't be connected to your business, profession or trade.

Storm

A period of violent weather, including either:

- wind speeds of at least 47mph
- rainfall of at least 25mm per hour
- snowfall of at least 30cm in 24 hours
- hail so intense that it damages hard surfaces or breaks glass

Subsidence

Downward movement of the site on which the *Buildings* and *Outbuildings* are situated. Must be caused by something other than the weight of the building or settlement.

Tenancy Agreement

A contract between you and your tenant(s) or landlord(s) detailing the requirements on both parties. It must include the amount of *Rent* due during each period and the tenancy length.

Third Party

Someone other than you, anybody permanently living with you or *Staff*.

Underground Services

Cables, drain inspection covers and underground drains, pipes or tanks providing services and for which you are responsible.

Unoccupied

Where your property is noted as unoccupied in your *Policy Document* or your *Home* hasn't been lived in by you or your guests for more than 30 consecutive days or isn't *Furnished*.

By 'lived in' we mean that you or your guests regularly sleep there overnight and carry out day-to-day activities such as cooking and bathing in the property.

Vehicles or craft

- Electrically or mechanically propelled or assisted vehicles including plant machinery, mini diggers, fork lift trucks, motor cycles, powered transporters (including e-scooters and Segways), children's motor cycles, quad bikes and children's quad bikes
- Trailers, carts, wagons, caravans and horse boxes
- Aircraft (including any type of gliders), drones (including mechanically propelled aerial toys, models or devices), boats, hovercraft and any other type of craft designed to be used in or on water including hand or foot propelled craft, sailboards and windsurfers
- Parts, spares and accessories (including keys and key fobs) for any of the items described above

The following items are not included in this definition:

- Lawn mowers only used for domestic purposes within the boundaries of the land belonging to your home
- Wheelchairs and mobility scooters, provided they are only being used for their intended purpose and by the intended user, and there is no legal requirement for them to be registered for use on the road
- Surfboards, Water-skis, snowboards and skis
- Toys and models
- Bicycles and electrically assisted bicycles (the motor should have a maximum power output of 250 watts and should not be able to propel the bike when it's travelling more than 15.5mph)
- Golf trolleys which are controlled by someone on foot
- Portable satellite navigation devices or global positioning devices but not those fixed to a vehicle

Vermin

Rats, mice, squirrels, wasps, or hornets.

Wild Animals

Any animal living in a state of nature. Doesn't include tamed or domesticated animals.

Worth

The cost to replace item(s) of *Contents* as new.

For items without an 'as new' replacement cost (e.g. antiques or works of art), then 'worth' means the latest professional valuation of the item which we can validate. Or for items such as TVs and electrical goods, where the original specification can't be replaced as new, then 'worth' means the cost to replace, as new, the most comparable alternative. And for *Specified Items*, the above conditions also apply, except that 'worth' shall be no more than the replacement cost which has been specified.



The cost to replace an item of contents as new

Sam makes a claim for fire damage to three items of contents:

- 1/ A Samsung 40" HD LED TV, purchased in 2017 for £495. The closest equivalent available today – also a Samsung 40" HD LED TV – could be replaced, as new, for £249
- 2/ A MacBook Pro with 8GB of memory and 512GB of SSD storage, purchased in 2023 for £1,699. As it was a new model, a like-for-like replacement could be obtained for £1,699 (note, Sam had specified the item for £1,699 so received the full replacement amount)
- 3/ A 1.98 carat diamond engagement ring originally purchased in 1965 for £3,000 which was valued in 2023 by a professional jeweller as worth £28,000 (note, Sam had updated the value of the specified ring to £28,000 so received the full replacement amount)

WHAT THIS POLICY DOESN'T COVER

Our policies will have you covered in lots of situations. But there are some limits and exclusions. We've included the full details below of the limits and exclusions which apply across all sections of cover, on the following pages.

Here's a quick summary of some of the main points:

- *Excesses* apply when you make a claim
- special terms within your *Policy Document* (called an 'endorsement') replace terms within this booklet
- our policies don't cover *Accidental Loss of Contents, Personal Possessions* and *Specified Items*
- if any individual items of matching pairs, sets or suites gets damaged and can't be repaired or replaced, your policy will cover the costs of the damaged items and a contribution of up to 50% will be made to the cost of the undamaged items
- you'll need proof of ownership for any claim involving *High Risk Items, Electronic Gadgets, Bikes* or *Specified Items*
- our policies don't cover gradual damage or damage caused by neglect, lack of maintenance, poor design or poor quality installation

COVER LIMITATIONS

EXCESSES

An *Excess* will apply when you make a successful claim. You can find your *Excess* amounts in the Policy Schedule section of your *Policy Document*.



How Excesses are presented on your Policy Schedule

Click the link for a diagram to help you visualise how *Excesses* are presented on your Policy Schedule:

<https://www.homeprotect.co.uk/images/illustrations/excess.png>

We have three types of *Excess*:

Section excess is a standard excess, starting at £99, that applies to a section of cover. For example, if you make an accidental damage claim under both Buildings cover (Section 1, 1a, 1b) and Contents cover (Section 2, 2a, 2b, 2c) then the excess for both sections will apply.

Event excess is a standard excess that replaces any section excess in the event of *Flood*, escape of water, *Subsidence*, *Landslip* or *Heave*. If you make a claim where an event excess applies, then only the one event excess would apply - even if your claim impacts both Buildings cover (Section 1, 1a, 1b) and Contents cover (Section 2, 2a, 2b, 2c).

Voluntary excess is an additional excess you opt for when buying your policy, as a means of reducing your premium. If you make a claim under both Buildings cover (Section 1, 1a, 1b) and Contents cover (Section 2, 2a, 2b, 2c) then the voluntary excess for both sections will apply, even where an event excess applies.

How Excesses are applied

Claim under one section of cover

Romesh makes an *Accidental Damage* claim under Buildings cover (Section 1). Romesh has a £99 section excess for Buildings cover plus a £150 voluntary excess for Buildings cover. Romesh's total excess is £249.

£99	Not Applicable	£150	Not Applicable	Not Applicable	
✓	✗	✓	✗	✗	
Section excess (Buildings)	Section excess (Contents)	Voluntary excess (Buildings)	Voluntary excess (Contents)	Event excess	Total £249

Claim under two sections of cover

Sam makes a theft claim under both Buildings cover (Section 1) and Contents cover (Section 2). Sam has a £99 section excess plus a £150 voluntary excess for Buildings cover and a £99 section excess plus a £50 voluntary excess for Contents cover. Sam's total excess is £398.

£99	£99	£150	£50	Not Applicable	
✓	✓	✓	✓	✗	
Section excess (Buildings)	Section excess (Contents)	Voluntary excess (Buildings)	Voluntary excess (Contents)	Event excess	Total £398

Claim under two sections of cover for an escape of water event

Frankie makes an escape of water claim under both Buildings cover (Section 1) and Contents cover (Section 2). Frankie has a £500 escape of water excess, a £99 section excess plus a £100 voluntary excess for Buildings cover and a £99 section excess plus a £100 voluntary excess for Contents cover. Frankie's total excess is £700.

£99	£99	£100	£100	£500	
✗	✗	✓	✓	✓	
Section excess (Buildings)	Section excess (Contents)	Voluntary excess (Buildings)	Voluntary excess (Contents)	Event excess	Total £700

ENDORSEMENTS

An endorsement is a separate term, condition, limitation or extension of cover that applies to your policy. Endorsements replace or amend the terms within this Policy Booklet. We've detailed the endorsements relevant to you in the Policy Schedule section of your *Policy Document*.



How endorsements are presented on your Policy Schedule

Click the link for a diagram to help you visualise how endorsements are presented on your Policy Schedule:

<https://www.homeprotect.co.uk/images/illustrations/endorsements.png>

MATCHING SETS AND SUITES

We treat any individual items of a matching set or suite of furniture, sanitary ware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for undamaged companion pieces.


If the individual damaged items cannot be repaired or a replacement found we will also pay up to 50% towards the undamaged part of the set or suite of furniture, sanitary ware or bathroom fittings.

If a floor covering is damaged beyond repair we will only pay to have the damaged floor covering replaced. We will not pay for undamaged floor covering in adjoining rooms.

GENERAL EXCLUSIONS


Your policy **won't cover**:

- ✕ circumstances that aren't listed as an *Insured Loss* under your policy
- ✕ items you don't own or aren't legally responsible for
- ✕ *High Risk Items, Electronic Gadgets, Bikes* or any other *Specified Item* where you don't have proof of ownership (e.g. receipts or bank statements)
- ✕ incidents that happen before your policy starts or after it ends
- ✕ circumstances that are the responsibility of a *Third Party*, where full compensation has been provided


 **Water leak from upstairs flat**

Sam's upstairs neighbour (whom we consider a *Third Party*) had a water leak. This resulted in water coming into Sam's flat and causing damage. Sam's neighbour accepted liability for the damage and paid Sam for the damage caused. As a result, no coverage was provided (or needed) under this policy.

- ✕ *Accidental Losses*

 **ACCIDENTAL LOSSES**

Accidental Loss is a circumstance that isn't covered under this policy.

 **Accidental Losses.** The loss of *Personal Possessions, Contents, High Risk Items, Electronic Gadgets* or *Bikes*.

In addition, your policy **won't cover** loss, damage, liability, costs, or expenses for claims in the following circumstances:

- ✕ computer viruses
- ✕ alleged criminal activity where you don't have a crime reference number (e.g. if you make a claim for a stolen laptop this would have to be reported to the police first)
- ✕ deliberate, reckless, malicious, illegal, or unlawful loss or damage caused (or allowed to be caused) by you, your guests or anyone living at the *Insured Address*

- ✗ loss of earnings, profits, goods or property value from depreciation, decreases in market value or deception (except where deception was used in theft) or confiscation
- ✗ bills you'd otherwise have paid or from failure to pay bills (e.g. your electricity bill, damage caused by debt collectors)
- ✗ costs or expenses unless we've agreed to pay them in advance
- ✗ damage caused by infestation, *Vermin*, corrosion, damp, wet or dry rot or mould
- ✗ damage caused by *Pets*
- ✗ damage caused gradually or by wear and tear or failure to fix a known issue

WEAR AND TEAR / FAILURE TO FIX A KNOWN ISSUE

Damage caused gradually or by wear and tear or failure to fix a known issue are circumstances that aren't covered under this policy.



Worn and broken roof tiles resulting in water ingress


Following a *Storm*, Jun finds rainwater coming through the roof, causing interior damage. We assess the cause and discover that the roof had severely worn and damaged tiles. Despite the *Storm* conditions, we conclude that the damage wouldn't have happened if the roof had been kept in a good state of repair. Jun concedes that the roof was in a poor state of repair and accepts our reasons for rejecting the claim.

- ✗ damage or loss of *Vehicles or craft*
- ✗ items stolen from unoccupied vehicles
- ✗ loss or damage to any virtual currencies including (but not limited to) crypto currency and blockchain-based tokens (e.g. 'NFTs') - including fluctuations in value
- ✗ indirect loss (e.g. we won't pay for loss of data from a damaged or stolen laptop)
- ✗ loss or damage caused by sonic boom
- ✗ loss caused by infectious diseases
- ✗ gas leaks

SUSPECTED GAS LEAKS

If you think you have a gas leak, you should immediately call the National Gas Emergency Service on **0800 111 999**.

- ✗ loss or damage relating to *Pollutants* including asbestos unless caused by:
 - a sudden and unforeseen and identifiable incident
 - leakage of oil from a domestic oil installation within the *Boundary*
- ✗ war, invasion or warlike operations, revolution, rebellion, violent uprising, or military power
- ✗ *Act of Terrorism* or *Nuclear Hazards*
- ✗ *Repairs, Alterations, Extensions or Renovations* unless we agree those in writing

 ***Repairs, Alterations, Extensions or Renovations.*** Any work within the *Boundary* which involves any building works (including electrical or plumbing adjustments) or structural alterations exceeding a cost of £20,000.

- ✗ damage or liability arising out of the activities of contractors
- ✗ damage due to faulty design or workmanship

FAULTY DESIGN OR WORKMANSHIP AND CONTRACTOR FAULT

Damage due to faulty design or workmanship, or the activities of contractors (including where they are responsible for the faulty design or workmanship) isn't covered.

 *Claims rejected for faulty design or workmanship*

Poorly plumbed dishwasher

Remy does a spot of DIY and fits a new integrated dishwasher. But Remy doesn't plumb it in properly. This results in an escape of water which ruins the kitchen flooring. We conclude that poor workmanship was the cause and so decline Remy's claim.

Roof flashing not properly installed

Frankie pays a roofer to replace worn roof tiles and guttering. But the roofer doesn't apply flashing in all the right places. This results in rainwater seeping into the loft. We conclude that poor workmanship was the cause and so decline Frankie's claim.

SECTION 1 - BUILDINGS COVER

We'll cover you for a wide range of incidents that happen to your *Buildings* and *Outbuildings*. There are exceptions and limitations, which we detail below. Check your *Policy Document* to see if your policy includes Buildings Cover and how much you're covered for.

WHAT'S COVERED

We'll cover you for loss or damage caused by the following *Insured Losses*:

- ✓ aerals & falling objects
- ✓ aircraft or other flying devices
- ✓ collisions with *Wild Animals* or vehicles
- ✓ damage by emergency services
- ✓ earthquake
- ✓ escape of oil
- ✓ escape of water
- ✓ explosion
- ✓ fire
- ✓ *Flood*
- ✓ frost
- ✓ lightning
- ✓ malicious damage
- ✓ smoke
- ✓ *Storm*
- ✓ *Subsidence, Landslip or Heave*
- ✓ theft (including attempted theft)
- ✓ thermal expansion of glass
- ✓ tree roots
- ✓ weight of snow

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
Alternative accommodation <i>Note: this is a separate sum insured rather than claim limit</i>	£75,000
Loss of rent <i>Note: this is a separate sum insured rather than claim limit</i>	£30,000
Landlord contents	£7,500
Tracing and accessing leaks	£10,000
Repairing the cause of a leak	£250
Water bills following escape of water	£2,000

Oil bills following escape of oil	£2,000
Damage to the home caused by theft	£10,000
Damage to outbuildings caused by theft	£7,500
Replacing security features following theft of keys	£750
Power surge damage as a result of lightning	£10,000

COVERED

- ✓ **Loss or damage:** we'll cover your *Buildings* and *Outbuildings*.
- ✓ **Alternative accommodation:** we'll cover reasonable costs and reasonable expenses (e.g. travel, food, laundry) for you and your *Pets* if you can't live in your *Home* due to an *Insured Loss* or if you've been formally advised by a central or local authority to evacuate your *Home* due to the risk of an *Insured Loss* (e.g. *Flood*) occurring. Up to £75,000 per claim. To determine what we mean by the 'reasonable cost' of alternative accommodation there are numerous factors we consider, including:
 - the circumstances of your claim
 - the needs of you, your family and domestic animals
 - how long you might need the accommodation for
 - what type of accommodation is available and where it is located.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions.
- ✗ Alternative accommodation if the *Insured Property* isn't your main home.

COVERED

NOT COVERED

- ✓ **Loss of rent:** we'll cover lost *Rent* if you or your tenants or paying guests can't live in the *Home* due to an *Insured Loss*. Up to £30,000 per claim.
- ✓ **Landlord contents:** if you let out your *Home* we'll cover damage to *Contents* inside the *Home* due to an *Insured Loss*. Up to £7,500 per claim.
- ✓ **Architects fees and debris clearance:** we'll cover the following costs if an *Insured Loss* results in a successful claim:
 - architects, surveyors, consulting engineers and legal fees
 - clearing debris from the site
 - demolishing or shoring up the buildings
 - satisfying government or local authority requirements (but not if the order predates the loss or damage)
- ✓ **Selling your home:** we'll cover damage caused by an *Insured Loss* during the period between exchanging contracts and completion. The claims money will be paid to the buyer, provided they're not already insured.

COVERED

NOT COVERED

- ✓ **Damage to flat roofs (or damage caused by failure of flat roofs):** is provided on the basis that a qualified roofer has inspected and maintained the flat roof within the last 10 years.

FLAT ROOF DAMAGE

The exception to the 10 year inspection and maintenance requirement is where such work wouldn't have prevented the damage from occurring.



Falling debris on flat roof

The roof from next door blew off in a storm and landed on Sam's flat roof, causing considerable damage. Sam hadn't had her flat roof inspected in the last 10 years. We concluded that, even if she had, the force of the impact from her neighbour's roof would still have caused damage. So we paid Sam's claim.

Theft (including attempted theft)

COVERED

- ✓ **Loss or damage:** caused by theft or attempted theft, but only where the thief causes damage while trying to get into your *Home* or *Outbuildings*, or they use violence or deception to gain entry.

Cover is provided whilst your *Home* is *Unoccupied* as long as all security features listed within your Statement of Fact are maintained in good working order and in full operation.

NOT COVERED

- ✗ Any amount over £10,000 for theft of item(s) that make up the fabric of the *Home* (e.g. architectural features).
- ✗ Any amount over £7,500 for theft of item(s) that make up the fabric of the *Outbuildings*.
- ✗ Any amount over £750 to replace security features (e.g. locks) following theft of keys.

Storm, frost, or weight of snow

COVERED

- ✓ **Loss or damage:** caused by *Storm*, frost, or weight of snow.



Storm. A period of violent weather, including either:

- wind speeds of at least 47mph
- rainfall of at least 25mm per hour
- snowfall of at least 30cm in 24 hours
- hail so intense that it damages hard surfaces or breaks glass.

NOT COVERED

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

MAKING A STORM CLAIM


We'll review the daily weather records from the nearest weather station to your *Home*. At least one of the *Storm* conditions will need to be met for us to consider the claim.

General Exclusions still apply to *Storm* claims. We unfortunately have to reject a high number of claims because either the *Storm* conditions aren't met or the *Home* (typically the roof) has suffered significant and gradual wear and tear.

Reduce the risk of roof damage

To reduce the risk of roof damage, consider hiring a qualified roofer to inspect and maintain your roof at least once every 10 years. A qualified roofer is usually accredited by one of the following organisations or schemes:

- RoofCERT
- National Federation of Roofing Contractors
- Federation of Master Builders
- TrustMark
- National Federation of Builders

<i>Flood</i>	
COVERED	NOT COVERED
<p>✓ Loss or damage: caused by <i>Flood</i>.</p> <div>  <p><i>Flood:</i> Sudden release or rapid build-up of water entering the <i>Home</i> or <i>Outbuildings</i> from the outside.</p> </div>	<p>✗ Outdoor fuel tanks, hot tubs, swimming pools, tennis courts, walls, gates, or fences (unless the <i>Home</i> is also affected at the same time by the same original cause).</p>

If your home's at risk of flooding

If your home's at risk of flooding, here are some simple things you can do to reduce damage:

- take all valuables upstairs, or keep in a safe, high place
- turn off electricity, water and gas at the main source
- disconnect all electrical appliances

If you live in an area that's prone to flooding, it's a good idea to take further steps to protect your home. Please contact your local Environment Agency for advice, or call Floodline on **0345 988 1188**.

For more flood information, visit:

- England: <https://flood-warning-information.service.gov.uk/>
- Wales: <https://naturalresources.wales/flooding?lang=en>
- Scotland: <https://www.sepa.org.uk/>
- Northern Ireland: <https://www.nidirect.gov.uk/information-and-services/your-neighbourhood-roads-and-streets/flooding-your-area>

Escape of water

COVERED

- ✓ **Loss or damage:** caused by water escaping from:
 - Fixed, domestic:
 - pipes
 - boilers
 - water tanks
 - toilets
 - kitchen appliances and their attachments (e.g. flexible hoses)
- ✓ **Trace and access:** we'll cover necessary and reasonable costs that you may incur tracing and accessing the source of the damage to your *Home* or *Outbuildings*. This includes reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search. Up to £10,000 per claim. Repair costs for the cause of the leak are limited to £250 per claim.

NOT COVERED

- ✗ Damage to boilers, where the water has escaped internally within the boiler.
- ✗ Any amount over £2,000 per claim for metered water bills.
- ✗ Trace and access if there's no water damage to the *Home* or *Outbuildings*.
- ✗ Clearing blockages in pipes and drains.
- ✗ Incidents occurring during the period: 1 October - 1 April (inclusive) if your *Home* is *Unoccupied*.

WATER DAMAGE THAT ISN'T ESCAPE OF WATER

We see lots of claims for water damage that don't meet the criteria for escape of water. The most common occurrence is where bath or shower water has leaked into the walls or flooring due to a lack of (or failure of) sealant around the bath or shower. A lack of tile grouting is another common reason.

With all claims, we look to understand the main reason for the damage. In situations where there's been water damage, we often find that the damage wouldn't have occurred if sealant or grouting was present and maintained. In these cases, we determine this to be as a result of wear and tear or poor workmanship. Both of these are exclusions under this policy.

You should consider this, together with the acceptance criteria for escape of water, before making a claim for water damage.



Failure of grout on shower tiles resulting in water damage

The grout between the tiles in Sam's shower had worn away. This resulted in water leaking through the bathroom floor, causing water damage to the ceiling of the kitchen underneath. We assess the damage and conclude that were it not for the failure of the grouting (a wear and tear issue), the damage wouldn't have occurred. Sam accepts our reason for rejecting the claim.



Reduce the risk of burst pipes

One of the biggest risks is water damage occurring when you're away during the winter. Pipes can freeze and burst at this time of year, causing large amounts of damage. You can take steps to avoid this by keeping your central heating on low so your pipes don't freeze. If you don't want to keep your heating on, consider switching off the water where it enters your house. You could also drain your central heating system before you leave.

Escape of oil

COVERED

- ✓ **Loss or damage:** caused by
 - escape of oil from a fixed oil-fired heating installation
 - freezing of oil in a fixed oil-fired heating installation
- ✓ **Trace and access:** we'll cover necessary and reasonable costs that you may incur tracing and accessing the source of the damage to your *Home* or *Outbuildings*. This includes reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search. Up to £10,000 per claim. Repair costs for the cause of the leak are limited to £250 per claim.

NOT COVERED

- ✗ Trace and access if there's no oil damage to the *Home* or *Outbuildings*.
- ✗ Any amount over £2,000 per claim for oil bills.
- ✗ Any damage caused by the leaking oil outside the *Boundary*.

Damage by emergency services

COVERED

- ✓ **Damage:** caused by emergency services to the *Buildings*, *Garden*, or *Outbuildings* because of an emergency or perceived emergency involving you, your guests or *Staff*.

NOT COVERED

Collisions with Wild Animals or vehicles

COVERED

NOT COVERED

- ✓ **Loss or damage:** caused by collisions with *Wild Animals* or vehicles.

Aerials and falling objects

COVERED

NOT COVERED

- ✓ **Loss or damage:** caused by aerials and falling objects.

- ✗ 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 *Buildings* or *Outbuildings*.

FALLING TREES

Damage caused by (and removal of) falling trees from within the *Boundary* is not covered under this policy, unless a) caused by an *Insured Loss* such as *Storm*; and b) the damage was to the *Buildings* or *Outbuildings*; and c) not impacted by any of the policy restrictions, such as an exclusion for *Storm* damage to fences and drives.



Storm fells a tree in the garden, blocking and damaging the driveway

Following a storm, Graham discovers that one of the trees in his garden has been felled, both blocking and damaging the driveway. We investigate and find that no damage has been caused to the home or outbuildings. We unfortunately have to reject the claim on the basis there is no coverage for storm damage to driveways, nor falling trees from within the property boundary. Graham accepts our decision and makes his own arrangements for removal of the tree and repair of the driveway.

Lightning

COVERED

- ✓ **Loss or damage:** caused by lightning.

NOT COVERED

- ✗ Any amount over £10,000 per claim for damage caused by an electrical power surge as a result of lightning.

⚠ **DAMAGE CAUSED BY ELECTRICAL POWER SURGE**

If lightning causes an electrical power surge, there's a claims limit of £10,000 on damage to the electrical system (and connected electrical appliances) in your *Home*. This is the most we'll pay out per claim, even if your Buildings Cover is higher.

If the power surge causes fire damage, the limit won't apply since we'd class the damage as fire rather than lightning damage.

Subsidence, Landslip or Heave

COVERED

- ✓ **Loss or damage:** caused by *Subsidence*, *Landslip* or *Heave*.

NOT COVERED

- ✗ *Outdoor Permanent Structures*, unless the *Home* is also affected at the same time by the same original cause.
- ✗ Loss or damage due to coastal or river erosion.
- ✗ Normal "bedding down" of the *Buildings* or *Outbuildings* (e.g. settlement, shrinking or expanding that's typical of new properties).

💡 **If your home's affected by settlement**


Settlement is the natural movement of new properties in the months and years after they're built. If your home has been damaged by settlement, you should contact the company providing warranty cover for your home. For new homes this is usually NHBC <https://www.nhbc.co.uk/>. For other building work, you should contact your builder.

<i>Tree roots</i>	
COVERED	NOT COVERED
<ul style="list-style-type: none"> ✓ Damage: to <i>Underground Services</i> caused by tree roots. 	<ul style="list-style-type: none"> ✗ Damage to anything other than <i>Underground Services</i>. ✗ Damage where you've previously been made aware that nearby trees you're responsible for could cause damage, unless the trees have a Tree Preservation Order.

<i>Other Insured Losses</i>	
COVERED	NOT COVERED
<ul style="list-style-type: none"> ✓ Loss or damage: caused by fire, smoke, explosion, earthquake, aircraft or other flying devices, malicious damage, thermal expansion of glass. 	

SECTION 1(A) - BASIC ACCIDENTAL DAMAGE TO BUILDINGS

This section extends your cover for *Buildings* to include a limited level of *Accidental Damage* within the Home and a limited level of cover for damage to *Underground Services* to or from the *Home*.

 **Accidental Damage:** A sudden, unexpected, and unforeseen event that results in physical damage. The damage must be caused by you, your guests, *Staff*, a *Third Party* (excluding contractors) or *Wild Animals*.

Check your *Policy Document* to see if Basic Accidental Damage is included in your policy.

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
Accidental damage	£1,500
Damage to <i>Underground Services</i>	£1,500

<i>Accidental Damage</i>	
COVERED	NOT COVERED
<p>✓ Accidental Damage: to</p> <ul style="list-style-type: none"> ○ fixed glass in windows, doors, fanlights, skylights ○ solar panels ○ fixed sanitaryware and bathroom fixtures ○ ceramic or induction hobs 	<ul style="list-style-type: none"> ✗ <i>Excess(es)</i> and General Exclusions. ✗ Any amount over £1,500 per claim. ✗ Damage to <i>Outbuildings</i>. ✗ Damage caused by overflowing water (e.g. where a bath has been running and left unattended). ✗ Breakdowns, mechanical faults, electrical faults.

Damage to Underground Services

COVERED

- ✓ **Damage to *Underground Services*:** to or from the *Home* and for which you are responsible.

This includes tracing, accessing and repairing the source of the damage to the *Underground Services* as well as reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search – but only within the claim limit.

In the event of a blockage of an underground pipe or drain, cover is provided to trace, access and clear the blockage on the basis that you have tried, unsuccessfully, to clear it first using established methods such as rodding.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions.
- ✗ Any amount over £1,500 per claim.
- ✗ Damage to pitch fibre drains caused by inherent defects in the design, material, construction or installation of the pipes and drains.
- ✗ Damage to septic tanks, cesspits, or sewage treatment centres.



Blocked drain? Consider Home Emergency cover first

Often a blockage can be removed through a method called drain rodding, which doesn't require breaking into the sewer pipe. For blocked drains, your Home Emergency cover, which you get as standard with a Homeprotect policy, should be your first port of call as this gives you 24-hour assistance for damage to, or blockage, breakage, or leaking of the drains that you are responsible for and there is no excess.

You can register a home emergency claim online at <https://www.homeprotect.co.uk/home-emergency-claims>

SECTION 1(B) - FULL ACCIDENTAL DAMAGE TO BUILDINGS

This section extends your *Accidental Damage* and damage to *Underground Services* cover for *Buildings* and *Outbuildings*.



Accidental Damage: A sudden, unexpected, and unforeseen event that results in physical damage. The damage must be caused by you, your guests, *Staff*, a *Third Party* (excluding contractors) or *Wild Animals*.

Check your *Policy Document* to see if Full Accidental Damage is included in your policy.

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
Damage to carpets	£750
Blockage of an underground pipe or drain	£5,000

Accidental Damage

COVERED

- ✓ ***Accidental Damage:*** to *Buildings* – up to the buildings sum insured (up to any claim limits).
- ✓ ***Accidental Damage:*** to *Outbuildings* – up to the outbuildings sum insured (up to any claim limits).

NOT COVERED

- ✗ *Excess(es)* and General Exclusions.
- ✗ Any amount above £750 per claim for damage to carpets.
- ✗ Damage caused by overflowing water (e.g. where a bath has been running and left unattended).
- ✗ Breakdowns, mechanical faults, electrical faults.

Damage to Underground Services

COVERED

- ✓ **Damage to *Underground Services*:** to or from the *Home* or *Outbuildings* and for which you are responsible.

This includes tracing, accessing and repairing the source of the damage to the *Underground Services* as well as reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search.

In the event of a blockage of an underground pipe or drain, cover is provided to trace, access and clear the blockage on the basis that you have tried, unsuccessfully, to clear it first using established methods such as rodding.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions.
- ✗ Any amount over £5,000 per claim involving blockage of an underground pipe or drain.
- ✗ Damage to pitch fibre drains caused by inherent defects in the design, material, construction or installation of the pipes and drains.



Blocked drain? Consider Home Emergency cover first

Often a blockage can be removed through a method called drain rodding, which doesn't require breaking into the sewer pipe. For blocked drains, your Home Emergency cover, which you get as standard with a Homeprotect policy, should be your first port of call as this gives you 24-hour assistance for damage to, or blockage, breakage, or leaking of the drains that you are responsible for and there is no excess.

You can register a home emergency claim online at <https://www.homeprotect.co.uk/home-emergency-claims>

SECTION 2 - CONTENTS COVER (INSIDE THE HOME)

This section explains our *Contents* cover inside the *Home*, so you can be sure of what is and isn't covered.

Check your *Policy Document* to see if your policy includes *Contents* cover and how much you're covered for.

WHAT'S COVERED

We'll cover your *Contents* for loss or damage caused by the following *Insured Losses*:

- ✓ aerals or falling objects
- ✓ aircraft or other flying devices
- ✓ collisions with *Wild Animals* or vehicles
- ✓ earthquake
- ✓ escape of oil
- ✓ escape of water
- ✓ explosion
- ✓ fire
- ✓ *Flood*
- ✓ frozen food
- ✓ lightning
- ✓ malicious damage
- ✓ smoke
- ✓ *Storm*
- ✓ *Subsidence, Landslip* or *Heave*
- ✓ tenants' liability
- ✓ theft (including attempted theft)
- ✓ weight of snow

CLAIM LIMITS

The items and circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
Alternative accommodation <i>Note: this is a separate sum insured rather than claim limit</i>	£10,000
Money	£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)	£2,500
Accessories for <i>Bike(s)</i>	£100
<i>Business Equipment</i>	£3,000
<i>High Risk Items</i> (Worth less than £1,500, either on a per item basis or as part of a collection, and that haven't been listed in your <i>Policy Document</i> as a <i>Specified Item</i>)	£5,000 or 20% of the <i>Contents</i> sum insured, whichever is lower.
Water bills following escape of water	£2,000
Oil bills following escape of oil	£2,000
Power surge damage as a result of lightning	£5,000
Tenant's liability	£5,000

COVERED

- ✓ **Loss or damage:** caused by the *Insured Losses* under this section of cover.
 - ✓ **Alternative accommodation:** we'll cover reasonable costs and reasonable expenses (e.g. travel, food, laundry) for you and your *Pets* if you can't live in your *Home* due to an *Insured Loss* or if you've been formally advised by a central or local authority to evacuate your *Home* due to the risk of an *Insured Loss* (e.g. *Flood*) occurring. Up to £10,000 per claim.
- To determine what we mean by the 'reasonable cost' of alternative accommodation there are numerous factors we consider, including:
- the circumstances of your claim
 - the needs of you, your family and domestic animals
 - how long you might need the accommodation for
 - what type of accommodation is available and where it is located.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions
- ✗ Anything lost or damaged *Outside the Home* (see Section 2A for Contents cover outside the home).
- ✗ Alternative accommodation if the *Insured Property* isn't your main home.
- ✗ Any of the following items, **with a replacement value of £1,500 or more**, as these are *Specified Items*:
 - *High Risk Items* (either individually or as part of a collection)
 - *Electronic Gadgets* (including mobile phones)
 - Bikes

COVERED

NOT COVERED

- ✓ **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.

Theft (including attempted theft)

COVERED

NOT COVERED

- ✓ **Loss or damage:** caused by theft (including attempted theft), but only where the thief causes damage while trying to get into your *Home*, or they use violence or deception to gain entry.

Cover is provided whilst your *Home* is *Unoccupied* as long as all security features listed within your Statement of Fact are maintained in good working order and in full operation.

- ✗ Counterfeit items.
- ✗ Theft of oil.

THEFT

In order for us to consider a claim for theft (including attempted theft) we'll need to see evidence of either:

1. signs of damage caused by the thief to get into your *Home*
2. violence or deception being used to gain entry.



Money and jewellery stolen from home

Frankie reported a burglary at home, after jewellery and money had been stolen while she was out. The police investigated and couldn't detect how the thief gained access to the house as there were no signs of damage. Frankie suspects she may have left a window open. We declined the claim as there were no signs of damage.

Make sure that all security features listed in your Statement of Fact are maintained, in good working order and in full operation whenever you're away from your *Home*.

Pay attention to any endorsements in your *Policy Document* that require you to fit certain types of locks or alarms. Not doing so will invalidate any claim for theft or attempted theft.



Protect yourself against opportunist criminals

Many thefts are committed by so-called 'opportunist' criminals. Don't make it easy for them! Homes, garages and sheds are much more likely to be burgled if doors and windows aren't locked and secured.

When you go away on holiday you can make it look like you're still at home. Ask a neighbour to pick up your mail, cancel any regular deliveries, and put lights on a timer.

Escape of water

COVERED

- ✓ **Loss or damage:** caused by water escaping from:
 - Fixed, domestic:
 - pipes
 - boilers
 - water tanks
 - toilets
 - kitchen appliances and their attachments (e.g. flexible hoses).

NOT COVERED

- ✗ Any amount over £2,000 per claim for metered water bills where we've agreed to pay a claim.
- ✗ Incidents occurring during the period: 1 October - 1 April (inclusive) if your *Home* is *Unoccupied*



Reduce the risk of burst pipes

One of the biggest risks is water damage occurring when you're away during the winter. Pipes can freeze and burst at this time of year, causing large amounts of damage. You can take steps to avoid this by keeping your central heating on low so your pipes don't freeze. If you don't want to keep your heating on, consider switching off the water where it enters your house. You could also drain your central heating system before you leave.

Escape of oil

COVERED

- ✓ **Loss or damage:** caused by
 - escape of oil from a fixed oil-fired heating installation
 - freezing of oil in a fixed oil-fired heating installation

NOT COVERED

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

Frozen food

COVERED

- ✓ **Loss or damage:** to your food in the fridge or freezer which is made inedible by a change in the temperature or contamination by refrigerant or refrigerant fumes.

NOT COVERED

- ✗ Any amount over £1,100 per claim.
- ✗ Loss or damage resulting from the deliberate act of you, your guests, or an electricity supplier.

Lightning

COVERED

- ✓ **Loss or damage:** caused by lightning.

NOT COVERED

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

Collisions with Wild Animals or vehicles

COVERED

- ✓ **Loss or damage:** caused by collisions with *Wild Animals* or vehicles.

NOT COVERED

Aerials and falling objects

COVERED

- ✓ **Loss or damage:** caused by aerials and falling objects.

NOT COVERED

- ✗ Damage to an aerial.
- ✗ Damage if the falling object is normally within the *Boundary*, including trees.
- ✗ Cost of removing the item if there has been no damage to your *Contents*.

Tenants' liability

COVERED

- ✓ **Damage:** if you're a tenant renting a property, we'll cover up to £5,000 per claim for any damage you cause. This is on the basis that you're legally responsible to fix the damage. The damage will need to be covered under:
 - Buildings cover (Section 1)
 - Basic Accidental Damage to Buildings (Section 1A)
 - Contents cover (Sections 2, 2A).

NOT COVERED

- ✗ *Accidental Damage* under one of the following sections:
 - Buildings (Section 1B)
 - Contents (Sections 2B and 2C).
- ✗ Any amount over a claims limit contained in this policy.
- ✗ Maintenance or re-decoration costs.

Other Insured Losses

COVERED

- ✓ **Loss or damage:** caused by *Storm*, weight of snow, *Flood*, fire, smoke, explosion, earthquake, aircraft or other flying devices, malicious damage, *Subsidence*, *Landslip* or *Heave*.

NOT COVERED

- ✗ Loss or damage caused by subsidence, landslip or heave due to coastal or river erosion

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

This section explains our *Contents* cover *Outside the Home*, so you can be sure of what is and isn't covered.

Check your *Policy Document* to see if your policy includes *Contents* cover and how much you're covered for

WHAT'S COVERED

We'll cover your *Contents* for loss or damage caused by the following *Insured Losses*:

- ✓ aircraft or other flying devices
- ✓ collisions with *Wild Animals* or vehicles
- ✓ earthquake
- ✓ escape of oil
- ✓ escape of water
- ✓ explosion
- ✓ fire
- ✓ *Flood*
- ✓ frozen food
- ✓ lightning
- ✓ malicious damage
- ✓ smoke
- ✓ *Storm*
- ✓ *Subsidence, Landslip or Heave*
- ✓ theft (including attempted theft)
- ✓ weight of snow

CLAIM LIMITS

The items and circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
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)	£2,500
Accessories for <i>Bike(s)</i>	£100
<i>Business Equipment</i>	£3,000
<i>High Risk Items</i> (Worth less than £1,500, either on a per item basis or as part of a collection, and which have not been listed in your <i>Policy Document</i> as a <i>Specified Item</i>)	£5,000 or 20% of the <i>Contents</i> sum insured, whichever is lower.

Water bills following escape of water	£2,000
Oil bills following escape of oil	£2,000
Power surge damage as a result of lightning	£5,000
<i>Contents</i> in the open within the <i>Boundary</i>	£5,000 (up to £1,500 per item)
<i>Contents</i> stored in <i>Outbuildings</i>	£1,500
Plants in the <i>Garden</i> (plants, shrubs & trees)	£1,500
<i>Contents</i> stored within occupied student accommodation	£6,000

COVERED

- ✓ **Loss or damage:** caused by the *Insured* *Losses* under this section of cover.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions
- ✗ *Money*.
- ✗ Items outside the UK.
- ✗ Any of the following items, with a replacement value of **£1,500 or more**, as these are *Specified Items*:
 - *High Risk Items* (either individually or as part of a collection)
 - *Electronic Gadgets* (including mobile phones)
 - *Bikes*

Theft (including attempted theft)

COVERED

- ✓ **Loss or damage:** caused by theft (including attempted theft), but only where the thief causes damage while trying to access the item(s), or they used violence or deception to steal your item(s).

Cover is provided whilst your *Home* is *Unoccupied* as long as all security features listed within your Statement of Fact are maintained in good working order and in full operation.

NOT COVERED

- ✗ Counterfeit items.
- ✗ Theft of oil.
- ✗ Items stolen from unoccupied vehicles.

For *High Risk Item* or *Electronic Gadget* claims, cover isn't provided:

- ✗ Within the *Boundary* or within occupied student accommodation unless the item(s) were under your *Personal Supervision* at the time of the theft.

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

- ✗ For stolen tyres, lamps, or accessories unless the *Bike* is stolen at the same time.
- ✗ For instances where you've let somebody else use the *Bike* at the time of the theft.
- ✗ Unless the *Bike* is locked to an immovable object or inside a locked building at the time of the theft.

Escape of water

COVERED

- ✓ **Loss or damage:** caused by water escaping from:
 - Fixed, domestic:
 - pipes
 - boilers
 - water tanks
 - toilets
 - kitchen appliances and their attachments (e.g. flexible hoses).

NOT COVERED

- ✗ Any amount over £2,000 per claim for metered water bills where we've agreed to pay a claim.
- ✗ Incidents occurring during the period: 1 October - 1 April (inclusive) if your *Home* is *Unoccupied*

Escape of oil

COVERED

- ✓ **Loss or damage:** caused by
 - escape of oil from a fixed oil-fired heating installation
 - freezing of oil in a fixed oil-fired heating installation.

NOT COVERED

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

Frozen food

COVERED

- ✓ **Loss or damage:** to your food in the fridge or freezer which is made inedible by a change in the temperature or contamination by refrigerant or refrigerant fumes.

NOT COVERED

- ✗ Any amount over £1,100 per claim.
- ✗ Loss or damage resulting from the deliberate act of you, your guests, or an electricity supplier.

Lightning

COVERED

- ✓ **Loss or damage:** caused by lightning.

NOT COVERED

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

Collisions with Wild Animals or vehicles

COVERED

- ✓ **Loss or damage:** caused by collisions with *Wild Animals* or vehicles.

NOT COVERED

Other Insured Losses

COVERED

- ✓ **Loss or damage:** caused by *Storm*, weight of snow, *Flood*, fire, smoke, explosion, earthquake, aircraft or other flying devices, malicious damage, *Subsidence*, *Landslip* or *Heave*.

NOT COVERED

- ✗ Loss or damage caused by subsidence, landslip or heave due to coastal or river erosion

SECTION 2(B) - BASIC ACCIDENTAL DAMAGE TO CONTENTS

This section extends your *Contents* cover to include a limited level of *Accidental Damage*.



Accidental Damage: A sudden, unexpected and unforeseen event that results in physical damage. The damage must be caused by you, your guests, *Staff*, a *Third Party* (excluding contractors) or *Wild Animals*.

Check your *Policy Document* to see if Basic Accidental Damage is included in your policy.

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
Damage inside the home	£1,500
Damage <i>Outside the Home</i>	£1,000

Accidental Damage

COVERED

- ✓ **Accidental Damage:** to *Electrical Home Entertainment Equipment*.



Electrical Home Entertainment

Equipment: Consumer electronics used for entertainment purposes, such as:

- ✓ desktop computers and monitors
- ✓ DVD and Blu-Ray players
- ✓ gaming consoles
- ✓ home cinema system
- ✓ sound systems
- ✓ TVs

Electrical home entertainment equipment doesn't include:

- ✗ *Electronic Gadget(s)*.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions
- ✗ Any amount over £1,500 per claim for damage inside the *Home*.
- ✗ Any amount over £1,000 per claim for damage *Outside the Home*.
- ✗ *Electronic Gadgets*.
- ✗ Damage caused by overflowing water.
- ✗ Breakdowns, mechanical faults, electrical faults.

SECTION 2(C) - FULL ACCIDENTAL DAMAGE TO CONTENTS

This section extends your *Accidental Damage* cover for *Contents*.



Accidental Damage: A sudden, unexpected and unforeseen event that results in physical damage. The damage must be caused by you, your guests, *Staff*, a *Third Party* (excluding contractors) or *Wild Animals*.

Check your *Policy Document* to see if Full Accidental Damage is included in your policy.

CLAIM LIMITS

The items shown below have the following claim limits:

Claim for:	Total limit per claim:
<i>Money</i>	£500
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)	£2,500
Accessories for <i>Bike(s)</i>	£100
<i>Business Equipment</i>	£3,000
High Risk Items (<i>Worth less than £1,500, either on a per item basis or as part of a collection, and which have not been listed in your Policy Document as a Specified Item</i>)	£5,000 or 20% of the <i>Contents</i> sum insured, whichever is lower.
Brittles (e.g. glass or china)	£1,000
Damage <i>Outside the Home</i>	£1,000
Carpets and rugs	£750

Accidental Damage

COVERED

✓ **Accidental Damage:** to *Your Contents*.



Contents: Possessions you could

take with you when moving home, such as:

- ✓ *Bikes*
- ✓ *Business Equipment*
- ✓ *Electrical Home Entertainment Equipment*
- ✓ *Electronic Gadgets*
- ✓ *Fittings*
- ✓ *High Risk Items*
- ✓ Household appliances
- ✓ Household items

Contents does not include:

- ✗ Contents owned by your tenants (if you're a landlord).
- ✗ *Vehicles or craft*

NOT COVERED

- ✗ *Excess(es)* and General Exclusions
- ✗ *Money*, documents, or stamps.
- ✗ Any of the following items, with a replacement value of **£1,500 or more**, as these are *Specified Items*:
 - *High Risk Items* (either individually or as part of a collection)
 - *Electronic Gadgets* (including mobile phones)
 - *Bikes*
- ✗ Breakdowns, mechanical faults and electrical faults.

SECTION 3 - LIABILITY TO STAFF

This section of cover is included as standard for all *Homeprotect* customers.

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
Liability to staff	£5,000,000

COVERED

- ✓ Up to £5,000,000 in total per *Period of Insurance* to pay damages and claimants' costs and expenses (agreed by us in writing) for your legal liability in the event of accidental death, bodily injury or illness to *Staff*.

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 responsibilities as an employer.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions
- ✗ Occurring outside the *Boundary* of the property.
- ✗ Due to the transmission of any contagious disease or virus.
- ✗ Involving *Staff* employed for anything other than domestic household activities.
- ✗ Caused by *Vehicles or craft*
- ✗ 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

This section of cover is included as standard for all *Homeprotect* customers.

IF YOU RECEIVE A LETTER FROM A SOLICITOR ABOUT A LIABILITY CLAIM AGAINST YOU

If you receive a letter from a solicitor about a liability claim being made against you, please take the following steps:

- don't reply to the letter, take any blame or reach any agreement with those holding you responsible for injury or damage to their property
- call us on 0330 660 0660 as soon as you can

Send us the letter and any related claim form, application notice, legal document or other correspondence sent to you or your family as soon as you can. We'll investigate the claim, and keep you updated.

CLAIM LIMITS

The circumstances shown below have the following limits:

Claim for:	Total limit per claim:
Liability to the public	£5,000,000

COVERED	NOT COVERED
<ul style="list-style-type: none"> ✓ Up to £5,000,000 in total per <i>Period of Insurance</i> to pay damages and claimants' costs and expenses (agreed by us in writing) for your legal liability in the event of accidental: <ul style="list-style-type: none"> ▪ death, bodily injury or illness to a <i>Third Party</i> ▪ damage to property belonging to a <i>Third Party</i> that is not in the custody or control of you, your family or <i>Staff</i> ...arising from: <ul style="list-style-type: none"> ▪ the ownership or occupation of the <i>Home</i> ▪ the private pursuits of you or your family. ✓ Up to £2,000,000 in total per <i>Period of Insurance</i> for a claim made against you under the Defective Premises Act. The claim must be for defective <i>Repairs, Alterations, Extensions or Renovations</i> carried out by you (or on your behalf) on a private UK residence you used to own within the last 7 years. 	<ul style="list-style-type: none"> ✗ <i>Excess(es)</i> and General Exclusions ✗ 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 <i>Vehicles or craft</i>. ✗ Claims caused by insects, <i>Vermin</i>, or animals, other than your <i>Pets</i>. ✗ Claims resulting from your ownership (or use of) property or land not within the <i>Boundary</i> (except claims made under the Defective Premises Act). ✗ Claims relating to any <i>Pollutant</i> other than sudden and unexpected accidents within the <i>Boundary</i>. ✗ 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. ✗ Claims due to the transmission of any contagious disease or virus.

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

This optional cover is for *Specified Items*. It's designed to protect *High Risk Items*, *Electronic Gadgets*, *Bikes* and any other item you've specified. It covers your chosen items against physical damage or theft, both inside the *Home* and *Outside the Home*.

Check your *Policy Document* to see which items you've listed as *Specified Items*, and the amount they're insured for.

WHAT'S COVERED

We'll cover you for loss or damage caused by the following *Insured Losses*:

- ✓ Physical damage
- ✓ Theft

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
Accessories for <i>Bike(s)</i>	£100

COVERED

Claims inside the *Home* or *Outside the Home* for physical damage to, or theft of:

- ✓ *High Risk Items*.
- ✓ *Electronic Gadgets*.
- ✓ *Bikes*.
- ✓ Any other *Specified Item*.



Which items should I specify?

Check our [guidance in this booklet](#) on specifying items.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions.
- ✗ Any item not listed within your *Policy Document*.
- ✗ Any amount over the amount you insured each item for.
- ✗ Any item excluded under *Contents* cover (e.g. *Vehicles or craft*).
- ✗ *Accidental Losses*.

⚠ MOBILE PHONES

If a mobile phone has been specified on your policy, but the phone being claimed upon is an upgrade of the specified phone, we may consider the claim, on the basis that:

- you can prove that the damaged or stolen phone is a direct replacement for the original specified phone (e.g. provide the upgrade contract from your mobile provider)
- the claim is limited by the value of the originally specified phone

Physical damage

COVERED

Claims inside the *Home* or *Outside the Home* for physical damage of:

- ✓ *High Risk Items.*
- ✓ *Electronic Gadgets.*
- ✓ *Bikes.*
- ✓ *Any other Specified Item.*

NOT COVERED

- ✗ Jewellery or watches individually *Worth* more than £5,000 that haven't been inspected and fixed (where a fix is needed) by a *Qualified Jeweller* within three years of the claim being made.

- ✗ Breakdowns, mechanical faults and electrical faults.

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

- ✗ Tyres, lamps, or accessories unless the *Bike* is 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 damage.
- ✗ More than £100 for accessories for your *Bike*.

DAMAGE TO JEWELLERY OR WATCHES WORTH MORE THAN £5,000

To make a successful claim, jewellery or watches individually *Worth* more than £5,000 will need to have been inspected and fixed (where a fix is needed) by a *Qualified Jeweller* within three years of the claim being made.



Diamond from engagement ring falls out

Sandy's diamond engagement ring was specified on her policy with a replacement value of £10,000. Unfortunately, the diamond later fell out and was lost. Sandy made a claim for the ring on the basis that the claw must have been damaged, causing the diamond to fall out. But Sandy hadn't had the ring inspected for over five years, so it wasn't clear whether the claw had been damaged or whether it had simply experienced wear and tear. As the ring hadn't been inspected within the last three years, we had to decline the claim.

Theft

COVERED

Claims inside the *Home* or *Outside the Home* for theft of:

- ✓ *High Risk Items*
- ✓ *Electronic Gadgets*
- ✓ *Bikes*
- ✓ *Any other Specified Item*

..but only where the thief causes damage while trying 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.

NOT COVERED

- ✗ Items stolen from unoccupied vehicles.

For *Bike* claims, cover isn't provided:

- ✗ For stolen tyres, lamps, or accessories unless the *Bike* is stolen at the same time.
- ✗ For instances where you've let somebody else use the *Bike* at the time of the theft.
- ✗ Unless the *Bike* is locked to an immovable object or inside a locked building at the time of the theft.
- ✗ More than £100 for accessories for your *Bike*.

<i>Theft</i>	
COVERED	NOT COVERED
	<p>For claims involving jewellery or watches individually <i>Worth</i> more than £5,000, cover isn't provided when you're not wearing them:</p> <ul style="list-style-type: none"> ✗ Unless kept in a locked safe or under your <i>Personal Supervision</i>.

PERSONAL SUPERVISION

For theft claims, if there are no signs of damage caused while trying to access the item, or if violence or deception was not used to steal your item, then to make a successful claim for theft, the stolen item must have been under your *Personal Supervision* at the time of the theft.



Personal Supervision.

Within your sight and reach.



Item stolen while out of sight

Simona packs her car for a holiday. She puts items including a camera in the boot and moves to the front of the car while the boot remains open. As she's searching for something in the glovebox, a thief steals her camera from the open boot. Simona makes a claim for the camera. We're unable to approve her claim because the camera wasn't in sight or within reach when it was stolen.

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

This optional cover is for *Specified Items*. It is designed to protect *High Risk Items*, *Electronic Gadgets*, *Bikes*, or any other item you've specified. It covers your chosen items against physical damage and theft anywhere in the world (including inside the *Home* and *Outside the Home*).

Check your *Policy Document* to see which items you've listed as *Specified Items*, and the amount they're insured for.

WHAT'S COVERED

We'll cover you for loss or damage caused by the following *Insured Losses*:

- ✓ Physical damage
- ✓ Theft

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
Accessories for <i>Bike(s)</i>	£100

COVERED

Claims anywhere in the World for physical damage to, or theft of:

- ✓ *High Risk Items*.
- ✓ *Electronic Gadgets*.
- ✓ *Bikes*.
- ✓ Any other *Specified Item*.



Which items should I specify?

Check our [guidance in this booklet](#) on specifying items.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions.
- ✗ Any item not listed within your *Policy Document*.
- ✗ Any amount over the limit you insured each item for.
- ✗ Any item excluded under *Contents* cover (e.g. *Vehicles or craft*).
- ✗ *Accidental Losses*.

⚠ MOBILE PHONES

If a mobile phone has been specified on your policy, but the phone being claimed upon is an upgrade of the specified phone, we may consider the claim, on the basis that:

- you can prove that the damaged or stolen phone is a direct replacement for the original specified phone (e.g. provide the upgrade contract from your mobile provider)
- the claim is limited by the value of the originally specified phone



Claiming for an upgraded phone

Hazel specified her iPhone XR for £600 when she bought her Homeprotect policy a few years ago. She later upgraded her phone to an iPhone 13 which has a replacement value of £1,079. But Hazel forgot to update her policy to reflect the new phone. Unfortunately, her new phone was stolen. So we paid out £600 (replacement value of the iPhone XR).

Physical damage

COVERED

Claims anywhere in the World for physical damage of:

- ✓ *High Risk Items.*
- ✓ *Electronic Gadgets.*
- ✓ *Bikes.*
- ✓ *Any other Specified Item.*

NOT COVERED

- ✗ Breakdowns, mechanical faults and electrical faults.

For *Bike* claims, cover isn't provided for:

- ✗ Tyres, lamps, or accessories unless the *Bike* is 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 damage.
- ✗ More than £100 for accessories for your *Bike*.

<i>Physical damage</i>	
COVERED	NOT COVERED
	<p>For claims involving jewellery or watches individually <i>Worth</i> more than £5,000, cover isn't provided</p> <ul style="list-style-type: none"> ✖ Unless they have been inspected and fixed (where a fix is needed) by a <i>Qualified Jeweller</i> within three years of the claim being made.

DAMAGE TO JEWELLERY OR WATCHES WORTH MORE THAN £5,000

To make a successful claim, jewellery or watches individually *Worth* more than £5,000 will need to have been inspected and fixed (where a fix is needed) by a *Qualified Jeweller* within three years of the claim being made.

Theft

COVERED

Claims anywhere in the World for theft of:

High Risk Items

- ✓ *Electronic Gadgets*
- ✓ *Bikes*
- ✓ Any other *Specified Item*

.....but only where the thief causes damage while trying 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.

NOT COVERED

- ✗ Items stolen from unoccupied vehicles.

For claims involving jewellery or watches Worth more than £5,000 individually, cover isn't provided when you're not wearing them:

- ✗ Unless kept in a locked safe or under your *Personal Supervision*.

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

- ✗ Stolen tyres, lamps, or accessories unless the *Bike* is stolen at the same time.
- ✗ Instances where you've let somebody else use the *Bike* at the time of the theft.
- ✗ Theft unless the *Bike* is locked to an immovable object or inside a locked building at the time of the theft.
- ✗ More than £100 for accessories for your *Bike*.

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

This optional cover is designed to protect everyday *Personal Possessions* individually *Worth* less than £1,500 that you regularly take away from your Home. It covers you against physical damage or theft, anywhere in the world.

Check your *Policy Document* to see if you've chosen this cover and how much your items are insured for.

WHAT'S COVERED

We'll cover you for loss or damage caused by the following *Insured Losses*:

- ✓ Physical damage
- ✓ Theft

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Total limit per claim:
<i>Money</i>	£100

COVERED

Claims for physical damage or theft to:

- ✓ *Personal Possessions*.

NOT COVERED

- ✗ *Excess(es)* and General Exclusions.
- ✗ Any item excluded under *Contents* cover (e.g. *Vehicles* or *craft*).
- ✗ *High Risk Items*, *Electronic Gadgets* or *Bikes* or any other *Specified Item* (see section 5B, *Specified items anywhere in the world*).
- ✗ Any item individually *Worth* £1,500 or more.
- ✗ More than £100 for *Money*.

COVERED	NOT COVERED
	<ul style="list-style-type: none"> ✗ Claims when the items were <i>Outside the Home</i> at the time of the loss or damage (this is covered under section 2A, Contents outside the Home). ✗ <i>Accidental Losses</i>.

<i>Physical damage</i>	
COVERED	NOT COVERED
<p>Claims for physical damage to:</p> <p>✓ <i>Personal Possessions</i>.</p>	<ul style="list-style-type: none"> ✗ Breakdowns, mechanical faults and electrical faults.

<i>Theft</i>	
COVERED	NOT COVERED
<p>Claims for theft to:</p> <p>✓ <i>Personal Possessions</i></p> <p>.....but only where the thief causes damage while trying to access the item(s), or they used violence or deception to steal your item(s), or the item(s) were under your <i>Personal Supervision</i> at the time of the theft.</p>	<ul style="list-style-type: none"> ✗ Items stolen from unoccupied vehicles.

OPTIONAL EXTRAS

All *Homeprotect* policies automatically include **Basic Legal Expenses** and **Basic Home Emergency** as standard.

Basic Legal Expenses provides you and your family with access to telephone legal advice. You'll also get insurance cover for legal disputes relating to your property or consumer goods and services.

Basic Home Emergency provides 24/7 assistance for a variety of emergencies. This includes leaking pipes, broken locks and vermin infestation.

OPTIONAL UPGRADES

You may choose to upgrade your policy to include a more comprehensive level of legal expenses or home emergency cover. You can also add key protection that provides wider assistance should you lose your keys.

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 including roof damage.

Key Protection covers replacement keys and locks as well as locksmith charges. This will protect you if you find yourself locked out of your property, car or other lockable vehicle.

Your *Policy Document* will confirm which optional extras you have with your policy. For the full details of each product you can view the Policy Booklets at

<https://www.homeprotect.co.uk/policy-booklet>.

HOW TO CLAIM

Regardless of which options you have, if you need to make a claim you can do so online at <https://www.homeprotect.co.uk/claims>

Alternatively, please call 0330 660 0660 and we will direct you to the right team. Lines are open 24/7.

CHECK YOU'RE COVERED BEFORE YOU CLAIM

Before you make a claim it makes sense to read through this Policy Booklet and check your *Policy Document* to understand what you are covered for. This is really important to understand as any claim you make will, in line with industry practise, be noted on your policy and may be shared with other insurers, even if your claim is unsuccessful. This could influence the price or availability of insurance offered to you in the future.

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 to your items or property.
- Take reasonable steps to recover missing property and don't dispose of anything without getting permission from us first.
- Inform the police and obtain a crime reference number if you're the victim of theft, riot, malicious damage or if property is stolen.
- Don't admit or deny any claim made by a *Third Party* against you or make any agreement with them. Doing so may harm your claim.
- Register a claim as soon as possible after you become aware that you need to make a claim. Provide us with any proof of loss, damage or ownership within 30 days to make sure we can handle your claim as quickly as possible.
- When you register a claim, 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 pay reasonable costs you might incur for providing this information.
- Make sure you or anyone acting for you provide accurate and honest information. Providing false, fraudulent or exaggerated information will result in your claim not being paid and we may inform the police.

WHAT HAPPENS WHEN A CLAIM IS NOTIFIED

When you make a claim, you'll speak to a member of our claims team. They'll discuss the claim in more detail and explain the next steps. You'll receive regular updates as your claim progresses.

Additional information you should know:

- We allow up to 10% leeway on the threshold for *High Risk 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'll consider paying out its full value. This is despite our *Contents* cover requiring you to specify *High Risk Items Worth* more than £1,500.
- We'll 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'd take this into account if you make a claim. You will though need to make sure that the replacement value of any *Specified Item* is up to date during each *Period of Insurance*.
- Any buildings work we arrange is guaranteed for 24 months following a claim and any contents repair work we arrange is guaranteed for 12 months following a claim.
- We'll 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 claim limits.
- We'll choose the most suitable option for you when repairing or replacing damaged items.
- Where we replace an item, we'll 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 wish to upgrade the new item we'll ask you to pay the difference.

NEW FOR OLD

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.



Replacement TV

Sam claims for a 65" Samsung Curved Smart TV, bought in 2015 for £2,000. The closest equivalent today, a 65" Samsung Curved 4K UHD LED TV costs £499. Sam chooses a cash settlement of £499 so he can purchase an upgraded TV.

- We use approved suppliers to settle claims. If we agree to use a supplier of your choice, or if 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.
- If discussions regarding settlement are not concluded within an agreed time frame then we reserve the right to discuss an equivalent cash settlement in order to resolve the claim in a timely and efficient manner. Additionally we reserve the right to not renew your policy, or to invoke our cancellation rights, if the damage is not repaired following a cash settlement.
- If appropriate, we may decide to legally pursue a *Third Party* to recover our contribution to the claim.
- We won't 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.
- Sometimes we can't repair the damage to the *Insured Address*, or we think it would cost too much to do so. In these cases, 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*.

- If we ask you must allow us, an approved supplier or loss adjuster access to inspect the damage to your buildings or contents.
- We are entitled to retain the right to communicate directly with you regarding your claim, even in situations where you have appointed a professional representative, such as a loss assessor or claims management company, to act on your behalf.
- We are entitled to assess your claim based on our, an approved supplier's or loss adjuster's view and interpretation, even in situations where you have appointed a professional representative, such as a loss assessor or claims management company, to act on your behalf.

CHECK YOUR SUMS INSURED FOLLOWING A CLAIM

Following a claim you should review your sums insured to make sure that you will continue to be adequately covered.

YOUR CONTRACT WITH HOMEPROTECT

Your contract with Homeprotect is titled 'Important Information About Our Insurance Services' and can be found on our website - <https://www.homeprotect.co.uk/policy-booklet>. Some of the most important terms, such as cancellation rights and policy fees, together with details of how to complain are summarised in this section.

CANCELLING YOUR POLICY

We hope that you're happy with your insurance policy, but you have the right to cancel it if you wish.

STATUTORY CANCELLATION RIGHTS

You can cancel this policy in the first 14 days, the so-called 'cooling off' period. In your first policy year the cooling off period is 14 days after receipt of the policy documents or the policy purchase date, whichever is later. In subsequent years it is 14 days from the policy renewal date.

We'll provide a full refund within the cooling off period, provided no claims have been made and cancel your policy back to its start date. This will have the same effect as if you never had any cover or protection from this policy.

CANCELLATION IN OTHER CIRCUMSTANCES

As long as, in the current *Period of Insurance*, you:

- have not received payment for a claim
- are not in the process of making a claim
- have not suffered a loss for which you are intending to make a claim

...you can cancel this policy maintaining the time on cover since the start date. We will subtract an amount of your premium in proportion to the time you have been covered and refund you the rest, excluding:

- any additional options added to your policy (legal expenses, home emergency, key protection)
- our Arrangement and Administration fee

If you are paying by instalments, these will simply stop. However, if you have received payment for, or are in the process of making a claim, either:

- you will have to continue with the instalments until the policy renewal date, or
- we may choose to take the outstanding instalments you owe from any claim payment we make.

If you pay annually and you have received payment for, or are in the process of, making a claim you will not receive any refund of your premium.

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 if you, or your authorised representative:

- do not report a change of circumstances or you make a change which means you are no longer eligible for the policy.
- fail to take care of your property.
- fail to pay your premium.
- provide information as part of your application, when renewing or making changes that is not true or complete.
- attempt to make a fraudulent claim.
- use threatening or abusive behaviour or language towards our staff or suppliers.

OUR FEES

Action	Fee Applied
Arrangement & Administration fee to set up or renew a policy (this fee is always included within your total quoted price and is not an additional fee you need to pay)	£50
Amendment of the policy outside of the cooling off period	£25
Cancelling the policy outside of the cooling off period	£50
Late, missed or failed Direct Debit payment fee	£20

HOW TO COMPLAIN

If you're unhappy with your policy or our services, we'd like to put it right. You can contact our Customer Relations team to make a complaint by:

- writing to us at Homeprotect, C I Tower, St. George's Square, New Malden, KT3 4HG
- submitting a complaint online at <https://www.homeprotect.co.uk/contact-us>
- emailing us at complaints@homeprotect.co.uk
- calling us on 0330 660 1000

We'll do our very best to resolve your complaint. But if we can't resolve it to your satisfaction, you can escalate it to the Financial Ombudsman Service. If you'd like to write to the Financial Ombudsman Service, their address is: Exchange Tower, London, E14 9SR. Their website is <https://www.financial-ombudsman.org.uk>.

ABOUT OUR REGULATORS – THE FCA

We're regulated by the Financial Conduct Authority (FCA), an independent financial services watchdog. You can find our regulatory status on the FCA's site <https://register.fca.org.uk>. Or you can call them on 0300 500 8082. Our firm registration number is 304432.

LEGAL INFORMATION YOU NEED TO KNOW

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 Motor Insurers' Bureau (MIB). You can find more information at:

<https://www.mib.org.uk/managing-insurance-data/mib-managed-services/cue-miafr/>.

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 doesn't affect any other rights they might have outside of this act.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If we can't meet our commitments under this contract, you may be entitled to compensation under the FSCS 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. Their website is <https://www.fscs.org.uk>.

FINANCIAL SANCTIONS LIST

We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LAW & JURISDICTION WHICH APPLIES TO THE INSURANCE

Unless agreed otherwise, this insurance shall be governed by English and Welsh law and therefore will be handled by the exclusive jurisdiction of the courts of England and Wales.

HOW TO CONTACT US

HOMEPROTECT CLAIMS



<https://www.homeprotect.co.uk/claims>



0330 660 0660



Open 9am to 6pm Monday to Friday, 9am to 1pm Saturday (Buildings and Contents claims).

Open 24 hours a day (Home Emergency claims).

HOMEPROTECT CUSTOMER SERVICE AND COMPLAINTS



0330 660 1000



Webchat at <https://www.homeprotect.co.uk/contact-us>



Telephone service open 9am to 8pm Monday to Friday, 9am to 1pm Saturday.

Webchat service open 8am to 8pm Monday to Friday, 9am to 6pm Saturday, 9am to 5pm Sunday.