



**HomeProtect.co.uk**

# **Your home insurance** **POLICY BOOKLET**



# Welcome

Thanks for choosing us to protect your home.

Our cover is independently rated by Defaqto as providing one of the highest quality offerings in the market. We appreciate that buying insurance can be hard work and jargon can lead people to feel less confident that the cover offered meets their needs.

## We're different

Customers tell us that it's important to be clear about what they're covered for; so we've been through this booklet to make sure it is written as clearly as possible.

Insurance can be complicated – there is still plenty of detail we need to tell you about – but we make every effort to make sure that you're clear on what you've bought.

## What's coming up in this booklet

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

## Contents

- Page 3: Definitions (words with specific meanings throughout this booklet)
- Page 9: Getting started (what to do to get the most from your policy)
- Page 11: Buildings cover (how the physical Home is covered)
- Page 15: Contents cover (how items inside the Home are covered)
- Page 21: Liability to staff (how accidents to domestic staff are covered)
- Page 22: Liability to the public (how accidents to third parties are covered)
- Page 23: Specified items and possessions cover (how individual belongings are covered)
- Page 28: How to make a claim (things you need to do throughout a claim)
- Page 30: Your contract with HomeProtect (how to complain or cancel your policy)
- Page 31: Legal information (things we need to tell you about)
- Page 32: Useful contacts (how to get in touch)

I hope everything is really clear, if not, our friendly UK based team are on-hand to talk you through it.

Mark Eastham  
CEO - HomeProtect

## Definitions

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

### **Accidental Damage**

Sudden, unexpected and unforeseen event that causes visible damage.

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

### **Accidental Loss(es)**

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

### **Act of Terrorism**

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

### **Bike(s)**

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

Cover for accessories is limited to £100 per claim.

### **Boundary**

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

### **Buildings Cover**

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

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

### **Business Equipment**

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

Business equipment does not include:

- Any tools used to perform Your business, such as professional lawnmowers, kilns, power tools;
- Business stock;
- Business money.

### **Card(s)**

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

## **Contents**

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

Contents includes:

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

Contents **does not** include:

- Claims covered under Buildings Cover;
- Motorised vehicles (other than those considered as High Risk Items), aircraft (e.g. drones or gliders) or watercraft (e.g. hovercraft or boats);
- Contents owned by Your tenants; or,
- Fitted carpets (as cover is provided under Buildings Cover).

## **Cosmetic Damage**

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

## **Electronic Gadget(s)**

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

This includes but is not limited to:

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

## **Excess(es)**

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

## **Flood**

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

## **Furnished**

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

## **Heave**

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

## **High Risk Item(s)**

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

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

**Home**

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

**HomeProtect**

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

**Insured Address**

The address listed within Your Policy Document.

**Insured Loss(es)**

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

**Landslip**

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

**Nuclear Hazard(s)**

This means:

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

**Outbuilding(s)**

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

Outbuildings include but are not limited to:

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

**Period of Insurance**

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

**Personal Possession(s)**

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

Personal Possessions does not include Cards or High Risk Items (individually worth £1,500 or more), Electronic Gadgets or Bikes.

**Personal Supervision**

Within Your sight and Your reach.

**Pet(s)**

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

**Policy Document**

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

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

**Pollutant(s)**

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

**Qualified Jeweller**

An organisation, either:

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

**Rent**

The amount You're expected to pay as a tenant or receive as a landlord detailed within Your Tenancy Agreement.

**Repairs, Alterations, Extensions or Renovations**

Any work within Your Home or within the Boundary or to items We insure which involves:

- Any building works (including electrical or plumbing adjustments) or structural alterations exceeding a cost of £20,000.

**Staff**

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

**Storm**

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

**Subsidence**

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

**Tenancy Agreement**

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

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

**Third Party**

Someone other than:

- You;
- Anybody permanently residing with You;
- Staff.

**Vermin**

Rats, mice, squirrels, wasps or hornets.

**We / Us / Our**

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

**Wild Animals**

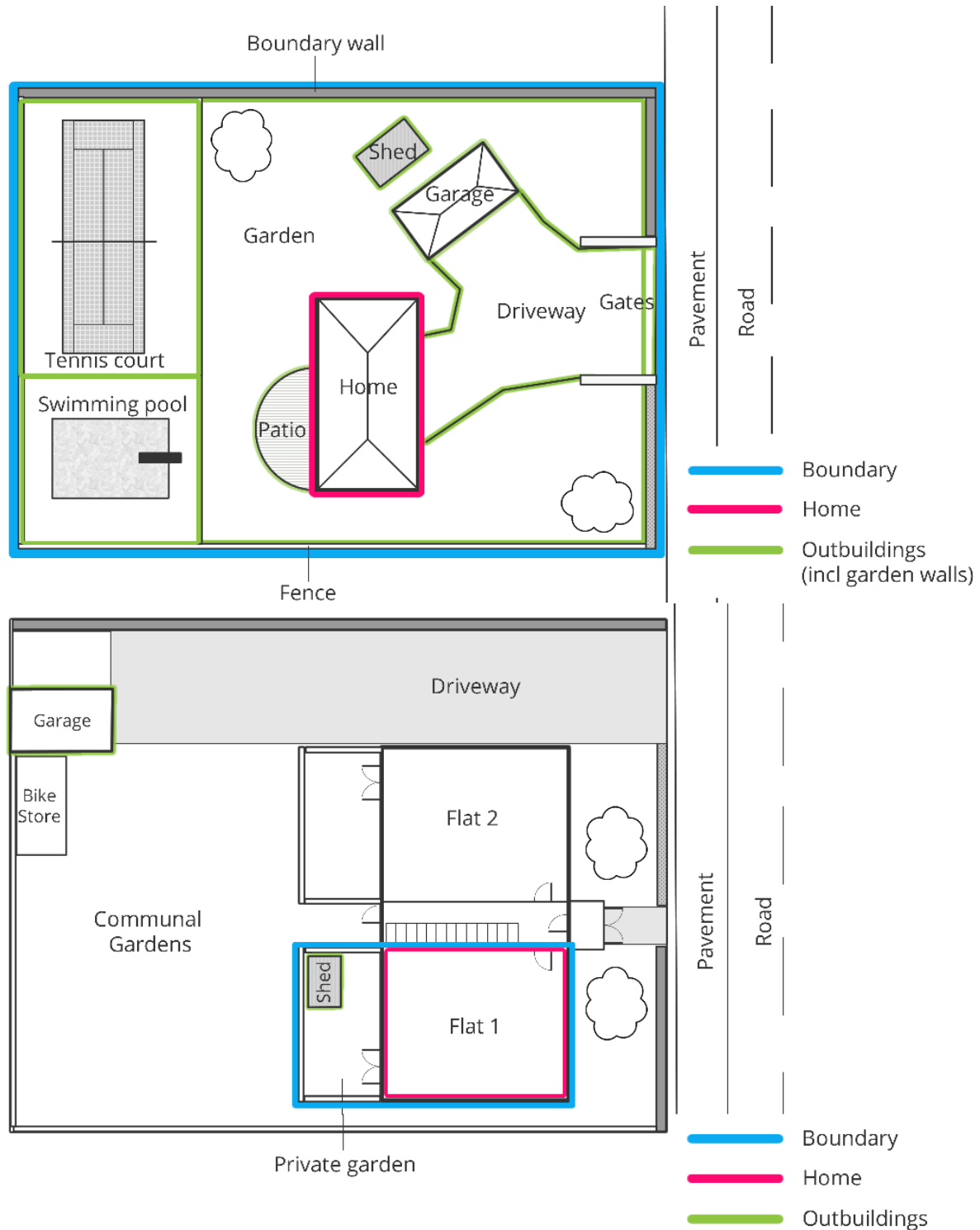
Any animal living in a state of nature; not tamed or domesticated animals.

**You / Your**

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

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

# Home, Outbuildings and Boundary at a Glance



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



## Getting Started: Conditions and Limitations That Apply to Your Policy

### 1. Check the cover limits

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

- When taking out a policy, You are asked the amount it would take to completely rebuild Your Home, Outbuildings or replace Your Contents, specified items or general possessions (on a 'new for old' basis), the "sum insured" or, for individual items, their "worth".
- If the "sum insured" isn't enough, You are "underinsured". This means that any claim that is settled will be reduced in proportion depending on how underinsured You are, regardless of the amount of the claim.
  - For example, if Your Contents are actually worth £50,000, but You have only listed £25,000 as Your Contents sum insured, any contents claims will be proportionally adjusted by 50% - a £10,000 Contents claim would be settled at £5,000.
- Certain types of cover within the policy also have an individual specific limit. This is the maximum We would pay in any claim.

### 2. Your information should be up to date

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

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

### 3. Take reasonable care of Your Home

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

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

To reduce the risk of something going wrong:

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

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

## What is not covered

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

- Not covered as an Insured Loss under Your policy;
- For items You don't own or aren't legally responsible for;
- For incidents which happen before Your policy started or after it has ended;
- Accidental Losses;
- The responsibility of a Third Party, where full compensation has been provided.

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

- Caused by sonic bangs;
- Relating to Pollutants including asbestos, unless We explicitly state otherwise;
- War, invasion or warlike operations, revolution, rebellion, insurrection or military power;
- Act of Terrorism or Nuclear Hazards;
- Damage caused deliberately or recklessly by You, Your guests or anyone living at the Insured Address;
- Repairs, Alterations, Extensions or Renovations unless We agree those in writing;
- Breakdowns, mechanical faults, electrical faults or computer viruses;
- Damage caused gradually by wear and tear; or failure to fix a known issue (e.g. a visible leak isn't fixed which causes further damage);
- Pure Cosmetic Damage;
- Entire pairs, sets or suites where claims will be settled on a proportional basis (e.g. if You damage one of two sofas worth £3,000, the maximum We'd pay would be £1,500);
- Alleged criminal activity where You don't have a crime reference number (e.g. if You make a claim for a stolen laptop this would have to be reported to the police first);
- Loss of earnings, profits, goods or property value from depreciation, decreases in market value or deception (except where deception was used to get into the home) or confiscation;
- Bills You'd otherwise have paid or from failure to pay bills (e.g. Your electricity bill, damage caused by debt collectors etc.);
- Costs or expenses unless We have agreed to pay them in advance;
- Damage caused by infestation (other than Vermin), corrosion, damp, wet or dry rot or mould;
- Damage due to faulty design or workmanship;
- Damage or loss of any motorised vehicles' accessories, parts or keys;
- Indirect loss (e.g. We will not pay for loss of data from a damaged or stolen laptop).

## Buildings Cover

### Section 1

#### What is covered

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

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

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

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

**Alternative accommodation:** If You can't live in the Home due to an Insured Loss, We will pay alternative accommodation costs for You and Your Pets up to a maximum of £30,000 per claim; or,

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

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

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

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

#### What is not covered

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Damage caused by Pets.

For any claims caused by any of the emergency services, no cover is provided for:

- Any amount over £2,000 per claim.
- Any amount in relation to an event involving Your arrest.

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

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

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

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

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

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

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

- Damage caused by anything or anyone other than You or Your guests;
- Damage relating to any items other than; windows (including thermal expansion of glass), solar panels, bathroom fixtures (e.g. toilet, sink etc.), ceramic hobs or underground service pipes or cables;
- Clearing blocked drains, unless the pipe or drain itself are physically broken;
- Damage to septic tanks, cesspits or sewage treatment centres;
- Damage caused by Pets, animals, insects or Vermin;
- Damage caused by infestation, corrosion, damp, wet or dry rot, mould or frost;
- Damage to Outbuildings;
- Any amount over £1,500 per claim;
- Damage caused by overflowing water.

# Full Accidental Damage to Buildings

## Section 1a

### What is covered

Full Accidental Damage provides a comprehensive level of cover and is designed to protect Your Home or Outbuildings from Accidental Damage caused by You, Your guests or Vermin. The level of cover is increased to the sum You insured Your Home and Outbuildings for (except for 'what is not covered' below).

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

### What is not covered

For any claim, no cover is provided for:

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

## Contents Cover (Inside the Home)

### Section 2

#### What is covered

Contents cover protects Your household items, personal items and Business Equipment inside the Home against the full range of risks (called "Insured Losses") below. Your Policy Document will show if You have chosen this section of cover and the specific sum You insured Your Contents for.

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

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

**Alternative accommodation:** If You can't live in the Home due to an Insured Loss, we will pay alternative accommodation costs for You and Your Pets up to a maximum of £10,000 per claim.

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

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

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

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

## What is not covered

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

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

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

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

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

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

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

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

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

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

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

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

- Damage caused by Pets.

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

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



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

- Items other than TVs or desktop computers;
- Infestation, corrosion, damp, wet or dry rot, mould or frost;
- Damage caused by Pets, animals, insects or Vermin;
- Any amount over £500 per claim.
- Damage caused by overflowing water.

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

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

## Contents Cover (Outside the Home)

### Section 2a

#### What is covered

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

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

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

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

For the following situations:

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

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

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

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

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

## **What is not covered**

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

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

## Full Accidental Damage to Contents

### Section 2b

#### What is covered

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

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

#### What is not covered

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

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

## Liability to Staff

### Section 3

#### What is covered

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

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

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

- Bodily injury

#### What is not covered

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

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

## Liability to the Public

### Section 4

#### What is covered

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

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

- Bodily injury
- Property damage
- Loss of property use

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

#### What is not covered

For any claim, cover isn't provided for:

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

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

- Injuries caused by transferable diseases or sickness.

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

- Property You are storing for a Third Party.

## Specified Items (Inside the Home)

### Section 5 (a)

#### What is covered

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

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

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

- Physical damage
- Theft

#### What is not covered

For any claim, cover isn't provided for:

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

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

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

For theft claims, cover isn't provided:

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

## Specified Items (Anywhere in the World)

### Section 5 (b)

#### What is covered

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

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

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

- Physical damage
- Theft

#### What is not covered

For any claim, cover isn't provided for:

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

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

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

For theft claims, cover isn't provided:

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



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

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

## General Possessions (Anywhere in the World)

### Section 5 (c)

#### What is covered

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

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

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

- Physical damage
- Theft

#### What is not covered

For any claim, cover isn't provided for:

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

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

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

For theft claims, cover isn't provided for:

- Items stolen from unoccupied vehicles;
- Accidental Losses.

## Optional Extras

### Section 6

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

#### **Basic extra cover**

Some of our policies automatically include 'Basic Legal Expenses' or 'Basic Home Emergency' as standard.

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

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

#### **Optional upgrades**

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

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

#### **Main Home**

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

#### **Holiday Homes, B&B's, Unoccupied, Second Homes, Weekend or Weekday Homes**

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

#### **Let Property**

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

## How to Claim

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

### **How claims will be dealt with:**

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

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

## What happens when a claim is notified

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

To give extra peace of mind:

- We allow up to 10% leeway on the threshold for specified items if the value is uncertain. For example, if an antique clock is found to be worth £1,600 when You make a claim, We will consider paying under Our Contents cover even though We require You to specify High Risk Items worth more than £1,500.
- We will treat You fairly if the value of an item changes during the Period of Insurance. For example, if the price of gold were to suddenly double during the life of the policy, we would take this into account at point of claim.
- Any work We arrange is guaranteed for 12 months following a claim.

We will pay up to the sum insured or the limit shown in Your policy for each claim.

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

## Information on Your Contract with HomeProtect

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

### Complaints

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

### Your cancellation rights

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

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

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

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

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

### Our fees

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

### Our cancellation rights

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

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

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

### Outstanding fees or premium

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

## Legal Information You Need to Know

### Personal recommendation

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

### Notice on information sharing

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

### Data Protection

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

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

To find out more information on how We use Your personal information, please refer to the HomeProtect Privacy Policy: [www.homeprotect.co.uk/security-privacy](http://www.homeprotect.co.uk/security-privacy).

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

### Contracts (Rights of Third Parties) Act (1999)

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

### The Financial Services Compensation Scheme (FSCS)

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

### Financial Sanctions List

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

### Financial Ombudsman Service

If You'd like to write to the Financial Ombudsman Service, their address is: Exchange Tower, London, E14 9SR or visit their website: [www.fos.org.uk](http://www.fos.org.uk)

### Online Dispute Resolution

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

### Financial Conduct Authority (FCA)

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

### Law & jurisdiction applicable to the insurance

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

## Useful Contacts

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

### HomeProtect Claims

0330 660 0660



Open 24 hours per day

### HomeProtect Customer Service

0330 660 1000



Open 9am to 8pm Monday to Friday, 9am to 1pm Saturday. Closed Sunday and bank holidays.



[service@homeprotect.co.uk](mailto:service@homeprotect.co.uk)

### HomeProtect Complaints

0330 660 1000



Open 9am to 8pm Monday to Friday, 9am to 1pm Saturday. Closed Sunday and bank holidays.



[complaints@homeprotect.co.uk](mailto:complaints@homeprotect.co.uk)

### Financial Ombudsman Service

0800 023 4567



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



[Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

### Calls are recorded and monitored

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

*This policy booklet's name is: Becky V1.1*