

homeprotect

YOUR HOME INSURANCE POLICY BOOKLET



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WELCOME

Thank you for choosing Homeprotect! We're excited to have you with us. We believe everyone should have access to fair and affordable home insurance, regardless of their circumstances.

We've already helped hundreds of thousands of people protect their homes and belongings.

We also support SPEAR, a charity that helps people move from homelessness to independence.



Why you should read this Policy Booklet

This booklet helps you understand how your home and belongings are protected against unexpected events.

While many incidents are covered, exclusions help keep your insurance affordable. Reading this booklet carefully ensures you know exactly what's covered and what's not.

We've designed this Policy Booklet to be easy to read. If you have any questions, contact us:

- **Webchat:** Visit [our contact page](#) (8am-8pm weekdays, 9am-6pm Saturdays, and 9am-6pm Sundays).
- **Phone:** Call us at 0330 660 1000 (9am-8pm weekdays, 9am-1pm Saturdays).

You can also view your full policy by logging in to [your](#) online account.

Important: Your policy is underwritten by AXA Insurance UK plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address is 20 Gracechurch Street, London EC3V 0BG. Registered in England and Wales number 78950. A member of the AXA Group of companies.

YOUR INSURANCE CONTRACT

When you buy a *Homeprotect* policy, you agree to two contracts:

1. With *AXA*: This covers the terms of your home insurance policy and includes this Policy Booklet and your *Policy Document*.
2. With *Homeprotect*: This covers how your policy is set up and managed. This Policy Booklet summarises the most important terms, such as cancellation rights, fees and how to make a complaint. The full text is contained in the "Important Information About Our Insurance Services" document, [available online](#).

WORDS AND PHRASES WITH A SPECIAL MEANING

Some words and phrases in this booklet have special meanings. To keep things clear, we've italicised them and capitalised the first letter of each word and included them in the definitions section for easy reference.

There are two exceptions to this approach because the terms are used often:

- **We, us** or **our** means *Homeprotect* and *AXA*.
- **You** or **your** means the person or people named as the policyholder in your *Policy Document* — they are the ones who hold the contract with us. When we describe what's covered under this policy, "you" and "your" also includes your *Family*.

By understanding these definitions, you'll have a better idea of what your policy covers and any important conditions.

HOW TO READ THE POLICY BOOKLET

We've designed this booklet to be easy to follow:

COVERED	NOT COVERED
✓ The left side explains what's covered.	✗ The right side lists exclusions and limits.

This booklet explains the general terms and conditions of our home insurance policy. 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 selected, your insured amount, and any special terms. Make sure to read this booklet along with your *Policy Document*.

HELP BOXES

To make the booklet clearer, we use different types of help boxes:

IMPORTANT NOTES

Key points and important information are highlighted here to make sure you don't miss them.

Examples

These provide real-life situations to help you better understand the terms.

Definitions

We sometimes include definitions in boxes when helpful to clarify key terms.

Top tips

These are useful ideas and suggestions to help you get the best from your insurance.

PRINTING THIS BOOKLET

This booklet is designed for on-screen reading, but you can print it if you prefer (black and white is recommended). It's a long document, so consider printing only the sections that apply to you – such as Buildings or Contents – along with general terms and conditions that apply to all policies. These general sections include:

- Important things to be aware of and understand
- Words and phrases with a special meaning
- Understanding policy limitations and exclusions
- Liability to Staff and the Public
- How to claim
- Your contract with Homeprotect
- Legal information you need to know

IMPORTANT THINGS TO BE AWARE OF AND UNDERSTAND

Now that you're insured, it's important to keep your details current. 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'. Make sure you're adequately covered for:

- **Buildings** – The full cost of rebuilding, if the *Buildings* were completely destroyed, including fees such as architects, surveyors, engineers, legal work, demolition, and debris clearance.
- **Outbuildings** – The full cost of rebuilding all *Outbuildings*, if they were completely destroyed, including all professional fees and costs of demolition and debris clearance.
- **Contents** – The cost to replace your *Contents* on a new-for-old basis, excluding *Specified Items*.
- **Specified items** – The cost to replace each of your *Specified Items*, such as *Bikes*, *Electronic Gadgets* and *High Risk Items* on a new-for-old basis.
- **Personal possessions** – The cost to replace the *Personal Possessions* you take away from home on a new-for-old basis.

We update your Contents cover each year to help with inflation

Each year at renewal, we review your *Contents* sum insured. We increase it if needed, based on the Consumer Durables section of the Retail Price Index (RPI) from the Office for National Statistics.

If this index is no longer available, we'll use a suitable replacement. If the index goes down, we won't reduce your cover.

You won't be charged more for this increase during the policy year. Your new premium will be based on the updated amount when your policy renews.

Some parts of your cover aren't index linked

Specified Items, *Buildings*, *Outbuildings* and *Personal Possessions* are not index linked. You'll need to check these regularly and update their values to make sure you have enough cover.

You still need to check your cover

We help protect you from inflation, but this may not be enough. The value of your *Contents* might rise faster than inflation — especially if you've bought or received new things. Make sure your cover stays up to date.

MAKE SURE YOU HAVE ENOUGH COVER

To receive the full claim amount (after any claim limits and *Excesses* are applied), you need to insure your *Buildings*, *Outbuildings*, and *Contents* for their full replacement value.

What happens if you don't have enough cover

If your sums insured are too low, we may reduce your claim payment based on the difference in premium. For example:

- If your premium was £750 but should have been £1,000 to reflect the correct sums insured, we will pay only 75% of your claim ($£750 \div £1,000 = 75\%$).

Important: Buildings claims over £2.5 million

We do not offer cover for properties where the full rebuild cost is over £2.5 million. If, during a claim, we determine that the cost to rebuild your property exceeds this amount, we may reject the claim and may cancel or void your policy. This is because we would not have offered you a quote if the rebuild cost had been correctly declared.

If we void your policy, it will be treated as if it never existed. This means you will not be covered for any claims — including ones that happened before the policy was void.

Outbuildings

If you don't have enough *Outbuildings* cover at the point of claim, we will use your main *Buildings* sum insured to cover the gap - but only if that amount is not already needed to cover loss or damage to the main *Buildings*. For example:

- Your *Outbuildings* cover is short by £50,000, but your *Buildings* are undamaged.
- We will move £50,000 from the unused portion of your *Buildings* sum insured to cover the *Outbuildings* claim.

This applies only to *Outbuildings* and does not affect other cover limits.

UNDERSTAND THAT CLAIM LIMITS CAN APPLY

Some elements of cover in this policy have individual claim limits. These limits are the most we'll pay for certain claims. Each section of this booklet explains the specific limits.



Accidental Damage to carpets

Sam's hallway carpet cost £1,500. While painting, he accidentally spills paint on it and makes a claim under Section 1B (Full Accidental Damage to Buildings). The policy has a £750 claim limit for *Accidental Damage* to carpets. Sam receives £750, which, in this instance, covers the repair or goes toward replacing the carpet.

Important Note:

In this example, the Buildings *Excess* of £249 is not taken off the £750 payment. This is because the *Excess* is applied to the full replacement cost (£1,500) before the claim limit is applied. *Excesses* are explained in more detail later in this booklet.

MAKE SURE YOUR INFORMATION IS ALWAYS UP TO DATE

Your cover is based on the information you gave when you got your quote. This information is in the Statement of Fact, included in your *Policy Document*.

It's important that the details you provide during your application, when renewing, or making changes are true and accurate to the best of your knowledge. Check the Policy Schedule and Statement of Fact in your *Policy Document* to make sure everything is correct.

If your information is outdated or incorrect, we will need to amend your policy. This could result in:

- Additional premiums.
- Reduced or rejected claims.
- Policy cancellation or voiding if your circumstances don't meet our eligibility criteria.



WHAT IT MEANS IF YOUR POLICY IS VOIDED

If your policy is voided, it will be treated as if it never existed. This means you would not be covered for any claims, even ones that happened before the policy was voided.

Examples of Changes You Must Inform Us About:

- Moving to a new address.
- *Repairs, Alterations, Extensions, or Renovations.*
- Letting (or sub-letting) your *Home* or using it for anything other than a private residence (e.g. business use).
- A break in tenancy of 30 days or more.
- Your *Home* no longer being occupied solely by you or your *Family* (e.g. it is occupied by *Paying Guests*)
- Your *Home* becoming *Unoccupied*.
- Declaring bankruptcy or being convicted of an offence (excluding driving offences).

How to Inform Us

Contact customer services to report changes - <https://www.homeprotect.co.uk/contact-us>.

TAKE CARE OF YOUR HOME

You'll need to keep everything insured by this policy in a *Good State of Repair*. Damage caused by poor maintenance or gradual wear and tear isn't covered. Regular upkeep helps prevent unexpected issues and ensures your policy remains valid.

MAINTAINING YOUR PROPERTY

Keeping your home well-maintained is essential. If damage happens because of neglect, your claim may be rejected — and in serious cases, your policy could be cancelled.

Maintaining your home and reducing risks

Here are some key tips to maintain your home and reduce risks:

- Follow manufacturer guidelines when installing and using appliances.
- Use qualified contractors for building, electrical, or plumbing work.
- Inspect your roof for damaged tiles or leaks, especially after storms.
- Keep gutters clear to prevent water buildup and damage.
- Fix moisture, leaks, or condensation quickly to prevent dampness.
- Insulate pipes to prevent freezing and keep heating on low in winter if away.
- Test smoke and carbon monoxide detectors regularly and replace batteries as needed.

- Keep fire extinguishers and a fire blanket in accessible locations, especially in the kitchen, as cooking is a leading cause of house fires.
- Be cautious with e-bike and e-scooter batteries - only use manufacturer-approved chargers, and avoid conversion kits, as these are a growing fire risk.

MAKE SURE YOU UNDERSTAND HOW SPECIFIED ITEMS COVER WORKS

Specified Items are *Contents* that must be listed in your *Policy Document* for cover. This includes *High Risk Items* (e.g. jewellery), *Electronic Gadgets*, *Bikes*, or any other qualifying item.



Bike(s)

A pedal cycle, including electrically assisted pedal cycles. For electrically assisted pedal cycles, the motor must have a power output of no more than 250 watts and should not propel the bike at speeds exceeding 15.5mph. Accessories that are securely attached to the bike, like bike locks or water bottles, are included.



Electronic Gadget(s)

Portable electronic devices that contain a processor, such as:

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



High Risk Item(s)

- | | |
|---|--|
| ▪ clocks | ▪ medals |
| ▪ coin collections | ▪ Powered 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

These items follow special rules. You must list them in your *Policy Document* if:

- You want them covered away from home, no matter what they're worth.
- They are worth £1,500 or more, and you want cover inside or *Outside the Home*.
- You want them covered for *Accidental Damage*, and you don't have Full Contents Accidental Damage cover.

If you don't list them when needed, they won't be covered.

Also keep in mind:

- *High Risk Items* worth less than £1,500 are covered together up to £5,000 in total (or 20% of your *Contents* sum insured, whichever is less). If that's not enough, list them.

For example, if you have 10 pieces of jewellery worth £1,000 each, you should list them to make sure you're fully covered.
- If you keep any of these items in an *Outbuilding*, there's a £2,000 overall claim limit — unless the items are listed.

Examples:

- You wear a £2,000 watch every day — list it so it's covered everywhere.
- You keep three bikes, each worth £1,000, in a shed — list them to make sure they're covered in full.

OTHER SPECIFIED ITEMS

For all other *Contents* (not classed as *High Risk Items*, *Electronic Gadgets* or *Bikes*), the rules for listing are different. You only need to list an item in your *Policy Document* if:

- You want *Accidental Damage* cover, but don't have Full Contents Accidental Damage.
- The item is stored in an *Outbuilding* and the £2,000 limit on *Contents* in *Outbuildings* is not enough.
- The item is worth £1,500 or more, and you want it covered away from home, but you don't have *Personal Possessions* cover.

If you've added *Personal Possessions* cover, other items worth less than £1,500 are already covered away from home — no need to list them.

WORDS AND PHRASES WITH A SPECIAL MEANING

This booklet contains words and phrases that have a specific meaning, called 'definitions.' To keep things clear, we've italicised them and capitalised the first letter of each word. The exact meaning of each definition is explained below.

Accidental Damage

Sudden, unexpected, and unforeseen events that cause physical damage. The damage must be caused by you, *Staff*, a *Third Party* (excluding contractors) or *Wild Animals*.

Act of Terrorism

The use (or threat of use) of biological, chemical, radioactive, or nuclear materials to cause damage or spread fear for political, religious, or ideological purposes.

AXA

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

Bike(s)

A pedal cycle, including electrically assisted pedal cycles. For electrically assisted pedal cycles, the motor must have a power output of no more than 250 watts and should not propel the bike at speeds exceeding 15.5mph. Accessories that are securely attached to the bike, like bike locks or water bottles, are included.

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. Includes communal areas that you are legally responsible for.

Buildings

Your *Home*, including *Fixtures*, *Fittings*, *Outdoor Permanent Structures* and *Underground Services* that serve the *Home*. Communal areas you're responsible for are included. *Outbuildings* are excluded.

Business Equipment

Equipment used to run your business, such as:

- ✓ Computers and related equipment, such as monitors, keyboards, and routers
- ✓ Printers and photocopiers
- ✓ Office furniture
- ✓ *Electronic Gadgets*

Note: Business equipment does not include *Business Tools*, *Business Stock*, or *Business Money*.

Business Tools

Items used directly to perform a trade, craft, or service, such as:

- ✓ Hairdressing tools, such as scissors, clippers, and hairdryers.
- ✓ Jewellery loupes or similar specialized tools.
- ✓ Power tools or kilns for construction or craft work.

Note: This does not include *Business Equipment* or *Business Stock*.

Business Money

Money used in day-to-day business operations, such as:

- ✓ Cash for transactions.
- ✓ Cash held temporarily for deposit.
- ✓ Float money for tills.

Note: This does not include personal funds.

Business Stock

Items intended for sale, such as:

- Products you've bought to sell on, like clothing, beauty products, electrical parts or pet food.
- Materials or parts you use to make things you sell — like fabric, paint, or clay.

Note: If you make or build your products, we only cover the materials or parts — not the completed items. Business stock does not include tools or equipment used to produce goods or deliver a service (see *Business Tools*) or money used in the business (see *Business Money*).



Handmade ceramic mugs vs. raw clay

Amira runs a small business selling handmade ceramic mugs. She buys raw clay, glazes, and kiln-fired paints. These count as *Business Stock*. But the finished mugs she creates do not. If a fire damages her supplies, we'll cover the cost of the clay and glazes — not the completed mugs ready for sale.

Contents

Items you could take with you if you moved, such as:

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

Not included:

- ✗ contents owned by *Tenants* (if you're a landlord), or *Lodgers* or anyone who isn't part of your *Family*
- ✗ *Fixtures*
- ✗ *Vehicles or craft*

Deception

The deliberate act of misleading or tricking you or other permanent residents to gain unauthorised access to your property or possessions. This includes impersonating someone you trust or presenting false information, or taking advantage of access granted for legitimate purposes (e.g. a tradesperson or cleaner inside your home stealing an item).

Electrical Home Entertainment Equipment

Non-portable electronics used for entertainment, such as:

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

Not included:

- ✗ *Electronic Gadget(s)*

Electronic Gadget(s)

Portable electronic devices that contain a processor, such as:

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

Endorsement(s)

Endorsements are special terms, conditions, cover extensions or limitations that modify the general terms of your policy. They are listed in your *Policy Document*.

Excess(es)

The portion of the claim you are responsible for covering. It will either be deducted from your cash settlement or collected from you if a repair or replacement is arranged. The amount varies by claim type and is shown in your *Policy Document*.

Family

Your spouse, partner, children and/or anyone else living with you permanently and not paying for their accommodation.

Fittings

Items attached to the interior or exterior of your *Home* and *Outbuildings* that can be removed, usually with tools (e.g. shelving, curtain rails, carpets).

Fixtures

Items permanently attached to the interior or exterior of your *Buildings* 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, including groundwater, entering the *Buildings* or *Outbuildings* from outside.

Furnished

At least half of all rooms in your *Home* are set up for daily living (e.g. bedrooms with beds, a kitchen with appliances).

Garden

The outdoor area within the *Boundary* that you own, excluding *Outbuildings* and *Outdoor Permanent Structures*.

Good State of Repair

A condition in which the property, structures, fixtures, and possessions are well-maintained, safe, and free from defects, damage, or deterioration that could lead to further loss or damage. This includes:

For Buildings and Outbuildings:

- **Roofs:** Must be reasonably maintained, with no significant wear, leaks, or missing tiles that could lead to further damage. Small signs of wear are expected, but missing tiles, rotting timbers or failing structural components, would not meet this standard.
- **Walls, Floors, and Ceilings:** No cracks, structural weaknesses, or signs of damp or rot.
- **Windows and Doors:** Properly fitted, secure, and free from damage or gaps that could let in water or drafts.
- **Gutters and Drains:** Clear of blockages, leaks, or breaks, ensuring proper water flow and drainage.

- **Mechanical and Electrical Systems:** Functional plumbing and heating with no leaks, corrosion, or faulty connections. Electrical systems must be safe and compliant, with no exposed, deteriorated, or faulty wiring that could pose a fire or safety risk.
- **Pest & Vermin Control:** The property must be free from infestation by pests and *Vermin* that could cause damage or create hygiene risks.

For *Contents*:

- No excessive wear or damage that affects usability.

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 | ▪ Medals |
| ▪ Coin collections | ▪ Powered 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 |

Home

The main residential building at the *Insured Address*, including attached garages and conservatories. 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.

Immediate Presence

Within your sight and reach which means you can see the item and physically access it without obstacles or delay. This ensures you have control over it and can reduce the risk of theft. For example:

- ✓ If you’re sitting at a café with your phone on the table, it’s within your sight and reach.
- ✗ If you leave your phone on the table and walk to the counter to order, it’s no longer within your sight and reach.

Insured Address

The address listed in 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.

Lodger

A person who meets all of the following criteria:

- Rents a room in your *Home*.
- Shares the living space (e.g., kitchen, bathroom) with you.
- Does not have exclusive possession of any part of the property.
- Does not have a *Tenancy Agreement* giving them legal rights over the home.

Lost Items

- The accidental loss of *Contents*, *Personal Possessions* or *Specified Items*.

Money

Money means only the following:

- ✓ Coins and bank notes in current use
(including foreign currency)
- ✓ Electronic money cards or prepaid debit cards
- ✓ Gift cards or gift vouchers
- ✓ Pre-booked event or entertainment tickets
- ✓ Travel tickets, including season tickets
- ✓ Postage stamps that are not part of a collection
- ✓ Premium Bonds, savings stamps or certificates

Money does not include:

- ✗ Credit card, cheque card or cash dispenser card liability
- ✗ Loyalty points, digital wallet balances (such as PayPal or Apple Pay), or cryptocurrency.

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)

Detached buildings within the *Boundary*, including their own *Fixtures*, *Fittings* and *Underground Services*. Includes:

- ✓ detached garages
- ✓ garden office
- ✓ greenhouses
- ✓ sheds
- ✓ summerhouses

Doesn't include:

- ✗ caravans
- ✗ mobile homes
- ✗ motor homes

Outdoor Permanent Structures

Fixed structures within the *Boundary*, such as:

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

Outside the Home

Within the *Boundary*:

- Includes items kept in *Outbuildings* or the *Garden*.

Outside the *Boundary* (temporarily, for up to 30 days):

- Stored in an occupied private property (e.g. another property you own or rent).
- Located in the building where you work.
- Kept at a building for valuation, cleaning, or repair.
- Stored in a professional storage facility.
- Being moved between the *Insured Address* and any of the above locations.

Student Accommodation:

- Includes items stored within occupied student accommodation if a member of your *Family* is living there while attending university or college.

Paying Guest

A person who meets all of the following criteria:

- Stays at the *Insured Address* temporarily, paying for accommodation on a nightly or short-term basis.
- Does not have exclusive possession of any part of the *Insured Address*.
- Does not have a *Tenancy Agreement* or legal rights over the home.

Period of Insurance

The period shown in your *Policy Document*, during which cover applies, provided the premium has been paid and the policy has not been cancelled.

- If the policy is cancelled after the cooling-off period, cover ends on the cancellation date.
- If the policy is cancelled within the cooling-off period, and no claims have been made, cover will be cancelled from the start date, meaning no cover was ever in place.
- Claims can be made for *Insured Losses* that occurred during the Period of Insurance, even if reported after the policy has ended — as long as you tell us within 6 months of the policy ending.

Personal Possession(s)

Portable items you typically wear, carry, or use away from the *Boundary*, such as:

- ✓ bags
- ✓ clothes
- ✓ sports equipment

Doesn't include:

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

Pet(s)

Domestic animals, including horses, ponies, donkeys and mules kept for companionship. We do not cover:

- Dangerous dogs as defined in the Dangerous Dogs Act 1991 (for England, Wales and Scotland) or the Dangerous Dogs (Northern Ireland) Order 1983.
- Animals kept for commercial purposes, such as breeding or profit.

Policy Document

A personalised document you receive when buying or updating your policy. It includes:

- **Policy Schedule:** A summary of your cover, including details of any *Excesses* and *Endorsements* that apply
- **Statement of Fact:** The information you provided when setting up or changing 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>)

Qualified Roofer

A roofing professional who is certified by an approved roofing association, such as:

- RoofCERT (<https://roofcert.co.uk>)
- TrustMark (<https://www.trustmark.org.uk>)
- National Federation of Roofing Contractors (NFRC) (<https://www.nfrc.co.uk>)
- National Federation of Builders (NFB) (<https://builders.org.uk>)
- Federation of Master Builders (FMB) (<https://www.fmb.org.uk/>)

These certifications show that the roofer has the skills and knowledge to do roofing work safely and to a good standard.

Reasonable Care

Taking sensible steps to prevent injury, damage or loss. This includes securing valuable items, storing them properly, and keeping them within sight or reach in public. It means acting as a cautious person would, to protect belongings from obvious risks.

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* involving construction, structural changes, or adjustments to electrical or plumbing systems, with a total cost exceeding £20,000.

Solid Proof

Clear evidence that the theft (or attempted theft) happened. This may include:

- **CCTV or Video Footage** – Clear security camera or doorbell footage showing the theft.
- **Photos** – Clear images of forced entry, broken locks, or missing items.
- **Police Report** – A crime reference number alone is not enough; the report must confirm forced entry, witness statements, or other supporting details.
- **Smart Device Tracking** – GPS logs or location history (e.g. Find My iPhone) showing unauthorised access or movement.
- **Witness Statements** – Independent accounts describing the theft.
- **Bank or Transaction Records** – Proof of unauthorised use or attempted resale of stolen items.

We assess proof on a case-by-case basis. Providing multiple types of evidence strengthens your claim.

Specified Item(s)

Items of *Contents* that you've specifically listed in your *Policy Document*. They'll be covered up to the amount you specified, which should reflect their full 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

Severe weather conditions, 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 written contract between you and your *Tenants* that outlines the responsibilities of both parties. It must specify the *Rent* amount for each period and the duration of the tenancy.

Tenant

A person or group who meets all of the following criteria:

- Rents all or part of the property under a written *Tenancy Agreement*.
- Occupies at least part of the *Insured Address*.
- Is responsible for paying rent directly to the landlord.

Third Party

Someone other than you, your *Family, Lodgers, Paying Guests, Tenants* or *Staff*.

Underground Services

Cables, drain inspection covers and underground drains, pipes or tanks providing services to and from the *Buildings* or *Outbuildings*, for which you are responsible.

Unoccupied

Your property is considered unoccupied if:

- It is noted as unoccupied in your *Policy Document*, or
- It is not *Furnished*, or
- It is noted as occupied, but has not been lived in for more than 30 consecutive days.

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.

Exception for permitted unoccupancy

If your *Policy Document* shows the property is occupied (e.g. as a holiday home or secondary residence or because you're away for an extended holiday) and correctly states the number of consecutive unoccupied days (e.g. 31–60 days), we won't treat it as unoccupied, if:

1. The property is entered and internally inspected at intervals of no more than 30 days

2. A record of these inspections is kept and made available at the point of claim
3. Your declared property usage and unoccupied period match how the property is actually used — in line with our 60-day usage rule (see page 96)

If these conditions aren't met, the property will be treated as unoccupied, and unoccupancy restrictions will apply – such as no cover for escape of water between 1 October and 1 April.

EVIDENCE OF INSPECTIONS

Suitable evidence of inspection includes:

- Dated photographs showing key areas of the property, including main living spaces, kitchens, and bathrooms.
- Entry logs from smart locks or security systems that track visits.
- Dated maintenance or service records from professional inspections or *Staff*.
- Correspondence from visitors (e.g. emails or messages confirming inspections).

DISCLOSURE REMINDER

When you buy or renew your policy — or if your circumstances change during the policy term — you must tell us:

- How the property is used (e.g. permanent home, holiday home, let property), and
- How many consecutive days it will be left unoccupied

This is shown in your Statement of Fact, part of your *Policy Document*.

For example, if you declare that your property will be left unoccupied for up to 30 days, but it is later left unoccupied for longer than this, that may be treated as a material non-disclosure — and your claim could be rejected.

If you've correctly declared a longer unoccupied period (e.g. 31–90 days), then we won't treat this as non-disclosure. However, unoccupancy restrictions will apply, especially if the property isn't inspected regularly as required.

Vehicles or craft

Motorised or mechanically assisted vehicles and devices, including:

- Cars, motorbikes, quad bikes, and powered transporters (like e-scooters and Segways)
- Plant machinery, such as mini diggers or forklifts

- Boats, hovercraft, and other watercraft — including kayaks, canoes, sailboards and windsurfers
- Caravans, motorhomes , trailers, horse boxes, wagons and carts
- Drones and aircraft (including gliders)
- Parts, spares and accessories — including keys and key fobs — for any of the items listed above

Doesn't include:

- Lawn mowers only used domestically within your property boundary (including ride on or robotic lawnmowers)
- Wheelchairs and mobility scooters used for their intended purpose
- Toys and models , including remote control versions
- Surfboards, water skis, snowboards and skis
- Golf trolleys controlled on foot
- Bikes

Vermin

Pests such as rats, mice, squirrels, wasps, or hornets. Domesticated rats and mice kept as *Pets* are not considered vermin.

Violence

The use or threat of physical force against you, your *Family, Tenants, Lodgers, Paying Guests*, guests, or *Staff*, with the intent to cause harm, intimidate, or gain unauthorised access to your property or possessions.

Wild Animals

Any animals living in the wild. This does not include tamed or domesticated animals.

We, us or our

Means *Homeprotect* and *AXA*.

Worth

The cost to replace an item as new.

- For antiques and artwork, “worth” means the latest professional valuation.
- For items like electronics where exact models aren’t available, “worth” means the cost of the closest equivalent.
- For *Specified Items*, “worth” is up to the maximum amount listed in your *Policy Document*.

REPLACING AN ITEM

We replace items on a like-for-like basis, meaning we’ll cover the cost of the same model or the nearest equivalent available. The policy does not cover upgrades unless no equivalent exists. If you prefer to upgrade, you can pay the difference between the covered amount and the cost of the upgraded item.



The cost to replace an item of contents as new

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

1. TV Replacement

- Original Item: Samsung 40” HD LED TV, purchased in 2017 for £495.
- Replacement Cost: The closest equivalent available today—a Samsung 40” HD LED TV—costs £249.
- Outcome: The policy covers the replacement cost of £249 as the closest equivalent model.

2. Diamond Ring Replacement

- Original Item: A 1.98-carat diamond engagement ring purchased in 1965 for £3,000.
- Updated Value: Professionally valued in 2025 at £28,000.
- Outcome: Since Sam updated the specified value in the policy, he received the full replacement amount of £28,000

3. Laptop Replacement

- Original Item: MacBook Pro with 8GB memory and 512GB SSD storage, purchased in 2023 for £1,699.
- Replacement Cost: The same model is still available for £1,699.
- Outcome: Since Sam specified this item for £1,699, the full replacement amount is paid.

You, your

The person or people named as the policyholder in your *Policy Document* — they are the ones who hold the contract with us. When we describe what’s covered under this policy, “you” and “your” also includes your *Family*.

UNDERSTANDING POLICY LIMITATIONS AND EXCLUSIONS

Our policies will have you covered in lots of situations, but there are limits and exclusions, which help keep the cost of insurance affordable. Below is a summary:

- **Excesses:** An *Excess* is the portion of the claim you are responsible for covering. It will either be deducted from your cash settlement or collected from you if a repair or replacement is arranged.
- **Endorsements:** *Endorsements* replace or add to the general terms in this booklet and are contained in your *Policy Document*.
- **Matching Items:** If part of a matching set or suite is damaged and cannot be repaired or replaced, we'll cover the damaged item and contribute 50% toward undamaged items.
- **Proof of Ownership:** Required for claims involving *High Risk Items, Electronic Gadgets, Bikes or Specified Items*.
- **Gradual Damage:** We don't cover damage caused over time by neglect, lack of maintenance, or poor design. Keep your property in a *Good State of Repair* to avoid this.

GENERAL LIMITATIONS

EXCESSES

An *Excess* is the portion of the claim you are responsible for covering. It will either be deducted from your cash settlement or collected from you if a repair or replacement is arranged. Your Policy Schedule lists your *Excess* amounts.

There are three types of excess:

- **Compulsory excess:** The fixed amount taken off your claim, based on the type of damage. If a claim covers both Buildings and Contents, an excess applies to each.
- **Special excess:** A higher excess that applies to certain claims like *Flood, escape of water, Subsidence, Landslip or Heave*. If both Buildings and Contents are affected, only one special excess applies.
- **Voluntary excess:** An additional excess you choose to reduce your premium.
 - If a claim covers both Buildings and Contents, the voluntary excess applies to each.

- **Exception:** For Flood Re claims, the voluntary excess does not apply.



How Excesses are applied

Claim for one type of damage

Romesh claims for accidental damage under Buildings cover. His policy has a £249 compulsory excess and a £150 voluntary excess. The total excess for Romesh's claim is £399.

Claim for both Buildings and Contents

Sam claims for theft, which affects both Buildings and Contents. Her policy has a £249 compulsory excess and a £150 voluntary excess for Buildings, plus a £149 compulsory excess and £50 voluntary excess for Contents. The total excess is £598.

Claim for escape of water affecting both Buildings and Contents

Frankie claims for escape of water, which affects both Buildings and Contents. The special excess for escape of water is £500, plus voluntary excesses of £100 for Buildings and £100 for Contents. The total excess is £700.

ENDORSEMENTS

Endorsements are special terms added to your policy that change, extend, or limit your cover. They form part of your contract with us, and they override the standard terms in this booklet, if there's any conflict.

They can do things like:

- Add conditions (e.g. regular inspections if unoccupied)
- Remove cover (e.g. exclude *Flood* cover)
- Extend cover (e.g. public liability for home-based business use)
- Increase limits or sums insured
- Apply higher excesses or extra security requirements

Where to find them

Your *Endorsements* are listed in your *Policy Document*, in the Policy Schedule section. Each *Endorsement* will have a title (e.g. Unoccupancy clause) and a description of how it affects your cover.

Examples of common *Endorsements*:

- **Unoccupancy clause** – Limits cover if your home is unoccupied for long periods.
- **Security requirement** – Requires specific locks or alarms to be in place for full theft cover.
- **Renovation clause** – Applies if you're doing building work during your policy term.
- **Limited cover clause** – Restricts your cover to certain *Insured Losses* only.
- **Accidental Damage exclusion** – Removes *Accidental Damage* cover for *Buildings* or *Contents*.
- **Bike security requirement** – Requires *Bikes* over a certain value to be locked to a secure structure when not in use.
- **Liability extension** – May provide cover for certain business use or paying guests.

Why endorsements matter

Endorsements may affect your ability to make a claim. For example, if your policy includes a “Security Requirement: Locks” endorsement and you don't meet it, your theft claim could be limited or rejected.

Always read your *Endorsements* carefully — and ask us if you're unsure how one affects you.

MATCHING SET, SUITE OR FLOORING

MATCHING SET OR SUITE


Items designed to match in design or function:

- **Matching Set:** Smaller coordinated groups, like dining chairs or a set of lamps.
- **Matching Suite:** Larger groups, like a living room suite (sofa, armchairs) or bathroom suite (sink, toilet, bathtub).

If part of a matching set or suite is damaged and cannot be repaired or replaced, we'll pay for the damaged item and contribute 50% toward the undamaged pieces. Items like doors, windows, and roof tiles are treated as standalone and not part of a set.

FLOORING

Flooring refers to continuous coverings, like carpet, tiles, or wood, that span a room or multiple rooms. If flooring is damaged beyond repair, we'll replace it in the affected room. Flooring in adjoining rooms is not covered unless part of an open-plan space with no dividing doors or thresholds.

 *How we deal with matching sets, when an item is damaged beyond repair and can't be replaced*

Living Room Suite: Sarah claims for a damaged sofa in a three-piece set. We'll pay for the sofa and contribute 50% toward the undamaged pieces.

Kitchen Units: Ewan's lower cabinets are damaged in a flood. We'll pay for the lower cabinets and 50% towards undamaged matching wall units.

Open-Plan Flooring: Flo's carpet is damaged by an escape of water in an open-plan area. We'll replace the carpet throughout the space.

DELIBERATE OR ILLEGAL ACTS BY TENANTS

If an *Insured Loss* happens because of deliberate or illegal acts by *Tenants* (e.g. theft or malicious damage) we will cover loss or damage (up to a limit of £5,000 per claim) but only if you meet these conditions:

Tenancy Agreement

- Have a *Tenancy Agreement* in place for all *Tenants*.

Regular inspections

- You (or a representative) must inspect the *Insured Property*, including inside and outside the *Home* and *Outbuildings* at least once every three months or as often as allowed in the *Tenancy Agreement*.
- Keep a written log of inspections for at least 24 months and review it every six months.

Tenant checks before letting

- Get satisfactory credit references from a licensed agency for each *Tenant* (with their permission to share the information if you make a claim).
- Collect and verify the *Tenant's* bank details by receiving at least one rent payment from that account.
- Keep a copy of formal photo ID (such as a passport or driving licence) for each *Tenant*.

No subletting

- Subletting is not allowed. If *Tenants* sublet without your permission, you must take steps to remove them as soon as you find out.


What's not covered:

- ✗ Any amount you could legally recover from the *Tenants*, whether collected or not.
- ✗ Loss or damage if the *Tenancy Agreement* is for 90 days or less, unless the let is licensed and meets legal requirements for short-term let.
- ✗ Loss or damage by *Tenants* if the property is *Unoccupied*.

GENERAL EXCLUSIONS

Your policy **won't cover**:

- ✗ **Uninsured circumstances:** Any events or situations not listed as an *Insured Loss* in your policy.
- ✗ **Items you don't own:** Items you don't legally own or aren't responsible for.
- ✗ **Missing proof of ownership:** Claims for *High Risk Items, Electronic Gadgets, Bikes, or Specified Items* if you don't have proof of ownership (e.g. receipts or bank statements).
- ✗ **Events outside your cover period:** Any incidents that occur before your policy starts or after it ends.
- ✗ **Compensated third party claims:** Claims where a *Third Party* is responsible, and you've already been fully compensated.

 **Water leak from upstairs flat**

Sam's upstairs neighbour has a water leak that damages Sam's flat. The neighbour accepts responsibility and compensates Sam for the damage. Because the neighbour paid in full, Sam's policy doesn't need to provide cover.

Additionally, your policy **won't cover**:

- ✗ **Unauthorised costs:** Any costs or expenses not pre-approved by us.
- ✗ **Deliberate or illegal acts:** Loss, damage or injury caused by deliberate, reckless, malicious or illegal actions by you, your *Family, Lodgers*, guests or anyone living at the *Insured Address*. There is a limited exception for landlords - but only if you meet the requirements listed under "Deliberate or Illegal Acts by *Tenants*" in Cover Limitations.
- ✗ **Unreported criminal activity:** Claims for theft or criminal damage without a police crime reference number.
- ✗ **Financial loss:** Loss of earnings, profits, or property value due to depreciation, market decreases or deception (except if the deception was related to theft).
- ✗ **Unpaid bills:** Costs related to unpaid bills or damage caused by debt collection activities.
- ✗ **Infestation and decay:** Damage caused by pests, *Vermin*, corrosion, damp, rot or mould.

VERMIN DAMAGE

If *Vermin* cause damage that leads to an *Insured Loss* (such as escape of water), we will cover the resulting damage but not the cost of repairing or replacing the item that was initially damaged by *Vermin*.



Rat-damaged pipe resulting in water damage

Alex discovers water pooling on the kitchen floor and notices a damp patch on the ceiling above. Upon inspection, we find that a rat has chewed through a water pipe, causing water to escape and damage the surrounding area.

Since the main cause of the damage—escape of water—is covered under the policy, we will cover the cost of repairing the water damage. However, as the pipe was directly damaged by *Vermin*, the cost of repairing or replacing the pipe itself is not covered.

- ✗ **Gradual damage:** Damage caused by wear and tear, deterioration, or failure to address a known issue (or one you should have reasonably known about).

GRADUAL DAMAGE

Insurance covers sudden, unexpected events. If your property is not in a *Good State of Repair* and gradual damage, like wear and tear, is the main cause of your loss, the claim won't be covered.



Worn sealant around the bath resulting in water damage

June notices water leaking from the bathroom floor and damaging the ceiling below. Upon inspection, we find the bath's sealant has deteriorated over time and wasn't maintained. This allowed water to seep through and cause damage.

Since the main cause of the damage was the worn sealant (a maintenance issue), the claim is declined.

- ✗ **Business-related stock, tools, money:** *Business Stock, Business Tools, Business Money*, unless their inclusion has been agreed by us in writing.
- ✗ **Computer viruses:** Loss or damage caused by viruses or malware.

- × **Damage by pets, dangerous dogs, and animals kept for commercial purposes:**

Damage caused by *Pets*, any dog classified as dangerous under the Dangerous Dogs Act 1991 (for England, Wales and Scotland) or the Dangerous Dogs (Northern Ireland) Order 1983, or animals kept for commercial purposes (e.g. breeding or profit).

- × **Vehicles or craft:** Loss or damage to *Vehicles or craft*.

- × **Unattended vehicles:** Theft from unattended vehicles.

- × **Virtual currencies:** Loss of cryptocurrency, NFTs, or other digital tokens.

- × **Indirect loss:** Secondary losses, such as data loss from a damaged or stolen laptop.

- × **Sonic boom:** Damage caused by sonic booms.

- × **Infectious diseases:** Losses caused by diseases.

- × **Gas leaks:** We don't cover the faulty pipe or appliance that caused the leak — but we will cover any resulting *Insured Loss*, such as fire or explosion.

SUSPECTED GAS LEAKS

Call the National Gas Emergency Service immediately at **0800 111 999**.

- × **War or acts of terrorism:** Loss or damage caused by war, invasion, rebellion, *Act of Terrorism* or *Nuclear Hazards*.

- × **Failure to exercise reasonable care:** Loss, damage or injury caused by a failure to exercise *Reasonable Care*.



Reasonable Care.

Taking sensible steps to prevent injury, damage or loss. This includes securing valuable items, storing them properly, and keeping them within sight or reach in public. It means acting as a cautious person would to protect belongings from obvious risks.

- × **Cannabis farms or drug cultivation:** Loss, damage, or liability resulting from the presence or operation of cannabis farms or any other form of drug cultivation within the *Insured Property*. There is a limited exception for landlords - but only if you meet the requirements listed under “Deliberate or Illegal Acts by *Tenants*” in Cover Limitations.

✖ **Renovations and Contractor Work:** We won't cover damage, liability, or loss in the following scenarios:

- ***Repairs, Alterations, Extensions or Renovations.*** This includes damage to areas being renovated, liability for contractors, materials on site that haven't been installed (e.g. stacked bricks, tiles, or timber waiting to be installed), and losses from events such as escape of water, *Flood*, or *Storm* while the work is ongoing, unless specified otherwise in the *Endorsement*.
- **Contractor activities:** Damage or liability arising from the work or actions of contractors, regardless of the value of the works.



Repairs, Alterations, Extensions or Renovations.

Any work within the *Boundary* involving construction, structural changes, or adjustments to electrical or plumbing systems, with a total cost exceeding £20,000.

✖ **Faulty workmanship:** Damage caused by poor or faulty design or workmanship.

⚠ FAULTY DESIGN OR WORKMANSHIP AND CONTRACTOR FAULT

Damage caused by faulty design, poor workmanship, or contractor mistakes is not covered.



Claims rejected for faulty design or workmanship

Poorly plumbed dishwasher

Remy installs a dishwasher but doesn't connect the plumbing properly. The leak ruins the kitchen flooring. Since the damage was caused by poor workmanship, the claim is declined.

Incorrectly fitted window

Frankie hires a contractor to install new windows, but the frames are not properly sealed. Water seeps through during heavy rain, damaging the walls and flooring. As the issue was due to faulty workmanship, the claim is declined.

SECTION 1 - BUILDINGS COVER

We provide cover for various incidents that may damage your *Buildings* and *Outbuildings*. Some exceptions and limits apply, as detailed below. Refer to your *Policy Document* to confirm if Buildings cover is included and your sums insured.

WHAT'S COVERED

We cover loss or damage to your *Buildings* and *Outbuildings* 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 (including riot, unrest, strikes, labour disputes, or political disturbances)
- ✓ *Pollutants*
- ✓ smoke
- ✓ *Storm*
- ✓ *Subsidence, Landslip or Heave*
- ✓ theft (including attempted theft)
- ✓ thermal expansion of glass
- ✓ tree roots and other vegetation
- ✓ weight of snow

CLAIM LIMITS

The circumstances shown below have the following limits:

Claim for:	Limit per claim:
Alternative accommodation <i>Note: this is a separate sums insured rather than claim limit</i>	£75,000
Loss of rent <i>Note: this is a separate sums insured rather than claim limit</i>	£30,000
Landlord <i>Contents</i>	£7,500
Deliberate or illegal acts by <i>Tenants</i>	£5,000
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 <i>Home</i> caused by theft	£10,000
Damage to <i>Outbuildings</i> caused by theft	£7,500
Replacing security features following theft of keys	£750
Power surge damage as a result of lightning	£10,000
<i>Storm</i> damage to the roof of your <i>Home</i> if the roof was not in a <i>Good State of Repair</i>	£1,000

COVERED

- ✓ **Loss or damage:** We cover loss or damage to your *Buildings* and *Outbuildings* caused by an *Insured Loss*.
- ✓ **Alternative accommodation:** If you, your *Family* and *Pets* (or other permanent residents such as *Lodgers* and *Tenants*) can't live in your *Home* due to an *Insured Loss*, or if a central or local authority formally advises evacuation due to the risk of an *Insured Loss*, we cover up to **£75,000 per claim** for reasonable costs and expenses (e.g. travel, food, laundry). We determine reasonable costs by considering:
 - The circumstances of your claim.
 - The needs of you, your *Family*, *Pets* and other permanent residents.

NOT COVERED

- ✗ *Excesses* and General Exclusions.
- ✗ Alternative accommodation (or disturbance allowance) if the *Insured Property* isn't your main home and you live in the UK, the Isle of Man or Channel Islands.

COVERED	NOT COVERED
<ul style="list-style-type: none"> ▪ How long you might need the accommodation for. ▪ The type and location of available accommodation. <p>✓ Disturbance allowance: If you and the other permanent residents qualify for alternative accommodation but choose to stay in your <i>Home</i> or with family/friends, we'll cover reasonable costs and expenses. This is treated as part of your £75,000 alternative accommodation limit, not in addition.</p> <p>✓ Loss of rent: If your <i>Tenants</i> or <i>Paying Guests</i> can't live at the <i>Insured Address</i> due to an <i>Insured Loss</i>, we cover lost <i>Rent</i> up to £30,000 per claim.</p> <p>✓ Landlord contents: If you rent out your <i>Home</i>, we cover damage to your <i>Contents</i> inside the <i>Home</i> due to an <i>Insured Loss</i>, up to £7,500 per claim.</p> <p>✓ Selling your home: If an <i>Insured Loss</i> occurs after exchanging contracts but before completion, we cover the damage — as long as the buyer hasn't arranged separate insurance. If they haven't, we'll settle the claim with them directly.</p>	

COVERED

NOT COVERED

✓ **Architects' fees and debris clearance:**

Following a successful claim due to an *Insured Loss*, we cover:

- Architects, surveyors, consulting engineers and legal fees.
- Clearing debris from the site.
- Demolishing or reinforcing the buildings.
- The cost of meeting building regulations or legal requirements — but not if you were already under notice to carry out the work before the loss

- ✓ **Flat roof damage:** We cover damage to or caused by flat roofs if the roof has been inspected and maintained by a *Qualified Roofer* within the last 10 years. We consider a roof to be flat if it has a pitch of 10 degrees or less.

FLAT ROOF DAMAGE

Exception: The requirement for a 10-year inspection and maintenance does not apply if the damage would have occurred regardless of maintenance.



Tree branch falls on flat roof

A large tree branch from a nearby park falls onto Sarah's flat roof, causing significant damage. Sarah had not had her flat roof inspected in the last 10 years. However, we determined that the weight and impact of the falling branch would have caused damage regardless of maintenance. As a result, we approved and paid Sarah's claim.

Theft (including attempted theft)

COVERED

- ✓ **Loss or damage:** Theft or attempted theft is covered if at least one of the following conditions is met:
 - The thief damages your *Buildings* or *Outbuildings* while trying to gain entry.
 - The thief uses *Violence* or *Deception* to gain entry.
 - There is *Solid Proof* of the theft and all security features listed in your Statement of Fact or in *Endorsements* (both part of your *Policy Documents*) are maintained, in good working order and fully operational.
- ✓ **Unoccupied Homes:** Cover applies if your *Home* is *Unoccupied*, as long as all security features listed in your Statement of Fact or in *Endorsements* (part of your *Policy Documents*) are maintained, in good working order and fully operational.

NOT COVERED

- ✗ Any amount over **£10,000** for theft of items that make up the fabric of the *Home* (e.g. architectural features).
- ✗ Any amount over **£7,500** for theft of items that make up the fabric of the *Outbuildings*.
- ✗ Any amount over **£750** to replace security features (e.g. locks) following theft of keys.
- ✗ Any theft where you have not obtained a crime reference number.

Storm, frost, or weight of snow

COVERED

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



Storm. Severe weather conditions, including either:

- Wind speeds of at least **47mph**
- Rainfall of at least **25mm** per hour
- Snowfall of at least **30cm** in 24 hours
- Hail intense enough to damage hard surfaces or break glass.



MAKING A STORM CLAIM

We check weather records from the nearest weather station to confirm if *Storm* conditions were met.

Important note: Many storm damage claims involve roofs that were already not in a *Good State of Repair*. If *Storm* conditions are met, but we assess that the damage to the roof of your *Home* could have been avoided with proper maintenance, a £1,000 claim limit will apply for roof repairs (conditions apply).

NOT COVERED

- ✗ Loss or damage if the *Storm* definition is not met.
- ✗ Loss or damage if the property was not in a *Good State of Repair* and we determine the damage would not have occurred otherwise.

One-time exception for roof damage:

If we assess that roof damage to your *Home* would not have happened if the roof had been in a *Good State of Repair*, we'll make a one-time contribution of up to **£1,000** toward roof repairs. After this, we expect your roof to be kept in a *Good State of Repair*. Future claims will be assessed based on this.

Important Note:

This one-time exception is conditional on:

1. The *Storm* definition being met.
2. You providing a quote from a *Qualified Roofer* showing what work is needed to bring the roof into a *Good State of Repair*.
3. Us approving the quote.
4. You providing a valid invoice after the repairs are completed, showing the date, details of the work, and the roofer's contact information

Storm, frost, or weight of snow

COVERED

NOT COVERED

5. The invoice is sent to us within 6 months of receiving the contribution

If we don't receive a valid invoice in time, we may take steps to recover the contribution. This helps ensure the funds are used as intended — to repair your roof and protect your home from future storm damage.

- ✗ Loss or damage to outdoor fuel tanks, hot tubs, swimming pools, tennis courts, driveways, footpaths, patios, terraces, gates or fences.
- ✗ Damage to aerials.




Reduce the risk of roof damage

To help prevent roof damage, have your roof inspected and maintained by a *Qualified Roofer* at least once every 10 years. Regular inspections can help identify and address wear and tear before it leads to more serious damage.



Qualified Roofer. A roofing professional who is certified by an approved roofing association, such as:

- RoofCERT
- TrustMark
- National Federation of Roofing Contractors (NFRC)
- National Federation of Builders (NFB)
- Federation of Master Builders (FMB)

<i>Flood</i>	
COVERED	NOT COVERED
<p>✓ Loss or damage: Caused by <i>Flood</i> to the <i>Buildings</i> and <i>Outbuildings</i>.</p> <div>  <p>Flood: A sudden release or rapid build-up of water, including groundwater, entering the <i>Buildings</i> or <i>Outbuildings</i> from outside</p> </div>	<p>✗ Damage to 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 is at risk of flooding, take these simple steps to reduce potential damage:

- **Move valuables:** Store them upstairs or in a safe, elevated place.
- **Turn off utilities:** Shut off electricity, water, and gas at the main source.
- **Disconnect appliances:** Unplug all electrical devices.

If you live in a flood-prone area, seek guidance from the Environment Agency or call Floodline at 0345 988 1188.

For more flood information, visit:

- England: <https://check-for-flooding.service.gov.uk>
- Wales: <https://naturalresources.wales/flooding>
- Scotland: <https://www.sepa.org.uk>
- Northern Ireland: <https://www.nidirect.gov.uk/articles/flooding>

<i>Escape of water</i>	
COVERED	NOT COVERED
<p>✓ Loss or damage: Caused by water escaping from:</p> <ul style="list-style-type: none"> ○ Fixed, domestic: <ul style="list-style-type: none"> ▪ Pipes ▪ Boilers ▪ Water tanks ▪ Toilets ○ Kitchen appliances, such as dishwashers and washing machines, and their attachments (e.g. flexible hoses) <p>✓ Trace and access: Necessary and reasonable costs (up to £10,000 per claim) to trace and access the source of water damage in your <i>Home</i> or <i>Outbuildings</i>. This includes reinstating walls, floors, ceilings, drives, fences, or paths removed or damaged during the search. Repair costs for the cause of the leak are limited to £250 per claim.</p>	<ul style="list-style-type: none"> ✗ Any amount over £10,000 for trace and access costs. ✗ Trace and access costs if there is no water damage to the <i>Home</i> or <i>Outbuildings</i>. ✗ Any amount over £250 to repair the cause of the leak (e.g. replacing a broken pipe or faulty valve) ✗ Loss or damage caused by the failure or lack of grout or sealant around baths or showers at the property. ✗ Damage to boilers if 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. ✗ Clearing blockages in pipes and drains. ✗ Incidents occurring between 1 October and 1 April (inclusive) if your <i>Home</i> is <i>Unoccupied</i>.

WATER DAMAGE THAT ISN'T ESCAPE OF WATER

We often receive claims for water damage that don't qualify as escape of water. A typical example is water leaking into walls or floors due to missing or failed sealant around baths or showers. Another common cause is worn or missing tile grouting. Both are examples of a property not being in a *Good State of Repair*.

When reviewing claims, we identify the primary cause of the damage. If proper maintenance of sealant or grouting could have prevented the issue, we classify it as wear and tear or poor workmanship – both are excluded under this policy.

You should consider whether your property was in a *Good State of Repair* before making a claim for water damage.



Failure of grout on shower tiles resulting in water damage

The grout in Sam's shower had worn away, allowing water to leak through the bathroom floor and damage the kitchen ceiling below. Our assessment found that proper maintenance of the grout would have prevented the damage. As the cause was wear and tear, the claim was declined. Sam accepted our decision.



Reduce the risk of burst pipes

Burst pipes are a major cause of water damage, especially in winter when freezing temperatures can cause pipes to crack. To prevent this:

- **Keep Your Heating On:** Set your central heating to a low temperature to stop pipes from freezing.
- **Turn Off the Water Supply & Drain the System:** If you won't be using heating, shut off the water at the main supply and drain the system to prevent standing water from freezing.

These simple precautions can help protect your home and prevent significant disruption.

Escape of oil

COVERED

- ✓ **Loss or damage:** Caused by
 - Escape of oil from a fixed oil-fired heating system.
 - Freezing of oil in a fixed oil-fired heating system.
- ✓ **Trace and access:** We cover necessary and reasonable costs (up to a **£10,000** claim limit) for tracing and accessing the source of an oil leak in your *Home* or *Outbuildings*. This includes reinstating any wall, floor, ceiling, drive, fence, or path damaged or removed during the search. Repair costs for the cause of the leak are limited to **£250** per claim.

NOT COVERED

- ✗ Any amount over **£10,000** for trace and access.
- ✗ Trace and access if there's no oil damage to the *Home* or *Outbuildings*.
- ✗ Any amount over **£250** to repair the cause of the leak (e.g. replacing a broken pipe or faulty valve).
- ✗ Any amount over **£2,000** per claim for oil bills where we've agreed to pay a claim.
- ✗ Damage caused by leaking oil **outside** the property *Boundary*.

Damage by emergency services

COVERED

- ✓ **Damage:** Caused by emergency services to the *Buildings, Garden, or Outbuildings* while responding to an emergency or perceived emergency involving you, your *Family, Tenants, Lodgers, Paying Guests, guests or Staff*.

This includes situations where emergency services need to break into your *Home* or *Outbuildings* to provide assistance or prevent harm.

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 falling aerials or falling objects.

- ✗ Damage to the aerial itself.
- ✗ Damage caused by falling objects normally kept within the *Boundary* (e.g. trees, garden furniture).
- ✗ Damage to gates or fences.
- ✗ The cost of removing any part of a fallen object if there is no damage to the *Buildings* or *Outbuildings*.

FALLING TREES

Damage caused by falling trees from within the property *Boundary* is not covered unless

1. The tree was felled by an *Insured Loss* (e.g. a *Storm*).
2. The damage was to the *Buildings* or *Outbuildings*.



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

After a storm, Graham finds a tree has fallen in his *Garden*. We assess the claim and confirm that no damage occurred to the *Buildings* or *Outbuildings*. Since the policy does not cover the removal of fallen trees within the property *Boundary* when there is no damage to the *Buildings* or *Outbuildings*, the claim is declined. Graham arranges for the tree's removal at his own expense.

Lightning

COVERED

- ✓ **Loss or damage:** Caused by lightning strikes.

NOT COVERED

- ✗ Any amount over **£10,000** per claim for damage caused by an electrical power surge resulting from lightning.

⚠ **DAMAGE CAUSED BY ELECTRICAL POWER SURGE FOLLOWING LIGHTNING STRIKE**

If lightning causes an electrical power surge, we will cover up to £10,000 for damage to your *Home's* electrical system and connected appliances. This is the maximum amount payable per claim, regardless of your Buildings Cover limit.

If the power surge leads to a fire, the £10,000 limit does not apply, as the damage would be treated as fire damage 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 caused by movement of solid floor slabs or non-load-bearing walls, unless the foundations are also damaged at the same time and by the same 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 is affected by settlement

Settlement is the natural movement of new homes during the months or years after construction. If your home is damaged due to settlement:

- Contact the company providing your home's warranty, such as **NHBC** for most new homes (<https://www.nhbc.co.uk>).
- For damage related to other building work, reach out to the builder responsible for the project.

Tree roots and other vegetation

COVERED

- ✓ **Damage:** to *Underground Services* caused by tree roots or other vegetation.

NOT COVERED

- ✗ Damage to anything other than *Underground Services*.
- ✗ Damage where you were previously informed that nearby trees or other vegetation under your responsibility could cause damage. This exclusion does not apply to trees protected by a Tree Preservation Order (TPO).

Pollutants

COVERED

- ✓ **Loss or damage:** caused by *Pollutants* where the incident was a sudden, unforeseen and identifiable incident.

NOT COVERED

- ✗ Any other incident involving *Pollutants*.

Other Insured Losses	
COVERED	NOT COVERED
<p>✓ Loss or damage: caused by fire, smoke, explosion, earthquake, aircraft or other flying devices, malicious damage (including riot, unrest, strikes, labour disputes, or political disturbances), thermal expansion of glass.</p>	

SECTION 1(A) - BASIC ACCIDENTAL DAMAGE TO BUILDINGS

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



Accidental Damage: Sudden, unexpected, and unforeseen events that cause physical damage. The damage must be caused by you, *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 limits:

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

Accidental Damage

COVERED

- ✓ ***Accidental Damage:*** to
 - fixed glass in windows, doors, fanlights, skylights
 - solar panels
 - fixed sanitaryware and bathroom fixtures
 - ceramic or induction hobs

NOT COVERED

- ✗ *Excesses* and General Exclusions.
- ✗ Any amount over **£1,500** per claim.
- ✗ Damage to *Outbuildings*.
- ✗ Damage caused by overflowing water (e.g. a bath left running and unattended).
- ✗ Breakdowns, mechanical faults, electrical faults.

Damage to Underground Services

COVERED

NOT COVERED

- ✓ **Damage to *Underground Services*:** to or from the *Home* that you are responsible for.
 - Includes tracing, accessing, and repairing the source of damage to *Underground Services*.
 - Covers reinstating any wall, floor, ceiling, drive, fence, or path removed or damaged during the search, up to the claim limit.
 - If an underground pipe or drain is blocked, cover is provided to trace, access, and clear the blockage, provided you've first attempted to clear it using established methods, such as rodding.

- ✗ *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.
- ✗ Damage to septic tanks, cesspits, or sewage treatment centres.



Blocked drain? Consider Home Emergency cover first

A blockage can often be cleared using a method called drain rodding, which doesn't require breaking into the sewer pipe. For blocked drains, your **Home Emergency cover**, included as standard with a Homeprotect policy, should be your first option. This cover provides 24-hour assistance for damage, blockage, breakage, or leaks in the drains you're responsible for- **with no excess to pay**.

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: Sudden, unexpected, and unforeseen events that results in physical damage. The damage must be caused by you, *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 limits:

Claim for:	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 (subject to claim limits).
- ✓ ***Accidental Damage:*** to *Outbuildings* – up to the outbuildings sum insured (subject to claim limits).

NOT COVERED

- ✗ *Excesses* 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* that you are responsible for.
 - Includes tracing, accessing, and repairing the source of damage to *Underground Services*.
 - Covers reinstating any wall, floor, ceiling, drive, fence, or path removed or damaged during the search, up to the claim limit.
 - If an underground pipe or drain is blocked, cover is provided to trace, access, and clear the blockage, provided you've first attempted to clear it using established methods, such as rodding.

NOT COVERED

- ✗ *Excesses* 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.



Blocked drain? Consider Home Emergency cover first

A blockage can often be cleared using a method called drain rodding, which doesn't require breaking into the sewer pipe. For blocked drains, your **Home Emergency cover**, included as standard with a Homeprotect policy, should be your first option. This cover provides 24-hour assistance for damage, blockage, breakage, or leaks in the drains you're responsible for- **with no excess to pay**.

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 (including riot, unrest, strikes, labour disputes, or political disturbances)
- ✓ *Pollutants*
- ✓ smoke
- ✓ *Storm*
- ✓ *Subsidence, Landslip or Heave*
- ✓ *Tenant's* liability
- ✓ theft (including attempted theft)
- ✓ weight of snow

CLAIM LIMITS

The items and circumstances shown below have the following limits:

Claim for:	Limit per claim:
Alternative accommodation <i>Note: this is a separate sums insured rather than claim limit</i>	£10,000
<i>Money</i>	£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
Deliberate or illegal acts by <i>Tenants</i>	£5,000

Visitor <i>Contents</i>	£2,500
Digital media (e.g. photos, music)	£2,500
Accessories securely attached to <i>Bike(s)</i>	£100
<i>Business Equipment</i>	£10,000
<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
<i>Tenant's liability</i>	£5,000
Fraudulent calls following theft of mobile phone	£100

COVERED

- ✓ **Loss or damage:** We cover loss or damage to your *Contents* caused by an *Insured Loss*.
- ✓ **Special events:** Your *Contents* sums insured increases by 10% for 30 days before and after weddings, anniversaries, births, christenings, or religious festivals (e.g., Christmas, Eid, Hanukkah).

NOT COVERED

- ✗ *Excesses* and General Exclusions.
- ✗ Any loss or damage *Outside the Home* (see Section 2A for Contents cover outside the home).
- ✗ *Lost Items*.
- ✗ Any of the following items, **with a replacement value of £1,500 or more** (as these must be specified):
 - *High Risk Items* (either individually or as part of a collection)
 - *Electronic Gadgets* (including mobile phones)
 - *Bikes*

COVERED

- ✓ **Alternative accommodation:** Covers up to **£10,000** per claim for reasonable costs and expenses (e.g. travel, food, laundry) if you, your *Family* and *Pets* (or other permanent residents such as *Lodgers* and *Tenants*) can't live in your *Home* due to an *Insured Loss* or if evacuation is formally advised due to the risk of an *Insured Loss*.

We determine reasonable costs by considering:

- The circumstances of your claim.
- The needs of you, your *Family*, *Pets* and other permanent residents.
- How long you might need the accommodation for.
- The type and location of available accommodation.

- ✓ **Disturbance allowance:** If you and the other permanent residents qualify for alternative accommodation but choose to stay in your *Home* or with family/friends, we'll cover reasonable costs and expenses. This is treated as part of your £10,000 alternative accommodation limit, not in addition.

NOT COVERED

- ✗ Alternative accommodation (or disturbance allowance) if the *Insured Property* isn't your main home and you live in the UK, the Isle of Man or Channel Islands.

Theft (including attempted theft)

COVERED

- ✓ **Loss or damage:** Theft or attempted theft is covered if at least one of the following conditions is met:
 - The thief causes damage while trying to gain entry to your *Home*.
 - The thief uses *Violence* or *Deception* to steal your possessions.
 - There is *Solid Proof* of the theft and all security features listed in your Statement of Fact (part of your *Policy Documents*) are maintained, in good working order and fully operational.
- ✓ **Unoccupied Homes:** Cover applies if your *Home* is *Unoccupied*, as long as all security features listed in your Statement of Fact (part of your *Policy Documents*) are maintained, in good working order and fully operational.

NOT COVERED

- ✗ Counterfeit items.
- ✗ Theft of oil.
- ✗ Any theft where you have not obtained a crime reference number.

THEFT

To consider a claim for theft (including attempted theft), the theft must meet one or more of the following conditions:

1. **Damage to your *Home*:** The thief caused damage while trying to gain entry.
2. **Use of *Violence* or *Deception*:** This includes opportunistic thefts, such as a tradesperson or cleaner inside your home stealing an item.
3. ***Solid Proof of the theft*:** There is *Solid Proof* of the theft and all security features listed in your Statement of Fact, or required via *Endorsements*, (both of which are contained in your *Policy Documents*) are maintained, in good working order and fully operational.

For all theft claims you must report the theft to the police and obtain a crime reference number.



Money and jewellery stolen from home

Frankie reported a burglary after discovering jewellery and money missing while she was out. The police investigated but found no signs of damage or forced entry. Frankie suspects she may have left a window open. We declined the claim because there was no evidence of damage, *Violence*, *Deception*, or *Solid Proof* of theft, and the conditions for theft cover were not met.



Violence: The use or threat of physical force against you, your *Family*, *Tenants*, *Lodgers*, *Paying Guests*, guests, or *Staff*, with the intent to cause harm, intimidate, or gain unauthorised access to your property or possessions.



Deception: The deliberate act of misleading or tricking you or other permanent residents to gain unauthorised access to your property or possessions. This includes impersonating someone you trust or presenting false information, or taking advantage of access granted for legitimate purposes (e.g. a tradesperson or cleaner inside your home stealing an item).



Solid Proof: Clear evidence that the theft (or attempted theft) happened. This may include:

- **CCTV or Video Footage** – Clear security camera or doorbell footage showing the theft.
- **Photos** – Clear images of forced entry, broken locks, or missing items.
- **Police Report** – A crime reference number alone is not enough; the report must confirm forced entry, witness statements, or other supporting details.
- **Smart Device Tracking** – GPS logs or location history (e.g. Find My iPhone) showing unauthorised access or movement.
- **Witness Statements** – Independent accounts describing the theft.
- **Bank or Transaction Records** – Proof of unauthorised use or attempted resale of stolen items.

We assess proof on a case-by-case basis. Providing multiple types of evidence strengthens your claim.

Important Notes

- **Maintain Security Features:** All security features listed in your Statement of Fact should be maintained, in good working order, and fully operational whenever you're away from your *Home*.
- **Follow Endorsements:** If your *Policy Document* requires specific locks or alarms, ensure they are fitted and in use. Failing to meet these requirements will impact any theft or attempted theft claim.



Protect yourself against opportunist criminals

Opportunist criminals often target homes, garages, and sheds that are left unsecured. To reduce the risk of theft:

- **Always lock and secure** doors, windows, and outbuildings when not in use.
- **Ensure all security features** listed in your *Policy Document* are in good working order and fully operational.

When going on holiday, make your home look occupied:

- **Ask a trusted neighbour** to collect your mail.
- **Cancel regular deliveries** like newspapers or milk.
- **Use timer switches** for lights to create the appearance of someone being home.
- **If you have a driveway, leave a car parked there** or ask a neighbour to park in it to make the property look lived-in.

Taking these simple steps can **deter criminals and help keep your belongings safe**.

Escape of water

COVERED

NOT COVERED

- ✓ **Loss or damage:** Caused by water escaping from:
- Fixed, domestic:
 - pipes
 - boilers
 - water tanks
 - toilets
 - Kitchen appliances, such as dishwashers and washing machines, and their attachments (e.g. flexible hoses).

- ✗ Any amount over **£2,000** per claim for metered water bills where we've agreed to pay a claim.
- ✗ Loss or damage caused by the failure or lack of grout or sealant around baths or showers at the property.
- ✗ Clearing blockages in pipes and drains.
- ✗ Incidents occurring between **1 October and 1 April** (inclusive) if your *Home* is *Unoccupied*.

⚠ **WATER DAMAGE THAT ISN'T ESCAPE OF WATER**

We often receive claims for water damage that don't qualify as escape of water. A typical example is water leaking into walls or floors due to missing or failed sealant around baths or showers. Another common cause is worn or missing tile grouting. Both examples of a property not being in a *Good State of Repair*.

When reviewing claims, we identify the primary cause of the damage. If proper maintenance of sealant or grouting could have prevented the issue, we classify it as wear and tear or poor workmanship - both of which are excluded under this policy.

You should consider whether your property was in a *Good State of Repair* before making a claim for water damage.



Failure of grout on shower tiles resulting in water damage

The grout in Sam's shower had worn away, allowing water to leak through the bathroom floor and damage the carpet in the room below. Our assessment found that proper maintenance of the grout would have prevented the damage. As the cause was wear and tear, the claim was declined. Sam accepted our decision.



Reduce the risk of burst pipes

Burst pipes are a major cause of water damage, especially in winter when freezing temperatures can cause pipes to crack. To prevent this:

- **Keep Your Heating On:** Set your central heating to a low temperature to stop pipes from freezing.
- **Turn Off the Water Supply & Drain the System:** If you won't be using heating, shut off the water at the main supply and drain the system to prevent standing water from freezing.
- **Drain the System for Long Absences:** For extended periods away from home, consider draining your central heating and water system.

These simple precautions can help protect your home and prevent significant disruption.

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 food stored in your fridge or freezer if it becomes inedible due to:
 - A change in temperature.
 - Contamination by refrigerant or refrigerant fumes.

NOT COVERED

- ✗ Any amount over **£1,100** per claim.
- ✗ Loss or damage caused by a deliberate act by you, your *Family, Lodgers, Tenants, Paying Guests*, 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 resulting from lightning.

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 falling aerials or falling objects.

- ✗ Damage to the aerial itself.
- ✗ Damage caused by falling objects normally kept within the *Boundary* (e.g. trees, garden furniture).
- ✗ The cost of removing any part of a fallen object if there is no damage to your *Contents*.

Tenants' liability

COVERED

NOT COVERED

- ✓ **Damage:** If you're a *Tenant* renting a property, we'll cover up to **£5,000** per claim for damage you're legally responsible to repair under:
 - Buildings cover (Section 1)
 - Basic Accidental Damage to Buildings (Section 1A)
 - Contents cover (Sections 2, 2A).

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

<i>Pollutants</i>	
COVERED	NOT COVERED
<p>✓ Loss or damage: caused by <i>Pollutants</i> where the incident was a sudden, unforeseen and identifiable incident.</p>	<p>✗ Any other incident involving <i>Pollutants</i>.</p>

<i>Other Insured Losses</i>	
COVERED	NOT COVERED
<p>✓ Loss or damage: caused by <i>Storm</i>, weight of snow, <i>Flood</i>, fire, smoke, explosion, earthquake, aircraft or other flying devices, malicious damage (including riot, unrest, strikes, labour disputes, or political disturbances), <i>Subsidence</i>, <i>Landslip</i> or <i>Heave</i>.</p>	<p>✗ Loss or damage caused by <i>Subsidence</i>, <i>Landslip</i> or <i>Heave</i> due to coastal or river erosion.</p>

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.



Outside the Home:

Within the *Boundary*.

- Includes items kept in *Outbuildings* or the *Garden*.

Outside the *Boundary* (temporarily, for up to 30 days):

- Stored in an occupied private property (e.g. another property you own or rent).
- Located in the building where you work.
- Kept at a building for valuation, cleaning, or repair.
- Stored in a professional storage facility.
- Being moved between the *Insured Address* and any of the above locations.

Student Accommodation:

- Includes items stored within occupied student accommodation if a member of your *Family* is living there while attending university or college.

WHAT'S COVERED

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

- | | |
|---|--|
| ✓ aircraft or other flying devices | ✓ malicious damage (including riot, unrest, strikes, labour disputes, or political disturbances) |
| ✓ collisions with <i>Wild Animals</i> or vehicles | ✓ <i>Pollutants</i> |
| ✓ earthquake | ✓ smoke |
| ✓ escape of oil | ✓ <i>Storm</i> |
| ✓ escape of water | ✓ <i>Subsidence, Landslip</i> or <i>Heave</i> |
| ✓ explosion | ✓ theft (including attempted theft) |
| ✓ fire | ✓ weight of snow |
| ✓ <i>Flood</i> | |
| ✓ frozen food | |
| ✓ lightning | |

CLAIM LIMITS

The items and circumstances shown below have the following limits:

Claim for:	Limit per claim:
Food (including food stored in the fridge or freezer)	£1,100
Deeds, bonds, or documents	£2,500
Deliberate or illegal acts by <i>Tenants</i>	£5,000
Visitor <i>Contents</i>	£2,500
Digital media (e.g. photos, music)	£2,500
Accessories securely attached to <i>Bike(s)</i>	£100
<i>Business Equipment</i>	£10,000
<i>High Risk Items</i> (<i>Worth</i> 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>	£2,000
Plants in the <i>Garden</i> (plants, shrubs & trees)	£1,500
<i>Contents</i> stored within occupied student accommodation	£6,000
Fraudulent calls following theft of mobile phone	£100

COVERED	NOT COVERED
<p>✓ Loss or damage: caused by the <i>Insured</i> <i>Losses</i> under this section of cover.</p>	<ul style="list-style-type: none"> ✗ <i>Excesses</i> and General Exclusions ✗ <i>Money</i>. ✗ <i>Lost Items</i>. ✗ Items outside the UK. ✗ Any of the following items, with a replacement value of £1,500 or more, as these are <i>Specified Items</i>: <ul style="list-style-type: none"> ○ <i>High Risk Items</i> (either individually or as part of a collection) ○ <i>Electronic Gadgets</i> (including mobile phones) ○ <i>Bikes</i>

Theft (including attempted theft)

COVERED

- ✓ **Loss or damage:** Theft or attempted theft is covered if at least one of the following conditions is met:
 - The thief causes damage while trying to steal your possessions.
 - The thief uses *Violence* or *Deception* to steal your items.
 - There is *Solid Proof* of the theft and you have taken *Reasonable Care* to protect your possessions.
- ✓ **Unoccupied Homes:** Cover applies if your *Home* is *Unoccupied*, as long as all security features listed in your Statement of Fact (part of your *Policy Documents*) are maintained, in good working order and fully operational.

NOT COVERED

- ✗ Counterfeit items.
- ✗ Theft of oil.
- ✗ Theft from unattended vehicles.
- ✗ Any theft where you have not obtained a crime reference number.

For *High Risk Item* or *Electronic Gadget* claims, cover isn't provided within the *Boundary* or within occupied student accommodation unless the items were in your *Immediate Presence* 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, such as dishwashers and washing machines, 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.
- ✗ Loss or damage caused by the failure or lack of grout or sealant around baths or showers at the property.
- ✗ Clearing blockages in pipes and drains.
- ✗ Incidents occurring between **1 October and 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 food stored in your fridge or freezer if it becomes inedible due to:
 - A change in temperature.
 - Contamination by refrigerant or refrigerant fumes.

NOT COVERED

- ✗ Any amount over **£1,100** per claim.
- ✗ Loss or damage caused by a deliberate act by you, your *Family, Lodgers, Tenants, Paying Guests*, 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

Pollutants

COVERED

- ✓ **Loss or damage:** caused by *Pollutants* where the incident was a sudden, unforeseen and identifiable incident.

NOT COVERED

- ✗ Any other incident involving *Pollutants*.

<i>Other Insured Losses</i>	
COVERED	NOT COVERED
<p>✓ Loss or damage: caused by <i>Storm</i>, weight of snow, <i>Flood</i>, fire, smoke, explosion, earthquake, aircraft or other flying devices, malicious damage (including riot, civil commotion, strikes, labour disputes, or political disturbances), <i>Subsidence</i>, <i>Landslip</i> or <i>Heave</i>.</p>	<p>✗ Loss or damage caused by <i>Subsidence</i>, <i>Landslip</i> or <i>Heave</i> due to coastal or river erosion.</p>

SECTION 2(B) - BASIC ACCIDENTAL DAMAGE TO CONTENTS

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



Accidental Damage Sudden, unexpected, and unforeseen events that cause physical damage. The damage must be caused by you, *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 limits:

Claim for:	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. Non-portable electronics used for entertainment, such as:

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

Not included:

- ✗ *Electronic Gadget(s)*.

NOT COVERED

- ✗ *Excesses 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.
- ✗ *Lost Items*.

SECTION 2(C) - FULL ACCIDENTAL DAMAGE TO CONTENTS

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



Accidental Damage: Sudden, unexpected, and unforeseen events that cause physical damage. The damage must be caused by you, *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 limits:

Claim for:	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 securely attached to <i>Bike(s)</i>	£100
<i>Business Equipment</i>	£10,000
<i>High Risk Items</i> (<i>Worth</i> 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> sums 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: Items you could take with you if you moved, such as:

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

Not included:

- ✗ Contents owned by your *Tenants* (if you're a landlord) or *Lodgers* or anyone who isn't part of your *Family*
- ✗ *Fixtures*
- ✗ *Vehicles or craft*

NOT COVERED

- ✗ *Excesses* and General Exclusions
- ✗ 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*
- ✗ Damage caused by overflowing water.
- ✗ Breakdowns, mechanical faults and electrical faults.
- ✗ *Lost Items*.

SECTION 3 - LIABILITY TO STAFF

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

The circumstances shown below have the following limits:

Claim for:	Limit per year:
Liability to <i>Staff</i>	£5,000,000

COVERED

- ✓ Up to **£5,000,000** in total per *Period of Insurance* to cover 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 situation, we recommend reviewing your insurance needs for *Staff*, as this cover may not meet all your legal responsibilities as an employer.



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.

NOT COVERED

- ✗ *Excesses* and General Exclusions
- ✗ Liability occurring outside the *Boundary*.
- ✗ Liability caused by your *Lodgers, Tenants* or *Paying Guests*.
- ✗ Liability due to the transmission of any contagious disease or virus.
- ✗ Liability involving *Staff* employed for anything other than domestic household activities.
- ✗ Liability caused by *Vehicles or craft*
- ✗ Liability caused by insects, *Vermin*, or animals that are not your *Pets*.
- ✗ Liability arising from your *Pets* attacking or behaving aggressively towards other animals.
- ✗ Liability caused by firearms except shotguns used for sport.
- ✗ Liability caused by deliberate or malicious acts, including criminal or violent acts, by you or your *Staff*.
- ✗ Liability 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

1. **Do not reply** to the letter, admit blame, or make any agreements with the person claiming injury or damage to their property.
2. **Contact us immediately** at **0330 660 0660**.

Send us the solicitor's letter along with any related documents, such as claim forms, application notices, legal documents, or other correspondence, as soon as possible. We'll investigate the claim and keep you informed throughout the process.

The circumstances shown below have the following limits:

Claim for:	Limit per year:
Liability to the public	£5,000,000
Defective building work under the Defective Premises Act	£2,000,000

COVERED	NOT COVERED
<p>✓ 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:</p> <ul style="list-style-type: none"> ▪ Death, bodily injury or illness to a <i>Third Party</i> ▪ Damage to belongings, possessions, or property belonging to a <i>Third Party</i> that is not in the custody or control of you or your <i>Family</i> <p>...arising from:</p>	<ul style="list-style-type: none"> ✗ <i>Excesses</i> and General Exclusions ✗ Liability arising from trespass, slander, or breach of contract disputes. ✗ Liability caused by your <i>Lodgers, Tenants</i> or <i>Paying Guests</i>. ✗ Liability arising from your profession, business, or trade. ✗ Liability that should have been covered by legally required insurance (e.g. employer's liability or motor insurance).

COVERED	NOT COVERED
<ul style="list-style-type: none"> ▪ The ownership or occupation of the <i>Home</i> ▪ Personal activities of you or your <i>Family</i> which are unrelated to business, employment, or professional services. ▪ Your <i>Pets</i>. <p>✓ Up to £2,000,000 in total per <i>Period of Insurance</i> for a claim made against you under the Defective Premises Act for defective building work carried out by you (or on your behalf) on a private UK residence you previously owned within the last 7 years.</p>	<ul style="list-style-type: none"> ✗ Liability caused by deliberate or malicious activity including criminal or violent acts. ✗ Liability arising from the use of <i>Vehicles or craft</i>. ✗ Liability caused by insects, <i>Vermin</i>, or animals that are not your <i>Pets</i>. ✗ Liability arising from your <i>Pets</i> attacking or behaving aggressively towards other animals. ✗ Liability relating to any <i>Pollutant</i>, except for sudden and unexpected accidents within the <i>Boundary</i>. ✗ Liability resulting from your ownership or use of property or land outside the <i>Boundary</i> (except claims made under the Defective Premises Act). ✗ Liability caused by a contractor. ✗ Liability due to the transmission of any contagious disease or virus.

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

This optional cover is designed to protect your *High Risk Items*, *Electronic Gadgets*, *Bikes*, and any other items you've specified. It provides protection against physical damage or theft for your chosen items, whether they are inside the *Home* or *Outside the Home*. — for example, in your garden or in your shed. If you want cover for your *Specified Items* away from the home (anywhere in the world) refer to section 5(b).

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 the following *Insured Losses*:

- ✓ Physical damage
- ✓ Theft

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Limit per claim:
Accessories securely attached to <i>Bikes</i>	£100
Fraudulent calls following theft of mobile phone	£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

- ✗ *Excesses* and General Exclusions.
- ✗ Any item not listed in your *Policy Document*.
- ✗ Any amount over the value you insured each item for.
- ✗ Any item excluded under *Contents* cover (e.g. *Vehicles* or *craft*).
- ✗ Incidents caused by not taking *Reasonable Care*.
- ✗ *Lost Items*.

MOBILE PHONES

If you claim for an upgraded version of a specified mobile phone, we may cover it under the following conditions:

- **Proof of Upgrade:** You must provide evidence that the phone is a direct replacement for the specified phone (e.g., an upgrade contract from your mobile provider).
- **Claim Limit:** The maximum payout will not exceed the value of the originally specified phone. If the upgraded phone costs more than the amount specified in your policy, you will need to cover the difference.

Example:

- Your originally specified phone was **covered for £600**.
- You upgrade to a new phone worth **£1,000**, but do not update your policy.
- If you make a claim, the most we will pay is **£600**.

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.*

DAMAGE TO JEWELLERY OR WATCHES

To claim for jewellery or watches *Worth* more than £5,000, they must have been inspected and fixed (if needed) by a *Qualified Jeweller* within three years prior to the claim.



Diamond from ring falls out

Sandy claimed for her £10,000 diamond ring after the diamond fell out. She believed the claw was damaged but hadn't had the ring inspected in over five years. Since we couldn't confirm if wear and tear or damage caused the loss, and the ring wasn't inspected within the required time, we declined the claim.

NOT COVERED

- ✗ Jewellery or watches individually *Worth* more than **£5,000** if they haven't been inspected and fixed (if needed) by a *Qualified Jeweller* within three years of the claim.
- ✗ 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.
- ✗ More than **£100** for accessories securely attached to your *Bike*.
- ✗ Mechanical breakdowns and damage caused by general maintenance.
- ✗ Damage or loss when the *Bike* is being used by someone other than you.

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 if at least one of the following conditions is met:

- The thief causes damage while trying to access the items.
- The thief uses *Violence* or *Deception* to steal the items.
- The items were in your *Immediate Presence* at the time of the theft. This is separate from the general *Reasonable Care* requirement, which applies to all claims.

THEFT OF JEWELLERY OR WATCHES WORTH MORE THAN £5,000

To make a successful claim, jewellery or watches individually *Worth* more than £5,000 must have been kept in a locked safe or been in your *Immediate Presence* at the time of the theft.

NOT COVERED

- ✗ Any theft where you have not obtained a crime reference number.
- ✗ Theft from unattended vehicles.

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

- ✗ For stolen tyres, lamps, or accessories unless the *Bike* is stolen at the same time.
- ✗ For more than **£100** for accessories securely attached to your *Bike*.
- ✗ 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.

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

- ✗ They are kept in a locked safe.
- ✗ They are in your *Immediate Presence*.

IMMEDIATE PRESENCE

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 in your *Immediate Presence* at the time of the theft.

For all theft claims you must report the theft to the police and obtain a crime reference number.



Immediate Presence.

Within your sight and reach which means you can see the item and physically access it without obstacles or delay. This ensures you have control over it and can prevent loss, theft, or damage.



Item stolen while out of sight

Simona is packing her car for a holiday. She places items, including a camera, in the boot and moves to the front of the car while leaving the boot open. While searching for something in the glovebox, a thief steals the camera from the open boot. Simona makes a claim for the camera.

We're unable to approve her claim because the camera was not close enough to see and reach at the time it was stolen and so was not under Simona's *Immediate Presence*.

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

This optional cover is designed to protect your *Specified Items* against physical damage or theft anywhere in the world. This includes theft or damage that happens inside the *Home*, *Outside the Home* (for example, in your garden or in your shed), or while you're away from home.

We also cover the loss of *Specified Items* anywhere in the world, except when the loss occurs inside your *Home* or *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 the following *Insured Losses*:

- ✓ Physical damage
- ✓ Theft
- ✓ *Lost Items*

CLAIM LIMITS

The circumstances shown below have the following claim limits:

Claim for:	Limit per claim:
Accessories securely attached to <i>Bikes</i>	£100
Fraudulent calls following theft of mobile phone	£100

COVERED

Claims anywhere in the world for physical damage to, theft or loss 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

- ✗ *Excesses 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*).
- ✗ Incidents caused by not taking *Reasonable Care*.

Physical damage	
COVERED	NOT COVERED
<p>Claims anywhere in the world for physical damage to:</p> <ul style="list-style-type: none"> ✓ <i>High Risk Items.</i> ✓ <i>Electronic Gadgets.</i> ✓ <i>Bikes.</i> ✓ <i>Any other Specified Item.</i> <div>  DAMAGE TO JEWELLERY OR WATCHES WORTH MORE THAN £5,000 <p>To make a successful claim, jewellery or watches individually <i>Worth</i> more than £5,000 must have been inspected and, if necessary, repaired by a <i>Qualified Jeweller</i> within three years prior to the claim.</p> </div>	<ul style="list-style-type: none"> ✗ Breakdowns, mechanical faults and electrical faults. <p>For <i>Bike</i> claims, cover isn't provided for:</p> <ul style="list-style-type: none"> ✗ Tyres, lamps, or accessories unless the <i>Bike</i> is damaged at the same time. ✗ More than £100 for accessories securely attached to your <i>Bike</i>. ✗ Mechanical breakdowns and damage caused by general maintenance. ✗ Instances where you've let somebody else use the <i>Bike</i> at the time of the damage. ✗ Damage caused while being used for racing, pacemaking, time trials, or any competitive events. <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, where necessary, fixed by a <i>Qualified Jeweller</i> within three years prior to the claim.

Theft

COVERED

Claims anywhere in the world for theft of:

High Risk Items

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

..but only if at least one of the following conditions is met:

- The thief causes damage while trying to access the items.
- The thief uses *Violence* or *Deception* to steal the items.
- The items were in your *Immediate Presence* at the time of the theft.

THEFT OF JEWELLERY OR WATCHES WORTH MORE THAN £5,000

To make a successful claim, jewellery or watches individually *Worth* more than £5,000 must have been kept in a locked safe or been in your *Immediate Presence* at the time of the theft.

NOT COVERED

✗ Any theft where you have not obtained a crime reference number.

✗ Theft from unattended vehicles.

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

- ✗ For stolen tyres, lamps, or accessories unless the *Bike* is stolen at the same time.
- ✗ For more than **£100** for accessories securely attached to your *Bike*.
- ✗ 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.

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

- ✗ They are kept in a locked safe.
- ✗ They are in your *Immediate Presence*.



Immediate Presence: Within your sight and reach which means you can see the item and physically access it without obstacles or delay. This ensures you have control over it and can reduce the risk of theft. For example:


- If you're sitting at a café with your phone on the table, it's within your sight and reach.

- If you leave your phone on the table and walk to the counter to order, it's no longer within your sight and reach..

<i>Lost Items</i>	
COVERED	NOT COVERED
✓ Claims anywhere in the world for <i>Lost Items</i> which you have specified.	✗ Claims for items lost inside the <i>Home</i> or <i>Outside the Home</i> (e.g. the garden).

TAKING REASONABLE CARE

You must take *Reasonable Care* to prevent loss. If you don't, your claim may be declined. Check your belongings before leaving a hotel, car, or public space. Use a strap or case for small valuables during outdoor activities. Store valuables in zipped pockets, bags, or lockers when not in use. These steps help keep your items covered under your policy.

 ***Reasonable Care:*** Taking sensible steps to prevent damage, theft, or loss. This includes securing valuable items, storing them properly, and keeping them within sight or reach in public. It means acting as a cautious person would to protect belongings from obvious risks.

Failure to exercise reasonable care

Jack went out for drinks and became heavily inebriated. At the end of the night, he couldn't remember where he left his bag, containing his laptop. His claim was declined because failing to remain aware of and secure his belongings is a failure to exercise *Reasonable Care*.

Reasonable care

Liam lost his watch while hiking. The strap had recently been inspected and showed no signs of wear. Since the loss wasn't due to a failure to exercise *Reasonable Care* Liam's claim was approved.

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

This optional cover protects everyday *Personal Possessions* individually *Worth* less than £1,500 that you regularly take away from your *Home*. It provides protection against physical damage, theft, or loss anywhere in the world.



Personal Possessions

Portable items you typically wear, carry, or use away from the Home, such as:

- ✓ bags
- ✓ clothes
- ✓ sports equipment

Doesn't include:

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

Check your *Policy Document* to confirm if you've chosen this cover and the insured amount for your items.

WHAT'S COVERED

We'll cover you for the following *Insured Losses*:

- ✓ Physical damage
- ✓ *Lost Items*
- ✓ Theft

CLAIM LIMITS


The circumstances shown below have the following claim limits:

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

COVERED	NOT COVERED
<p>Claims anywhere in the world for physical damage to, theft or loss of:</p> <p>✓ <i>Personal Possessions.</i></p>	<ul style="list-style-type: none"> ✗ <i>Excesses and General Exclusions.</i> ✗ Incidents caused by not taking <i>Reasonable Care.</i> ✗ Any item excluded under <i>Contents</i> cover (e.g. <i>Vehicles or craft</i>). ✗ <i>High Risk Items, Electronic Gadgets or Bikes</i> or any other <i>Specified Item</i> (see section 5B, Specified items anywhere in the world). ✗ Any item individually <i>Worth £1,500</i> or more. ✗ More than £100 for <i>Money.</i> ✗ Claims when the items were inside the <i>Home</i> or <i>Outside the Home</i> at the time of the incident – refer to Section 2, 2a, 2b and 2c for cover inside the <i>Home</i> or <i>Outside the Home.</i>

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

<i>Lost Items</i>	
COVERED	NOT COVERED
<p>✓ Claims for <i>Lost Items.</i></p>	

Theft	
COVERED	NOT COVERED
<p>✓ Claims for theft ..but only if at least one of the following conditions is met:</p> <ul style="list-style-type: none"> • The thief causes damage while trying to access the items. • The thief uses <i>Violence</i> or <i>Deception</i> to steal the items. • The items were in your <i>Immediate Presence</i> at the time of the theft. 	<p>✗ Any theft where you have not obtained a crime reference number.</p> <p>✗ Items stolen from unattended vehicles.</p> <div> <p> Immediate Presence: Within your sight and reach which means you can see the item and physically access it without obstacles or delay. This ensures you have control over it and can reduce the risk of theft. For example:</p> <ul style="list-style-type: none"> ▪ If you're sitting at a café with your phone on the table, it's within your sight and reach. ▪ If you leave your phone on the table and walk to the counter to order, it's no longer within your sight and reach. </div>

Keeping a bag in your Immediate Presence

Emma is at a train station, waiting for her train. She places her expensive backpack on the bench beside her while she scrolls on her phone. Since the bag is within her sight and reach, she can react quickly if someone tries to take it.

Later, she stands up to check the train schedule on a nearby screen, leaving the bag unattended on the bench. While she's focused on the display, a thief grabs the bag and runs off. Because the bag was no longer in her *Immediate Presence*, Emma's claim is declined.

TAKING REASONABLE CARE

Taking *Reasonable Care* helps prevent damage, theft, or loss. Follow these steps to keep your items covered:

- **Preventing damage:** Use protective cases for delicate items like designer glasses or handbags. Store possessions in dry, cool places to avoid deterioration.
- **Avoiding theft:** Keep valuables in sight and secure in public places. Use lockable lockers at the gym and hotel safes while traveling. Never leave expensive items unattended.
- **Preventing loss:** Attach small valuables, like sunglasses or fitness trackers, to a strap or case. Double-check seats, cars, and hotel rooms before leaving.

Taking these precautions helps ensure your items stay safe and covered by your policy.



Reasonable Care: Taking sensible steps to prevent damage, theft, or loss. This includes securing valuable items, storing them properly, and keeping them within sight or reach in public. It means acting as a cautious person would to protect belongings from obvious risks.



Preventing physical damage

Sarah always stores her designer sunglasses in a hard case when they're not in use. One day, her bag fell off a table, but the sunglasses remained undamaged thanks to the case.



Avoiding theft

Jake secured his high-end gym bag in a locked locker while at the gym. Even though a few lockers were broken into, Jake's bag was safe because he had taken appropriate precautions.



Preventing loss

Laura made it a habit to double-check train seats before leaving. One day, she found her expensive leather jacket draped over the back of the seat just before disembarking, avoiding loss.

ADDITIONAL COVER OPTIONS

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

- ✓ **Basic Legal Expenses:** Provides telephone legal advice for you and your family, plus insurance cover for legal disputes related to your property or consumer goods and services.
- ✓ **Basic Home Emergency:** Offers 24/7 assistance for emergencies such as leaking pipes, broken locks, and vermin infestation.

OPTIONAL UPGRADES

You can upgrade your policy to access more comprehensive coverage or additional services:

- **Full Legal Expenses:** Includes legal protection for disputes involving property, consumer goods and services, employment and personal injury.
- **Full Home Emergency:** Covers boiler and heating system emergencies, along with roof damage.
- **Key Protection:** Protects against the costs of replacing keys and locks, including locksmith charges. This ensures help if you're 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

You can file a claim online at <https://www.homeprotect.co.uk/claims> or by calling **0330 660 0660**. Lines are open Monday to Friday, 9am–6pm, and Saturday, 9am–1pm.

CHECK YOU'RE COVERED BEFORE YOU CLAIM

- **Review Your Policy:** Carefully read this Policy Booklet and your *Policy Document* to confirm what's covered.
- **Note on Claims:** Any claim you make - even unsuccessful ones - will be noted on your policy and may be shared with other insurers via the Claims and Underwriting Exchange (CUE). This could affect future insurance pricing or availability.

WHEN TO NOTIFY US OF A CLAIM

You must notify us as soon as reasonably possible if you become aware of an *Insured Loss*.

- If your policy is still active, claims should be reported without unnecessary delay after discovering the *Insured Loss*.
- If your policy has ended, you may still make a claim for *Insured Loss* that occurred during the *Period of Insurance*, as long as you notify us within 6 months of the policy ending.
- If you were unable to notify us sooner due to circumstances beyond your control (e.g. absence from the property, legal incapacity, or late discovery of damage), we will take this into account when assessing your claim.
- Any delay that prevents us from fairly assessing the claim or increases the cost of the loss may impact the amount we pay or result in the claim being declined.

IS YOUR STATED PROPERTY USAGE CORRECT?

When you purchased or made a change to your policy, you confirmed how the property would be used (e.g. as a permanent home, holiday home, let property, or unoccupied property). This usage is detailed in your *Policy Document*.

- If your property use changes (e.g. from unoccupied to let), it must align with the stated usage within **60 days of your policy start date or the date your policy changed**.
- If this isn't the case, contact us to update your property usage description to avoid invalidating a claim.

HOW CLAIMS WILL BE HANDLED:

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:

- **Prevent Further Damage:** Take reasonable steps to reduce further damage or loss.
- **Recover Missing Property:** Attempt to recover lost property and keep damaged items unless we instruct otherwise.
- **Notify the Police:** Report theft, riot, or malicious damage to the police and obtain a crime reference number.
- **Avoid Admission of Liability:** Don't admit or deny liability for *Third Party* claims.
- **Submit Proof of Loss:** File your claim promptly and provide proof of loss, damage, or ownership within 30 days for quick processing.
- **When registering your claim:**
 - Have your *Policy Document* to hand
 - Have proof of ownership and a valuation (e.g. receipts or bank statements) – although don't delay registering your claim if you don't have these immediately to hand.
 - Submit a full description of the incident. Provide all relevant details about what happened. We will only request necessary information, and if we accept and settle the claim, we'll pay any reasonable costs incurred for obtaining documentation.
 - 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.

CHECK YOUR SUMS INSURED FOLLOWING A CLAIM

After a claim, review your sums insured to make sure you have enough cover.

WHAT HAPPENS WHEN A CLAIM IS NOTIFIED

Our claims team will guide you through the process and provide regular updates. Key points to note:

- **High Risk Item Valuation:** We allow up to 10% leeway on the value of both specified and unspecified *High Risk Items* if the *Worth* is uncertain. For example:
 - Unspecified Item: You claim for an antique watch that was not specified on your policy. It is later valued at £1,600. Although our Contents cover requires *High Risk Items* which are *Worth* £1,500 or more to be specified, we will pay the full value due to the 10% leeway.
 - Specified Item: You claim for a jewellery item you specified for £5,000, but the valuation confirms it is now *Worth* £5,500. We will increase the payout up to 10% above the specified amount to reflect this.
- **Market Value Adjustments:** 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 need to make sure that the replacement value of any *Specified Item* is up to date during each *Period of Insurance*.
- **Repair Guarantees:** 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.

REPAIR GUARANTEE

This guarantee only applies to repairs we arrange through our authorised contractors. If you choose your own contractor, we are not responsible for the quality of the work and no repair guarantee applies.

- **Settlement Limits:** We'll pay up to the sum insured or the limit shown in your policy for each claim.
- **Works of Art:** For damaged works of art that can be repaired, we'll cover the repair costs and add a professionally validated depreciation amount, provided this is cheaper than replacing the item as new. Claims are subject to claim limits and specification amounts.

- **Applying an Excess:** Where an *Excess* applies, this will be taken off the amount of your claim before we apply any claim limits.
- **Repair or Replacement Options:** If an item can't be repaired, we'll aim to replace it on a new-for-old basis, meeting the original specification. If that's not possible, we'll offer an alternative or a cash settlement.

NEW FOR OLD

If we replace an item, we'll try to match its original specifications. If unavailable, we'll offer a suitable alternative or cash settlement. If you want to upgrade, all we ask is that you pay the difference.



Replacement TV

Sam claimed for a 65" Samsung Curved Smart TV purchased in 2015 for £2,000. The closest equivalent today costs £499. Sam chose to upgrade to a newer model that cost more, so we gave her a £499 cash settlement — and she paid the extra herself.

ADDITIONAL CLAIM INFORMATION

- **Approved Suppliers:** We settle claims via approved suppliers. If we agree to use your supplier or settle directly, we may factor in discounts we would have received.
- **Cash Settlements:** Where we agree to settle in cash, we'll give you an up to date replacement cost.
- **Timely Settlements:** 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.
- **Third Party Recovery:** If appropriate, we may decide to legally pursue a *Third Party*, in your name, to recover our contribution to the claim.
- **Duplicate Coverage:** We won't pay any claim where you have cover in place on another policy.
- **Retain Damaged Items:** Please don't remove or destroy any damaged items (unless we ask you to do so) as we may need them.

- **Settlement Terms:** 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*.
- **Access for Inspection:** If we ask you must allow us, an approved supplier or loss adjuster access to inspect the damage to your buildings or contents.
- **Retaining Communication Rights:** 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 will only do this if there is a situation where it is necessary (for example where we are struggling to get instructions from your representative or where we think there may be a conflict of interests).
- **Our Interpretation:** 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.
- **Lost Items or theft:** If we settle a claim for *Lost Items* or theft and you later recover the item, you must notify us as soon as possible. We may ask you to return any settlement amount, minus reasonable costs, or allow us to reclaim the item.
- **Roof Repair Contribution (Storm Cover):** If we approve a roof repair contribution under the *Storm Insured Loss*, we will provide up to £1,000 toward the cost of bringing your roof into a *Good State of Repair*.

How does the process work?

- To receive the contribution, you must first provide a quote from a *Qualified Roofer* showing the required repairs and confirm that you intend to proceed with the work.
- Once we have validated the quote, we will process the payment.
- After the repairs are completed, you must provide a valid invoice from your roofer confirming the work has been carried out. The invoice must clearly show the date, details of the repairs, and the roofer's contact information.

- You must provide the invoice within 6 months of receiving the contribution.

What happens if I don't provide an invoice?

- If we do not receive a valid roofer's invoice within 6 months of payment, we may take steps to recover the contribution paid. This condition ensures the contribution is used for its intended purpose—repairing your roof and protecting your home from future storm damage.
- In addition, if the repairs are not completed, we reserve the right to not renew your policy, or to invoke our cancellation rights. This is because unrepaired damage may affect the future insurability of the property and increase the risk of further claims.

IMPORTANT: YOU ARE RESPONSIBLE FOR THE QUALITY OF THE ROOF REPAIR

You are responsible for appointing a *Qualified Roofer* and ensuring the work is completed to a standard that brings your roof into a *Good State of Repair*. We are not liable for the quality or outcome of any repairs carried out by your chosen contractor, and our repair guarantee does not apply to work we have not arranged ourselves.

- **Fraudulent calls:** If we settle a claim for a stolen phone, we will cover up to £100 for unauthorised, chargeable usage made outside of your call plan allowance after the theft. This includes calls, picture messages (MMS), premium-rate texts and data. We will not cover any portion of your regular monthly bill or calls that were included in an unlimited call or data plan.

To claim this, you must provide:

- An itemised bill from your network provider showing chargeable calls, messages, texts or data made after the theft that were outside your plan allowance.
- Proof that you reported the theft to your network provider and had the phone blacklisted to prevent further use (e.g. confirmation email, text, or reference number from your provider).
- Evidence that your provider has classified the calls, messages, texts or data as unauthorised, such as a fraud dispute record or account adjustment.

- Confirmation that your provider has not refunded these charges—we will not reimburse charges that have already been refunded by your network provider.

YOUR CONTRACT WITH HOMEPROTECT

Your contract with *Homeprotect* is outlined in the document titled “**Important Information About Our Insurance Services**” available at <https://www.homeprotect.co.uk/policy-booklet>.

Below, we summarise key terms, including cancellation rights, policy fees, and complaints procedures.

CANCELLING YOUR POLICY

STATUTORY CANCELLATION RIGHTS

You have the right to cancel your policy within the first 14 days (the “cooling-off” period):

- **First Policy Year:** The cooling-off period begins 14 days after you receive your policy documents or from the policy purchase date - whichever is later.
- **Renewal Years:** The cooling-off period begins 14 days from your policy renewal date.

We will provide a **full refund** if no claims have been made, and your policy will be cancelled as if it never existed.

CANCELLATION IN OTHER CIRCUMSTANCES

You can cancel your policy at any time during the current *Period of Insurance* if:

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

If these conditions are met, we will keep a proportionate amount of the premium for the time covered and refund the remaining balance, apart from:

- The cost of additional options added to your policy (e.g. legal expenses, home emergency, key protection).
- The £50 Arrangement and Administration fee (detailed below).

There is no separate cancellation fee for ending your policy.

If you’re paying by instalments, your payments will stop. However:

- If you have made or are making a claim, you must either continue paying instalments until your renewal date, or we may take the outstanding balance from your claim payout.

If you've paid annually and made or are making a claim, you won't receive a refund.

OUR CANCELLATION RIGHTS

We will always try to resolve any issues with you first. However, we may cancel or void your policy if we identify an error in the cover provided or the price charged, meaning the policy was issued incorrectly, or if you or your representative:

- Fail to report a change of circumstances or make a change that makes you ineligible for the policy.
- Fail to take reasonable care of your property.
- Do not pay your premium.
- Provide false or incomplete information during your application, renewal, or changes to the policy.
- Attempt to make a fraudulent claim.

UNACCEPTABLE BEHAVIOUR

We expect all customers to treat our team and suppliers with respect. If you (or anyone acting for you) behave in a threatening, abusive or aggressive way, it may affect how we manage your policy or your claim.

This includes how you speak to us in person or over the phone, as well as anything sent in writing — including emails, texts, online chat, letters or social media.

We won't accept:

- Threats of violence
- Bullying, harassment or intimidation
- Language or behaviour that is aggressive, abusive or likely to cause distress
- Discriminatory or offensive comments (e.g. based on sex, race, religion or culture)
- Repeated swearing or use of abusive language

If this happens, we may:

- End or refuse phone calls, chats or messages (we'll give a warning first)
- Limit your contact to a single method — such as post or email only
- Require you to nominate a proxy to act on your behalf. We'll then only communicate with that person about any open claim.
- Ask one person in our team to act as your sole point of contact
- Choose to settle your claim in cash, rather than manage repairs or replacements
- Refuse to offer renewal when your policy ends
- Cancel your policy with 7 days' notice

OUR FEES

Action	Fee Applied
Arrangement & Administration fee to set up or renew a policy (included in your total quoted price, not an additional fee). Non-refundable if the policy is cancelled outside the cooling-off period.	£50
Policy amendment outside the cooling-off period	£25
Late, missed or failed Direct Debit payment fee	£20

For further details, refer to the full **Important Information About Our Insurance Services** document.

HOW TO COMPLAIN

If you're unhappy with your policy or our service, we want to make it right. You can contact our Customer Relations team in the following ways:

- **Write to us:**

Homeprotect, C I Tower, St. George's Square, New Malden, KT3 4HG

- **Submit a complaint online:**

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

- **Email us:**

complaints@homeprotect.co.uk

- **Call us:**

0330 660 1000

We will do our best to resolve your complaint. However, if you're not satisfied with our resolution, you can escalate your complaint to the **Financial Ombudsman Service**:

- **Write to them at:**

Exchange Tower, London, E14 9SR

- **Visit their website:**

<https://www.financial-ombudsman.org.uk>

ABOUT OUR REGULATORS – THE FCA

We are regulated by the **Financial Conduct Authority (FCA)**, an independent watchdog for financial services. You can view our regulatory status by visiting:

<https://register.fca.org.uk>

Alternatively, call them on **0300 500 8082**.

Our FCA firm registration number is **304432**.

LEGAL INFORMATION YOU NEED TO KNOW

NOTICE ON INFORMATION SHARING

To prevent fraud and assess insurance eligibility, insurers and their agents share data via the **Claims and Underwriting Exchange (CUE)**, a registrar operated by the **Motor Insurers' Bureau (MIB)**. For more information, visit:

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

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT (1999)

A person who isn't a party to this insurance contract has no right to enforce any terms under this policy. This does not affect any other legal rights they may have outside this act.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If we are unable to meet our commitments under this policy, you may be eligible for compensation through the **Financial Services Compensation Scheme (FSCS)**. Most insurance contracts are covered for 90% of claims, with no upper limit.

For more information, contact the FSCS at:

15 St Botolph St, London, EC3A 7QU

<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 to Sunday, 9am to 6pm.