

The **co-operative** insurance
good with money

Home Insurance

Policy

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We (CIS General Insurance Limited) agree with you (the Policyholder named in the Policy Details) that, subject to the General Exclusions and Conditions of this Policy, we will provide the insurance set out in the Policy Sections and in any Endorsements specified as operative in the Policy Details in respect of events occurring during the Period of Insurance shown in the Policy Details and any further period for which we may accept a renewal premium.

We will provide indemnity or pay benefit in respect of such events, subject to the Claims Settlement Provisions.

The Policy, the Policy Details and any Endorsements are to be read together as one document.

This Policy is subject to the law applicable to your place of residence (or in the case of a business to the place where the principal office is situated) in the United Kingdom, the Isle of Man or the Channel Islands.

Signed on our behalf.



Stuart Roberts
Director of Direct Propositions

Introduction

Welcome to your Home Insurance policy

Keep this booklet somewhere safe, because it contains useful telephone numbers and important information about what you're insured for, how to make claims and how to update your policy if your circumstances change. To understand the level of cover you have purchased you should read this booklet together with your Policy Details and, if appropriate, the Certificate of Travel Insurance. Your Policy Details summarises the cover you have chosen (including the Policy Sections and any Endorsements that may apply), while this booklet gives full details. We recommend you keep the Policy Details, any Endorsements and the Certificate of Travel Insurance (if appropriate) with this booklet.

To help you to understand your Policy some words and expressions are given a specific meaning which applies wherever they appear in **bold type**. The Definition of Terms on page 5 sets them out with their meanings.

Finally, please take time to read through the Confirmation of Your Details to ensure we have recorded the information you provided correctly.

You have a right to cancel your policy. Instructions can be found at the back of this document if you wish to exercise your right to cancel.

How to Make Changes to your Policy

It's important that all the details in your policy are accurate and that you are happy with the cover provided, so it makes good sense to check that everything is in order now.

Please contact us if:

- any of the information contained in the Policy Details is incorrect
- you change your name, your address or make alterations to your home such as an extension
- you wish to amend the cover provided by your policy (for example, by adding additional options such as Travel or Caravan insurance)
- you have any general enquiries.

If you make any further changes to your policy cover other than at renewal, or if you request duplicate documents, we may charge you an administration fee. This fee will be in addition to any increase in premium that may occur.

Call 08457 46 46 46

Lines open Mon to Fri 8am-8pm, Sat 8am-5pm.

Calls may be monitored or recorded for security and training purposes.

How to Make a Claim

We've made the process of claiming as easy and straightforward as possible.

Buildings, Contents, Personal Possessions, Caravan or Travel

If the insured property is lost or damaged or you have an accident causing injury to, or the death of, another person or damage to somebody else's property, you should contact The Co-operative Insurance claims helpline immediately.

Call 0845 999 8888

Lines open 24 hours a day, 7 days a week

Calls may be monitored or recorded for security and training purposes.

Legal Expenses

To make a claim under the Legal Expenses Section or the Legal Expenses – Personal Injury subsection of the Travel Section you should contact The Co-operative Legal Services.

Please note that any legal costs which have not been authorised by us are not covered.

Call 0845 300 2247

Lines open 24 hours a day, 7 days a week

Calls may be monitored or recorded for security and training purposes.

Alternatively, please write to The Co-operative Legal Services, 2nd Floor, Aztec Centre, Aztec West, Almondsbury, BS32 4TD.

HomeRescue Plus

To make a claim under the HomeRescue Plus Section.

Call 0845 607 6472

Lines open 24 hours a day, 7 days a week

Calls may be monitored or recorded for security and training purposes.

We believe our policyholders are honest, however, fraudulent insurance claims are occasionally made. If a claim is in any way dishonest or exaggerated, the claim will not be paid and we may refer the matter to the police for criminal prosecution. We may cancel the policy and take any other action consistent with our legal rights.

How to Obtain Emergency Assistance

HomeRescue

HomeRescue is an emergency telephone service, which provides assistance in the event of an emergency in your home which may require remedial action by a contractor or tradesman.

You will be liable for any call-out charge and the cost of work done or service provided but you will be told the approximate call-out charge and the specially negotiated labour rates which you will be asked to pay. Some or all of the cost may be recoverable under your policy and any bills should be submitted for consideration with your claim.

Emergency Travel Assistance

Available only if the Travel Section is specified as operative in the Policy Details.

We have arranged with Inter Partner Assistance for its worldwide 24-hour emergency assistance service to be available to you when you are travelling abroad. **The service does not apply to travel in the United Kingdom or the Isle of Man.**

If you need emergency assistance **telephone Inter Partner Assistance immediately** as explained in the Certificate of Travel Insurance issued with the Policy Details. Remember to take your Certificate of Travel Insurance with you when you travel so that you have the information to hand if you need it.

The chief object of the service is to help you with serious problems in unfamiliar surroundings and it is an essential condition of the service that Inter Partner Assistance will decide the most suitable action to be taken in each case.

Call 0845 607 6472

Lines open 24 hours a day, 7 days a week
Calls may be monitored or recorded for security and training purposes.

Call 01737 815 013

Lines open 24 hours a day, 7 days a week
Calls may be monitored or recorded for security and training purposes.

How to Obtain Personal Legal Advice and Pre-Travel Advice

Personal Legal Advice

We will give the **Family** confidential legal advice by telephone on any personal legal problem under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway or Switzerland.

Pre-Travel Advice

Available only if the Travel Section is specified as operative in the Policy Details.

We have arranged with Inter Partner Assistance that, if prior to your departure, you require information about your destination they will, within 24 hours, provide any available information on the following topics:

- Weather conditions
- Health information and precautions (including vaccination requirements)
- Passport and visa requirements
- Tourist import and export allowances
- Embassy addresses and telephone numbers
- Currency and general banking information
- Public holidays
- Languages and general cultural information

Whilst every effort will be made to ensure that information provided is correct, Inter Partner Assistance depend upon sources outside their control and cannot accept responsibility for errors and omissions.

Call 0845 300 2247

Lines open 24 hours a day, 7 days a week
Calls may be monitored or recorded for security and training purposes.

Call 01737 815 013

Lines open 24 hours a day, 7 days a week
Calls may be monitored or recorded for security and training purposes.

Definition of Terms

Each of the following words and expressions is given a specific meaning which applies wherever it appears in **bold type** in this Policy.

Buildings:

means the private dwelling and its domestic garages, greenhouses and outbuildings, landlord's fixtures and fittings, swimming pools, terraces, patios, drives, footpaths, walls, fences, hedges and gates, all at the Address of the Property Insured specified in the Policy Details.

Caravan:

means the caravan or trailer tent (including its fixtures, fittings, furniture, furnishings, utensils, awnings, toilet tents, generators and gas bottles) specified in the Policy Details.

Contents:

means household goods, personal effects and fixtures and fittings (not the landlord's) owned by or the legal responsibility of the **Family** or any domestic employee living with the **Family**, but not

- (a) any item which is used for business, trade or professional purposes, other than **Office Equipment**
- (b) property more specifically insured
- (c) securities, certificates and documents, animals, aircraft, boats, jet skis, windsurfers, sailboards, mechanically propelled or power assisted watercraft, mechanically propelled or motorised vehicles (other than domestic gardening equipment and electric or motorised wheelchairs or invalid carriages not designed or intended for journeys by road), caravans, trailers, and their parts and accessories while attached to them
- (d) any part of the **Home**, including ceilings, wallpaper, tiles and the like
- (e) **Money** or **Credit Cards**

all at the Address of the Property Insured specified in the Policy Details.

Credit Card(s):

means any credit card, charge card, debit card, cheque guarantee card or cash dispenser card issued in the United Kingdom, the Isle of Man or the Channel Islands to the **Family**.

Excess:

means the amount of the claim which is to be borne by you.

Family:

means you or any member of your family permanently living with you.

Fees:

means

- (a) reasonable architects', surveyors', consultants' and legal fees but not fees incurred in preparing any claim
- (b) the cost, incurred with our consent, of debris removal, dismantling, demolition, shoring up or propping
- (c) the additional cost of reinstating the damaged parts of the **Buildings** incurred solely to comply with any statutory requirement or local authority bye-law but not the cost of compliance with any notice served on you before the damage occurred.

High Risk Items:

means computers (including components and accessories) other than

Office Equipment, televisions, audio and video equipment, DVD equipment, digital receivers and recorders, photographic equipment and **Valuables**.

Home:

means the private dwelling and its domestic garages, greenhouses and outbuildings forming part of the **Buildings**.

Injury:

means bodily injury and includes illness, disease and death.

Insured Holiday(s):

means each holiday, trip or journey of no more than 42 days

- (a) in the United Kingdom or the Isle of Man, which involves at least two nights spent away from the **Insured Person's** home address
- (b) outside the United Kingdom and the Isle of Man but within the Geographical Limit shown in the Certificate of Travel Insurance issued with the Policy Details

which is due to commence during the Period of Insurance shown in the Certificate of Travel Insurance issued with the Policy Details.

Insured Person:

means any person named in the Certificate of Travel Insurance issued with the Policy Details.

Legal Costs:

means

- (i) fees, expenses, costs and disbursements reasonably and necessarily incurred with our agreement by or on behalf of the **Family** or the **Insured Person**
- (ii) the costs of a third party for which the **Family** or the **Insured Person** is either held liable by court order or which we agree to pay

in connection with **Legal Proceedings**.

Legal Proceedings:

means pursuit or defence of a claim for damages, specific performance or injunction, either by negotiation or by civil, tribunal or arbitration proceedings in a court within the Geographical Limits specified in the General Exclusions of this Policy.

Legal Representative:

means the solicitors or other qualified experts appointed by us to act for the **Family** or the **Insured Person** in accordance with Note 2 of the Legal Expenses Section of this Policy or of the Legal Expenses – Personal Injury subsection of the Travel Section of this Policy.

Money:

means current coin, banknotes, postal orders and postage stamps, National Savings stamps and certificates, premium bonds, cheques, travellers' cheques, luncheon vouchers, gift vouchers, trading stamps, travel tickets, season tickets and phone cards.

Office Equipment:

means office furniture, computer equipment, facsimile machines, photocopiers, printers, word processing and fixed tele-communications equipment, stationery and business books owned by or the legal responsibility of the **Family** and used in connection with the profession, trade, occupation, business or employment of the **Family**, but not including any business stock or materials held.

Definition of Terms – continued

Personal Possessions:

means personal items and clothing, normally worn or carried outside the **Home**, including pedal cycles, wheelchairs, invalid carriages and their accessories, sports equipment and mobile phones, but not

- (a) animals, aircraft, boats, jet skis, windsurfers, sailboards, mechanically propelled or power assisted watercraft, sub aqua equipment, mechanically propelled or motorised vehicles (other than electric or motorised wheelchairs or invalid carriages not designed or intended for journeys by road), caravans, trailers, and their parts and accessories
- (b) any item which is used for professional, trade or business purposes
- (c) property more specifically insured
- (d) contact lenses
- (e) china, glass, pottery and similar fragile items
- (f) camping equipment
- (g) frozen food which has defrosted
- (h) household goods and satellite receiving equipment.

Pre-existing Medical Condition:

means a medical condition for which, at the date of booking the **Insured Holiday** or taking out the policy (whichever is later), the **Insured Person**

- (a) had in the previous 12 months been referred to a consultant
- (b) had at any time in the previous 6 months been taking medication prescribed by, or on the advice of, a consultant
- (c) was awaiting, or had been advised of the need for, in-patient treatment or referral to a consultant
- (d) was awaiting tests or test results
- (e) had received a terminal prognosis from a medical practitioner.

Sum Insured on Buildings:

means the sum specified as such in the Policy Details. Where 'index-linked' is shown in the Policy Details after the Sum Insured, it will be deemed to be adjusted monthly in accordance with any increase in the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors.

Sum Insured on Contents:

means the sum specified as such in the Policy Details. Where 'index-linked' is shown in the Policy Details after the Sum Insured, it will be deemed to be adjusted monthly in accordance with any increase in the Consumer Durables Section of the General Index of Retail Prices. It will also be deemed to be increased by 10% for the month of December each year and during the 30 days before and 30 days after the wedding day of the **Family**.

Transport:

means the outward or return flight, voyage or English Channel rail link journey on which an **Insured Person** is booked to travel on an **Insured Holiday**.

Unoccupied:

means insufficiently furnished for full habitation, or not lived in by the **Family**, or any other person with the **Family's** permission, for more than 60 consecutive days.

Valuables:

means jewellery, watches, articles of gold, silver and other precious metal, furs, curios, stamp or coin or medal collections, pictures and other works of art.

Buildings Section (operative only if specified as operative in the Policy Details)

Loss or Damage

What IS insured

A. The Buildings

Loss of or damage to the **Buildings** caused by

1. Fire, explosion, lightning or earthquake.
2. Smoke.
3. Riot, civil commotion or labour or political disturbances.
4. Malicious acts or vandalism.

5. Storm or flood.

6. Escape of water or oil from any fixed water or heating system or fixed domestic appliance or fish tank.
7. Falling trees or branches, telegraph poles or lampposts.

8. Theft or attempted theft.

9. Impact by aircraft, aerial devices, trains, road vehicles or animals.
10. Breakage of aerials or satellite aerials, their fittings or masts.
11. Subsidence or heave of the site, or landslip.

12. Freezing of any fixed water or heating system or fixed domestic appliance.

We will not pay more than the **Sum Insured on Buildings** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

What IS NOT insured

A.

1. –
2. Loss or damage arising from any gradually operating cause.
3. –
4. Loss or damage
 - (a) caused by anyone lawfully on the premises at the Address of the Property Insured specified in the Policy Details
 - (b) occurring while the **Buildings** are **Unoccupied**.
5. Loss or damage
 - (a) caused by frost
 - (b) to fences, hedges and gates
 - (c) caused by a gradual rise in the water table.
6. Loss or damage occurring while the **Buildings** are **Unoccupied**.
7. (a) Loss of or damage to fences, hedges and gates caused by a tree being cut down or lopped.
 - (b) The cost of removing fallen trees if the **Buildings** are undamaged.
8. Loss or damage
 - (a) caused by you or your spouse or anyone normally living with you
 - (b) occurring while the **Buildings** are **Unoccupied**.
9. –
10. –
11. (a) Loss or damage caused by or arising from
 - (i) coastal or river erosion
 - (ii) normal settlement or shrinkage
 - (iii) movement of infill
 - (iv) faulty workmanship, defective design or the use of defective materials or occurring while the **Buildings** are undergoing demolition or structural alterations or repairs
 - (v) the action or reaction of chemicals with any of the materials used in the construction of the **Buildings**.
 - (b) Loss of or damage to swimming pools, terraces, patios, drives, footpaths, walls, fences, hedges and gates, unless the private dwelling or its garages, greenhouses or outbuildings are damaged at the same time.
12. Loss or damage occurring while the **Buildings** are **Unoccupied**.

Buildings Section – continued (operative only if specified as operative in the Policy Details)

Loss or Damage

What IS insured

B. Service Pipes, Drains and Cables

Accidental damage to underground pipes, drains and cables (including their inspection covers) serving the **Buildings** provided that you are legally responsible for repairing the damage.

We will not pay more than the **Sum Insured on Buildings** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

C. Fixed Glass and Sanitary Fittings

Accidental breakage of glass, sanitary fittings, ceramic in hobs and solar panels fixed to and forming part of the **Buildings**.

We will not pay more than the **Sum Insured on Buildings** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

D. Rent and Alternative Accommodation

If the **Buildings** are made uninhabitable by any of the events insured under this Section

1. loss of rent, including up to two years' ground rent
2. the reasonable additional cost of comparable alternative accommodation

incurred by you during the period necessary for the repair or reinstatement of the **Buildings**.

We will not pay more than £20,000 in respect of any one event.

What IS NOT insured

B.

- (a) The cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself.
- (b) Damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) faulty workmanship, defective design or the use of defective materials.
- (c) Depreciation (including diminution in value as a consequence of repair).
- (d) The cost of maintenance or routine redecoration.

C.

Breakage occurring while the **Buildings** are **Unoccupied**.

D.

Accidental Damage (operative only if specified as operative in the Policy Details)

What IS insured

Accidental damage to the **Buildings**.

We will not pay more than the **Sum Insured on Buildings** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

Property Owner's Liability

What IS insured

1. Legal liability for damages and claimants' costs and expenses incurred by you

- (i) as owner (but not as occupier) of the **Buildings**
- (ii) under section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any private dwelling previously owned by you and, at the time of its disposal, occupied by you for your own private residential purposes

in respect of accidents resulting in **Injury** to any person or loss of or damage to property. The insurance under (ii) will continue to operate for a period of seven years after the cancellation or expiry of this Policy provided that you are not entitled to indemnity from any other source.

We will not pay more than £2,000,000 in respect of all events arising from any one cause.

2. Costs and expenses incurred with our consent.

What IS NOT insured

- (a) Damage specifically included in or excluded from the Loss or Damage subsection of this Section.
- (b) Mechanical, electrical, electronic or computer failure or breakdown.
- (c) Damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects, wet or dry rot, or fungus
 - (iv) faulty workmanship, defective design or the use of defective materials
 - (v) the demolition of or any structural alteration or repair to the **Buildings**.
- (d) Depreciation (including diminution in value as a consequence of repair).
- (e) Damage occurring while
 - (i) the **Buildings** (or any part) are lent or let
 - (ii) the **Buildings** are **Unoccupied**.
- (f) The cost of maintenance or routine redecoration.

What IS NOT insured

- (a) **Injury** to the **Family** or a person in the employment of the **Family**.
- (b) Loss of or damage to property owned by or in the care of the **Family** or a person in the employment of the **Family**.
- (c) **Injury**, loss or damage caused by or arising from
 - (i) the profession, trade, occupation, business or employment of the **Family**
 - (ii) the use of lifts (other than chair lifts inside the private dwelling forming part of the **Buildings**) or mechanically propelled or motorised vehicles (other than domestic gardening equipment and electric or motorised wheelchairs or invalid carriages not designed or intended for journeys by road).
- (d) Liability which arises only because of an agreement.

Buildings Section – continued (operative only if specified as operative in the Policy Details)

Claims Settlement Provisions

Loss or Damage and (if operative) Accidental Damage

- A.** 1. We will settle a claim for loss of or damage to property by payment or, at our option, by repair or replacement on the following basis, subject to any relevant monetary limit specified in this Section.
- (i) If repair or replacement is carried out the cost, including **Fees**, necessarily incurred in repairing or replacing that part of the property which is lost or damaged. No deduction will be made for any depreciation and wear and tear unless at the time of the loss or damage
 - (a) that part of the property which is the subject of the claim is not in a good state of repair or
 - (b) the **Sum Insured on Buildings** is less than the cost, including **Fees**, of rebuilding the **Buildings** in their entirety.
 - (ii) If repair or replacement is not carried out
 - (a) what it would cost to settle the claim in the terms of (i) above but with a deduction for any depreciation and wear and tear or, at our option,
 - (b) the difference between the value of the **Buildings** before the loss or damage and their value after the loss or damage.
2. We will settle other claims by payment of the costs incurred, subject to any relevant monetary limit specified in this Section.
- B.** 1. (a) An **Excess** of £1,000 will apply to each claim for loss or damage caused by subsidence or heave of the site, or landslide.
- (b) The **Excess** shown in the Buildings Section of the Policy Details will apply to each other claim wherever an **Excess** is indicated in this Section.
2. We will deduct the **Excess** from the amount payable in respect of the claim after the application of any relevant monetary limit specified in this Section.
3. If a claim is made under more than one subsection of this Section for loss or damage caused at the same time by the same event, only one **Excess** will apply.
- C.** For the purpose of any claim settlement, repair or replacement as near as is reasonably practicable will be sufficient even though the former appearance or condition of the property may not be precisely restored.
- D.** We will not pay for the replacement of or work on any undamaged items or remaining parts solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.
- E.** We will not make a payment under more than one Section or subsection of this Policy in respect of loss of or damage to the same property caused by the same event.

Property Owner's Liability

We will settle a claim for damages by payment on the basis of the liability incurred, subject to any relevant monetary limit specified in this Section. We will not make a payment under more than one Section or subsection of this Policy in respect of all liabilities arising from any one cause.

If you sell your Home

When you agree to sell your interest in the **Buildings** the buyer will have the benefit of this insurance until completion of the sale unless the buyer is insured under any other policy.

Contents Section (operative only if specified as operative in the Policy Details)

Loss or Damage

What IS insured

A. Contents in the Home

Loss of or damage to the **Contents** in the **Home** caused by

1. Fire, explosion, lightning or earthquake.
2. Smoke.
3. Riot, civil commotion or labour or political disturbances.
4. Malicious acts or vandalism.

5. Storm or flood.
6. Escape of water or oil from any fixed water or heating system or fixed domestic appliance or fish tank.

7. Falling trees, branches, telegraph poles or lampposts.
8. Theft or attempted theft.

9. Impact with the **Home** by aircraft, aerial devices, trains, road vehicles or animals.
10. Breakage of aerials or satellite aerials, their fittings or masts.
11. Subsidence or heave of the site, or landslip.

We will not pay more than the **Sum Insured on Contents** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section, subject to the following monetary limits

- (a) £5,000 in total for loss of or damage to **Office Equipment**
- (b) the limits shown in the Policy Details for loss of or damage to **High Risk Items**
- (c) £2,000 in total for loss of or damage to **Contents** caused by theft or attempted theft from domestic garages, greenhouses and outbuildings.

B. Audio, Video and Computer Equipment

Accidental damage to televisions, audio and video equipment, DVD equipment, digital receivers and recorders, computers including components and accessories owned by or the legal responsibility of the **Family** if the damage occurs in the **Home** or in any other occupied private dwelling to which the equipment is temporarily removed.

We will not pay in respect of any one event more than

- (a) £5,000 in total for loss of or damage to computer equipment used in connection with the profession, trade, occupation, business or employment of the **Family**
 - (b) the monetary limits shown in the Policy Details for loss of or damage to **High Risk Items**
- less the **Excess** specified in the Claims Settlement Provisions of this Section.

What IS NOT insured

A.

Loss of or damage to property excluded from the definition of **Contents**.

1. –
2. Loss or damage caused by any gradually operating cause.
3. –
4. Loss or damage
 - (a) caused by anyone lawfully on the premises at the Address of the Property Insured specified in the Policy Details
 - (b) occurring while the **Home** is **Unoccupied**.
5. –
6. (a) Loss of or damage to the fixed water or heating system resulting from such escape of water or oil.
 - (b) Loss or damage occurring while the **Home** is **Unoccupied**
7. –
8. Loss or damage
 - (a) caused by you or your spouse or anyone normally living with you
 - (b) while the **Home** (or any part of it) is lent or let or is used for the accommodation of paying guests or if it is a flat which is not self contained, unless such loss or damage involves entry to or exit from the **Home** by violent and forcible means
 - (c) occurring while the **Home** is **Unoccupied**.
9. –
10. –
11. Loss or damage caused by or arising from
 - (a) coastal or river erosion
 - (b) normal settlement or shrinkage
 - (c) movement of infill
 - (d) faulty workmanship, defective design or the use of defective materials or occurring while the **Home** is undergoing demolition or structural alterations or repairs
 - (e) the action or reaction of chemicals with any of the materials used in the construction of the **Home**.

B.

- (a) Mechanical, electrical, electronic or computer failure or breakdown.
- (b) Damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (c) Depreciation (including diminution in value as a consequence of repair).

Contents Section – continued (operative only if specified as operative in the Policy Details)

Loss or Damage

What IS insured

B. Audio, Video and Computer Equipment – continued

C. Mirrors and Fixed Glass in Furniture

Accidental breakage in the **Home** of mirrors, glass tops to and fixed glass in furniture and fish tanks, and ceramic in hobs.

We will not pay more than the **Sum Insured on Contents** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

D. Food in the Freezer

Loss of or damage to frozen food in any domestic deep freezer or fridge/freezer in the **Home** caused by failure of the appliance or failure of the power supply.

We will not pay more than £1,000 in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

E. Personal Money

1. Loss from the **Home** of **Money** belonging to the **Family**.
2. All sums which the **Family** becomes liable to pay to the issuing organisation as a result of the fraudulent use by any unauthorised person (not being the **Family**) of any **Credit Card** following its theft from the **Home**.

We will not pay more than £250 in respect of any one event involving loss of **Money** and £250 in respect of any one event involving the unauthorised use of a **Credit Card**, less the **Excess** specified in the Claims Settlement Provisions of this Section.

F. Replacement Locks

The cost necessarily incurred in replacing and installing locks to the external doors of your **Home** if the keys to the locks are stolen.

We will not pay more than £500 in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

What IS NOT insured

B.

- (d) Damage to
 - (i) any item (other than a portable television or remote control unit) designed to be portable
 - (ii) records, discs, cassettes, tapes or styli.
- (e) Damage occurring while the **Home** is **Unoccupied**.
- (f) Any item which is used for business, trade or professional purposes, other than computer equipment used in connection with the profession, trade, occupation or employment of the **Family**.

C.

Breakage occurring while the **Home** is **Unoccupied**.

D.

Loss or damage

- (a) caused by the deliberate act of the electricity supplier or its employees
- (b) occurring while the **Home** is **Unoccupied**.

E.

- (a) Depreciation in value or shortages due to errors or omissions in receipts, payments or accountancy.
- (b) Loss not reported to the police within 24 hours of its discovery by the **Family**.
- (c) Loss caused by delay, confiscation or detention by Customs or other officials.
- (d) Payment of any amount under 2. unless the holder of the **Credit Card** has complied with all the terms and conditions under which it was issued.
- (e) **Money** and **Credit Cards** kept or used for business purposes.
- (f) Loss from domestic garages, greenhouses and outbuildings.
- (g) Loss caused by theft unless such loss involves entry to or exit from the **Home** by violent and forcible means.

F.

Loss or Damage

What IS insured

G. Contents in the Garden

Loss of or damage to the **Contents** occurring outside the **Home** within the boundaries of the land belonging to the **Home** caused by any of the events insured under A. Contents in the Home.

We will not pay more than £500 in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

H. Contents away from the Home

Loss of or damage to the **Contents** caused by any of the events insured under A. Contents in the Home and occurring while the **Contents** are temporarily

1. removed from the **Home** into a bank, safe deposit, occupied private dwelling or any building where the **Family** is living, employed or carrying on business
2. removed to anywhere else outside the boundaries of the land belonging to the **Home**.

We will not pay more than 20% of the **Sum Insured on Contents** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section, subject to the following monetary limits

- (a) £5,000 in respect of **Contents** removed to any building where the **Family** is living while in full time education
- (b) £5,000 in total for loss of or damage to **Office Equipment**
- (c) the limits shown in the Policy Details for loss of or damage to **High Risk Items**.

I. Household Removal

1. Loss of or damage to the **Contents** whilst they are being moved by professional removal contractors between any two of the following places:
the **Home**, a furniture depository in which the **Contents** are stored pending removal to your new permanent residence; your new permanent residence.

What IS NOT insured

G.

- (a) Loss of or damage to
 - (i) property excluded from the definition of **Contents**
 - (ii) **High Risk Items**, plants, trees or shrubs.
- (b) Loss or damage
 - (i) excluded from A. Contents in the Home
 - (ii) occurring while the **Home** is **Unoccupied**.

H.

Loss of or damage to property excluded from the definition of **Contents** and loss or damage excluded from A. Contents in the Home.

2. (a) Loss or damage caused by
 - (i) theft or attempted theft unless involving entry to or exit from a building by violent and forcible means
 - (ii) malicious acts or vandalism.
- (b) Loss of or damage to
 - (i) property not in a building or caravan if caused by storm or flood
 - (ii) property in a furniture depository.

I.

Loss of or damage to property excluded from the definition of **Contents**.

1. (a) Mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (c) Depreciation (including diminution in value as a consequence of repair).
- (d) Loss of or damage to **Valuables**, clothing, contact lenses, spectacles, records, discs, cassettes, tapes or styli.
- (e) Cracking, scratching or breakage of china, glass, earthenware or other articles of a brittle nature unless packed for removal by professional packers.
- (f) Deterioration of food.

Contents Section – continued (operative only if specified as operative in the Policy Details)

Loss or Damage

What IS insured

I. Household Removal – continued

Loss of or damage to the **Contents** whilst stored in a furniture depository for no more than 7 days pending removal to your new permanent residence caused by any of the events insured under A. Contents in the Home.

We will not pay more than the **Sum Insured on Contents** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section, subject to the following monetary limits

(a) £5,000 in total for loss of or damage to **Office Equipment**

(b) the limits shown in the Policy Details for loss of or damage to **High Risk Items**.

J. Oil or Metered Water

Loss of central heating oil or metered water caused by accidental damage to the heating or water system serving the **Home** provided that you are legally responsible for paying the cost of the oil or water.

We will not pay more than £1,000 in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

K. Title Deeds and Securities

The cost necessarily incurred in preparing

1. title deeds relating to your **Home**
2. securities for money

lost or damaged by any of the events insured under A. Contents in the Home, if such loss or damage occurs while the title deeds or securities are deposited with your bank or mortgage lender for safe keeping.

We will not pay more than £500 in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

L. Rent and Alternative Accommodation

If the **Home** is made uninhabitable by any of the events insured under this Section

1. rent which continues to be payable by you
2. the reasonable additional cost of comparable alternative accommodation incurred by you

during the period necessary for the repair or reinstatement of the **Home**.

We will not pay more than 20% of the **Sum Insured on Contents** in respect of any one event.

What IS NOT insured

I.

- (a) Loss or damage excluded from A. Contents in the Home.
- (b) Loss or damage caused by theft or attempted theft unless involving entry to or exit from a furniture depository by violent and forcible means.

J.

K.

Loss or damage excluded from A. Contents in the Home.

L.

Loss or Damage

What IS insured

M. Tenant's Indemnity

If you are a tenant of the **Home** and not the owner or leaseholder

1. (i) damage to the **Home** caused by malicious acts, vandalism, storm, flood, escape of water or oil, theft or attempted theft or falling aerials, satellite aerials, their fittings or masts
 - (ii) accidental damage to underground pipes, drains and cables (including their inspection covers) serving the **Home**
- if you are responsible for that damage under the tenancy agreement.

2. (i) accidental breakage of glass, sanitary fittings, ceramic in hobs and solar panels fixed to and forming part of the **Home**
 - (ii) loss or damage in the **Home** to interior decorations and landlord's fixtures and fittings that are not otherwise insured, if caused by any of the events insured under A. Contents in the Home
- whether or not you are responsible for that breakage or damage under the tenancy agreement.

We will not pay more than 20% of the **Sum Insured on Contents** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

N. Fatal Injury in the Home

If you or your spouse suffer **Injury** in the **Home** caused by fire, thieves or impact with the **Home** by aircraft, aerial devices, trains, road vehicles or animals, we will pay £5,000 if within 12 months that **Injury** alone causes death.

O. Visitors' Personal Possessions

Loss of or damage to visitors' **Personal Possessions** in the **Home**, caused by any of the events insured under A. Contents in the Home.

We will not pay more than £500 for each visitor, in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

What IS NOT insured

M.

1. (a) Damage caused by anyone lawfully on the premises.
 - (b) Damage occurring while the **Home** is **Unoccupied**.
 - (c) The cost of clearing blockages from pipes and drains if there is no damage to the pipe or drain itself.
 - (d) Damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) faulty workmanship, defective design or the use of defective materials.
 - (e) Depreciation (including diminution in value as a consequence of repair).
 - (f) The cost of maintenance or routine redecoration.
2. (a) Loss or damage excluded from A. Contents in the Home.
 - (b) Breakage or damage occurring while the **Home** is **Unoccupied**.

N.

O.

Loss of or damage to property excluded from the definition of **Personal Possessions** and loss or damage excluded from A. Contents in the Home.

Contents Section – continued (operative only if specified as operative in the Policy Details)

Accidental Damage (operative only if specified as operative in the Policy Details)

What IS insured

Accidental damage to the **Contents** in the **Home**.

We will not pay more than the **Sum Insured on Contents** in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section, subject to the following monetary limits

- (a) £5,000 in total for loss of or damage to **Office Equipment**
- (b) the limits shown in the Policy Details for loss of or damage to **High Risk Items**.

What IS NOT insured

- (a) Damage specifically included in or excluded from the Loss or Damage subsection of this Section.
- (b) Mechanical, electrical, electronic or computer failure or breakdown.
- (c) Damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (d) Depreciation (including diminution in value as a consequence of repair).
- (e) Damage to
 - (i) property excluded from the definition of **Contents**
 - (ii) clothing, contact lenses, spectacles, records, discs, cassettes, tapes or styli.
- (f) Damage occurring while
 - (i) the **Home** (or any part) is lent or let
 - (ii) the **Home** is **Unoccupied**.
- (g) Deterioration of food.

Personal and Occupier's Liability

What IS insured

A. Personal and Occupier's Liability

1. Legal liability for damages and claimants' costs and expenses incurred by the **Family** in respect of accidents resulting in **Injury** to any person or loss of or damage to property.
We will not pay more than £2,000,000 in respect of all events arising from any one cause.
2. Costs and expenses incurred with our consent.

B. Irrecoverable Court Awards

All sums which are awarded to the **Family** by a court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and which are unpaid three months after the date of the award.

We will not pay more than £1,000,000 in respect of all awards arising from any one event.

Claims Settlement Provisions

Loss or Damage and (if operative) Accidental Damage

- A.** 1. We will settle a claim for loss of or damage to property by payment or, at our option, by repair or replacement on the basis of the cost of repair or of replacement as new if an article is totally lost or destroyed, subject to any relevant monetary limit specified in this Section. An allowance for any depreciation and wear and tear will be made only
 - (i) in respect of clothing and household linen
 - (ii) if at the time of the loss or damage the **Sum Insured on Contents** is less than the cost of replacing all the **Contents** of the **Home** as new without deduction for depreciation and wear and tear, except for clothing and household linen.
2. We will settle other claims by payment of the costs incurred or by payment of the relevant amounts specified, subject to any relevant monetary limit specified in this Section.
- B.** 1. The **Excess** shown in the Contents Section of the Policy Details will apply to each claim wherever an **Excess** is indicated in this Section.
2. We will deduct the **Excess** from the amount payable in respect of the claim after the application of any relevant monetary limit specified in this Section.
3. If a claim is made under more than one subsection of this Section for loss or damage caused at the same time by the same event, only one **Excess** will apply.

What IS NOT insured

A.

- (a) **Injury** to the **Family**.
- (b) Loss of or damage to property owned by or in the care of the **Family**.
- (c) **Injury**, loss or damage caused by or arising from
 - (i) the ownership or occupation of any land or building other than the occupation of the premises at the Address of the Property Insured specified in the Policy Details
 - (ii) the profession, trade, occupation, business or employment of the **Family**
 - (iii) animals (other than domestic animals), the use of lifts (other than chair lifts in the **Home**), caravans, aircraft, model aircraft, boats, jet skis, windsurfers, sailboards, mechanically propelled or power assisted watercraft, mechanically propelled or motorised vehicles (other than domestic gardening equipment and electric or motorised wheelchairs or invalid carriages not designed or intended for journeys by road) or horses used for hunting, racing or steeple-chasing, unless the **Injury**, loss or damage is sustained by a person in the employment of the **Family** and arises out of the course of that employment
 - (iv) an event in respect of which liability is required to be insured under the compulsory motor insurance provisions of the Road Traffic Acts.
- (d) Liability which arises only because of an agreement.

B.

An award

- (a) against which an appeal is pending, or
- (b) in respect of which there would be no entitlement to payment under A. Personal and Occupier's Liability had the award been made not to but against the **Family**.

- C.** Films, photographs, tapes, cassettes, records, discs and the like are insured up to their value as unused material or, where purchased pre-recorded, for an amount not exceeding the maker's latest list price.
- D.** For the purpose of any claim settlement, repair or replacement as near as is reasonably practicable will be sufficient even though the former appearance or condition of the property may not be precisely restored.
- E.** We will not pay for the replacement of or work on
 - (i) any undamaged items or remaining parts solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design
 - (ii) an undamaged carpet or floor covering not in the room or area in which the damage occurred, solely because the undamaged carpet or floor covering matches the damaged carpet or floor covering in colour, pattern or design.
- F.** We will not make a payment under more than one Section or subsection of this Policy in respect of loss of or damage to the same property caused by the same event.

Personal and Occupier's Liability

We will settle a claim for damages by payment on the basis of the liability incurred or award made, subject to any relevant monetary limit specified in this Section. We will not make a payment under more than one Section or subsection of this Policy in respect of all liabilities arising from any one cause.

Personal Possessions Section (operative only if specified as operative in the Policy Details)

Unspecified Personal Possessions (operative only if specified as operative in the Policy Details)

What IS insured

1. Loss of or damage to Unspecified **Personal Possessions** owned by or the legal responsibility of the **Family**.
2. Loss of **Money** belonging to the **Family** and not kept or used for business purposes.
3. All sums which the **Family** becomes liable to pay to the issuing organisation as a result of the fraudulent use by any unauthorised person (not being the **Family**) of any **Credit Card**.

We will not pay in respect of any one event more than the Total Sum Insured on Unspecified **Personal Possessions** shown in the Policy Details, less the **Excess** specified in the Claims Settlement Provisions of this Section, subject to the following monetary limits

- (a) £2,000 for any one article, pair, set or collection
- (b) £1,000 for any one pedal cycle, wheelchair, invalid carriage and its accessories
- (c) £1,000 for sports equipment
- (d) £250 for loss of or damage to mobile phones including pre-paid credits, plus up to £25 for calls made on mobile phones from the time they are lost or stolen up to the time the airtime supplier is notified
- (e) £500 for loss of **Money**
- (f) £500 for the fraudulent use of any **Credit Cards**.

What IS NOT insured

- (a) Mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (c) Depreciation (including diminution in value as a consequence of repair).
- (d) Loss of or damage to
 - (i) property insured under the Specified Personal Possessions subsection of this Section
 - (ii) films, slides, audio or video records, discs, cassettes, tapes or styli.
- (e) Loss or damage from use for professional, trade or business purposes.
- (f) Loss or damage as a result of theft from an unattended motor vehicle unless the property was concealed in a boot, luggage compartment or glove box and all doors and the boot or hatchback were locked and all windows closed.
- (g) Loss or damage occurring in the **Home** while it is **Unoccupied**.
- (h) Loss of or damage to any pedal cycle or its accessories while used for racing.
- (i) Loss of any pedal cycle left in a public place unless it is locked to a fixed point.
- (j) Theft of pedal cycle, wheelchair or invalid carriage accessories unless the pedal cycle, wheelchair or invalid carriage is stolen at the same time.
- (k) Damage to tyres or inner tubes of pedal cycles or wheelchairs by punctures, cuts or bursts.
- (l) Loss of or damage to any item not included in the definition of **Personal Possessions**.
- (m) Breakage of rackets and their strings, cricket bats, hockey and lacrosse sticks.
- (n) Loss of or damage to mobile phones caused by liquid.
- (o) Loss of or damage to mobile phones purchased or owned by the **Family's** employer.
- (p) Loss of **Money** caused by the obtaining of your personal details to
 - (i) access your bank account or savings
 - (ii) incur debts in your name
 - (iii) dispose of your assets.
- (q) Loss of **Money** due to depreciation in value or shortages due to errors or omissions in receipts, payments or accountancy.
- (r) Loss of **Money** or the fraudulent use of **Credit Cards** not reported to the police within 24 hours of its discovery by the **Family**.
- (s) All sums which the **Family** becomes liable to pay to the issuing organisation as a result of the fraudulent use of any **Credit Card** if the original card is
 - (i) lost in the post
 - (ii) still in the **Family's** possession.
- (t) Payment of any amount for the fraudulent use of any **Credit Card** unless the holder has complied with all the terms and conditions under which it was issued.

Specified Personal Possessions (operative only if specified as operative in the Policy Details)

What IS insured

Loss of or damage to Specified Personal Possessions shown in the Policy Details, owned by or the legal responsibility of the **Family**.

We will not pay in respect of each item, in respect of any one event, more than the Sum Insured specified against each item shown in the Policy Details, less the **Excess** specified in the Claims Settlement Provisions of this Section.

What IS NOT insured

- (a) Mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (c) Depreciation (including diminution in value as a consequence of repair).
- (d) Loss of or damage to films, slides, audio or video records, discs, cassettes, tapes or styl.
- (e) Breakage of strings, reeds or drum skins or denting, scratching or bruising of musical instruments.
- (f) Loss or damage as a result of theft from an unattended motor vehicle unless the property was concealed in a boot, luggage compartment or glove box and all doors and the boot or hatchback were locked and all windows closed.
- (g) Loss of or damage to mobile phones caused by liquid.
- (h) Loss or damage occurring in the **Home** while it is **Unoccupied**.

Foreign Use

The insurance provided under this Section operates for up to 60 days in any one Period of Insurance in which the property insured,

whilst in the care of the **Family**, is outside the Geographical Limits specified in the General Exclusions of this Policy.

Claims Settlement Provisions

- A.** We will settle a claim by payment, or at our option, by repair or replacement on the basis of the cost of repair or of replacement as new if an article is totally lost or destroyed, except for clothing where an allowance will be made for any depreciation and wear and tear, subject to any relevant monetary limit specified in this Section.
- B.** For each item of Specified Personal Possessions with a Sum Insured of more than £2,000, you must provide proof of the item's value.
- C.**
 - 1. An **Excess** of £50 will apply to each claim.
 - 2. We will deduct the **Excess** from the amount payable in respect of the claim after the application of any relevant monetary limit specified in this Section.
 - 3. If a claim is made under more than one subsection of this Section for loss or damage caused at the same time by the same event, only one **Excess** will apply.

- D.** Films, photographs, tapes, cassettes, records, discs and the like are insured up to their value as unused material or, where purchased pre-recorded, for an amount not exceeding the maker's latest list price.
- E.** For the purpose of any claim settlement, repair or replacement as near as is reasonably practicable will be sufficient even though the former appearance or condition of the article may not be precisely restored.
- F.** We will not pay for the replacement of or work on any undamaged items or remaining parts solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.
- G.** We will not make a payment under more than one Section or subsection of this Policy in respect of loss of or damage to the same property caused by the same event.

Caravan Section (operative only if specified as operative in the Policy Details)

Insured Caravan

What IS insured

1. Loss of or damage to the **Caravan**.
We will not pay more than the Sum Insured on the **Caravan** specified in the Policy Details in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.
2. The reasonable cost of
 - (i) removing the **Caravan** to the nearest repairer and
 - (ii) returning the **Caravan** after repair to the address where the **Caravan** is normally keptfollowing loss or damage which is insured under this subsection.
3. If the **Caravan** is made uninhabitable by loss or damage which is insured under this subsection
 - (i) the reasonable cost incurred by you of alternative accommodation or of the hire of a caravan similar to the **Caravan**
 - (ii) the loss of hiring charges for bookings made before the loss or damage.We will not pay more than
 - (a) £20 per day
 - (b) £300 in respect of any one eventless the **Excess** specified in the Claims Settlement Provisions of this Section.

What IS NOT insured

- (a) Mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (c) Loss of use or depreciation (including diminution in value as a consequence of repair).
- (d) Loss or damage caused by or arising from the use of the **Caravan** for any business purpose other than its being let on hire.
- (e) Theft or attempted theft whilst the **Caravan** is left unattended without being closed and locked.
- (f) Deliberate damage or theft or conversion by or in collusion with a hirer or user of the **Caravan**.
- (g) Damage to tyres by punctures, cuts or bursts.

Personal Effects (operative only if specified as operative in the Policy Details)

What IS insured

- Loss of or damage to personal effects owned by or the legal responsibility of the **Family** whilst in the **Caravan** or in a motor car to which it is attached.
- We will not pay more than
- (a) £200 for any one article, pair, set or collection
 - (b) the Sum Insured on personal effects specified in the Policy Details in respect of any one event, less the **Excess** specified in the Claims Settlement Provisions of this Section.

What IS NOT insured

- (a) Mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (c) Depreciation (including diminution in value as a consequence of repair).
- (d) Loss of or damage to
 - (i) the **Caravan's** fixtures, fittings, furniture, furnishings, utensils, awnings, toilet tents, generators and gas bottles
 - (ii) clothing, contact lenses, spectacles, pedal cycles or sports equipment, films, photographs, slides, audio and video records, discs, cassettes, tapes or styli
 - (iii) property more specifically insured.
- (e) Loss of **Money**, any **Credit Card**, securities, certificates or documents.
- (f) Loss or damage whilst the **Caravan** is let on hire.
- (g) Theft or attempted theft whilst the **Caravan** is left unattended without being closed and locked.
- (h) Deliberate damage or theft or conversion by or in collusion with a hirer or user of the **Caravan**.
- (i) Deterioration of food.

Third Party Liability

What IS insured

1. Legal liability for damages and claimants' costs and expenses incurred by
 - (i) the **Family**
 - (ii) anyone using the **Caravan** with your permission in respect of **Injury** to any person or loss of or damage to property arising from accidents involving the **Caravan**.We will not pay more than £2,000,000 in respect of all events arising from any one cause.
2. Costs and expenses incurred with our consent.

Foreign Use

The insurance provided under this Section operates for up to 60 days in any one Period of Insurance whilst the **Caravan** is in Europe (but outside the Geographical Limits specified in the General Exclusions of

Claims Settlement Provisions

Insured Caravan and (if operative) Personal Effects

- A.** 1. Subject to Provision 2 below we will settle a claim for loss of or damage to the **Caravan** by making a payment in settlement of not more than the market value or, at our option, by repair or replacement on the basis of the cost of repair or of replacement as new if the **Caravan** is totally lost or destroyed, less an allowance for any depreciation and wear and tear, subject to any relevant monetary limit specified in this Section.

If the **Caravan** is the subject of a hire purchase or leasing agreement any payment in settlement will be made to the legal owner.

2. If, within 12 months of your purchasing it as new, the **Caravan** is stolen and not recovered or suffers damage for which we agree that the cost of the repair will exceed 60% of the manufacturer's list price (including taxes) current at the time of the damage we will replace it with a new caravan of the same make, model and specification, subject to availability, provided the amount payable by us does not exceed the sum insured in respect of the lost or damaged **Caravan**.

If a similar caravan is not available we will replace it with the nearest equivalent model. Replacement will be made only at your request and with the consent of any other interested parties known to us. The **Caravan** will then become our property.

3. We will settle a claim for loss of or damage to personal effects by payment or, at our option, by repair or replacement, on the basis of the cost of repair or of replacement as new if an article is totally lost or destroyed, less an allowance for any depreciation and wear and tear, subject to any relevant monetary limit specified in this Section.

What IS NOT insured

- (a) **Injury** to
 - (i) the **Family** or a member of the family of anyone insured under this subsection
 - (ii) an employee, arising out of and in the course of employment by anyone insured under this subsection.
- (b) Loss of or damage to the **Caravan** or any property owned by or in the care of anyone insured under this subsection.
- (c) Liability which arises whilst the **Caravan** is attached to a motor vehicle.
- (d) **Injury**, loss or damage caused by or arising from the use of the **Caravan** for any business purpose other than its being let on hire.
- (e) Liability which arises only because of an agreement.

this Policy) and includes the payment of foreign customs duty imposed on the **Caravan** as a result of loss or damage insured under the Insured Caravan subsection.

- B.** 1. An **Excess** of £50 will apply to each claim.

2. We will deduct the **Excess** from the amount payable in respect of the claim after the application of any relevant monetary limit specified in this Section.
3. If a claim is made under more than one subsection of this Section for loss or damage caused at the same time by the same event, only one **Excess** will apply.

- C.** For the purpose of any claim settlement, repair or replacement as near as is reasonably practicable will be sufficient even though the former appearance or condition of the property may not be precisely restored.

- D.** We will not pay for the replacement of or work on

- (i) any undamaged items or remaining parts solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design
- (ii) an undamaged carpet or floor covering not in the room or area in which the damage occurred, solely because the undamaged carpet or floor covering matches the damaged carpet or floor covering in colour, pattern or design.

- E.** We will not make a payment under more than one Section or subsection of this Policy in respect of loss of or damage to the same property caused by the same event.

Third Party Liability

We will settle a claim for damages by payment on the basis of the liability incurred, subject to any relevant monetary limit specified in this Section. We will not make a payment under more than one Section or subsection of this Policy in respect of all liabilities arising from any one cause.

Legal Expenses Section (operative only if specified as operative in the Policy Details)

For the purposes of this Section “we”, “us” and “our” means CIS General Insurance Limited acting through Co-operative Legal Services Limited, who manage all claims under this Section. If you think you may have a claim for Legal Expenses please contact us immediately since any legal costs incurred without our prior authorisation are not covered.

What IS insured

1. Pursuing Your Legal Rights

We will indemnify the **Family** against **Legal Costs** incurred in connection with the pursuit of a claim arising directly from

- (i) an accident causing death of, or bodily injury to, the **Family**
- (ii) a dispute arising from a contract of employment entered into by the **Family** for work as an employee, provided that the dispute occurs at least 120 days after the commencement of insurance under this Section
- (iii) an agreement entered into (or allegedly entered into) by the **Family** for
 - (a) the purchase or hiring of any goods or services for the **Family's** private use, including purchase of the **Family's** permanent place of residence
 - (b) the sale of any goodsprovided that
 - (a) the amount in dispute exceeds £100 and
 - (b) the agreement (or alleged agreement) was made or renewed after the commencement of insurance under this Section
- (iv) an event which causes, or is likely to cause, physical damage to material property owned by, or the legal responsibility of, the **Family**, provided that the amount in dispute exceeds £100
- (v) nuisance or trespass relating to material property owned by, or the legal responsibility of, the **Family**, less the first £250 of each claim
- (vi) attempted repossession of the **Family's** permanent place of residence following occupation by squatters.

2. Defending Your Legal Rights

We will indemnify the **Family** against **Legal Costs** incurred in connection with the defence of a claim arising directly from an agreement entered into (or allegedly entered into) by the **Family** for

- (a) the purchase or hiring of any goods or services for the **Family's** private use, including purchase of the **Family's** permanent place of residence
 - (b) the sale of any goods
- provided that
- (a) the amount in dispute exceeds £100 and
 - (b) the agreement (or alleged agreement) was made or renewed after the commencement of insurance under this Section.

What IS NOT insured

1. **Legal Costs** incurred before we have confirmed acceptance of the claim in writing.
2. Any claim (including an appeal) which we consider does not have a reasonable chance of success or, in the case of a claim for damages, where we consider that there is not a reasonable chance of successfully recovering a substantial proportion of any damages which may be awarded.
3. Any appeal unless the **Family** has notified us in writing of the **Family's** wish to appeal at least ten working days before the deadline for the appeal and our written approval has been obtained.
4. Any dispute under 1(i) or 2 connected with the **Family's** trade, business or profession.
5. **Legal Costs** incurred following a payment into court or offer to settle by a third party, unless we have given the **Family** written consent to continue with the claim after the payment into court or offer to settle or the **Family** is ultimately awarded, or settles for, more than the payment into court or offer to settle.
6. Any claim against us or any company or subsidiary of Co-operative Group Limited.
7. Any claim relating to a dispute between the **Family**.
8. Any claim relating to the settlement payable under an insurance policy.
9. Any claim directly or indirectly caused by, contributed to by or arising from
 - (a) an event occurring before the commencement of insurance under this Section
 - (b) any sickness, disease or naturally occurring condition or degenerative process affecting the **Family**
 - (c) any dishonesty or violence by the **Family** or any deliberate or criminal act or omission by the **Family**
 - (d) subsidence, mining or quarrying
 - (e) patents, copyrights, trademarks, merchandise marks, registered designs, intellectual or artistic property, secrecy and confidentiality agreements
 - (f) libel or slander
 - (g) divorce, matrimonial matters, cohabitation, custody, access, maintenance or affiliation
 - (h) any works by or under the order of any government or public or local authority, except where the claim is for accidental physical damage
 - (i) a dispute between a landlord and tenant
 - (j) a dispute with a rating authority on rateable values.
10. Any claim for travelling expenses, subsistence allowances or compensation for absence from work.
11. Any application for Judicial Review.

What IS insured

3. Jury Service

If the **Family** is required to attend jury service we will make payment to the **Family** on the following basis:

- (i) For each day when the **Family** would normally attend work and is unable to do so as a result of the jury service we will pay 1/250th of that person's annual salary on the first day of jury service if the person is employed full time; or a proportionate payment based on the number of days normally worked by the person if the person is employed part time.
- (ii) The payment will be reduced by any amount the **Family** is entitled to claim from the court, tribunal or employer, whether or not such amount is recovered.
- (iii) No payment will be made for the first 10 days of jury service.

We will not pay more than

- (a) £50,000 in respect of all events arising from any one cause under 1 (i to v only), 2 and 3
- (b) £10,000 in respect of all events arising from any one cause under 1 (vi).

Note

1. The **Family** must

- (a) notify us of any claim in writing as soon as reasonably possible and in any event within 180 days of the event leading to the claim
- (b) commence any **Legal Proceedings** within the appropriate limitation period
- (c) in the case of a claim for jury service, notify us immediately on receipt of the notice requiring jury service attendance, complete and return a claim form within 14 days of completion of the jury service and provide us with such information and documentation as we may reasonably require.

2. When a claim is received we will evaluate it, advise the **Family** how we propose the claim be handled and, where appropriate, appoint a **Legal Representative** to pursue the claim by negotiation.

If the claim is not settled by negotiation and it becomes necessary to issue proceedings, the **Family** does not have to continue to instruct the **Legal Representative** nominated by us and may propose another **Legal Representative**.

If we and the **Family** are unable to agree on a suitable **Legal Representative**, we will ask the Law Society to choose a further **Legal Representative**. We and the **Family** must accept the Law Society's nomination. In the meantime, we may appoint a **Legal Representative** to act on behalf of the **Family** to safeguard the **Family's** interests.

3. The **Family** must

- (a) co-operate at all times in the completion of any necessary documentation or provision of information requested either by us or by the **Legal Representative**

What IS NOT insured

(b) take all reasonable steps to recover the **Legal Costs**

- (c) notify us of any settlement offer made before accepting it
- (d) give proper instructions in reasonable time to us or the **Legal Representative** and avoid unreasonable delay which may prejudice the claim.

4. The **Family** must not

- (a) take any action which may prejudice the **Family's** case or our position in respect of the claim
- (b) withdraw from the **Legal Proceedings** or withdraw instructions from the **Legal Representative** without our written consent
- (c) pursue a claim in a manner which differs from that advised by the **Legal Representative**
- (d) incur **Legal Costs** in respect of any expert witness without our written consent.

5. During the course of the claim we will have the right of direct access to the **Legal Representative**.

6. The **Family** must forward any accounts for **Legal Costs** as soon as they are received and, if required to do so by us, must have the **Legal Costs** taxed, assessed or audited by the appropriate court or authority.

7. We may take over and conduct the claim and may, subject to the interest of the **Family**, settle the claim in the **Family's** name.

8. Every written notice or communication from us will be sent to the **Family** at the last address known to us.

Travel Section (operative only if specified as operative in the Policy Details)

Loss or Damage

What IS insured

A. Cancellation or Curtailment

1. Irrecoverable transport and accommodation deposits or charges paid by an **Insured Person** or which an **Insured Person** is legally obliged to pay and which have not been and will not be used if an **Insured Holiday** is necessarily cancelled or curtailed as a result of
 - (i) **Injury**, pregnancy, quarantine, liability for jury service or witness summons of
 - (a) the **Insured Person** or the **Insured Person's** travelling companion
 - (b) any relative, fiancé(e) or close business colleague of the **Insured Person** or their travelling companion
 - (c) any person with whom the **Insured Person** or their travelling companion is staying or intending to stay
 - (ii) the **Insured Person**, their spouse or their travelling companion becoming unemployed, provided that such person is entitled to receive unemployment benefit
 - (iii) the **Insured Person's** home becoming uninhabitable following fire, explosion, earthquake, malicious acts, vandalism, storm, flood or other water damage
 - (iv) the **Insured Person's** presence being required by the police following a burglary at their home or place of business
 - (v) strike, industrial action, hi-jack, riot or civil commotion
 - (vi) delay in the departure of the **Transport** as specified in the itinerary supplied to the **Insured Person** caused by adverse weather or breakdown of the aircraft, ship or train occurring within the Period of Insurance shown in the Certificate of Travel Insurance issued with the Policy Details and after the date on which the **Insured Holiday** is booked.
2. Reasonable additional transport and accommodation expenses not otherwise recoverable incurred by an **Insured Person** if, during the **Insured Holiday**, the **Insured Person** has necessarily to return to their home in the United Kingdom, the Isle of Man or the Channel Islands because of
 - (i) **Injury** to
 - (a) the **Insured Person's** travelling companion
 - (b) any relative, fiancé(e) or close business colleague of the **Insured Person** or their travelling companion
 - (c) any person with whom the **Insured Person** or their travelling companion is staying
 - (ii) riot, civil commotion or strike in transport or accommodation services.

We will not pay more than £3,000 per **Insured Person** in respect of any **Insured Holiday**.

What IS NOT insured

A.

- (a) Any claim resulting from **Injury** to the **Insured Person**
 - (i) where the **Insured Person** has undertaken or, in the case of a claim for cancellation charges, has booked the **Insured Holiday** against the advice of a medical practitioner
 - (ii) arising from a **Pre-existing Medical Condition**
 - (iii) arising from or contributed to by intentional self-injury or the use of drugs (except drugs taken under medical supervision for the treatment of a condition other than drug addiction) or intoxicants
 - (iv) while the **Insured Person** is engaged during the **Insured Holiday** in winter sports (other than those insured under the Winter Sports subsection if operative, and limited to a combined total of 21 days in any one Period of Insurance), racing (other than on foot), motor sports, professional sport, mountaineering necessitating the use of ropes or the services of a guide, rock-climbing, potholing, diving with the use of breathing apparatus, flying or other aerial activities (except as a fare-paying passenger in a licensed passenger-carrying aircraft) or manual work in connection with any trade or business
 - (v) arising directly or indirectly from or attributable to HIV or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations thereof however caused and whenever contracted.
- (b) Cancellation, curtailment or delay resulting from a strike or industrial action in which the **Insured Person** is taking part or which was in progress or notified by declaration of intent at the date of booking the **Insured Holiday**.
- (c) Any delay unless the **Insured Person** checked-in in accordance with the itinerary and obtained written confirmation from the carrier or their handling agents of the period and cause of the delay.
- (d) Any delay caused by the withdrawal from service of an aircraft, ship or train on the orders or recommendation of the Civil Aviation Authority, a Port Authority or any similar body in any country.
- (e) **Injury**, loss, damage, expense or legal liability arising directly or indirectly from computer failure or breakdown.

Loss or Damage

What IS insured

B. Medical & Other Expenses

Costs and expenses, as set out below, if an **Insured Person** sustains **Injury** during an **Insured Holiday**.

1. The cost of medical, surgical and other remedial treatment (including emergency dental treatment) and hospital and nursing home charges reasonably and necessarily incurred outside the United Kingdom and the Isle of Man within 12 months of the **Injury**.
2. Additional transport and accommodation expenses reasonably and necessarily incurred by or for the **Insured Person** and any one other person who is required on medical advice to travel to or remain with the **Insured Person**.
3. In the event of the **Insured Person's** death, funeral expenses in the country where death occurred or the cost of transport of the **Insured Person's** body or ashes to the **Insured Person's** home in the United Kingdom, the Isle of Man or the Channel Islands.

We will not pay more than £5,000,000 (£500 in the United Kingdom or the Isle of Man) per **Insured Person** in respect of any **Insured Holiday**, less the **Excess** specified in the Claims Settlement Provisions of this Section.

C. Personal Accident

Benefit, as set out below, if an **Insured Person** sustains accidental bodily injury during an **Insured Holiday**.

1. £25,000 if the **Insured Person's** injury is, within 12 months, the sole cause of
 - (i) death or
 - (ii) complete and permanent loss of the sight of an eye or
 - (iii) complete and permanent loss of the use of a hand or foot or
 - (iv) permanent total disablement from attending to business or occupation of any kind.If the **Insured Person** is aged under 16 years at the time of death the amount payable is limited to £2,500.
2. £25 per week (or necessarily incurred medical or other expenses up to £25 per week if the **Insured Person** is not normally gainfully employed) for a period of up to 104 weeks from the date of the injury during which that injury alone causes temporary total disablement from attending to the **Insured Person's** usual business or occupation.

We will not pay more than £25,000 for all injuries to any one **Insured Person**.

What IS NOT insured

B.

- (a) Any claim resulting from **Injury** to the **Insured Person**
 - (i) where the **Insured Person** has undertaken the **Insured Holiday** against the advice of a medical practitioner
 - (ii) arising from a **Pre-existing Medical Condition**
 - (iii) arising from or contributed to by intentional self-injury or the use of drugs (except drugs taken under medical supervision for the treatment of a condition other than drug addiction) or intoxicants
 - (iv) while the **Insured Person** is engaged during the **Insured Holiday** in winter sports (other than those insured under the Winter Sports subsection if operative, and limited to a combined total of 21 days in any one Period of Insurance), racing (other than on foot), motor sports, professional sport, mountaineering necessitating the use of ropes or the services of a guide, rock-climbing, potholing, diving with the use of breathing apparatus, flying or other aerial activities (except as a fare-paying passenger in a licensed passenger-carrying aircraft) or manual work in connection with any trade or business
 - (v) arising directly or indirectly from or attributable to HIV or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations thereof however caused and whenever contracted.
- (b) Funeral expenses in the United Kingdom or the Isle of Man.
- (c) The cost of medical, surgical or other remedial treatment (including emergency dental treatment) or hospital or nursing home charges in respect of **Injury** occurring in the United Kingdom or the Isle of Man.

C.

- Any claim resulting from death of or injury to the **Insured Person**
- (i) where the **Insured Person** has undertaken the **Insured Holiday** against the advice of a medical practitioner
 - (ii) arising from a **Pre-existing Medical Condition**
 - (iii) arising from or contributed to by intentional self-injury or the use of drugs (except drugs taken under medical supervision for the treatment of a condition other than drug addiction) or intoxicants
 - (iv) while the **Insured Person** is engaged during the **Insured Holiday** in winter sports (other than those insured under the Winter Sports subsection if operative, and limited to a combined total of 21 days in any one Period of Insurance), racing (other than on foot), motor sports, professional sport, mountaineering necessitating the use of ropes or the services of a guide, rock-climbing, potholing, diving with the use of breathing apparatus, flying or other aerial activities (except as a fare-paying passenger in a licensed passenger-carrying aircraft) or manual work in connection with any trade or business
 - (v) arising directly or indirectly from or attributable to HIV or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations thereof however caused and whenever contracted.

Loss or Damage

What IS insured

D. Personal Baggage

1. Loss of or damage to an **Insured Person's** personal baggage (including clothing being worn and baggage sent in advance) during an **Insured Holiday**.

We will not pay in respect of any **Insured Holiday** more than

(i) £250 for any one article, pair, set or collection

(ii) £1,500 per **Insured Person**

less the **Excess** specified in the Claims Settlement Provisions of this Section.

2. The cost of the emergency purchase of clothing and toilet necessities if the **Insured Person** is deprived of their personal baggage for more than 12 hours after arrival at the outward destination owing to delay or misdirection.

We will not pay more than £100 per **Insured Person** in respect of any **Insured Holiday**.

E. Personal Money

Loss during an **Insured Holiday** of passports and **Money** belonging to an **Insured Person** and not kept or used for business purposes.

Foreign currency and travellers' cheques are insured during the period of 72 hours immediately before the start of an **Insured Holiday**.

We will not pay more than £300 per **Insured Person** in respect of any **Insured Holiday**, less the **Excess** specified in the Claims Settlement Provisions of this Section.

F. Delayed Departure

Benefit, as set out below, if the departure of the **Transport** is delayed as the direct result of strike, industrial action, hi-jack, adverse weather or breakdown of the aircraft, ship or train.

1. £50 for the first full 12 hours of delay and

2. £25 for each subsequent full 12 hours of delay.

We will not pay more than £150 per **Insured Person** in respect of any **Insured Holiday**.

The period of delay will be calculated from the date and time of departure specified in the itinerary supplied to the **Insured Person**.

What IS NOT insured

D.

- (a) Mechanical, electrical, electronic or computer failure or breakdown.
- (b) Loss or damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (c) Depreciation (including diminution in value as a consequence of repair).
- (d) Loss of or damage to contact lenses, **Money**, securities, certificates, documents or any property more specifically insured.
- (e) Breakage of fragile articles unless caused by fire or theft or by accident to the conveying vehicle, vessel or aircraft.

E.

- (a) Depreciation in value or shortages due to errors or omissions in receipts, payments or accountancy.
- (b) Loss not reported to the police within 24 hours of its discovery by an **Insured Person**.
- (c) Loss caused by delay, confiscation or detention by Customs or other officials.

F.

- (a) Delay consequent upon a strike or industrial action in which the **Insured Person** is taking part or which was in progress or notified by declaration of intent at the date of booking the **Insured Holiday**.
- (b) Any delay unless the **Insured Person** checked-in in accordance with the itinerary and obtained written confirmation from the carrier or their handling agents of the period and cause of the delay.
- (c) Delay caused by the withdrawal from service of an aircraft, ship or train on the orders or recommendation of the Civil Aviation Authority, a Port Authority or any similar body in any country.
- (d) Delay in respect of which a claim is made under
 - A. Cancellation or Curtailment.

Loss or Damage

What IS insured

G. Missed Departure

Additional transport and accommodation expenses reasonably and necessarily incurred by an **Insured Person** to enable the **Insured Person** to reach their intended destination if they arrive at the airport, port or station too late to join the **Transport** as a result of

1. delay caused to public transport or
2. accidental damage to, or breakdown of, a private motor vehicle by which they are travelling there.

We will not pay more than £500 per **Insured Person** in respect of any **Insured Holiday**.

H. Passport

The transport and accommodation expenses reasonably and necessarily incurred in replacing an **Insured Person's** passport if it is lost outside the United Kingdom, the Isle of Man and the Channel Islands during an **Insured Holiday**.

We will not pay more than £300 per **Insured Person** in respect of any **Insured Holiday**, less the **Excess** specified in the Claims Settlement Provisions of this Section.

Winter Sports (operative only if specified as operative in the Policy Details)

The insurance provided under this subsection is limited to a combined total of 21 days in respect of all **Insured Holidays** taken during any one Period of Insurance.

What IS insured

If during the **Insured Holiday** an **Insured Person** participates in dry-slope skiing, on-piste snow skiing, cross-country skiing, mono-skiing, snowboarding or tobogganing:

1. (i) Loss of or damage to skis, bindings, ski boots, ski sticks and snowboards owned or hired by an **Insured Person** (including skis, bindings, ski boots, ski sticks and snowboards sent in advance) during an **Insured Holiday**.
We will not pay in respect of any **Insured Holiday** more than
 - (a) £500 for skis, bindings, ski boots, ski sticks and snowboards owned by each **Insured Person** in addition to the cover provided under D. Personal Baggage of the Loss or Damage subsection
 - (b) £150 for skis, bindings, ski boots, ski sticks and snowboards hired by each **Insured Person** in addition to the cover provided under D. Personal Baggage of the Loss or Damage subsection

less the **Excess** specified in the Claims Settlement Provisions of this Section.

- (ii) The necessary cost of the hire of skis, bindings, ski boots, ski sticks and snowboards following loss or damage insured under (i) above.

We will not pay per **Insured Person** more than £15 per day, up to a maximum of £150 in respect of any **Insured Holiday**.

What IS NOT insured

G.

- (a) Any claim arising from
 - (i) strike or industrial action in which the **Insured Person** is taking part or which was in progress or notified by declaration of intent at the time of departure for the airport, port or station
 - (ii) the **Insured Person's** failure to take all reasonable steps to arrive at the airport, port or station in time to join the **Transport**.
- (b) Missed departure arising from the breakdown of a private motor vehicle which has not been serviced in accordance with the manufacturer's recommendations.

H.

- (a) Loss not reported to the police within 24 hours of its discovery by an **Insured Person**.
- (b) Loss caused by delay, confiscation or detention by Customs or other officials.

What IS NOT insured

1. (a) Loss or damage caused by
 - (i) depreciation, wear and tear, atmospheric, climatic or weather conditions, or any gradually operating cause
 - (ii) chewing, scratching, tearing or fouling by any pet
 - (iii) vermin, insects or fungus
 - (iv) any process of adjusting, altering, cleaning, dyeing, renovating, repairing or restoring
 - (v) delay, confiscation or detention by Customs or other officials.
- (b) Depreciation (including diminution in value as a consequence of repair).
- (c) Loss of or damage to any article which is more than four years old.

Travel Section – continued (operative only if specified as operative in the Policy Details)

Winter Sports (operative only if specified as operative in the Policy Details)

What IS insured

(ii) The necessary cost of the hire of skis, bindings, ski boots, ski sticks and snowboards if the **Insured Person** is deprived of such items for more than 12 hours after arrival at the outward destination owing to their delay or misdirection.

We will not pay more than £150 per **Insured Person** in respect of any **Insured Holiday** in addition to the cover provided under D. Personal Baggage of the Loss or Damage subsection.

2. Loss of irrecoverable pre-paid costs of ski-lift passes, ski-school fees and hired skis, bindings, ski boots, ski sticks and snowboards if an **Insured Person** is unable to participate in winter sports activities following **Injury** insured under B. Medical & Other Expenses of the Loss or Damage subsection.

We will not pay per **Insured Person** more than £25 for each day during which the **Insured Person** is unable to participate in winter sports activities, up to a maximum of £250 in respect of any **Insured Holiday**.

3. Additional accommodation and transport expenses reasonably and necessarily incurred by an **Insured Person** if scheduled public transport services are cancelled or curtailed following avalanche or landslide.

We will not pay per **Insured Person** more than £30 per day, up to a maximum of £150 in respect of any **Insured Holiday**.

4. Benefit, as set out below, if during an **Insured Holiday** an **Insured Person** is prevented from skiing at the pre-booked resort for more than 24 consecutive hours following total closure of all on-piste skiing facilities as a direct result of high winds, lack of snow or excessive snow.

(i) The cost of transfer to an alternative skiing area, up to a maximum of £30 per day, for each full day that the **Insured Person** is unable to ski.

(ii) £30 per day for each full day that the **Insured Person** is unable to ski, where alternative facilities are not available locally.

We will not pay more than £300 per **Insured Person** in respect of any **Insured Holiday**.

What IS NOT insured

2. Any claim where the **Insured Person** does not provide written confirmation from a qualified medical practitioner of the reason for, and the dates of, the **Insured Person's** inability to participate in winter sports.

3. Any claim where the **Insured Person** does not provide written confirmation from the tour operator's representative or resort management of the dates of, and reason for, cancellation of transport services.

4. (a) Any claim where the **Insured Person** does not provide written confirmation from the tour operator's representative or ski lift operator of the dates of, and reason for, closure of on-piste facilities.
(b) Any claim in respect of an event occurring between 1st May and 30th November inclusive.
(c) Any claim in respect of an event occurring in the United Kingdom.

Personal Liability

What IS insured

1. Legal liability for damages and claimants' costs and expenses incurred by an **Insured Person** in respect of accidents resulting in **Injury** to any person or accidental loss of or damage to property (other than property as specified in 2. during an **Insured Holiday**.
We will not pay more than £2,000,000 in respect of all events arising from any one cause.
2. Legal liability for damages and claimants' costs and expenses incurred by an **Insured Person** in respect of accidents during an **Insured Holiday** resulting in damage to rented holiday accommodation which the **Insured Person** is temporarily occupying.
We will not pay more than £25,000 in respect of all events arising from any one cause, less the **Excess** specified in the Claims Settlement Provisions of this Section.
3. Costs and expenses incurred with our consent.

What IS NOT insured

- (a) **Injury** to
 - (i) any member of the **Insured Person's** family permanently living with the **Insured Person** or
 - (ii) any employee, arising out of and in the course of employment by the **Insured Person**.
- (b) Loss of or damage to property owned by or in the care of an **Insured Person** (other than as insured under 2).
- (c) **Injury**, loss or damage caused by or arising from
 - (i) the **Insured Person's** ownership or occupation of any land or building, other than the temporary occupation of rented holiday accommodation
 - (ii) the profession, trade, occupation, business or employment of the **Insured Person**
 - (iii) animals (other than domestic animals), the use of lifts, caravans, aircraft, model aircraft, boats, jet skis, windsurfers, sailboards, mechanically propelled or power assisted watercraft, mechanically propelled or motorised road vehicles or horses used for hunting, racing or steeple-chasing.
- (d) **Injury**, loss, damage, expense or legal liability arising directly or indirectly from computer failure or breakdown.
- (e) Liability which arises only because of an agreement.

Claims Settlement Provisions

Loss or Damage and (if operative) Winter Sports

- A.** 1. We will settle a claim for loss of or damage to property by payment or, at our option, by repair or replacement on the basis of the cost of repair or of replacement as new if an article is totally lost or destroyed, less an allowance for any depreciation and wear and tear, subject to any relevant monetary limit specified in this Section.
2. We will settle other claims by payment of the costs, charges or expenses incurred or by payment of the relevant amounts specified, subject to any relevant monetary limit specified in this Section. We will pay weekly benefit under C. Personal Accident of the Loss or Damage subsection only when the total amount payable for that benefit has been agreed.
- B.** 1. An **Excess** of £50 will apply to each claim wherever an **Excess** is indicated in this Section.
2. We will deduct the **Excess** from the amount payable in respect of the claim after the application of any relevant monetary limit specified in this Section.
3. If a claim is made under more than one subsection of this Section for loss or damage caused at the same time by the same event, only one **Excess** will apply.
- C.** Films, photographs, tapes, cassettes, records, discs and the like are insured up to their value as unused material or, where purchased pre-recorded, for an amount not exceeding the maker's latest list price.
- D.** For the purpose of any claim settlement, repair or replacement as near as is reasonably practicable will be sufficient even though the former appearance or condition of the property may not be precisely restored.
- E.** We will not pay for the replacement of or work on any undamaged items or remaining parts solely because they form part of a set, suite, group or collection of articles of a similar nature, colour, pattern or design.
- F.** We will not make a payment under more than one Section or subsection of this Policy in respect of loss of or damage to the same property caused by the same event.
- G.** Claims will be paid in sterling on the **Insured Person's** return home at the rate of exchange prevailing when the claim arose.

Claims Settlement Provisions – continued

Personal Liability

A. We will settle a claim for damages by payment on the basis of the liability incurred, subject to any relevant monetary limit specified in this Section.

We will not make a payment under more than one Section or subsection of this Policy in respect of all liabilities arising from any one cause.

- B.**
1. An **Excess** of £50 will apply to each claim wherever an **Excess** is indicated in this Section.
 2. We will deduct the **Excess** from the amount payable in respect of the claim after the application of any relevant monetary limit specified in this Section.
 3. If a claim is made under more than one subsection of this Section for loss or damage caused at the same time by the same event only one **Excess** will apply.

Legal Expenses – Personal Injury

For the purposes of this Section “we”, “us” and “our” means CIS General Insurance Limited acting through Co-operative Legal Services Limited, who manage all claims under this Section. If you think you may have a claim for Legal Expenses please contact us immediately since any legal costs incurred without our prior authorisation are not covered.

What IS insured

We will indemnify the **Insured Person** against **Legal Costs** incurred in connection with the pursuit of a claim arising directly from an accident which occurs during an **Insured Holiday** and causes the death of or bodily injury to the **Insured Person**.

We will not pay more than £50,000 in respect of all events arising from any one cause.

What IS NOT insured

1. **Legal Costs** incurred before we have confirmed acceptance of the claim in writing.
2. Any claim (including an appeal) which we consider does not have a reasonable chance of success or where we consider that there is not a reasonable chance of successfully recovering a substantial proportion of any damages which may be awarded.
3. Any appeal unless the **Insured Person** has notified us in writing of the **Insured Person's** wish to appeal at least ten working days before the deadline for the appeal and our written approval has been obtained.
4. **Legal Costs** where the **Legal Representative** handles the claim under a contingency fee arrangement.
5. **Legal Costs** incurred following a payment into court or offer to settle by a third party, unless we have given the **Insured Person** written consent to continue with the claim after the payment into court or offer to settle or the **Insured Person** is ultimately awarded, or settles for, more than the payment into court or offer to settle.
6. Any claim against us or any company or subsidiary of Co-operative Group Limited.
7. Any claim relating to a dispute between the **Insured Persons**.
8. Any claim directly or indirectly caused by, contributed to by or arising from
 - (a) any sickness, disease or naturally occurring condition or degenerative process affecting the **Insured Person**
 - (b) any dishonesty or violence by the **Insured Person** or any deliberate or criminal act or omission by the **Insured Person**.
9. Any claim for travelling expenses, subsistence allowances or compensation for absence from work.
10. Any application for Judicial Review.

Note

1. The **Insured Person** must
 - (a) notify us of any claim in writing as soon as reasonably possible and in any event within 180 days of the event leading to the claim
 - (b) commence any **Legal Proceedings** within the appropriate limitation period.
2. When a claim is received we will evaluate it, advise the **Insured Person** how we propose the claim be handled and, where appropriate, appoint a **Legal Representative** to pursue the claim by negotiation.

If the claim is not settled by negotiation and it becomes necessary to issue proceedings, the **Insured Person** does not have to continue to instruct the **Legal Representative** nominated by us and may propose another **Legal Representative**.

If we and the **Insured Person** are unable to agree on a suitable **Legal Representative**, we will ask the Law Society to choose a further **Legal Representative**. We and the **Insured Person** must accept the Law Society's nomination. In the meantime, we may appoint a **Legal Representative** to act on behalf of the **Insured Person** to safeguard the **Insured Person's** interests.
3. The **Insured Person** must
 - (a) co-operate at all times in the completion of any necessary documentation or provision of information requested either by us or by the **Legal Representative**
 - (b) take all reasonable steps to recover the **Legal Costs**
 - (c) notify us of any settlement offer made before accepting it
 - (d) give proper instructions in reasonable time to us or the **Legal Representative** and avoid unreasonable delay which may prejudice the claim.
4. The **Insured Person** must not
 - (a) take any action which may prejudice the **Insured Person's** case or our position in respect of the claim
 - (b) withdraw from the **Legal Proceedings** or withdraw instructions from the **Legal Representative** without our written consent
 - (c) pursue a claim in a manner which differs from that advised by the **Legal Representative**
 - (d) incur **Legal Costs** in respect of any expert witness without our written consent.
5. During the course of the claim we will have the right of direct access to the **Legal Representative**.
6. The **Insured Person** must forward any accounts for **Legal Costs** as soon as they are received and, if required to do so by us, must have the **Legal Costs** taxed, assessed or audited by the appropriate court or authority.
7. We may take over and conduct the claim and may, subject to the interest of the **Insured Person**, settle the claim in the **Insured Person's** name.
8. Every written notice or communication from us will be sent to the **Insured Person** at the last address known to us.

HomeRescue Plus Section (operative only if specified as operative in the Policy Details)

What IS insured

Emergency repairs to the **Home** to prevent, reduce or resolve an immediate risk of

- (i) **Injury** to the **Family** or
 - (ii) loss of or damage to the **Buildings** or **Contents** or
 - (iii) the **Home** becoming uninhabitable
- arising from one of the following events occurring suddenly and unexpectedly.

1. Failure of the boiler or of the central heating system or of the main heating source, where no alternative exists.
2. Plumbing problems related to blocked drains, leaking pipes, leaking radiators, water tanks or blocked toilet waste pipes.
3. Failure of the electricity supply within the **Home**.
4. Vermin infestation of the **Home**.

We will not pay in total more than £250 (inclusive of VAT) in respect of emergency repairs arising from any one event or, in the event of the **Home** becoming uninhabitable and remaining so overnight we shall, at your request, arrange and pay up to £100 in total for overnight accommodation, including transport to such accommodation.

Note

1. An emergency repair is a temporary repair intended only to prevent, resolve or reduce an immediate risk of **Injury** to the **Family**, loss of or damage to the **Buildings** or **Contents** or the **Home** becoming uninhabitable. A permanent repair will, however, be made if it can be completed at a similar expense.

What IS NOT insured

1. (a) Failure of the boiler or of the heating occurring in the months May to August inclusive.
(b) Failure of boilers that have not been inspected or serviced by a qualified person within the preceding twelve months.
(c) Loss of or damage to any computer, or any equipment containing a microchip, caused by its own failure or any computer virus.
(d) Failure of the hot water system.
2. (a) Breakdown or loss of or damage to domestic appliances or Saniflow toilets or other mechanical equipment.
(b) Leaking taps that need re-washing or replacing, loss of or damage to external overflows or replacement of cylinders, tanks or radiators.
(c) The cost of repairs to external water supply pipes.
3. (a) Breakdown or loss of or damage to domestic appliances or mechanical equipment or replacement of fuses in plugs or replacement of light bulbs.
(b) Loss of or damage to any computer, or any equipment containing a microchip, caused by its own failure or any computer virus.
4. Infestation of domestic garages, greenhouses or outbuildings.

In addition to 1. to 4. we will not be liable for any claim arising from:

- (a) an event occurring before the commencement of insurance under this Section
- (b) any event occurring within 14 days of the commencement of insurance under this Section
- (c) the cost of replacement parts due to natural wear and tear
- (d) the deliberate act of any utility company
- (e) an event occurring during any period of more than 30 consecutive days in which the **Buildings** are unoccupied
- (f) an event occurring in respect of a property which is not used as the **Family's** main permanent place of residence
- (g) negligence, malicious or wilful action, misuse or faulty workmanship
- (h) an attempted repair by the **Family** or the **Family's** contractor
- (i) subsidence or heave of the site, or landslip.

2. We will be entitled to appoint a contractor to undertake the repairs and we will not be liable for any costs incurred that we have not authorised.

General Exclusions

- 1. Geographical Limits:** This Policy does not insure any claim arising outside
 - (a) Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and,
 - (b) in respect of the Caravan Section only, the Republic of Ireland except as set out in the Travel Section and under "Foreign Use" in the Personal Possessions and Caravan Sections.
- 2. Sonic Bangs:** This Policy does not insure loss, destruction or damage caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.
- 3. War Risks:** This Policy does not insure any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 4. Nuclear Risks:** This Policy does not insure
 - (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
 - (b) any legal liability of whatsoever naturedirectly or indirectly caused by or contributed to by or arising from the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 5. Pollution or Contamination:** This Policy does not insure any claim arising from
 - (a) all pollution or contamination of buildings or other structures or of water or land or the atmosphere, and
 - (b) all injury, loss or damage, directly or indirectly caused by such pollution or contaminationother than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance shown in the Policy Details.
- 6. Third Party Rights:** A person, or company, who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
- 7. Terrorism:** This Policy does not insure loss, damage, liability, injury, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism.

For the purpose of this exclusion an Act of Terrorism means the use of biological, chemical and/or nuclear force or contamination and/or threat thereof by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion does not apply to the Travel Section of the Policy.

Conditions

- 1. Observance of Terms:** Anyone claiming under this Policy must comply with its terms as far as they can apply.
- 2. Precautions:** You must take all reasonable precautions to reduce or remove the risk of a claim arising.
- 3. Notification:** You must report any circumstances which may result in a claim to us as soon as reasonably possible and notify the police immediately of any damage or loss by theft, riot or malicious acts or vandalism. In the case of a claim for loss of property under the Travel Section you must notify the police, hotel, transport company and/or local representative of the tour operator, as appropriate, as soon as possible. You must send any claim by a third party or notice of any proceedings to us immediately. No expense in making good damage may be incurred without our written consent except for emergency repairs to prevent further loss or damage.
- 4. Conduct of Claim:** You must at your own expense provide us with such proofs, evidence, certificates and assistance as we may reasonably ask for in connection with any claim. No property may be abandoned to us. We will be entitled to the full conduct and control of the defence or settlement of any claim from a third party and no admission of liability may be made without our written consent.
- 5. Other Insurance:** If any other insurance covers the same damage, loss or liability we will pay only our proportionate share of any claim.
- 6. Cancellation:**
 - (a) We may cancel this Policy by sending at least 7 days' notice to your last known address. You will then be entitled to a proportionate return of premium.
 - (b) You too may cancel this Policy. Any refund of premium will be calculated from the date we receive your notice of cancellation and will normally be the full premium less premium at our short period rates for the period the Policy has been in force. No refund of premium will be made in respect of cancellation by you of the Travel or HomeRescue Plus Sections other than in the following circumstances. If you choose to cancel this Policy within 14 days of receiving the Policy or within 14 days of any subsequent renewal date, you will be entitled to a proportionate return of the premium paid provided the Period of Insurance shown in the Policy Details is at least one calendar month.

No Claim Discount

For each period of insurance in which you do not make a claim, you will accumulate No Claim Discount under the Buildings and Contents Sections of your Policy independently i.e. a claim under the Buildings Section will not affect your Contents No Claim Discount and vice-versa.

A period of insurance is normally one year. To earn No Claim Discount in any period of insurance your Policy must have been in force at least 11 calendar months. If your Policy has been in force less than 11 calendar months, you will not earn any No Claim Discount in that period, i.e. your discount will not be increased. However, any claims you make will be taken into account and will reduce your No Claim Discount.

Personal Possessions, Legal Expenses, Caravan, Travel and HomeRescue Plus Sections are not eligible for No Claim Discount, so any claim you make under these Sections will not affect your No Claim Discount under the Buildings and Contents Sections.

Each claim free year will increase your No Claim Discount and reduce your premium.

The scale of discounts is Nil, 10%, 15%, 20%, 30% and 40%.

If you make a claim, it will reduce your No Claim Discount and your premium will increase, as follows:

One claim in any period of insurance will lose one years' No Claim Discount e.g. if you are on the maximum No Claim Discount of 40%, it will reduce to 30% at the next renewal, or if you are on 20% No Claim Discount, it will reduce to 15% at next renewal.

Two claims in any one period of insurance will lose two years' No Claim Discount e.g. if you are on the maximum No Claim Discount of 40%, it will reduce to 20% at next renewal, or if you are on 15% No Claim Discount it will reduce to nil at next renewal.

Three claims in any one period of insurance will reduce your No Claim Discount to nil, whatever discount you had before.

Protected No Claim Discount

Once you reach the maximum No Claim Discount of 40% on either the Buildings or Contents Sections, you can then request your No Claim Discount for that section to be protected, for payment of an additional premium.

This protection will allow you to make one claim in any period of insurance under that section without it affecting your No Claim Discount. If you make more than one claim in any one period of insurance, your No Claim Discount protection will cease after the first claim and the next claim will reduce your No Claim Discount in accordance with the above scale, as if it was your first claim.

You can re-apply for No Claim Discount protection, for an additional premium, once you have restored your No Claim Discount to the maximum of 40% again.

You can only apply for No Claim Discount protection at the renewal date of your policy.

Your Right to Cancel

Important – you should read this carefully

You have the right to cancel your policy. If you cancel your policy within 14 days of receipt of the policy document the premium you have paid will be returned less a pro-rata charge for any time on cover.

If you wish to cancel the policy please contact us on 08457 46 46 46 or write to Home Insurance, Customer Processing Services, The Co-operative Insurance, Miller Street, Manchester M60 0AL.

- To be entitled to a pro-rata refund of the premium paid, you must telephone us or write to us on or before the 14th day of receipt of the policy document and the cancellation effective date requested must be within this period.
- If you cancel your policy after this time a return of premium will normally be allowed. The return will be the full premium less premium at our short period rates for the period the policy has been in force. Please note that a return of premium is not normally allowed if you cancel the Travel or HomeRescue Plus Sections, where operative.

Short Period Rates for period (months) not exceeding	1	2	3	4	5	6	7	8	9	10	11	12
Percentage of annual premium payable	10%	20%	30%	40%	50%	60%	65%	75%	85%	90%	95%	100%

Note: The minimum net premium is £10.00.

Our Service to You

Complaint Resolution

We aim to give our customers a high standard of service. The Co-operative Insurance has well-established complaints handling procedures to ensure that all causes of concern are dealt with fairly and promptly. Please contact us if you would like us to send you a leaflet describing these procedures.

If you would like a leaflet or need to make a complaint, please contact:

Central Customer Relations Unit
The Co-operative Insurance
Miller Street
Manchester M60 0AL
Telephone **0845 300 0374**
Email: cis.complaints@cfs.coop

If your complaint is not dealt with to your satisfaction, you can then complain to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone **0845 080 1800**

Making a complaint will not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which provides protection to customers of authorised financial services firms. The FSCS can pay compensation of 100% of the first £2,000 and 90% of the remainder of a claim, without any upper limit, if an authorised firm is unable, or likely to be unable, to pay claims against it. In general, this is where a firm is insolvent or has gone out of business.

Further information about compensation scheme arrangements is available from: Financial Services Compensation Scheme, 7th Floor, Lloyd Chambers, 1 Portsoken Street, London E1 8BN.
Telephone **020 7892 7300**.

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For more information go online or call

08457 46 46 46

co-operativeinsurance.co.uk

Telephone lines open 8am to 8pm Mon to Fri, 8am to 5pm Sat and 9am to 4pm Sun

Please call 08457 46 46 46 if you would like to receive this information in an alternative format such as large print or Braille.

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