



12:00 AM 100%

My stuff

Est. total value: £29,300 - £32,400

- Art, Antiques and Collectables**
Estimated value: £800
- Children & Toys**
Estimated value: £2,840
- Clothes**
Estimated value: £4,530
- Domestic & Kitchen**
Estimated value: £3,370
- Electronics**
Estimated value: £2,200
- Food & Beverage**
Estimated value: £400

Video Surveys Vault Insurance

life's better when you insure your things with us

Your buzzvault policy document

buzzvault

Navigating around your Policy

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Introduction

Buzzvault is a secure digital asset **vault** that makes it effortless for customers to digitally catalogue and securely store details of their possessions.

All of **your** possessions are included in the vault which **you** can access via the App. **You** determine which items in the vault will be covered by insurance. Any items covered by insurance will be subject to the terms and conditions of this policy so it is important that **you** read this thoroughly to understand how **your** cover operates.

Your buildings insurance cover protects the physical property as well as its permanent fixtures and fittings, such as fitted kitchens and bathrooms. The buildings sum insured is shown on **your schedule**.

Your contents insurance covers **your** contents within the property, i.e. household goods and clothing in the home. Either buildings or contents (or both) must be selected to have cover with **us**. In return for payment of the premium shown in the schedule, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this policy, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the period shown in the **schedule**.

In return for payment of the premium shown in the schedule, **we** agree to insure **you**, subject to the terms and conditions contained in or endorsed on this policy, against loss or damage **you** sustain or legal liability **you** incur for accidents happening during the period shown in the **schedule**.

When drawing up this policy, **we** have relied on the information and statements which **you** have provided **us** in the **proposal**.

The insurance relates ONLY to those sections of the policy which are shown in the schedule as being included.

*This policy of insurance, **schedule** and any **endorsement** applying to **your** policy forms **your** insurance document. This document sets out the terms and conditions of the contract of insurance between **you** and **us**. **You** should read this document in full and keep it in a safe place.*

Please read the whole document carefully. It is arranged in different sections. It is important that;

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.
- **you** take care when answering any questions **we** ask by ensuring that any information provided is accurate and complete (see Information you have given **us** for full details).

*Please contact **us** on 0203 318 4408 immediately if this document or any information provided in **your proposal** is not correct or if **you** would like to ask any questions.*

Easier to Read Information

If **you** are visually impaired and would like this document in Braille, large print, audio tape or CD, please call 0203 318 4408 or email hello@gobuzzvault.com . **We** may record and monitor calls. Call charges will vary.

How to Get Help

Claims			
To make a claim or to seek or provide further information on an existing claim or to make a complaint about a claim.	The Buzzvault claims team are available to take calls Monday to Friday 8am to 5.30 pm. The claims centre can manage calls until 8pm Monday to Friday and between 9am and 2pm on a Saturday. In an emergency you can call anytime and we see what we can do to assist	0344 856 2369	buzzvault@davies-group.com
Customer Services			
To make a change to your policy, ask a question about the cover or change the information you've given us or to make a complaint (other than about a claim).	Monday - Friday 9am -5pm	0203 318 4408	hello@gobuzzvault.com

Definitions

Wherever the following words appear in this insurance they will have the meanings shown below.

Accidental Damage	Damage caused suddenly and unexpectedly by an outside force which has not been caused on purpose.
Bodily Injury	Damage to persons caused by accident or disease.
Buildings	<p>The main structure of the home and;</p> <ul style="list-style-type: none">● fixtures and fittings attached to the home including permanently fitted flooring● domestic outbuildings and private garages● permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates, paths, drives and fences and fixed fuel tanks you own or for which you are legally liable within the home. Cables and underground pipes providing services to or from the property● Cess pits and septic tanks <p>Buildings do NOT include:</p> <ul style="list-style-type: none">● radio and television aerials, satellite dishes, their fittings and masts which are attached to the property● carpets
Buzzvault	Buzzvault Insurance is a company registered in England and Wales (company registration number 10961333. Our registered office is at Archer Street Studios, 10-11 Archer Street, London W1D 7AZ. We are regulated by the FCA and our details can be found on the FCA Register https://register.fca.org.uk/
Computer attack	A set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer attack includes but is not limited to “trojan horses”, “worms” and “time or logic bombs”.
Contents	<p>Items listed in your vault up to the limits shown in the schedule that:</p> <ul style="list-style-type: none">● you own;● you are legally responsible for (but not landlord’s contents);● belong to domestic employees who live with you <p>Contents include:</p> <ul style="list-style-type: none">● Items listed in your vault as at the date of any incidents● radio and television aerials, satellite dishes, their fittings and masts which are attached to the property● domestic oil in fixed fuel oil tanks up to the limit shown in the schedule which you have paid● carpets, but not permanently fitted flooring <p>Contents do NOT include:</p> <ul style="list-style-type: none">● motor vehicles, caravans, trailers or watercraft or their accessories● any living plant or creature● any part of the buildings

- documents of any kind except **money**, passports, driving licences and the title deeds to **your home**
- any property insured under any other insurance.

Cover Level	The level of cover you have purchased under your Buzzvault Home Insurance Policy as shown in the schedule .
Domestic Employee	A person directly employed by you , solely to carry out domestic duties in your home and/or its garden.
Electronic data	Facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
Excess	The amount payable by you for each separate claim as shown in the schedule .
Endorsement	A change in the terms and conditions of this insurance.
Heave	Upward movement of the ground beneath the buildings as a result of the soil expanding [or swelling].
High Risk Items	Antiques, articles of gold, silver or other precious metals, audio equipment, camping equipment, compact discs, computer equipment, credit, debit, charge, cheque or cash cards, curios, digital versatile/video discs, DVD players/recorders, furs, guns and firearms, jewellery, mobile phones, money, pedal cycles , paintings, photographic equipment, portable electronic games, portable musical instruments, portable sports equipment, stamp, coin and medal collections, televisions, video and audio equipment and watches.
Home	Your principal private dwelling and the garages and outbuildings used for domestic purposes at the Risk address shown in the schedule .
Incident	A specific action limited in time which occurs during the period of insurance which leads to a claim under the policy.
Home Office Equipment	Computer Equipment, Facsimile machines, photocopiers, typewriters, word processing equipment, fixed telecommunication equipment, books and stationary all owned or the legal responsibility of you and used in the running of your business. Home Office Equipment does not include business stock.
Landslip	Downward movement of sloping ground.
Money	Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season and travel tickets all held for social, domestic or charitable purposes.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Pedal Cycles	Pedal operated cycles and electrically assisted pedal cycles that are not legally required to pay Vehicle Excise duty for road use.

Proposal	The signed proposal form, Statement of Fact or any additional information supplied to us by or on behalf of you .
Refurbishment	Alteration, renovation or extension of the buildings but not routine maintenance or internal changes.
Schedule	The schedule is part of this insurance and contains details of you, your home , the sums insured, the excess , the period of insurance and the sections of this insurance which apply.
Settlement	Downward movement as a result of the soil being compressed by the weight of the buildings within ten years of construction.
Storm	An unusual weather event with persistent high winds over 55mph usually associated with rain, thunder, lightning or snow.
Subsidence	Downward movement of the ground beneath the buildings other than by settlement .
Territorial Limits	United Kingdom and the Channel Islands
Unoccupied	The home is unoccupied when it is not being lived in.
Vault	An electronic catalogue of items within your home which you can add to or remove items from. In the vault you can determine the items which will be covered by your insurance and the value to which they should be covered up to subject to the policy limits and conditions.
Video call	A video call performed using the Buzzvault mobile app that catalogues the contents to be insured in your Vault.
We / us / our	<p>Buzzvault as administrators of the policy and Great Lakes Insurance SE. Great Lakes Insurance SE is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), its home state regulator, and permitted to carry out passported regulated (insurance) activities through a branch in the UK under EU Freedom of Establishment rules. Great Lakes Insurance SE UK Branch is, as an authorised incoming EEA passported branch, subject to similar regulation and oversight as a UK insurance undertaking including complying with the relevant rules in the Prudential Regulation Authority (PRA) rulebook and Financial Conduct Authority (FCA) handbook. All UK policyholders of Great Lakes Insurance SE are afforded the same protections under UK law and regulation. Great Lakes Insurance SE UK Branch details can be found on the Financial Services Register under reference number: 769884. This information can be checked at: https://register.fca.org.uk/</p> <p>The registered address of Great Lakes Insurance SE UK Branch is: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.</p>
You / your / insured	The person or persons named as the Policyholder in the schedule their spouse or partner, children, parents and other relatives normally living with them.

General Conditions applicable to the whole of this insurance

Failure to comply fully with any of the general conditions listed below will prejudice **you** in the event of a claim, which may result in **your** claim not being paid and **your** policy void.

1. **You** must comply with all the terms and conditions of this policy. **You** must also take all responsible steps to prevent loss, damage or accidents and keep the **home** in a good state of repair. **You** must also take care to limit any loss, damage or injury.
2. The **home** must be maintained in a good condition, good state of repair and be structurally sound throughout the **period of insurance**.
3. **You** must inform **us** before **you** start any **refurbishments**, conversions, extensions or other structural works to the **buildings** or if there are any changes from those already disclosed to **us**.
4. **You** must inform **us** when new items are to be covered by **us** under this policy by updating your **vault**.
5. **You** must undertake a **video call** within 28 days of your policy start date or **your** policy will be cancelled.

Cooling Off Period

You may cancel **your** insurance provided **you** have not made a claim under such insurance by phoning **Buzzvault** on 0203 318 4408 or emailing hello@gobuzzvault.com within 14 days of the policy start date or the date **you** receive full policy documentation. If **you** do cancel within such 14 day period, **we** will refund the full premium paid as long as no claims have been made.

Cancellation

We can cancel this Insurance by giving **you** at least 14 days' notice in writing at **your** last known address. Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim.

You can also cancel this Insurance at any time by phoning **Buzzvault** on 0203 318 4408 or emailing hello@gobuzzvault.com . Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim.

Changes to your policy

You can change or amend **your** cover at any time by using the App or contacting **Buzzvault** on 0203 318 4408 or emailing hello@gobuzzvault.com. Adding in or taking out **contents** will not incur any fees but may result in a change in your premium.

Authority to Renew Condition

Where **you** pay the premium by direct debit or monthly payment if **we** are willing to continue providing cover and **Buzzvault** advises **you** beforehand of **our** renewal terms, **you** authorise **Buzzvault** to renew this policy, and any subsequent insurance on expiry, in accordance with **our** renewal terms at the time, unless **you** advise **Buzzvault** otherwise before the renewal date.

Non-payment of premiums

We reserve the right to cancel this policy immediately on written notice in the event of non-payment of the premium or payment default if **you** are paying by instalments.

Payments by Direct Debit

If the premiums are paid monthly by direct debit these will be collected on the cover start date of the policy shown in the **schedule** and on the same day of each following month. If one or more instalments have been paid non-payment of a subsequent instalment **we** will cancel this policy with effect from the due date of the unpaid instalment.

Data Protection Act 2018

You should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 2018, for the purpose of providing **insurance** and handling claims, if any, which may necessitate providing such information to other parties.

Information You Have Given Us

In deciding to accept this policy and in setting the terms including premium **we** have relied on the information which **you** have provided to **us**. **You** must take care when answering any questions **we** ask by ensuring that any information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with untrue or misleading information **we** will have the right to:

- (a) treat this policy as if it never existed;
- (b) decline all claims; and
- (c) retain the premium.

If **we** establish that **you** carelessly provided **us** with untrue or misleading information **we** will have the right to:

- (i) treat this policy as if it never existed, refuse to pay any claim and return the premium **you** have paid, if **we** would not have provided **you** with cover;
- (ii) treat this policy as if it had been entered into on different terms from those agreed, if **we** would have provided **you** with cover on different terms;
- (iii) reduce the amount **we** pay on any claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**, if **we** would have charged **you** more.

We will notify **you** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **we** will have the right to:

- (1) give **you** fourteen (14) days' notice that **we** are terminating this policy; or
- (2) give **you** notice that **we** will treat this policy and any future claim in accordance with (ii) and/or (iii), in which case **you** may then give **us** fourteen (14) days' notice that **you** are terminating this policy.
- (3) If this policy is terminated in accordance with (1) or (2), **we** will refund any premium due to **you** in respect of the balance of the **period of insurance**.

Fraud

If **you**, or anyone acting for **you**, makes a claim which is fraudulent and/or intentionally exaggerated and/or supported by a fraudulent statement or other device, **we** will not pay any part of **your** claim or any other claim **you** may make under this policy. In addition, **we** will have the right to:

- (a) treat this policy as if it never existed, or at **our** option terminate this policy, without returning any premium that **you** have paid;
- (b) refuse all benefits from the date of the fraudulent act under this policy.

Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Claims Conditions applicable to this insurance

Failure to comply fully with any of the claims conditions listed below will prejudice **you** in the event of a claim, which may result in **your** claim not being paid and **your** policy voided.

Your duties

In the event of a claim or possible claim under this insurance:

1. **You** must notify **our** claims department – of all incidents that may give rise to a claim as soon as practicable. This must be no later than 30 days from the date of the incident. If the incident is as a direct result of loss, theft or any malicious act, then the incident must be reported to the police by **you** within 24 hours of the incident to obtain a crime reference number.
You can contact our claims team by 0344 856 2369 or email buzzvault@davies-group.com
2. It is **your** responsibility to prove any loss therefore **we** recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.
3. **You** must not dispose of any damaged items before **we** have had the opportunity to inspect them unless **you** have been advised by **us** to dispose of them.
4. If any premium that is due has not been paid at the time of any claim or incident giving rise to a claim, it may result in **your** claim not being paid and **your** policy voided.
5. **We** or **our** representatives will be entitled to enter **your home** or any **building** where any loss or damage has occurred and deal with the claim, **we** will also be entitled to defend or settle any legal action and take proceedings to recover compensation from any third party in respect of anything that is covered by this policy, **we** may do this in **your** name and for **our** benefit but at **our** expense.
6. **You** must not admit liability or offer or agree to settle any claim without **our** written permission.
7. **You** must take care to limit any loss, damage or injury.
8. To help prove **your** claim **we** will require **you** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of **your home**.

Defence of Claims

We may:

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this **insurance**.

Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any **excess** beyond the amount which would have been covered under such other insurance had this insurance not been effected.

Other Important Information applicable to this insurance

Law and Language Applicable to the Policy

Both **you** and **we** may choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

The language used in this policy and any matters relating to it will be in English.

Complaints

We aim to provide a high level of service at all times. If **you** feel **we** have not provided the service **you** expect **we** want to hear from **you** to try to put things right. To help **us** understand **your** concerns and resolve the situation please contact **us** on **0203 318 4408** or email hello@gobuzzvault.com

We will acknowledge **your** complaint promptly and further update you within 5 working days of receipt, or offer **you our** final response if **we** have concluded **our** investigations within this period.

If **we** acknowledge **your** complaint, **we** will advise **you** who is dealing with it and when **we** expect to respond. **We** aim to respond fully within 8 weeks. However, if **we** are unable to provide a final response within this period **we** will write to **you** before this time and advise why **we** have not been able to offer a final response and how long **we** expect **our** investigations to take.

If **you** remain unhappy with **our** final response, or **we** have not managed to provide a final response within 8 weeks of **your** complaint, **you** may be entitled to refer **your** complaint to the Financial Ombudsman Service for help and advice.

There are several ways **you** can contact them:

- Phone 0800 023 4567 or 0300 1239 123
- Website: www.financial-ombudsman.org.uk
- Email: complaint.info@financial-ombudsman.org.uk
- Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

You have six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service.

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Please quote **your** policy number in all correspondence.

[Financial Services Register](#)

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768

[Financial Services Compensation Scheme \(FSCS\)](#)

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **your insurer** cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For Insurance **you** are covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

Section 1 - Buildings

Cover included ONLY if shown in the **schedule** as Included

Please refer to your **schedule** to see the sums insured and cover that you have under this section

The following perils (1 to 11) are applicable to all policies where Section 1 is included

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by the following insured perils;	We will not pay
1. Fire including smoke, lightning, explosion or earthquake	a) the excess shown in the schedule b) Loss or damage by smoke that happens gradually.
2. Aircraft and other flying devices or items dropped from them	a) the excess shown in the schedule
3. Storm , flood or weight of snow	a) the excess shown in the schedule b) for loss or damage caused by subsidence , heave or landslip other than as covered under Peril 8 of section 1 c) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences d) for loss or damage to the buildings caused by frost
4. Collision by any vehicle or animal	a) the excess shown in the schedule
5. Falling of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	a) the excess shown in the schedule b) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts
6. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) the excess shown in the schedule
7. Falling trees, telegraph poles or lamp-posts	a) the excess shown in the schedule b) for loss or damage caused by trees being cut down or cut back within the home

<p>8. Subsidence or heave of the site upon which the buildings stand or landslip</p>	<p>a) the excess shown in the schedule</p> <p>b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the home is also affected at the same time by the same event</p> <p>c) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event</p> <p>d) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>e) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law</p> <p>f) for loss or damage caused by coastal or riverbank erosion</p> <p>g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</p> <p>h) for loss or damage caused by new structures bedding down, settling, expanding or shrinking</p>
<p>9. Escape of water from fixed water tanks, apparatus or pipes</p>	<p>a) the excess shown in the schedule</p> <p>b) for loss or damage caused by subsidence, heave or landslip other than as covered under Peril 8 of section 1</p> <p>c) for loss or damage to domestic fixed fuel-oil tanks and swimming pools</p> <p>d) for loss or damage to the buildings caused by wet or dry rot</p> <p>e) for loss or damage to the building caused by escape of water from or freezing of water in water tanks, pipes, apparatus or fixed heating systems if the home has been left unoccupied or unfurnished for more than 60 consecutive days, unless the heating is switched on and maintained in operation during the period October to March inclusive or the water supply is turned off at the mains and the system drained</p> <p>f) loss or damage caused by the failure or lack of grout and/or sealant</p>
<p>10. Theft or attempted theft</p>	<p>a) the excess shown in the schedule</p> <p>b) Loss or damage:</p> <ul style="list-style-type: none"> • caused by paying guests, tenants or you; • that happens after the home has been left unoccupied for more than 60 days <p>c) caused by you, your paying guests or tenants</p>

<p>11. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p>	<p>a) the excess shown in the schedule</p> <p>b) for loss or damage which you have caused, allowed, chosen to overlook or not reported to the police</p> <p>c) for loss or damage caused by any person lawfully at the home</p> <p>d) for loss or damage unless involving forcible and violent entry to or exit from the home or by deception</p>
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The following perils are only covered if they are shown as included in the **schedule**

What is covered	What is not covered
<p>12. Accidental Damage</p> <p>We will cover accidental damage to the buildings</p>	<p>a)the excess shown in the schedule</p> <p>b)Any amount over £1000 for the cost of breaking into (then repairing and backfilling) an underground pipe you are legally responsible for, to clear a blockage, between the main sewer and the home if this is necessary because normal methods of releasing the blockage are unsuccessful;</p> <p>c)Any amount over £1000 for the cost of fixed glass and sanitary fittings installed at the home. This includes glass in solar-panels, baths, shower trays, shower screens, bidets, wash basins</p> <p>d)for damage excluded under perils 1-11 of this section</p> <p>e)due to a fault or limit of design, manufacture, construction or installation.</p> <p>f) for loss or damage that happens after the home has been left unoccupied for more 60 days</p> <p>g)for damage caused by:</p> <ul style="list-style-type: none"> ● subsidence, heave, landslip, settlement, shrinkage, vermin, insects, fungus, weather conditions or any damage which happens gradually; ● chewing, scratching, tearing or fouling by domestic animals; ● water entering the home regardless of how this happened; ● electrical or mechanical breakdown; ● building alterations, renovations, refurbishment, extensions or repairs; ● paying guests or tenants.

Section 1 - Additional Cover

The following cover is applicable to all policies where Section 1 Buildings is Included

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by the following insured perils;	We will not pay
<p>A) Expenses you have to pay and which we have agreed in writing for</p> <ul style="list-style-type: none"> ● architects', surveyors', consulting engineers' and legal fees ● the cost of removing debris and making safe the building ● costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under section 1.</p>	<p>a) the excess shown in the schedule</p> <p>b) any expenses for preparing a claim or an estimate of loss or damage</p> <p>c) any costs if Government or local authority requirements have been served on you before the loss or damage</p> <p>d) any amount over 10% of the buildings sum insured</p>
<p>B) Anyone buying the home who will have the benefit of section 1 until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>e) the excess shown in the schedule</p> <p>f) if the buildings are insured under any other insurance</p>
<p>C) Loss or damage to the home caused by the emergency services attending the home upto the limit shown in the schedule</p>	<p>a) the excess shown in the schedule</p>
<p>D) Locks and Keys</p> <p>If keys to external doors of the home, or alarm systems or safes fitted in the home are accidentally lost or stolen, we will pay to replace the locks or lock mechanisms up to the limit shown in the schedule in any one period of insurance.</p>	<p>a) the excess shown in the schedule</p>

<p>E) Alternative accommodation</p> <p>If the home is damaged by any cause listed in Section 1 and cannot be lived in we will pay for the undernoted costs from the date of loss until the home can be lived in again for:</p> <ul style="list-style-type: none"> ● reasonable additional costs which have to be paid for comparable alternative accommodation for you and your domestic pets and horses <p>Up to the limit shown in the schedule</p>	
<p>F) Compulsory evacuation</p> <p>If a local authority prohibits you from living in the buildings following loss or damage to a neighbouring property we will pay reasonable additional costs which have to be paid for comparable alternative accommodation for you and your domestic pets and horses for a period up to 30 days from the date of compulsory evacuation.</p> <p>Up to the limit shown in the schedule for E) rent and alternative accommodation</p>	<p>a) The excess shown in the schedule</p>
<p>G) Tracing and accessing leaks</p> <p>We will pay the reasonable costs for removing and replacing any part of the buildings necessary to find and repair the source of any:</p> <ul style="list-style-type: none"> ● escape of water from water tanks, pipes, and apparatus or fixed heating systems of the buildings ● escape of heating fuel. <p>Up to the limit shown in the schedule</p>	<p>a) The excess shown in the schedule</p> <p>b) The cost of repairing the source of the leak unless caused by loss or damage covered under Section 1 perils 1-12.</p>

H) Property Owners Liability

We will indemnify **you** for **your** legal liability as property owner for any amounts **you** become legally liable to pay as damages

- as owner for any amounts **you** become legally liable to pay as damages for **bodily injury**
- damage to property caused by an accident happening at the **home** during the **period of insurance**

We will not pay more than the limit shown in the **schedule** in all for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

- a) the **excess** shown in the **schedule**
- b) for **bodily injury** to
 - **you**
 - any person who at the time of sustaining such injury is engaged in **your** service
- c) for **bodily injury** arising directly or indirectly from any communicable disease or condition
- d) for liability arising out of any criminal or violent act to another person
- e) for damage to property owned by or in the charge or control of
 - **you**
 - any other resident of the **home**
 - any person engaged in **your** service
- f) for liability arising directly or indirectly out of any profession, occupation, business or employment apart from property ownership
- g) for liability which **you** have assumed under contract and which would not otherwise have attached
- h) for liability arising out of **your** ownership, possession or use of:
 - any motorised or horse drawn vehicle other than:
 - domestic gardening equipment used within the **home** and
 - pedestrian controlled gardening equipment used elsewhere
 - any power-operated lift
 - any aircraft including model aircraft and drones or watercraft other than manually operated rowing boats, punts or canoes and model boats
 - any animal
- i) for liability in respect of any kind of pollution and/or contamination other than:
 - caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **home**; and
 - reported to **us** not later than 30 days from the end of the **period of insurance**;

in which case all such pollution and/or contamination arising out of such accident shall be

<p>l) Plants, Trees and Shrubs</p> <p>We will pay to replace Plants, Trees and Shrubs in the garden at the home if they are damaged by Perils 1, 4, 9 or 10 of this section up to the limit shown in the schedule.</p>	<p>a) the excess shown in the schedule</p> <p>b) Loss or damage that happens after the home has been left unoccupied for more than 60 days</p> <p>c) Theft or damage caused maliciously by you, paying guests or tenants.</p> <p>d) Smoke damage caused gradually.</p>
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Conditions that apply to Section 1 (buildings) only

How **we** deal with **your** claim

1. If **your** claim for loss or damage is covered under section 1, **we** will pay the full cost of repair as long as:
- the **buildings** were in a good state of repair immediately prior to the loss or damage
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form
 - the damage has been repaired or the loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in a good state of repair.

2. Matching Pairs and Sets.

We will pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part upto the limit shown in the **schedule**.

Your sum insured

- We** will not reduce the sum insured under section 1 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
 - If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.
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Limit of insurance

We will not pay more than the **buildings** sum insured for the **home** shown in the **schedule**, including any expenses **you** have to pay and which **we** have agreed in writing for Additional Cover A plus any amounts due under Additional Covers: E, F and H all subject to any limits shown in the **schedule** or this section.

Section 2 - Contents

Cover included ONLY if shown in the **schedule** as Included

Please refer to the **schedule** to see the cover that **you** have under this section

Contents will be covered within the **home** only, unless cover outside the **home** is shown as selected on the **schedule**.

The following perils (1 to 10) are applicable to all policies where Contents is shown in the **schedule** as included.

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by	We will not pay
1. Fire including smoke, lightning, explosion or earthquake	a) the excess shown in the schedule b) for loss or damage by smoke that happens gradually
2. Aircraft and other flying devices or items dropped from them	a) the excess shown in the schedule
3. Storm , flood or weight of snow	a) the excess shown in the schedule b) property in the open c) for loss or damage to the contents caused by frost
4. Collision by any vehicle or animal	a) the excess shown in the schedule
5. Subsidence or heave of the site upon which the buildings stand or landslip	a) the excess shown in the schedule b) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law c) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions d) for loss or damage by coastal or river erosion
6. Escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) the excess shown in the schedule

7. Falling trees, telegraph poles or lamp-posts	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage caused by trees being cut down or cut back at the home
8. Escape of water from fixed water tanks, apparatus or pipes	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage to the contents caused by wet or dry rot c) for loss or damage caused by escape of water from or freezing of water in water tanks, pipes, apparatus or fixed heating systems if the home has been left unoccupied or unfurnished for more than 60 consecutive days, unless the heating is switched on and maintained in operation during the period October to March inclusive or the water supply is turned off at the mains and the system drained d) loss or damage caused by the failure or lack of grout and/or sealant
9. Theft or attempted theft	<ul style="list-style-type: none"> a) the excess shown in the schedule b) any amount over the limit shown in the schedule for contents within outbuildings or garages at the home c) for loss or damage caused by any person lawfully at the home d) for loss or damage which you have caused, allowed, chosen to overlook or not reported to the police e) theft or attempted theft caused by you, your paying guests or tenants f) theft of pedal cycles unless securely locked in your home and subject to the points a) – e) above g) for money and documents any amount over £500 in any one period of insurance h) loss or damage caused by your guests or tenants
10. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage unless involving violent and forcible entry to or exit from the home, or by deception c) for loss or damage which you have caused, allowed, chosen to overlook or not reported to the police

The following perils are only covered if they are shown as included in the **schedule**

What is covered	What is not covered
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<p>This insurance covers the contents for loss or damage directly caused by</p>	<p>We will not pay</p>
<p>11. Accidental damage to contents within the home</p>	<p>a) the excess shown in the schedule then only up to the sum insured or the limit shown in the schedule</p> <p>b) items not listed in your vault at the time of an incident</p> <p>c) any loss or damage that is not the direct result of the insured incident itself;</p> <p>d) loss or damage that happens after the home has been left unoccupied for more 60 days;</p> <p>e) loss or damage which is excluded under Perils 1-10 of this section;</p> <p>f) loss or damage caused by:</p> <ul style="list-style-type: none"> • fitting a battery incorrectly • the process of cleaning, washing, repairing or restoring any item • electrical or mechanical breakdown • weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot • chewing, scratching, tearing or fouling by domestic animals • paying guests or happening while the home or any part of it is lent, let or sublet • water entering the home regardless of how this happened

12. Loss or damage to **your selected vault items** within the **territorial limits**

- a) the excess shown in the schedule then only up to the sum insured or the limit shown in the **schedule**
- b) loss or damage to:
- sports racquets, sticks, bats and clubs while in use
 - items used for business or professional purposes
 - bonds, stocks, shares and documents of any kind, other than driving licences and passports
 - motorised vehicles (other than **pedal cycles**), aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these
 - any living flora or fauna
- c) loss or damage caused by:
- wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually
 - chewing, scratching, tearing or fouling by domestic animals
 - the process of cleaning, washing, repairing or restoring any item
 - electrical or mechanical breakdown
 - confiscation or detention by Customs or other officials
- d) theft of **pedal cycles** unless the cycle is in **your** immediate custody and control; or securely locked using a U lock an equally effective security device (i.e locks that have a Sold Secure rating of either Gold or Silver) to an object that cannot be moved; or in a locked building
- e) theft from an unattended vehicle other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence and then only up to the limit shown in the **schedule**
- f) theft, attempted theft or malicious damage caused by paying guests, tenants or **you**
- g) theft by deception, unless deception is used only as a way to get into the **home**
- h) loss in value

Section 2 - Additional Cover

Covers A – E are applicable to all policies where Contents is shown in the **schedule** as included

This section of the policy also covers

We will not pay

<p>A) Property Owners Liability</p> <p>We will indemnify you for your legal liability which incidents that occur within your home for any amounts you become legally liable to pay as damages for bodily injury or property damage.</p> <p>We will not pay more than the limit shown in the schedule in all for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing.</p>	<p>a) the excess shown in the schedule</p> <p>b) for bodily injury to</p> <ul style="list-style-type: none"> • you • any person who at the time of sustaining such injury is engaged in your service <p>c) for bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>d) for liability arising out of any criminal or violent act to another person</p> <p>e) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • you • any other resident of the home • any person engaged in your service <p>f) for liability arising directly or indirectly out of any profession, occupation, business or employment apart from property ownership</p> <p>g) for liability which you have assumed under contract and which would not otherwise have attached</p> <p>h) for liability arising out of your ownership, possession or use of:</p> <ul style="list-style-type: none"> • any motorised or horse drawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the home and • pedestrian controlled gardening equipment used elsewhere • any power-operated lift • any aircraft including model aircraft and drones or watercraft other than manually operated rowing boats, punts or canoes and model boats • any animal <p>i) for liability in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance
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<p>B) Contents in the garden</p> <p>We will cover loss of or damage to contents by any of the causes covered under Perils 1 – 10 of this section happening in the open within the boundaries of the home, up to the limit shown in the schedule.</p>	<p>a) the contents excess shown in the schedule</p> <p>b) loss or damage that happens after the home has been left unoccupied for more than 60 days</p>
<p>C) Emergency access</p> <p>We will cover damage to contents caused while gaining necessary access to the home to deal with a medical emergency or to prevent damage to the home upto the limit shown in the schedule</p>	<p>a) the contents excess shown in the schedule</p>
<p>D) Household removals</p> <p>We will cover contents accidentally damaged or stolen during professional removal from the home to your new permanent home (including while in temporary storage for up to seven days) within the British Isles.</p>	<p>a) the contents excess shown in the schedule;</p> <p>b) Money, jewellery, watches, items of gold or platinum, stamps and coins;</p> <p>c) Loss or damage to china, glass, earthenware and other items of a fragile nature unless they have been packed by professional packers</p>
<p>E) Carpets</p> <p>Carpets and non-permanent flooring as per the limit in your schedule</p>	<p>a) the contents excess shown the schedule</p> <p>b) wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually</p>

Conditions that apply to Section 2 (contents) only

How **we** deal with **your** claim

1. If **you** claim for loss or damage to the **contents** **we** will at **our** option repair, replace or pay for any article covered under section 2.
2. Pairs, Sets and Suites

We only pay for the cost of replacing any undamaged items which form part of a pair, set, suite or any other item of a uniform nature, design or colour upto the limit shown in the **schedule**

Your sum insured

1. **We** will not pay any more than the sum insured for the **contents** of the **home** shown in the **schedule** plus any amounts due under Additional Covers: A, G and I and subject to any limits shown in the **schedule** or this section.
2. **We** will not reduce the sum insured under section 2 after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
3. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim.

For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

General Exclusions applicable to the whole of this insurance

We will not cover:

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss
2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:-
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

b) War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) Existing and Deliberate Damage

We will not pay for loss or damage:

- (i) occurring before cover starts or arising from an event before cover starts
- (ii) caused deliberately by **you** or by any person lawfully at the **home**

d) Nuclear, Biological and Chemical Contamination Clause

We will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;

Directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiobiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event, including steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened or perceived terrorism. Terrorism is defined as any act or acts including but not limited to:

- a) the use or threat of force and/or violence; and/or
- b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons, in whole or in part, for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

e) Contamination and Pollution Exclusion

We will not pay for anything arising from pollution or contamination, unless caused by a sudden and unexpected accident which can be identified, or by oil leaking from a domestic oil installation at **your home.**

f) Diminution in value

We will not pay for any reduction in value of the property insured following repair or replacement paid for under this insurance.

g) Contractors Exclusion

We will not pay for any loss, damage or liability arising out of the activities of contractors. For the purpose of this exclusion a contractor is defined as any person, company or organisation working at or on the property, including where **you** are working in **your** capacity as a professional tradesman.

h) Electronic Data Exclusion

Unless **you** have cover for **computer attack** shown as included in the **schedule**. **We** will not pay for Loss, damage, destruction, distortion, erasure, corruption or alteration of **Electronic data** from any cause whatsoever (including but not limited to **Computer attack**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

However in the event of a fire or explosion resulting from any matter described above, this insurance will cover physical damage occurring during the **policy period** to the property insured by the original policy.

Should **Electronic data** processing media insured by this policy suffer physical loss or damage insured by this policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the **Electronic data** from back-up or from originals of a previous generation. These costs will not include research and engineering or any costs of recreating, gathering or assembling such **Electronic data**. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this insurance does not insure any amount pertaining to the value of such **Electronic data** to the **Insured** or any other party, even if such **Electronic data** cannot be recreated, gathered or assembled

i) Faulty Workmanship Exclusion

We will not pay for: Any loss or damage arising from faulty design, specification, workmanship or materials

j) Wear and Tear Exclusion

We will not pay for: Any loss or damage caused by wear and tear or any other gradual operating cause

k) Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.