



Hastings Direct home policy

A guide to your cover
and how to make a claim

Got questions?

You can read our FAQs and view your policy documents in MyAccount:
Log in or register here: www.hastingsdirect.com/MyAccount

Chat to our customer services team:

Webchat: www.hastingsdirect.com/contact-us

Call: **0333 321 9801**

Opening hours: Monday to Friday 8am – 9pm

Saturday 9am – 5.30pm, Sunday 10am – 5pm

Welcome

Thanks for buying your home insurance **policy** through Hastings Direct; we're delighted you've chosen us. This **policy** wording explains your insurance **policy**; please read it carefully so you understand exactly what you're covered for and what's excluded.

Using this policy wording

Please read this **policy** wording along with your **policy schedule** to make sure you're satisfied with your insurance. If you have any questions please contact us on **0333 321 9801**.

Making a claim

If you need to make a claim, please call **your insurer**. Their number will be in your welcome pack and in your **policy schedule**. You'll find more information about how to claim on page 4.

Who can speak to us about your policy?

	Arrears Payment	Changes to your policy	Renewal	Cancellation
Policyholder	Yes	Yes	Yes	Yes
Spouse/partner/nominated person*	Yes	Yes	Yes	No
Direct Debit Payers	Yes	Yes	Yes	No

*At the request of many of our customers, and to make managing your insurance more convenient for you, we're happy to deal with your spouse or partner, who calls us on your behalf, provided they're named on the **policy**, regarding payment, changes or renewals. If you would like to change this arrangement, or nominate someone else (such as a named person on the **policy**, friend or other family member), or would prefer us to deal only with you, please email or call us to let us know.

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Part 1 – Useful information

Claims service



Are you covered for wear and tear?

Your **policy** doesn't cover claims arising just from wear and tear or gradual operating causes. It's your responsibility to keep your home and its contents in a good condition – see the General Exclusions section for more details.

Contents, personal possessions and buildings claims

If you need to make a claim

- Report the loss or damage to **your insurer** as soon as you can, they'll tell you what to do next. You'll find their number in your **policy schedule**
- Be ready to give them your **policy** number found on your **policy schedule** and details of the loss
- Tell the police as soon as you discover something is lost or if you suspect theft or malicious damage. Ask them for a crime reference number and tell **your insurer** as soon as you can
- Read the claims conditions section of this **policy** wording.



What's an excess?

An **excess** is the amount you have to pay towards the first part of any claim you make. You agreed to the amount of each **excess** when you bought the policy. If a claim is made over both the buildings and contents sections of the policy (for example a fire damages both your home and its contents), then you'll pay the excess from the section with the highest total excess. Details are shown on your **policy schedule**.

Occupiers, Public or Property owner's liability claims

Neither you nor anyone else covered by the **policy** should make any admission of fault, offer promises, payment or compensation unless **your insurer** has agreed it in writing.

When defending or settling a claim, **your insurer** is entitled to instruct the solicitors of their choice to act for you in any proceedings. If they feel it's appropriate, **your insurer** is entitled to admit liability for the costs covered under this policy, on behalf of you or any person claiming against this **policy**. These admissions can be made before or after legal proceedings start.

Legal statements

This **policy** is a contract between you, any joint policyholders and **your insurer**. **Your insurer's** name is shown on your **policy schedule**. You're responsible for entering into this contract and only you, any joint policyholder or anyone you've given authority to act on your behalf are able to cancel it. You alone are able to make claims under this **policy** on your own behalf. Under the Contracts (Rights of Third Parties) Act 1999 no other third party has any additional rights under this **policy**.

The information you gave to us forms part of this contract and is shown on your statement of insurance.

You enter into a contract with the insurer when you agree to take out a **policy** on the terms and conditions offered and pay the premium. It's your responsibility to make sure that you and any other joint policyholder are aware of the terms of this **policy**.

If you've paid, or have agreed to pay, the appropriate price and our arrangement and administration fee, the insurer will provide insurance under the terms set out in this **policy** during the **period of insurance**.

The law which applies to this policy

This **policy** is governed by the law that applies to the part of the **British Isles** where your **home** is situated.

Information about your contract of insurance

When you take out a home insurance **policy** through us you enter into two separate contracts;

- The first contract is with **your insurer**, named on your **policy** schedule. **Your insurer** agrees to insure you according to the terms, conditions and exclusions in this **policy**, under Parts 2, 3, 4 and 5, and will handle any claims. **Your insurer** charges a premium for this, which includes insurance premium tax.
- The second contract is with us, acting on your behalf as your agent by arranging and administering your insurance **policy** and we'll charge fees for this service. Our terms and conditions are set out in part 6 of this **policy** wording.

Information about your policy documents

Your insurance contract is made up of:

- This **policy** wording
- Your **policy schedule**, which has details of you, **your insurer**, the cover provided and which sections and **endorsements** in this **policy** apply to you
- **Your statement of insurance, which shows all the information you've provided on which the cover has been based.**

You should keep a record of any information you supply to us (including any emails and letters) in relation to this insurance.

Read all of these documents carefully to make sure all the details are correct. Please also check your statement of insurance to make sure you have the right level of cover.

Your legal obligations

Under the Consumer Insurance (Disclosure and Representation) Act 2012, when you apply for insurance you have a duty to take reasonable care to answer all questions as fully and as accurately as possible. If you give us information which is over and above what we've asked for, you must do so honestly and carefully.

If you don't take reasonable care to answer all questions fully and accurately or if you deliberately make a false statement, there could be serious consequences. We or **your insurer** may:

- cancel your **policy**
- declare your **policy** void (treating your **policy** as if it never existed)
- change the terms and/or premium of your **policy**
- refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

Check your statement of insurance to make sure all information given is correct. If the details on your **policy** documents are wrong, or if you want to make any changes, please call our customer service team on the number at the front of this policy wording.

Checking for changes to your cover

If you've changed the basic terms of your **policy** with us, this will be stated in your **policy schedule**.

Your insurer may also apply changes to your policy. These are called **endorsements** and can include things like a requirement to have a burglar alarm fitted, a certain type of lock on your doors, or an increase to the **contents** sum insured. These can be found in your **policy schedule**.



Important

You must tell us if you intend to carry out any building work or changes to your **home**, for example, an extension, loft or garage conversion or any structural alteration, before any work begins.

Policy summary

This table is a summary of the features and benefits of this **policy**. Full details can be found in the 'Buildings' and 'Contents' sections of this **policy** wording. The amounts in the Cover Limit Column should match the level of cover you've bought (as listed in your statement of Insurance and **policy schedule**). If they don't match, call our customer services team.



Important

You need to tell us about (to specify) any items worth more than £1,500. Any items individually valued above this amount that you haven't told us about and aren't itemised in your policy schedule aren't covered.

Please also tell us about any pedal cycles valued over £350.

You can add specified items to your policy at any time. To do so please contact us.

Buildings (if selected)	Cover limit
Buildings sum insured	£1,000,000
Accidental damage to underground drains/pipes	£1,000,000
Alternative accommodation	£100,000
Trace and access	£5,000
Escape of water and oil	£1,000,000
Property owner's liability	£2,000,000
Locks and keys	£500
Contents (if selected)	Cover limit
Contents sum insured	Refer to your policy schedule
Valuables limit	£15,000
Valuables single article limit (unless specified)	£1,500
Business equipment	£6,000
Escape of water and oil	Up to the contents sum insured
Accidental loss of metered water and oil	£2,000
Contents in outbuildings	£3,000
Contents in the garden	£1,000
Plants in the garden	£1,000
Fatal accident	£5,000
Alternative accommodation	£10,000
Frozen food	£1,000
Tenant's liability	£15,000
Money	£500
Credit cards	£1,000
Locks and keys	£500
Special events increase	£7,500
Downloaded information	£2,500
Visitor belongings	£1,000
Temporary removal	£2,500
Student belongings	£2,500
Documents	£750
Liability to the public and unrecovered damages	£2,000,000
Liability to domestic employees	£10,000,000
Total limit for pedal cycles (unless specified)	£1,500
Single item limit for pedal cycles (unless specified)	£350
Personal possessions	Cover limit
Personal possessions sum insured	Refer to policy schedule
Single item limit	£1,500

Definitions

To help you understand the details of your cover, definitions of the key terms in your **policy** are below. Wherever these words or phrases appear in **bold** in this **policy** wording, they'll have the meanings listed here.

Accidental damage Sudden, unexpected and visible damage from an identifiable cause which has not been caused wilfully or deliberately.

Bedroom Any room in **your home** that's either currently used as a bedroom or was originally designed and built as a bedroom but is now being used for another purpose.

British Isles England, Scotland, Wales, Northern Ireland, the Isle of Man and Channel Islands.

Buildings The structure of the **home** including fixtures and fittings and which form part of the property including: oil and gas tanks, cesspits, septic tanks, permanently installed swimming pools, hot tubs or Jacuzzis, ornamental ponds, fountains, tennis hard courts, walls, gates, fences, hedges, terraces, patios, drives, paths, statues, decking, railings, gazebos, pergolas, car ports, garages, including garages on nearby sites within the boundaries of the property. Permanently installed external lighting, alarm systems and surveillance equipment. Permanently installed solar panels, solar heating systems and wind turbines that are fastened securely in position, professionally installed and used following the manufacturer's guidelines. Permanently installed recreational toys and brick built barbecues, laminated, wooden effect or vinyl floor coverings that can't reasonably be removed and re-used and inspection hatches and covers which supply utility services to your **home** and **outbuildings**. This does not include car ports or any structure that is open on one or more sides unless built from brick and is a structural part of the building.

Business equipment Any electronic office equipment that **you** own or are legally responsible for and used for business or professional purposes while kept in **your home**. This does not include data, stock, **money**, tools or anything not owned by **you** or anything insured under another policy.

Contents

Household goods (including tenants' fixtures, fittings and interior decorations), frozen foods, **personal effects**, pedal cycles, home office equipment, **valuables, money** and **business equipment** that belong to you or your **family**, or you or your **family** are legally responsible for, and (with the exception of **business equipment**), they're mainly used for private purposes.

The following items are not included in this definition:

- **Vehicles or craft**, including drones
- Any living creature
- Documents, except those specifically mentioned in the contents section
- Lottery and raffle tickets
- Financial documents not included in money definition
- For tenants; any part of the structure of the **buildings**, other than fixtures and fittings, that you're responsible for

Domestic staff

A person employed to carry out domestic duties associated with your **home** and not employed by you in any capacity in connection with any business, trade, profession or employment.

Endorsement(s)

An Endorsement changes the terms of the **policy**. You'll find these in your **policy schedule** under the heading '**endorsements**'.

Excess

The amount deducted from every claim made. Check your **policy schedule** to find out what **excesses** apply to your **policy**.

Family/They

Your spouse, domestic partner or civil partner, children, **domestic staff** and any other person permanently residing with you and not paying for their accommodation.

Flood

A sudden and violent invasion of the property by a large volume of water caused by a rapid build-up or sudden release of water from outside the **buildings**.

Gradual Cause

Anything that happens gradually over a period of time including wear and tear, depreciation, the effects of light or the atmosphere, mould, dry or wet rot, normal settlement, damage caused by repeated exposure to smoke, mildew, rust, corrosion or fungus or caused by the normal use, maintenance or routine decoration and upkeep of your **buildings** and its **contents**. Any loss or damage caused gradually that has resulted from general lack of maintenance of your **home**.

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding.

Home

The private residence shown in your **policy schedule**, including its garages and **outbuildings** within the boundaries of your property, occupied by you and used for domestic and clerical business purposes.

Home entertainment equipment

Includes items such as televisions, sound systems, CD/MP3 players, DVD/Blu-ray players, games consoles, computers, laptops, notebooks, E-readers, radios, digital, cable and other such equipment used for **home** entertainment purposes.

Landslip

Downward movement of sloping ground.

Money

Money held solely for private domestic purposes including current currency, cheques, postal orders, postage stamps which aren't part of a collection, premium bonds, share certificates, saving stamps or certificates, money orders, traveller's cheques, travel tickets including season tickets, petrol coupons, phone cards, pre-booked event and entertainment tickets, valid gift cards, tokens and vouchers with cash value and electronic money cards. This doesn't include cover for financial documents not included in this definition or include liability relating to credit cards, cheque cards or cashpoint cards.

Outbuildings

Sheds, greenhouses, summer houses, other permanent buildings which don't form part of the main building, are within the boundaries of the property and used for domestic purposes. This does not include agricultural buildings, car ports or any structure that is open on one or more sides, caravans, mobile homes or motor homes, structures made of canvas, PVC or any other non-rigid or inflatable material.

Period of insurance

The period that cover is effective from and to, as stated in your **policy schedule**. If the **policy** is cancelled, the cover will end on the cancellation date.

Personal effects

Clothes and articles of a strictly personal nature belonging to you or your **family**, likely to be worn or carried; for example, handbags, tablets, mobile phones, portable music devices or hand held games consoles and sports equipment. This does not include **valuables**, **money** or pedal cycles.

Policy

Your **policy** wording, and **policy schedule** including any **endorsement(s)**.

Policy schedule

This sets out the following information:

- Your details
- Your **policy** number
- The **period of insurance**
- The sections of this document that apply
- Policy summary
- Any conditions which may vary the terms of this document, such as **endorsements**
- The **excess** applicable to your cover.

Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings** within ten years of construction.

Storm

A period of violent weather defined as: wind speeds with gusts of at least 48 knots (55 mph, equivalent to **storm** force 10 on the internationally recognised Beaufort Scale), or torrential rainfall at a rate of at least 25mm per hour, snow to a depth of at least one foot (30cm) in 24 hours or hail of such intensity that it causes damage to hard surfaces or breaks glass.

Student belongings

Contents temporarily removed to boarding school halls of residence, university halls of residence or rented student accommodation in the **British Isles**, belonging to you or **your family** when in full time, further or higher education. The following items are not included in this definition: Pedal cycles, camping equipment, and guest belongings.

Student belongings are covered under section 11, Temporary Removal.

Subsidence

Downward movement of the ground beneath the **buildings** other than by settlement.

Unfurnished

Has not contained enough furniture and furnishings for normal living purposes for more than 30 in a row.

Unoccupied

Not lived in and not occupied overnight by you, your **family**, lodgers, tenants or a person authorised by you for more than 30 consecutive days.

By lived in, we mean that day to day activities such as bathing, cooking, eating and sleeping are all carried out at the home.

Valuables

Jewellery, antiques, gemstones, watches, furs, paintings and other works of art, sculptures, stamp, coin and medal collections, gold and silver objects and other precious metals.

Vehicles or craft

Any vehicle, craft or toy propelled by a motor of any kind, any vehicle, craft or toy powered or assisted by wind or hand, or any vehicle, craft or toy designed for use in or on water, including their keys and accessories; except the following while being used for their intended purposes, as long as they are not required to pay Vehicle Excise Duty for road and are used by the person they were designed for:

- Ride-on lawn mowers
- Wheelchairs, mobility scooters and invalid carriage
- Electrically powered children's ride on toys
- Electrically assisted bicycles
- Pedestrian controlled electrically powered golf carts.

Your insurer

The insurer stated in your **policy schedule**.

The definitions below also have the same meanings throughout this document even when they are not in bold:

We/us/our

Hastings Insurance Services Limited trading as Hastings Direct.

You/Your

The person or persons named in your **policy schedul** as the policyholder(s).

Part 2

What you're covered for Buildings

Your **policy schedule** will show if you have chosen this section.

Defined words appear in **bold** and you'll find their meanings in the definitions section of this **policy** wording. The terms we, us, our, you and your take on the defined meaning whenever they appear in this **policy** wording, but won't always appear in **bold**.

Your insurer will cover your **buildings** up to the sum insured of £1,000,000 for any one claim under buildings sections 1–7, 10, 11, 13–15 and 17. The loss or damage must take place at your **home** during the **period of insurance**.

In addition, **your insurer** will pay any amounts due under buildings sections 8, 9, 12 and 16 up to the limits shown in the policy summary.

Please note:

There are other inner policy limits which may apply, please see the **policy** summary on page 9 for full details

- The **excess** amount shown on your **policy schedule** will be deducted from any claim settlement
- Terms or **endorsements** may apply—please see your **policy schedule**.

Your **policy** covers loss or damage to your **buildings** by:

1. Storm or flood

What's covered

Storm

Your insurer will cover loss or damage caused by **storm**, as detailed in the definition section of this document.

Flood

Your insurer will cover loss or damage caused by **flood**—please see the full **flood** definition within the definitions section. This doesn't include water that's escaped from pipes, tanks or other fixed water apparatus inside your **home**—please see the escape of water section (section 2) for this.

Continued over...

What isn't covered

Loss or damage:

- Caused by **subsidence, heave** or **landslip** resulting from **storm** or **flood**
- Caused by frost
- To gates, hedges and fences
- To drives, patios, decking, terraces, tennis hard courts and paths unless your **home** is damaged at the same time and by the same cause
- To domestic fixed central-heating gas or oil tanks in the open
- To wind turbines
- To solar panels or solar panel heating systems
- To incomplete alterations or extensions of the **Buildings**
- To swimming pools, fixed hot tubs and their fittings, covers enclosures and accessories
- To radio or television aerials or satellite dishes and their fittings or masts.

2. Escape of water or oil

What's covered

Loss or damage:

- Caused by water leaking from or freezing in:
 - a fixed water, drainage or heating installation
 - a washing machine, dishwasher, water bed, fridge or freezer.
- Caused by oil either leaking from, or freezing in, a fixed oil-fired heating installation. This includes smoke or smudge damage by vaporisation caused by a faulty oil-fired heating installation and any damage to soil caused by the leaking oil.

Damage to the items is only covered if it's happened as a result of an insured cause or cover.

What isn't covered

Loss or damage:

- While your **home** is **unoccupied** or **unfurnished**
- While your **home** is not being lived in for more than 5 days in a row unless sufficient heat is maintained in the **home** or the water supply is shut off at the mains throughout your absence
- Caused by **subsidence, landslip** or **heave** as a result of escape of water or oil
- Caused by the failure or lack of grouting or sealant known to you or that you ought to have been aware of
- Caused by water escaping from pipes or plumbing that are not properly lagged
- Caused by **gradual causes**
- Caused by general lack of maintenance
- Caused by sinks, baths or trays overflowing due to the taps, showers or other water faucets or dispensers being left on (this is covered if extended **accidental damage** has been selected)
- Caused by infill materials settling, swelling or shrinking due to an escape of water
- Caused by sulphate reacting with any materials your **home** is built from
- Caused by oil escaping pipes in **outbuildings**
- Arising from leaks from swimming pools or hot tubs fixed to solid floors.

Make sure patches of damp, mould or mildew are checked by an expert. This could prevent gradual leaks causing damage to your property. As stated above, damage caused gradually that you ought to have been aware of is not covered under your policy.



Burst pipe prevention

If you're going away for 5 days in a row or more you must either:

- Set the heating system to maintain a temperature of around 14°C to allow warm air to reach your pipes, or
- Turn off gas and water supplies at the mains and drain the water and central heating systems.

3. Theft

What's covered

Loss or damage caused by theft or attempted theft.

What isn't covered

Loss or damage:

- That has not been reported to the police within 24 hours of discovery
- While your **home** is **unoccupied** or **unfurnished**
- Caused by you, your **family** or any person you or your **family** have allowed into your **home**
- While building works are ongoing unless there is forcible and violent entry to, or exit from, your **home**
- To materials used for building works
- Unless there is forcible and violent entry to, or exit from, your **home**.

Please notify the police within 24 hours of discovering the theft, and get a crime reference number.

4. Vandalism or malicious damage

What's covered

Loss or damage caused by malicious acts.

What isn't covered

Loss or damage:

- Which has not been reported to the police within 24 hours of discovery
- While your **home** is **unoccupied** or **unfurnished**
- Caused by you, your **family** or any person you or your **family** have allowed into your **home**.

5. Fire, smoke, lightning, earthquake or explosion

What's covered

Loss or damage caused by fire, smoke, lightning, earthquake or explosion.

What isn't covered

Loss or damage:

- Caused by a **gradual cause**
- Caused by tobacco burns, scorching, melting, warping, singeing or other forms of heat distortion unless accompanied by flames
- Caused by smog, agricultural or industrial work.

6. Subsidence, heave or landslip

What's covered

Loss or damage caused by:

- **Subsidence** or ground **heave** of the site on which the **buildings** stand
- **Landslip.**

What isn't covered

Loss or damage:

- To boundary and garden walls, gates, garden lawns, hedges and fences, paths and drives, patios, decking, terraces, tennis hard courts and swimming pools unless your **home** is damaged at the same time by the same cause
- To hot tubs, service tanks, drains, septic tanks, pipes, cables and central heating oil or gas tanks unless your **home** is damaged at the same time by the same cause
- Caused by normal **settlement**, shrinkage or expansion
- Caused by thermal movement
- As a result of movement of solid floor slabs and non-load bearing walls, unless the foundations beneath the external walls of your **home** are damaged at the same time by the same cause
- Resulting from construction, structural alteration, repair or demolition
- Caused by coastal or river bank erosion
- Arising from the use of defective materials, defective design or faulty workmanship
- Caused by the action, or reaction, of chemicals with any material which forms part of the **buildings**
- Covered under a guarantee or an NHBC certificate.

7. Impact

What's covered

Loss or damage caused by:

- Impact or collision with animals, falling trees or branches, road vehicles, trains, aircraft or other flying objects (including items dropped from them)
- Breakage or collapse of television or radio aerials, satellite dishes and their fittings.

What isn't covered

Loss or damage:

- Caused by domestic pets
- To gates or fences by falling trees or branches
- Caused during tree felling, lopping or topping
- To the fallen items
- The cost of the removal of a tree or branch, unless its fall has caused damage to the **building** itself.

8. Locks and keys

What's covered

Your insurer will pay up to the limit shown in the policy summary for any one claim for replacement locks and keys following the theft or loss of keys for the following:

- External doors and windows of your **home**
- A safe within your **home**
- An alarm protecting your **home**.

What isn't covered

- The cost of replacing keys and locks to a garage or **outbuilding**.

If you've chosen **buildings** and **contents** insurance then **your insurer** will only pay under one section for any one claim.

9. Trace and access

What's covered

Your insurer will pay you up to the limit shown in the policy summary for any one claim for the necessary and reasonable costs you incur to find the source of damage to your **home** caused by:

- Escape of water from a fixed water, drainage or heating installation
- Escape of oil from a fixed oil fired heating installation
- **Accidental damage** to cables, pipes, underground drain pipes or tanks providing services to and from your **home** that you're responsible for.

This includes reinstating any wall, floor, ceiling, drive, fence or path removed or damaged during the search.

What isn't covered

- Loss or damage to pitch fibre drains caused by inherent defects in the design, material, construction, or installation of the pipes and drains
- The costs of repair to the source of the damage unless the cause is covered elsewhere in this **policy**.

Trace and access cover can only be applied if physical damage is found at the property.



Important

Please note that your Escape of Water Excess will apply to Trace and Access claims.

10. Riot and civil commotion

What's covered

Loss or damage caused by riot, civil commotion, strikes, labour and political disturbances. Please notify the police immediately and obtain a crime reference number, and tell **your insurer** within seven days of the event.

What isn't covered

Loss or damage:

- That has not been reported to the police within 24 hours of discovery
- While your **home** is **unoccupied** or **unfurnished**
- Caused by you, your **family** or any person you or your **family** have allowed into your **home**.

11. Debris removal and building fees

What's covered

Your insurer will only pay for any necessary expenses incurred when rebuilding or repairing the **buildings** following a valid **buildings** claim under sections 1–7 and 10, including:

- Architects, surveyors, consulting engineers and legal fees
- The cost of clearing debris from the site or demolishing or shoring up the **buildings**
- The cost to comply with government or local authority requirements.

What isn't covered

- Costs incurred after a notice to comply with any statutory regulations or local authority requirements have been served on you.

12. Alternative accommodation

What's covered

While your **home** cannot be lived in because of loss or damage covered by the buildings section of this **policy**, **your insurer** will pay up to the limit shown in the policy summary for any one claim for:

- The additional cost of similar alternative accommodation for you and your **family** and your domestic pets
- The amount of rent and ground rent you and your **family** lose.

What isn't covered

- Any costs that are incurred after your **home** becomes fit to live in again
- Any costs you agree to pay without **your insurer's** prior permission.

13. Emergency entry

What's covered

- Loss or damage to the **buildings** caused when the fire, police or ambulance service has to force entry to the **buildings** because of an emergency or perceived emergency involving you or your **family**
- Re-landscaping of the gardens following damage caused by fire, police or ambulance services.

14. Selling your home

What's covered

The buyer is covered for loss or damage covered by this insurance from the date contracts are exchanged until the sale completion date of your **home**. If you're buying another property to live in, which **your insurer** has agreed to insure, **your insurer** will cover your new property for loss or damage under this section for up to 90 days from the date contracts are exchanged or, in Scotland, the date your offer is accepted.

What isn't covered

Loss or damage:

- Which the seller is responsible for making good
- While your **home** is **unoccupied** or **unfurnished**
- When another policy is insuring the property
- Caused after the sale or purchase has completed
- Occurring while the **buildings** are in the course of construction or undergoing demolition, structural alterations or structural repair.

15. Accidental damage to cables, underground pipes and drains

What's covered

- **Accidental damage** to cables, drain inspection covers and underground drains, pipes or tanks providing services to or from your **home** and for which you're legally responsible.

What isn't covered

Loss or damage:

- While your **home** is **unoccupied** or **unfurnished**
- To drains caused by inherent defects in the design, material, construction or installation of the pipes and drains
- To any part of the pipe, cable or drain that hasn't been damaged
- Caused by de-lamination or collapse of underground pitch fibre pipes.

16. Property owner's liability

Important guidance for property owner's liability

Under this section **your insurer** will only provide cover for liability arising from the ownership of your **home**. **Your insurer** will not cover your liability as the occupier of your **home** or your personal liability arising from the private pursuits of you or your **family**.

Most commonly, the occupier (tenant or occupying owner) of the property and the land belonging to it will be held responsible for liabilities arising from incidents occurring at the property.

You'll also need to arrange cover for occupier and/or public liability. This is included automatically under our contents insurance.

What's covered

Your insurer will pay up to the limit shown in the policy summary (including costs and expenses agreed by **your insurer** in writing) for any one claim or series of claims arising from any one event, source or original cause that you or your **family** become legally liable to pay as compensation (including claimants costs and expenses) occurring during the **period of insurance** which causes accidental:

- Death, bodily injury or illness of any person who isn't an employee of you or your **family**
- Damage to material property not belonging to, or in the custody or control of, you or your **family**

Arising from:

- Your ownership (but not occupation) of the **buildings** including its land
- Faulty work carried out by you or your **family** or on your behalf to any private residence within the **British Isles** which you or your **family** used to own (relating to the Defective Premises Act 1972; Section 3 of this act states that having sold a property, you are not relieved of any legal responsibility arising from work you may have carried out on any building that you owned for seven years from the date this policy ends).

What isn't covered

Your legal liability to pay compensation or costs arising from:

- Any loss or damage arising from passing on contagious disease or virus
- Any agreement with a third party which imposes a liability on you or your **family** that wouldn't exist without that agreement
- The use of your **home** for any business, trade, profession or employment
- Death, bodily injury or damage caused by lifts, hoists or **vehicles or craft**, including drones and mechanically propelled aerial toys, models or devices
- The cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property
- Death, bodily injury or illness to you or your **family**
- Any liability covered by any other insurance policy
- Any liability for faulty work which arises more than seven years after the work has been completed.

17. Accidental damage (optional cover)

Your policy schedule will show if you have chosen this section.

What's covered

Accidental damage or loss to **buildings**, such as repairing a ceiling if someone is in the loft and drops something through a floorboard.

What isn't covered

Loss or damage:

- To anything specifically excluded under **buildings** cover
- To anything specifically covered elsewhere in this **policy**
- Caused by frost
- Caused by chipping, denting or scratching
- Caused by the process of cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item
- Caused by **gradual causes**
- Caused by **settlement** or shrinkage of the **buildings**
- Caused by fungus, insects or vermin, parasites, woodworm, wet or dry rot or atmospheric conditions
- Caused by chewing, scratching, tearing or fouling by domestic pets
- Arising from mechanical or electrical breakdown or failure
- To any ongoing alteration or extension of the **buildings** or the cost of maintenance, or routine decoration
- Caused by faulty workmanship, defective design or use of defective materials
- While your **home** is **unoccupied** or **unfurnished**
- While your **home** is lent, let or sub-let.

General buildings exclusions

You're not covered for:

- Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets
- Loss or damage caused by faulty design, plan, specification, materials or workmanship
- Liability arising from any trade, business, profession or employment
- Any loss or damage caused by **gradual causes** and costs that arise from the normal use, maintenance and upkeep of your **buildings** and their **contents**
- Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by you or your **family** or anyone lawfully in your **home**.
- The cost of complying with building regulations, local authority or other statutory requirements, if a notice of the need to comply with any of them was sent to you or your family before the loss or damage happened or if the notice relates to undamaged parts of your **Buildings**.

Contents

Your policy schedule will show if you have chosen this section.

Please note:

There are other inner policy limits which may apply, please see the policy summary on page 9 for full details.

- The excess amount shown on your policy schedule will be deducted from any claim settlement
- Terms or endorsements may apply—please see your policy schedule.

Defined words appear in **bold**, see the Definitions section for their meaning. The terms we, us, our, you and your take on the defined meaning whenever they appear in this **policy** wording, but won't always appear in **bold**.

What's the most your insurer will pay?

Your insurer will cover your **contents** up to the sum insured shown in your **policy schedule** for any one claim under contents sections 1, 2, 3–7, 9, 12 and 25. The loss or damage must take place during the **period of insurance**.

In addition **your insurer** will pay any amounts due under contents sections 8, 10, 11 and 13–24 up to the limits shown in the policy summary.



Do you need to keep your receipts or have proof of ownership or value?

If you need to make a claim for any **valuables** or other significant items then **your insurer** may ask you for proof of value and/or ownership, so yes, keeping your receipts could help towards a quick and efficient claims settlement.

Any item of jewellery exceeding the value of £5,000 must be examined and revalued by a competent jeweller once every 3 years with any defects (e.g. in the settings of any stones) remedied. Proof of this may also be required when making a claim.

What contents aren't covered?

- **Vehicles or craft** or liability from the use of **vehicles or craft**
- Parts, accessories, tools, diagnostic equipment, fitted audio and visual equipment for **vehicles or craft**
- Any living creature
- **Contents** more specifically insured by any other insurance **policy**
- Documents other than as shown in contents section 19
- Lottery and raffle tickets
- Any part of the structure of the **buildings** other than fixtures and fittings you're responsible for as occupier.

Please note:

- There are other inner policy limits which may apply, please see the summary table for full details
- The **excess** amount shown on your **policy schedule** will be deducted from any claim settlement
- Terms or **endorsements** may apply—please see your **policy schedule**.

Your **policy** covers loss or damage to you or your **family's contents** while they're in your **home** by:

1. Storm or flood

What's covered

Storm

Your insurer will cover loss or damage caused by **storm**.

Flood

Your insurer will cover loss or damage caused by **flood**.

What isn't covered

Loss or damage:

- Caused by **subsidence, heave or landslip** resulting from **storm or flood**
- Caused by frost
- Caused by water that's escaped from pipes, tanks or other fixed water apparatus inside your **home**—please see the escape of water section (section 2) for this
- Caused to incomplete alterations or extensions of your building.

2. Escape or accidental loss of water or oil

What's covered

- Accidental loss of metered oil or water up to the amount shown in the policy summary
- Up to the **contents** sum insured for loss or damage caused by:
 - Water leaking from;
 - a fixed water, drainage or heating installation
 - a washing machine, dishwasher, water bed, fridge or freezer
- Oil leaking from a fixed oil-fired heating installation. This includes smoke and smudge damage by vaporisation caused by a faulty oil-fired heating installation.

What isn't covered

Loss or damage:

- While your **home** is **unoccupied** or **unfurnished**
- While your **home** is not being lived in for more than 5 days in a row unless sufficient heat is maintained in the **home** or the water supply is shut off at the mains throughout your absence
- To pipes, appliances, tanks or installation unless specifically covered under another section
- Caused by **subsidence, landslip** or **heave** as a result of escape of water or oil
- Caused by the failure or lack of grouting or sealant known to you or that you ought to have been aware of
- Caused by **gradual causes**
- Caused by escape of water from guttering, rainwater and downpipes
- Caused by sinks, baths or trays overflowing due to the taps, showers or other water faucets or dispensers being left on (this is covered if extended **accidental damage** has been selected)
- Caused by water escaping from external pipes that are above ground or pipes or plumbing that are not properly lagged.

Make sure patches of damp, mould or mildew patches are checked by an expert. This could prevent gradual leaks causing damage to your property. As stated above, damage caused gradually that you ought to have been aware of is not covered under your **policy**.

3. Theft

What's covered

Loss or damage caused by theft or attempted theft.

What isn't covered

Loss or damage:

- Which has not been reported to the police within 24 hours of discovery
- While your **home** is **unoccupied** or **unfurnished**
- If the property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible, irrecoverable or irredeemable for any reason
- Caused by you or your **family, domestic staff**, lodgers, paying guest, tenants or visitors invited into your **home**, unless force and violence has been used to enter your **home**
- To pedal cycles, unless they are either locked to an immovable object or kept in a locked building
- To **money**, unless there's been forcible and violent entry to, or exit from, your **home**
- To **contents** in an **outbuilding** that is not within the boundaries of your property
- By deception, unless deception is used by someone only to gain access to your **home** by lying and then stealing something when there. Deception theft such as giving bank details over the phone isn't covered
- While building works are ongoing unless there has been forcible and violent entry to, or exit from, your **home**.

Please notify the police within 24 hours of discovering the theft, and get a crime reference number.

4. Vandalism or malicious damage

What's covered

Loss or damage caused by malicious acts.

What isn't covered

Loss or damage:

- Which has not been reported to the police within 24 hours of discovery
- While your **home** is **unoccupied** or **unfurnished**
- While your **home** is let or lent, unless there has been forcible and violent entry to, or exit from, your **home**
- Caused by you, your **family** or any person you or your **family** have allowed into your **home**
- Caused by computer virus or hacking.

5. Fire, smoke, lightning, earthquake or explosion

What's covered

Loss or damage caused by fire, smoke, lightning, earthquake or explosion.

What isn't covered

Loss or damage:

- Caused by **gradual causes**
- Caused by tobacco burns, scorching, melting, warping or other forms of heat distortion unless accompanied by flames
- Caused by smog, agricultural or industrial work.

6. Subsidence, heave or landslip

What's covered

Loss or damage caused by:

- **Subsidence, landslip** or ground **heave** of the site on which the **buildings** stand.

What isn't covered

Loss or damage:

- Caused by coastal or river bank erosion
- Caused by thermal movement
- Resulting from construction, structural alteration, repair or demolition
- Arising from the use of defective materials, defective design or faulty workmanship.

7. Impact

What's covered

Loss or damage caused by:

- Impact or collision with any animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), and
- Breakage or collapse of television or radio aerials, satellite dishes and their fittings.

What isn't covered

- Damage caused by domestic pets
- The cost of the removal of a tree or branch, unless its fall has caused damage to the **buildings** or **contents**
- Loss or damage caused during tree felling, lopping or topping
- Loss or damage to the fallen items themselves
- Damage to equipment not in or attached to the **buildings**.

8. Lock and keys

What's covered

Your insurer will pay up to the limits shown in the policy summary for replacement locks or keys for:

- External doors and windows of your **home**
- A safe within your **home**
- An alarm protecting your **home**.

What isn't covered

- The cost of replacing keys and locks to a garage or **outbuilding**.

If you've chosen **buildings** and **contents** insurance then **your insurer** will only pay under one section for any one claim.

9. Riot and civil commotion

What's covered

Loss or damage caused by riot, civil commotion, strikes, labour and political disturbances. Please notify the police immediately and obtain a crime reference number, and tell **your insurer** within seven days of the event.

What isn't covered

Loss or damage:

- Which has not been reported to the police within 24 hours of discovery
- While your **home** is **unoccupied** or **unfurnished**
- Caused by you, your **family** or any person you or your **family** have allowed into your **home**.

10. Alternative accommodation

What's covered

While your **home** cannot be lived in due to loss or damage covered by the **contents** section of this **policy**, **your insurer** will pay up to the amount shown in the policy summary for:

- Rent for which you're legally liable, or
- The increased cost of alternative accommodation for you, your **family** and your domestic pets
- The amount of rent and ground rent you and your **family** lose.

What isn't covered

- Any costs that are incurred after the **home** becomes fit to live in again
- Any costs you agree to pay without **your insurer's** prior permission.

11. Temporary removal

What's covered

- Loss or damage by **contents** sections 1–7 and 9 to **contents** temporarily removed from your **home** to:
 - Any bank or safe deposit
 - Any occupied private residence
 - Any building where you or your **family** are working or temporarily living while anywhere in the world
- Theft of **student belongings**.

This cover automatically includes **student belongings** up to the sum insured specified in the policy summary, providing the student still has their permanent address at your **home**. Additional cover is available under the personal possessions section (if selected).

What isn't covered

Loss or damage:

- To contents away from your **home** for more than 45 days in a row, unless **student belongings**
- To **student belongings** during holiday periods if the locked room is unoccupied for more than 15 days in a row
- To guest belongings
- To contents in a temporary structure
- To contents in **outbuildings** which are not within the boundaries of your property
- Caused by theft or theft by deception, unless it involves forcible or violent entry to, or exit from, a building
- From a caravan, a mobile home or motor home
- Outside the **British Isles** by riot, civil commotion, strikes, labour and political disturbances or malicious people
- To **business equipment**
- To **personal effects**
- To **money**
- To pedal cycles and sports equipment
- To camping equipment
- To any items which are being moved, carried or transported
- To any items which have never been in your **home**
- To any items taken from your **home** to sell or exhibit.

12. House removal

What's covered

The **accidental** loss or **accidental damage** to your **contents** whilst in the course of removal by professional removal contractors from your **home** to any new private residence within the **British Isles**.

What isn't covered

Loss or damage:

- To **valuables**
- To **money**
- To china, glass, porcelain or any other item of earthenware unless packed and loaded by professional removal contractors
- To audio, visual and computer equipment unless packed and loaded by professional removal contractors
- To pedal cycles unless they're securely locked to an immovable object
- During sea transit
- Whilst your **contents** are in a furniture storage facility, sales room or exhibition
- Caused by mechanical or electrical breakdown or failure
- Caused by theft or deception unless it involves forcible or violent entry to, or exit from, a building or removal vehicle.

13. Credit card liability

What's covered

Your insurer will pay up to the amount shown in the policy summary for you or your **family's** liability under the terms of any credit card or debit card agreement as a direct result of its theft from your **home** and following its unauthorised use by any person not related to or living with you.

What isn't covered

- Any loss unless you or your **family** have complied with the terms and conditions of the card provider
- Any loss or claim due to accounting errors or omissions
- Any loss not reported to the card issuing company within 24 hours of discovering the card missing.

You should inform the card issuing company within 24 hours of discovery if you lose your card or if you suspect fraudulent activity on your account. Don't forget to cancel any other affected cards as soon as possible.

14. Contents and plants in the garden

What's covered

Up to the amount shown in the policy summary for loss or damage:

- To **contents** when in the open, within the boundaries of your **home**, including garden furniture, external statues and garden pots
- To plants, bushes, shrubs and trees.

What isn't covered

Loss or damage:

- To any item not designed to be kept outdoors
- To **valuables** or **money**
- To **business equipment**
- To trees, shrubs, plants and lawns as a result of subsidence unless your **home** is damaged at the same time and by the same cause
- Caused by **storm** or **flood**
- To pedal cycles unless they're securely locked to an immovable object
- Caused by any pets, other animals, birds, vermin or fungus
- Caused by frost
- Caused by **gradual causes**, failure to look after plants or where plants have died naturally
- Caused by you, your **family** or any person you or your **family** have allowed into your **home**.

15. Documents

What's covered

Your insurer will pay up to the amount shown in the policy summary for loss or damage, by contents sections 1 to 7 and 9, to documents (other than **money**) whilst:

- Within the main building of your **home**
- Deposited for safe custody in any bank, building society or solicitor's office anywhere in the world.

What isn't covered

Loss or damage:

- To documents more specifically insured by any other insurance
- To documents used for business, trade, profession or employment purposes
- To lottery or raffle tickets
- To **money** or financial documents not included in the **money** definition.

16. Downloaded information

What's covered

Up to the amount shown in the policy summary for loss or damage to legally downloaded audio/visual files stored on your **home entertainment equipment** and/or mobile phone as a result of contents sections 1 to 7 and 9 insured by this section.

What isn't covered

Loss or damage:

- Caused by a computer virus or mechanical or electrical breakdown or failure
- To files downloaded for business purposes
- Caused by accidentally deleting or mislaying files
- To files that are stored or retrievable from other media.

Your insurer will not pay any costs towards rewriting lost information or the cost of remaking a file, tape or disk.

17. Special events

What's covered

Your contents cover limit is automatically increased by £7,500 for gifts and provisions for special events during the **period of insurance**:

- For 30 days before and after your religious festival
- For 30 days before and after either your own or a **family** member's wedding or civil partnership
- For 30 days before and after you or your **family's** birth or legal adoption of a child into your **family**.

18. Visitor's and domestic staff's personal effects

What's covered

Your insurer will pay up to the amount shown in the policy summary towards any one claim, for each visitor or **domestic staff** member, for loss or damage by contents sections 1–7 and 9 to their **personal effects** whilst within your **home**.

What isn't covered

- Loss or damage specifically excluded under contents cover
- Loss or damage to **valuables** or **money**
- Property held or used for business or trade.

19. Frozen food

What's covered

Your insurer will pay up to the amount shown in the policy summary for loss or damage to frozen food or chilled food in the refrigerator which becomes unfit for human consumption due to:

- A change in temperature
- Contamination by refrigerant or refrigerant fumes.

What isn't covered

Loss or damage:

- Caused by any deliberate act carried out by you, your **family** or any person you or your **family** have allowed into your **home**
- Caused by the electricity supplier
- Caused by the plug being accidentally removed, the door left open or the freezer being accidentally switched off
- To property mainly used for business, trade, profession or employment purposes
- To fridges or freezers over 10 years old
- Caused by any pets, other animals, birds, vermin or fungus
- Caused by any process of cleaning, repairing, alteration or defrosting.

The refrigerator or deep freeze cabinet must be in your **home** and owned by, or the responsibility of, you or your **family**.

20. Fatal accident

What's covered

Your insurer will pay up to the amount shown in the policy summary if you or your spouse, domestic partner or civil partner living with you suffers accidental injury during the **period of insurance** which proves fatal within 12 months of its occurrence and takes place within the **British Isles** as a result of:

- Accident or assault
- Fire in the **home**
- An accident whilst travelling as a passenger on a public service vehicle
- Assault in the street.

Any settlement will be paid to the deceased's legal personal representative(s).

21. Tenant's liability

What's covered

If you're renting the property, **your insurer** will pay up to the amount shown in the policy summary for any one claim or series of claims arising from any one event, source or original cause that you or your **family** become legally liable to pay as tenant of your **home** in respect of:

- Damage to the **buildings** by any cause specified under buildings sections 1 to 7 and 10 of this **policy**.

What isn't covered

- Any loss or damage specifically excluded under contents cover
- Loss or damage to gates, hedges and fences
- Damage for which you're not legally responsible
- Loss or damage while your **home** is **unoccupied** or **unfurnished**
- Damages, legal or other cost awarded by any court, tribunal or other body with no jurisdiction in the **British Isles**

Liability arising from:

- The ownership, possession or use of firearms or any other weapon
- A wilful act such as an assault or theft
- Owning, possessing or using any power operated lift
- For death or bodily injury to you or your **family** or anyone else permanently residing with you including **domestic staff**
- You or your **family** using or owning **vehicles or craft**
- You or your **family's** trade, business or profession
- You or your **family** being treated for or passing on any disease or virus.

22. Liability to domestic staff

What's covered

Your insurer will pay costs and expenses agreed by us in writing for any one claim or series of claims caused by any one event, source or original cause that you or your **family** become legally liable to pay as compensation (including claimant's costs and expenses where agreed by us) occurring during the **period of insurance** in respect of accidental death, bodily injury or illness of any **domestic staff** within the **British Isles**.

What isn't covered

Death or bodily injury sustained by any **domestic staff** when they're:

- Being carried in or upon a **vehicle or craft**
- Entering, getting into or alighting from a **vehicle or craft**
- Where such death, bodily injury or illness is caused through the use of a **vehicle or craft** by you or your **family**

Liability arising from:

- The ownership, possession or use of a dangerous species of animal, including domestic pets such as dogs (as defined in the Animals Act 1971, the Dangerous Dogs Act 1991, or similar legislation if applicable)
- You or your **family** being treated for or passing on any disease or virus
- A wilful act such as an assault or theft
- You or your **family's** trade, business or profession.

For the purpose of this exception the expressions 'vehicle' and 'use' have the same meaning as in the Road Traffic Act 1988 or similar legislation.

23. Unrecovered damages

Your insurer will pay up to the limit shown in the policy summary for any award of damages made in you or your **family's** favour which is:

- In respect of death, bodily injury, illness or damage to property listed under the occupier's and public liability section had you been responsible for the injury or damage
- Made by a court within the **British Isles**
- Still outstanding six months after the date on which it is made, and
- Not the subject of an appeal.

24. Occupier's and public liability

Important guidance for occupier's and public liability

Under this section **your insurer** will provide cover for your liability as the occupier of your **home** arising from the private pursuits of you or your **family**. **Your insurer** won't cover your liability arising from your ownership of your **home**.

Most commonly, the occupier (tenant or occupying owner) of the property and the land belonging to it will be held responsible for liabilities arising from incidents occurring at the property.

If you are the owner of the **buildings** you will also need to arrange property owner's liability cover which is automatically included in our buildings insurance.

What's covered

Your insurer will pay damages, including any associated defence costs and expenses incurred with their written consent, up to the limit shown in the policy summary during the **period of insurance**, for sums you or your **family** legally become responsible for:

- Accidental death, bodily injury or illness of any person
- **Accidental damage** to material property not belonging to, or in the custody or control of, you or your **family** or **domestic staff**

Arising from:

- the occupation of the **home** (but not its ownership)
- the private pursuits of you or your **family**
- the employment by you or your **family** of **domestic staff**.

What isn't covered

Legal liability to pay compensation or costs arising from:

- Loss or damage specifically excluded under contents cover
- Death or bodily injury to you or your **family** or anyone else living with you including **domestic staff**
- Expenses not agreed by **your insurer** in writing
- Any business, trade, profession or employment
- You or your **family** occupying any land or buildings other than your **home**
- A wilful act such as an assault or theft
- From you or your **family** being treated for or passing on any disease or virus
- Owning, possessing or using any power operated lift
- The ownership, possession or use of any **vehicle or craft**, including drones and mechanically propelled aerial toys, models or devices
- The ownership, possession or use of firearms or any other weapon

Continued over...

- The ownership, possession or use of a dangerous species of animal, including domestic pets such as dogs (as defined in the Animals Act 1971, the Dangerous Dogs Act 1991, or similar legislation if applicable)
- Any action for damages brought in a court outside the **British Isles**
- Any agreement or contract, unless you or your **family** would have been liable anyway under common law
- Deliberate or malicious acts carried out by you or your **family**
- Death, bodily injury or illness to you or your **family**
- Any liability covered by any other insurance policy.

25. Accidental damage (optional)

Your policy schedule will show if this section is in force. Defined words appear in **bold**, see the Definitions section for their meaning. The terms we, us, our, you and your take on the defined meaning whenever they appear in this **policy** wording, but won't always appear in **bold**.

What's covered

Accidental damage to **contents** whilst in your **home**, such as spillages of paint on a carpet.

What isn't covered

- Any damage specifically excluded under contents cover
- Loss or damage:
- Caused by mechanical or electrical breakdown or failure
 - Caused by over winding of or to the inside of watches or clocks
 - Arising from the cost of remaking any film, disc or tape or the value of any information contained on it
 - Caused by or in the process of cleaning, maintenance, repair, dismantling, restoring, altering, dyeing or washing
 - Caused by chipping, denting or scratching
 - By chewing, scratching, tearing or fouling by domestic pets
 - By wear and tear or any other **gradual causes**
 - By rot, fungus, insects or vermin
 - To food, drink or plants
 - To corneal or contact lenses
 - To money or financial documents not included in the **money** definition
 - To clothing including furs
 - By liquid to mobile phones

Continued over...

- Arising from depreciation in value or other loss, damage or additional expense following on from the event for which you are claiming
- While your **home** is **unoccupied** or **unfurnished**
- While your **home** is lent, let, sub-let or lived in by anyone other than you or your **family**
- To computers, computer software or computer equipment including:
 - by deletion or distortion of data or computer software, including downloaded information
 - by accidental deletion or mislaying or misfiling of documents or records
 - by viruses or hacking
 - by contamination
 - Caused deliberately by you, your **family** or any person you or your **family** have allowed into your **home**.

Pedal cycles

Your policy schedule will show if you have chosen this section. Defined words appear in **bold**, see the Definitions section for their meaning. The terms we, us, our, you and your take on the defined meaning whenever they appear in this **policy** wording, but won't always appear in **bold**.

Unspecified Pedal Cycles:

Your **policy** automatically includes cover for pedal cycles, when you have chosen **contents** cover. Cover is provided up to the amount shown in the summary table.

Specified Pedal Cycles:

Pedal cycles valued above the unspecified pedals cycles limit, or exceeding the total pedal cycle limit need to be specified on your **policy**. Specified pedal cycles will appear on your **policy schedule** and are covered to the amount specified.

Please note:

- Terms or **endorsements** may apply—please see your **policy schedule**
- The **excess** amount shown on your **policy schedule** will be deducted from any claim settlement.

What's covered

Your **policy** covers your pedal cycles for loss, damage or theft while they are anywhere in the the **British Isles** for the duration of the **policy** and anywhere in the world for up to 60 days in any one **period of insurance**, as long as they belong to you or your **family** (or you or they are legally responsible for them via a Government accredited cycle to work scheme) and they're used for private purposes.

What isn't covered

Loss or damage:

- For theft that has not been reported to the police within 24 hours
- To tyres or accessories, unless the pedal cycle is stolen or damaged at the same time
- To GPS systems and other accessories that are not specifically for use with a pedal cycle
- Caused by not following the manufacturers guidelines when using the pedal cycle or using unsuitable accessories
- Caused by theft of an unattended pedal cycle while outside the boundary of the **home** unless locked to an immovable object or within a locked building
- While racing, pace-making or taking part in time trials
- Caused by cleaning, repairing or restoring
- Caused by **gradual causes**
- To pedal cycles that have been hired out
- To pedal cycles used for business purposes, except for commuting to and from work
- To pedal cycles that aren't kept at **home** when not in use.

General contents and pedal cycle exclusions

- Loss or damage to any single item worth more than £1,500 (unless specified)
- Loss or damage caused by chewing, scratching, tearing or fouling by domestic pets
- Accidental loss of **contents** caused by mislaying them within the boundaries of your **home**
- Loss or damage occurring after the insured property has been **unoccupied** or **unfurnished** (please see definitions section of this **policy** wording for definitions of **unoccupied** and **unfurnished**) unless the individual **policy** section doesn't exclude it
- Loss or corruption of computer software or data caused by computer viruses, malfunction, user error or where no adequate back-up copies have been kept
- Loss or damage to musical instruments due to a loss of tone, breakage of strings or breakage of drum skins
- Loss or damage to any goods while being transported via postal, parcel delivery, courier or similar delivery service
- Loss of or damage to any item owned or used totally or partly for business purposes or connected with any employment except property defined as **business equipment**.

Personal possessions (optional)

Your policy schedule will show if you have chosen this section. Defined words appear in **bold**, see the Definitions section for their meaning. The terms we, us, our, you and your take on the defined meaning whenever they appear in this **policy** wording, but won't always appear in

Please note:

- Terms or **endorsements** may apply—please see your **policy schedule**
- The **excess** amount shown on your **policy schedule** will be deducted from any claim settlement.

Your insurer will pay you up to the amount shown in your **policy schedule** for personal possessions for any one claim. The sum insured for this section is included within the sum insured for contents cover and is not in addition to it.

If you have specified items kept in your bank, we must be told if and when they're removed from the bank. If you forget to tell us you've taken them **home** then the outcome of a future claim for the item(s) could be affected.

Personal possessions include:

- **Personal effects**, including mobile phones
- **Valuables**
- **Money**
- Credit Cards.



Do you need to keep your receipts?

If you need to make a claim for any valuables or other significant items then **your insurer** may ask you for proof of ownership and value, so yes, keeping your receipts could help towards a quick and efficient claims settlement

Your **policy** covers your personal possessions for:

1. Loss or damage

What's covered

- Loss or damage to personal possessions anywhere in the **British Isles** for the duration of the policy or anywhere in the world for up to 60 days in any **period of insurance** as long as the personal possessions are away from **home**, they belong to you or your **family** (or you or **they** are responsible for them) and they're mainly used for private purposes
- Accidental loss within your **home**—not covered under standard contents cover.

2. Credit card liability

What's covered

You or your **family's** liability under the terms of any credit card or debit card agreement as a direct result of its theft and its unauthorised use by any person not related to or living with you.

What isn't covered

- Any loss or claim unless you or your **family** have complied with the terms and conditions of the card provider
- Any loss or claim due to accounting errors or omissions
- Any loss not reported to the card issuing company within 24 hours of discovering the card missing.

You should inform the card issuing company within 24 hours of discovery if you lose your card or if you suspect fraudulent activity on your account. Don't forget to cancel any other affected cards as soon as possible.

General personal possessions exclusions

Loss or damage:

- Resulting from theft that has not been reported to the police within 24 hours
- Arising from the cost of remaking any film, disc or any other type of recording, including the value of any information contained on it
- Caused by a **vehicle or craft**
- Caused by over-winding of watches or clocks
- Caused when items are in a furniture storage facility, sales room or exhibition
- Caused by, or during, cleaning, dyeing, washing, maintenance, repair, dismantling, restoring or altering
- Caused by chewing, scratching, tearing or fouling by domestic pets
- Caused by rot, fungus, insects or vermin
- Caused by wear and tear or any other **gradual causes**
- Caused by theft or attempted theft from an unattended motor vehicle unless:
 - all doors, windows and other openings are properly fastened
 - the items were kept in a locked, covered, boot, luggage compartment or glove compartment and there's evidence of a violent and forcible entry
- To items not in the care, custody or control of you, your **family** or an authorised person
- Caused by theft or attempted theft from an unlocked hotel room unless there has been violent and forcible entry to, or exit from, the room
- Caused by theft by deception unless there has been violent and forcible entry to, or exit from, the room
- Caused by depreciation in value or other loss, damage or additional expense following on from the event for which you are claiming
- Caused by mechanical or electrical breakdown or failure
- To **vehicles** or **craft**, including drones
- To **business equipment** and any property used for business, trade, profession or employment purpose
- To plants or any living creature
- To documents, or securities
- Damage to **money**
- Where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason
- Property specifically covered elsewhere in this **policy**
- To computers or computer equipment:
 - caused by erasure or distortion of data
 - caused by accidental erasure or mislaying or misfiling of documents or records
 - caused by viruses or contamination
- While the **home** is left **unoccupied** or **unfurnished**

- To property more specifically insured by any other insurance
- To lottery and raffle tickets
- To strings, reeds or drum heads
- To remote controlled models or sporting equipment while in the course of play
- Occurring at a storage facility or during household removal.

Part 3 – Claims

How your insurer will settle claims

Buildings, contents and personal possessions claims

Your insurer may repair, reinstate or replace your damaged property. If **your insurer** can't replace or repair your property they may pay for the loss or damage in cash or in a cash alternative (including vouchers and/or store cards).

Where **your insurer** can offer repair or replacement through a preferred supplier, but then agree to pay a cash or cash alternative settlement, then payment will not be more than the amount they would have paid their preferred supplier.

If there isn't a replacement available, **your insurer** will pay the full replacement costs of the item, without a discount.

Your insurer may appoint an approved supplier to act on our behalf to validate your claim. They're authorised to arrange a quotation, a repair or a replacement.

All permanent repairs carried out by our approved supplier are guaranteed for 12 months.

Matching sets, suites and carpets

An individual item that's part of a matching set of items or suite of furniture, sanitary ware or other bathroom fittings is classed as a single item. **Your insurer** will pay you for individual damaged items but not for undamaged companion pieces.

If floor coverings are damaged beyond repair **your insurer** will only replace the covering that's damaged, not any undamaged floor coverings in other rooms.

Storm damage claims

Our definition of **storm** can be found in the 'definitions' section.

When **your insurer** assesses your claim, they won't rely solely on the definition of **storm** as this is just one factor considered when you have this kind of damage to your **home**.

Other factors considered are:

- Does the evidence show **storm** conditions occurred on or around the date the damage is said to have happened?
- Is the damage caused by **storm** conditions?
- Were **storm** conditions the main cause of the damage or were other factors involved?

For example, **your insurer** will look if the damage would have occurred without the **storm**. This **policy** isn't designed to cover you for any gradual operating causes, wear and tear or loss or damage resulting from inadequate maintenance. For more information, see the general exclusions and conditions section of this **policy**.

Your insurer will always talk to you about what damage you have, as well as look at the weather conditions in the area. Where **your insurer** obtains local weather reports, they'll take into account the distance of any weather stations from your **home** before making a decision.

To help assess your claim, **your insurer** may also send a claims expert to your **home**.

Limits of cover and under insurance

Please make sure the limits of cover shown on your **policy schedule** are enough to cover the full replacement cost of your **buildings** (for **buildings** this must be the cost of rebuilding if completely destroyed) and/or **contents** (for **contents** this must be replacement as new).

If any of those limits are less than the full replacement cost **your insurer** will reduce the amount claimed in proportion with the under insurance. For example, if the contents cover sum insured is equal to 75% of the amount needed to replace all of your **contents**, **your insurer** will only pay 75% of your claim.

Other insurance policies

If any injury, loss, damage or liability under 'property owner's liability' or 'occupiers and public liability' is covered by any other insurance **your insurer** won't pay any of the claim. If any other injury, loss or damage is covered by any other insurance they won't pay more than their proportion of the claim.

Proof of value and ownership

If you make a claim for any valuable or jewellery item, **your insurer** may ask you to provide both proof of value and your ownership of that item. This evidence could be in the form of either a professional valuation or a purchase receipt. Failure to provide this could affect the outcome of the claim.

Claims conditions

You and your **family** must comply with the following conditions to have the full protection of your **policy**. If you and your **family** don't comply with them we may cancel your **policy**, refuse to deal with your claim or reduce the amount of any claim payment.

The first thing you must do

You must inform the police as soon as you become aware that property is lost, or if theft, attempted theft, riot damage or malicious damage is suspected. They will give you a crime or lost property reference number which needs to be provided to **your insurer**. We recommend you check your **policy** cover to make sure loss or damage is covered.

You should always:

- Contact **your insurer** as soon as possible by calling the claims helpline shown in your **policy schedule**
- Take all reasonable steps to recover missing property and prevent further damage.

Claims process

When you phone the claims helpline shown in your **policy schedule, your insurer** will:

- Take details of the loss or damage
- Arrange for an approved tradesperson to undertake emergency repairs if necessary
- Instruct an approved supplier to contact you if appropriate
- Where necessary, arrange for either someone from our claims team or an independent chartered loss adjuster to contact you to discuss your claim.

After making your claim

If **your insurer** asks, you must:

- Send written details of your claim (within 30 days)
- Send full written details if someone is holding you or your **family** responsible for damage to their property or bodily injury to them
- Send **your insurer** any writ summons, letter of claim or other documents
- Provide purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of your property
- Obtain estimates for the replacement or repair of the damaged property.

Your insurer will only ask for information that's relevant to your claim and they'll reimburse you for any reasonable expenses you encounter when providing the information they've requested.

What you must not do

- Admit or deny any claim made by someone else against you or your **family** or make any agreement with them
- Dispose of damaged items as **your insurer** may need to see them
- Abandon any property for **your insurer** to deal with, unless you have their permission.

Your insurer has the right to:

- Negotiate, settle or defend any claim in your name and on your behalf
- Take possession of the insured property
- Deal with salvage (what's left of any damaged items after they have been replaced)
- **Your insurer** may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this **policy**.

Part 4 – General exclusions and conditions

General exclusions

These exclusions apply throughout your **policy**. **Your insurer** won't pay for:

- **Defective design**

Any loss or damage arising from defective design, defective materials, faulty workmanship or failure to follow manufacturers' instructions.

- **Prior Losses**

Any loss, damage, injury or liability as a result of an event which happened before this **policy** started.

- **Incurred Costs**

Any losses not directly associated with the incident that caused you to claim, such as costs incurred in preparing your claim, fees, travel costs, loss of earnings and compensation, unless expressly stated in this **policy**.

- **Solar Storms or Flares**

Any loss, damage, injury or liability as a result of or attributable to a solar storm or flare.

- **Contractual Liability**

Any liability you have under an agreement unless you would have had the liability even if the agreement did not exist.

- **Riot/civil commotion**

Any loss, damage or liability occasioned by or happening through riot or civil commotion outside the **British Isles**.

- **Sonic bangs**

Loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

- **Reduction in market value**

Any reduction in market value of any property following its repair or reinstatement.

- **Confiscation**

Any loss or damage or liability caused by or happening through confiscation or detention by customs or other officials or authorities.

The exclusions above do not apply to the following covers:

- Liability to domestic staff
- Tenant's liability
- Occupiers and public liability
- Property owner's liability.

- **Radioactive contamination**

Loss or damage to any property or any other type of loss, damage or expense following on from the event for which you are claiming.

Continued over...

- **Any legal liability caused by, contributed to or arising from:**

- ionising radiation or contamination by radioactivity from any irradiated nuclear fuel, or nuclear waste from the combustion of nuclear fuel
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.

- **War risks**

Any loss, damage or liability caused by or happening through war, invasion, act of foreign enemy hostilities, (whether war is declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.

- **Terrorism**

Any loss, damage, liability, cost or expenses directly or indirectly caused by terrorism, happening as a result of terrorism, or any action taken in controlling, preventing or suppressing any acts of terrorism, or anything relating to this.

For the purpose of this exclusion 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat by any person or group of persons whether acting alone, or on behalf of, or in connection with, any organisation(s) or government(s) committed for political, religious, ethnic, 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. However, losses caused by or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded.

- **Pollution/contamination**

Loss, damage, liability or bodily injury arising directly or indirectly from pollution or contamination including Soot, dust contamination, chemical precipitation, Poisoning, impurity, epidemic and disease. is excluded from cover unless caused by:

- a sudden and unforeseen and identifiable incident occurring within the **period of insurance**
- leakage of oil from a domestic oil installation at your **home**.

- **Deliberate loss or damage**

Any loss or damage caused, or allowed to be caused, deliberately, willfully, maliciously, illegally or unlawfully by you, your **family** or anyone lawfully in your **home**.

Cancellation

This section contains important notes about your, our and **your insurer's** rights of cancellation. You must read these notes carefully. To cancel this product you should contact our customer service team on **0333 321 9801**.

Your right to cancel this policy

You've the right to cancel this **policy** within 14 days of taking it out or renewing it (or within 14 days of receiving the **policy** documents, if later), without giving a reason. This is the 'cooling off period' which starts either on the **policy** start date or the day you receive the terms and conditions, whichever is later.

Following cancellation, we'll calculate your refund as follows;

- If you tell us you want to cancel the **policy** before your cover starts, you'll be entitled to a full refund of **your insurer's** premium minus our non-refundable fees
- If you cancel the **policy** at any other time, **your insurer** will refund the premium on a pro-rata basis for the **period of insurance** that hasn't been used, minus our non-refundable fees.

You can find a list of our fees in the terms and conditions section of this **policy** wording and at www.hastingsdirect.com.

No refund of premium will be given if you've made a claim, or if one has been made against you, during the **period of insurance**. If you're paying by instalments, you'll have to pay the balance of the annual premium.

Our rights to cancel this policy

We and **your insurer** have the right to cancel your **policy** at any time by giving you seven days' notice in writing. Either we or **your insurer** will send a cancellation letter to the latest address we have for you, detailing the reason for cancellation in the letter. Neither we nor **your insurer** will cancel your **policy** without a valid reason for doing so.

These may include:

- When we've been unable to collect a payment. In this case, we'll contact you in writing requesting payment by a specific date. If payment isn't received by that date we'll cancel your **policy** with immediate effect. We'll notify you in writing that cancellation has taken place
- If you refuse to allow us or **your insurer** reasonable access to your property in order to provide the services you have requested under this **policy** e.g. when you've made a claim
- Where you're required in accordance with the terms of this **policy** to co-operate with us or **your insurer** but fail to do so
- When you fail to send information or documentation to us or **your insurer**, as required by the terms of this **policy**, and this affects **your insurer's** ability to process your **policy**, deal with a claim, or defend their interests
- If, by law or other reason, we're prevented from providing cover under this **policy**
- If there's a failure by you to take care of your property as detailed in the 'Taking care of your property' paragraph in the general conditions section of this booklet
- If there's been a change in circumstances which means **your insurer** is no longer able to provide you with cover
- We may also cancel this **policy** without giving you notice and without refunding your premium if you:
 - Make or try to make a fraudulent claim under this **policy** or where we reasonably suspect fraud
 - There is any event or circumstance outside your insurer's control that increases the risk under your policy that we could not have reasonably foreseen;
 - You use threatening or aggressive language, violence or aggressive behaviour against our or **your insurer's** staff, contractors or property; or
 - You fail to provide us with information we have requested that is relevant to your policy or any claim.

Following cancellation, the refund of your premium will be calculated as stated in the 'Your right to cancel this **policy**' section, however if fraud has been committed the premium may be retained.

Instalments

If you or the Insurer cancels this **policy**, the instalments you've paid may not be sufficient to pay for the cover received. In this case, you'll have to pay the amount owed for the cover received after cancellation, plus any interest and fees due under Your Consumer Credit Agreement.

In addition, if you received a discount from us or **your insurer** when you bought your **policy**, and the **policy** is then cancelled, we'll reclaim the unused portion of the discount out of any refund you're due on a pro-rata basis.

If you, or we, cancel the **policy**, at any time, any optional extras you bought with the **policy** (such as home emergency cover) will also be cancelled. Please see your additional products policy wording for details of refunds on these products.

If you don't pay for the insurance yourself, you must show these details to the person who paid on your behalf.

General conditions

These conditions apply throughout your **policy**. You and your **family** must comply with them to have the full protection of your **policy**. If you don't we may cancel the **policy**, refuse to deal with your claim or reduce the amount of any claim payment.

Your sums insured

You must notify us as soon as possible if the full value of your **buildings** and/or **contents** are higher than the amount they are insured for on your **policy schedule**. If the sums insured are proven to be insufficient to cover the full value of your property then your **policy** may no longer meet your needs and claims could be reduced or refused.

Taking care of your property

You and your **family** must ensure that all reasonable precautions are taken to avoid injury, loss or damage, including taking all practical steps to safeguard the insured property from loss or damage. The insured property must be kept in a good state of repair.

Jewellery and precious stones

Any item of jewellery exceeding the value of £5,000 must be examined and re-valued by a competent jeweller once every three years and any defect (e.g. in the settings of any stones) remedied immediately. Be aware that proof of this may be required if you make a claim.

[Continued over...](#)

Changes in your circumstances

The terms of your **policy** and premium are based on the information you've given us. If any of it changes you should tell us by calling our customer service team on **0333 321 9801**.

Any changes to your **policy** are subject to **your insurer's** agreement and may not be acceptable. If a change to your **policy** is acceptable it may result in revised terms and/or a change in the premium. Any changes to your **policy** will also be subject to our administration fee. Find more details in the fees table.

Changes we need to know about include, but are not limited to:

- You change your address
- Someone other than you or your **family** is living in your **home**
- Your **home** becomes **unoccupied** or **unfurnished**
- You, your **family** or anyone currently living with you is convicted of, or charged with, any offence other than driving offences
- You, your **family** or anyone currently living with you have been declared bankrupt, are subject to bankruptcy proceedings or have received a County Court Judgement (CCJ) or Individual Voluntary Arrangement (IVA)
- You change your occupation
- The number of **bedrooms** at your **home** changes
- Your **home** is being used for business or professional purposes
- Your **home** isn't in a good state of repair
- Your **home** is undergoing structural alteration, structural repair, restoration or renovation
- Any of the information provided and recorded in your statement of insurance has changed.

Fraud

You must not act in a fraudulent manner. If you, or anyone acting for you:

- Knowingly provide information to us that is not true
- Deliberately mislead **your insurer** or us in any way in order to get Insurance from us, obtain more favourable terms or reduce your premium, or gain an improper advantage from a claim
- Make a claim under the **policy** knowing it to be false or fraudulently exaggerated in any respect
- Submit a document in support of a policy or claim knowing the document to be forged or false in any respect
- Make a claim for any loss or damage caused by your willful act or with your knowledge.

Then, depending on circumstances:

- **Your insurer** may be entitled to refuse to pay the claim to which the alleged fraud or falsehood relates. They may also be entitled to cancel or avoid the **policy** without refunding your premium
- All other policies you have entered into through us, to which you are connected (including car, van and bike insurance), may be cancelled and **your insurer** will only give you a pro-rata refund
- **Your insurer** may inform the police of the circumstances of the claim.

Part 5 – Endorsements

An **endorsement** only applies if its number is shown on your current **policy schedule**.

E01 – Minimum security requirements

If you suffer a loss and you do not have the security protections shown below

1. Fitted to the **home**, and
2. Put into full and effective operation when you and your **family** have gone to bed, and whenever the **home** is left unattended.

Then **your insurer** won't pay any claim for theft, attempted theft, malicious damage or vandalism at your **home**.

Security protections

1. The door used as the final exit from the **home** is to be fitted with a suitable lock complying with British Standard 3621, which is a mortice deadlock of at least 5 levers or a key operated multi point deadlocking mechanism comprising of at least 3 locking points.
2. All other external doors are to be secured in a similar manner as described in 1 above, or fitted top and bottom with mortice or surface mounted bolts with detachable keys.
3. All ground floor and/or accessible windows to be fitted with key operated window locks with detachable keys.
4. Sliding patio doors to be fitted with key operated security locks top and bottom with detachable keys or the manufacturers' key operated integral multi point locking system.
5. Locks or padlocks fitted to all doors of domestic garages and **outbuildings**.
6. Keys must be removed from locks.

If Endorsement E01–Minimum security requirements is shown in your **policy schedule** and you don't comply with its requirements, **your insurer** will not pay any claim for theft, attempted theft, malicious damage or vandalism at your **home**.

E02 – Intruder alarm requirement

If you suffer a loss and you do not have an intruder alarm

1. Fitted to the **home** and
2. Put into full and effective operation:
When you and your **family** have gone to bed, and whenever the **home** is left unattended, with the keys removed to a place of safety.

Then **your insurer** won't pay any claim for theft or attempted theft or malicious damage or vandalism at your **home**.

The intruder alarm must be installed by one of the following:

A company regulated by the National Security Inspectorate (NSI) which incorporates the National Approval Council for Security Systems (NACOSS); or

A company regulated by the Security Systems and Alarm Inspection Board (SSAIB).

The intruder alarm must be maintained in full working order under a maintenance contract by the alarm installer. You must inform the intruder alarm company immediately of any fault discovered in the alarm system. You must inform us immediately of any written notification from the police authorities about the withdrawal or possible withdrawal of police response to alarm calls.

E03 – Unoccupancy conditions

Until the **home** is permanently occupied:-

- The water, gas and electricity supplies are to be turned off at the mains and the water system drained; or
- The central heating system is to be set to operate continually with the thermostat set at a minimum temperature of 14 degrees centigrade during the period November to March, with those services unnecessary for its operation turned off/drained; and
- The **home** is to be inspected at least once every seven days by a responsible adult
- **Valuables, money** and credit cards must be moved from the **home**.

Your insurer won't pay for loss or damage which arises from failure to comply with any or all of the above conditions.

E04 – Child minding

It is agreed that where the proposer and/or spouse/domestic partner/civil partner are involved in childminding at the **home**, **accidental damage** cover under contents section 25 is excluded whilst the children and/or their parents/guardians are on the premises.

Cover is subject to:-

- There being no more than three children being looked after at any one time (excluding your own children)
- There being no staff employed to assist in the child minding activities
- The child minder being registered with the local authority.

E05 – Safe keys clause

Contents section 3–Theft, does not cover theft from safes unless all keys and duplicate keys for the safe are removed from the **home** when it is left unattended.

E06 – Fire extinguishers clause

At least two fire extinguishers must be installed in the **home**, one of which must be sited in the kitchen.

E07 – Flat roof clause

The flat roof must be inspected at least once every eight years by a builder/roofer and any necessary repairs carried out immediately.

E08 – Pedal cycle shackle lock

Theft in respect of unattended pedal cycles not stored in the **home** is excluded unless they are secured by a 'D'- shaped shackle lock designed for use with pedal cycles.

E09 – Boarders, lodgers and paying guests

Cover under sections - buildings and contents is subject to the following:-

- (a) **Your insurer** won't be liable under this **policy** in respect of bodily injury to any boarder, lodger or paying guest.
- (b) This insurance does not apply to any property belonging to any boarder, lodger or paying guest.
- (c) We must be notified at once if at any time during the **period of insurance** more than 3 boarders, lodgers or paying guests are accommodated in your **home**.

E10 – Business visitors

Buildings Section 16 – Property owners' liability cover is hereby extended to include business visitors. **Business equipment**, liability, stock, **money**, tools of trade and goods in trust are excluded from cover.

E11 – Increased contents cover

The following amendments are applicable to your **policy**:

The General Conditions section of your **policy** booklet is amended to £150,000 for your contents cover.

Part 6

Terms and conditions

Your insurance policy terms and conditions

Your contract with us

This contract is with us for arranging and administering your insurance **policy**. We'll charge you arrangement and administration fees for this. Our terms and conditions are set out in this part of the document.

If you make any changes to your **policy** we'll charge you an additional fee for amending your **policy**, as shown in the 'what you pay for our services' section.

What's the service we provide?

Our services include arranging your insurance cover. We'll also help you make any changes you need, such as amendments to the sums insured, use of your property and personal details. We'll arrange the renewal or cancellation of your **policy**. If your original Insurer doesn't accept a change you've made to your **policy**, we'll arrange cover with an alternative insurer from our panel, wherever possible. We can also arrange optional extras such as legal protection and **home** emergency cover if required.

We give you enough information to make an informed decision about choosing your insurance policy.

We don't make recommendations or give advice, so please consider all information carefully to make sure the product/s meet your requirements before you buy your insurance.

What you pay for our services

We charge for administering your insurance, as listed in this fees table. **Your insurer** may charge an additional premium for changes in your circumstances or changes you make to your **policy**. If you decide to cancel your **policy**, they'll charge a premium for the time you've been covered. Further details about this are set out in the cancellation section of this **policy** wording. These premiums will be in addition to our fees, which are for our services only.

Each fee is non-refundable and is payable at the time of the transaction to which it relates	
Service	Fee
Policy arrangement & administration	
Arranging your new policy online	£0
Call centre arrangement	£12.50
Arranging your policy at renewal	£5.00
Amendments to your policy made by you	
All amendments to this policy are subject to an administration fee. Examples of changes we need to know about can be found in the 'changes in your circumstances' section, under general conditions, in part four of this booklet.	£20.00
Correct an error by one of our advisers	£0
Amendment to your policy made by our business administration team	
As part of our new business process our business administration team will check your information and may have to make amendments to your policy to correct the information we hold. Any amendments made as a result of these checks will result in payment of our administration fee.	Up to £20.00
Cancellation – for full details please refer to 'your right to cancel'	
Cancellation (within 14 days)	£25.00
Cancellation (after 14 days)	£35.00
Duplicate documentation	
Sent via e-mail or fax	£0
Resent by post due to not being received within 6 weeks of the start of the policy	£0
Sent via post	£5.00
Failed payments	
Default fee (failed instalment payment)	£20.00
If we give a discount on our fees and/or the insurer's premium at the inception of your policy , and the policy is subsequently cancelled we shall be entitled to reduce the amount of any refund to enable us to reclaim the unused portion of the discount.	

Payments and refunds

The total price of your insurance is in your documents and includes insurance premium tax.

Legally, we must tell you that future taxes or costs may apply which aren't paid through or imposed by us. At the time of writing this booklet, we're not aware of any.

We've got the right not to collect payment or refund any amount under £1 when making amendments to your **policy**. We'll inform you of any collections or refunds when we make any changes. We'll keep any interest and returns earned on any funds we hold.

We use a third party to collect and store debit/credit card details, which is the industry standard. If you have authorised us to, we'll use the details stored to collect payment for mid-term changes, defaulted instalments (including the associated fee), balances following cancellation and renewal of your **policy**. We'll always inform you before taking payment.

If you pay us too much, we'll refund you using the card details we hold. If we overpay you, we'll attempt to recover the **money** using the same card details. We can't give cash refunds, so all other payments will be made by cheque.

If you pay for any adjustments to your **policy** by direct debit, we have the right to ask for part or full payment of any additional amount. Any return of premium will be used to reduce your loan amount.



What do you mean by 'your loan'?

The full cost of your annual insurance premium is paid to **your insurer** when your **policy** starts. So if you wish to spread the cost by using direct debits, we provide a loan which you then repay on a monthly basis over the year.

Our arrangements with websites

We use various referral providers, such as price comparison or cashback websites, to reach new customers. If they introduce you to us, we may pay them a fee for this service.

Ownership and close links

Hastings Insurance Services Limited is wholly owned, via intermediate holding companies, by Hastings Insurance Group Limited (registered in Jersey number 108490) ("HIG") which, in turn is ultimately owned, via intermediate holding companies, by Hastings Group Holdings plc (registered in England, number 9635183), being the group parent company.

If we have arranged your insurance with Advantage Insurance Company Limited, we should inform you that we are both part of the same group of entities. Advantage Insurance Company Limited is wholly owned by Advantage Global Holdings Limited ("AGH") which, in turn is ultimately owned via intermediate holding companies, by Hastings Group Holdings plc (registered in England, number 9635183), being the group parent company.

Where **your insurer** is Advantage Insurance Company Limited, when dealing with claims we are acting as agent of the Insurer and we also hold claims monies as their agent.

Several liability notice

If we have arranged your insurance with AXA Insurance UK plc and Advantage Insurance Company Limited, the following applies:

The obligations of AXA Insurance UK plc and Advantage Insurance Company Limited under contracts of insurance to which they subscribe are several, not joint, and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations, the other insurers will not be responsible for the defaulting insurer's obligations.

Financial Services Compensation Scheme (FSCS)

All the insurers whose products we offer are covered by the FSCS. If the Insurer cannot meet its liabilities, for example because it goes out of business, you may be entitled to compensation from the Financial Services Compensation Scheme. For home insurance, cover is for 90% of the claim without any upper limit. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0207 741 4100.

Who regulates us?

Hastings Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registered number is 311492. You can check our registration on the FCA's register by visiting their website www.fca.org.uk/register/ or by contacting the FCA on 0800 111 6768 (free phone) or 0300 500 8082.

Our permitted business is acting as an agent, arranging and assisting in the administration of non-investment insurance contacts.

Keeping your policy up to date

Your **policy** and the cost of your insurance are based on the information you've given us. It's very important this is kept up to date.

When you renew your **policy** it's your responsibility to tell us about any changes or incidents that may result in a claim. You'll need to tell us about anything that's happened in the last 12 months.

Changes to your **policy** will be subject to **your insurer** agreeing to them. Some amendments may not be acceptable, or may result in different terms, extra costs and/or fees. The table of fees in this document has more information. In some cases the additional cost could be significant. Please contact us to discuss any changes you wish to make.

Some examples of what you should tell us about are listed in the general conditions section. These lists can't cover everything so if anything changes it's a good idea to contact us to check whether it's something we need to record on your **policy**.

To inform us of any changes or incidents, call our customer services team on the number at the front of this document.

Renewing your policy

At renewal time, think back over the previous 12 months and let us know if anything has changed for you or any joint policyholder.

Changes we need to know about include, but are not limited to, the points listed in the general conditions section.

If you don't tell us about changes or take reasonable care that the information you supply is honest, full and correct we or **your insurer** may cancel your **policy** from the start date, apply an additional premium, reject your claim or only pay part of it. You may also have to pay for the cost of any third party claim/s.

If you provide false or inaccurate information, and we identify that you've committed fraud, we may pass your details to relevant agencies to prevent fraud and money laundering.

If you'd like further details on how the fraud prevention agencies may use this information, please email: CounterFraudMailbox@hastingsdirect.com.

At least 21 days before your **policy** ends, we'll send the main policyholder a renewal invitation, informing them your insurance is due to expire. In most cases, this notice will include an offer to renew your insurance for another year. To help you make an informed decision, any offer will include a price, important facts about your **policy** and any changes to your **policy** terms.

The renewal terms offered will be based on the most recent information you've given us and will be shown in your renewal invitation. Please check the accuracy of this information and if any details are incorrect call us immediately.

In a small number of cases, **your insurer** may not renew your **policy**. If this happens, we'll search our panel of insurers to try and find an alternative insurer for you. If we're able to do this, we'll include their offer in your renewal invitation. Likewise, we'll tell you if we're unable to find you an insurer.

If you want to accept a renewal offer, you must take reasonable care to ensure your information in the **policy** is correct and up to date. Contact our customer services team if anything has changed.

Each renewal of the **policy** represents a new contract of insurance, starting on the date shown on your renewal **policy schedule** and it's the main policyholder's responsibility to ensure all joint policyholders are aware of all terms and conditions.

Automatic renewal

We automatically renew most policies. This means, unless you tell us otherwise, your new insurance cover will start on your renewal date. If we intend to automatically renew your **policy** we'll tell you this in your renewal invite.

In a small number of cases, we won't automatically renew your **policy**. If this is the case, we'll let you know in your notice of renewal. Some of the reasons we may not automatically renew your **policy** include:

- You've previously told us you don't want us to automatically renew your **policy**
- Our panel of insurers won't insure you for another year
- You've got an outstanding debt on your current **policy**.

If you don't want to renew your **policy**, or wish to opt out of the automatic renewal process, please let us know before your renewal date by contacting our customer services team.

After renewal

If you pay for your **policy** by annual or monthly direct debit or continuous card authority, we'll continue to collect your premium as agreed previously, using the same account details you gave us the previous year. The main policyholder will enter into a new contract of insurance with us starting on the cover start date shown on your renewal documents.

If you pay annually but don't leave your credit/debit card details with us, we'll still automatically renew your **policy**. You'll enter into a new contract of insurance with us on the day your **policy** renews and on this day you'll be required to pay the premium. You (the main policyholder) have the right to cancel this **policy** at any time and it's your responsibility to immediately notify any joint policyholders that this **policy** has been cancelled. Cancellation fees will apply.

Your privacy and security

Your privacy is important to us and we go to great lengths to protect it. Our privacy notice will tell you everything you need to know about the personal data we, our insurers and ancillary product providers hold about you, in order to be able to provide you with a quote or insurance **policy**. It explains how we, our insurers and ancillary product providers may collect, use and share your details and tells you your rights under data protection laws.

You'll find our privacy notice at www.hastingsdirect.com/privacy-notice but if you'd prefer a paper copy, please speak to our customer relations team. Their details are on the inside back page of this **policy** document.

If you have any questions about our privacy notice, including any requests to exercise your legal rights under data protection laws, please contact our data protection team. When contacting us, please include your full name, **policy** number, address and date of birth and send to:

Data Protection Team
Hastings Insurance Services Limited,
Conquest House,
Collington Avenue,
Bexhill-on-Sea
TN39 3LW
Email: dataprotection@hastingsdirect.com

Notes

How to make a complaint

We want to provide you with a high level of customer service, if you're not happy about something please tell us.

Email: customerrelations@hastingsdirect.com

Call: **0333 321 9677**

Address: **Customer relations team, Hastings Direct,
Conquest House, Collington Avenue, Bexhill-On-Sea TN39 3LW**

If you need to make a complaint, we'll make every effort to resolve it as quickly as possible. If your complaint requires further investigation, we'll send you a written acknowledgement, typically within five working days.

We'll provide you with a final response, usually within four weeks, or explain our position and provide timescales for responding. If dealing with your complaint fully takes longer than four weeks we'll keep you fully informed of the position until we're able to provide you with a final response.

Financial Ombudsman Service

If we can't give you a final response within eight weeks of the initial date of your complaint, or if you're not satisfied with our response, you can refer the dispute to the Financial Ombudsman within six months of receiving our final response letter.

Their contact details are:

**Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London E14 9SR**

Call: **0800 023 4567 or 0300 123 9123** (from mobiles or non BT lines)

Email: complaint.info@financial-ombudsman.org.uk

Opening hours: Monday – Friday 8am – 8pm, Saturday 9am – 1pm

Contact details

You can read our FAQs and view your policy documents in MyAccount:
Log in or register here: **www.hastingsdirect.com/MyAccount**

Chat to our customer services team:

Webchat: **www.hastingsdirect.com/contact-us**

Call: **0333 321 9801**

Opening hours: Monday to Friday 8am – 9pm
Saturday 9am – 5.30pm, Sunday 10am – 5pm

Did you know we also provide

Car, multi car, bike, and van insurance: **0333 321 9759**