

Your policy document

Premier Home Insurance



NFU Mutual

www.nfumutual.co.uk

NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982).
Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.
Authorised and regulated by the Financial Services Authority.
A member of the Association of British Insurers.

For security and training purposes, telephone calls may be recorded and monitored.

HM001POL0307 v1

Thank you

for placing your Home insurance with NFU Mutual.

Cancellation Rights

If you do not wish to accept your new cover, you may cancel the cover in writing within 14 days of receiving the policy or amendment to an existing policy. We may charge pro rata for the cover provided.

Complaints

NFU Mutual strives to provide its customers with the highest level of service and would like to know if you are not satisfied with any aspect of this. Should you wish to make comments of any kind about our service please contact the manager of our Regional Office or Call Centre which issued your policy. The address of our Regional Office can be obtained from the Agent or Broker where you purchased your insurance.

We will take any complaint seriously and endeavour to handle it fairly, consistently and promptly. If you are not satisfied with the way in which we have dealt with your complaint please write to the Customer Services Director, NFU Mutual, Tiddington Road, Stratford upon Avon, CV37 7BJ. In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint. No charge is made for this service and you should write to:

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

Please always quote your policy number as it will enable your complaint to be dealt with promptly.

Language

The contract and other documents are drawn up in the English Language. We will communicate with you in English throughout the duration of this policy.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 020 7892 7300

Statutory Status

You can check our statutory status on the Financial Services Authority's Register at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our FSA registration number is 117664.

Data Protection Notice

NFU Mutual is the data controller and will process personal information in accordance with the Data Protection Act 1998. We may check and/or pass some or all of the personal information you have supplied to NFU Mutual in connection with your insurance or claim to other insurance companies in order to administer the policy for underwriting and for claims handling purposes, to suppliers of goods and services, to regulatory or other organisations, databases and fraud prevention agencies. We may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance and credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account and insurance policies;
- check your identity to prevent money laundering, unless you provide us with satisfactory proof of identity;
- in the event of any incident or claim, or at the time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

We may use your information to carry out research. We can supply on request, further information about the databases we access and supply to.

Protecting your property

You have bought this policy to provide peace of mind. However, no insurance can fully make up for the trauma which follows loss or damage. It is worth taking time to make sure that you have taken sensible steps to protect your property.

Fire

- Check electrical equipment regularly to make sure that flexes are in good condition and that plugs are wired correctly.
- Do not overload circuits by using multiple adaptors.
- Unplug any appliances not in use before you go to bed or when you go out.
- Install smoke alarms on all floors – they save lives.

Burst pipes

- Lag exposed water pipes and tanks in the roof.
- Turn off the water and drain the system if you leave the property without heat in the winter.
- If the pipes do freeze, thaw them out slowly using hot water bottles.

Security

- Use door and window locks and take the keys out of the locks when you go out. Your local agent will be pleased to give advice on the most suitable types of door and window locks for your property. In many cases you will get a discount on your premium if you fit suitable locks.
- Leave a light on when you are out in the evening.
- Lock all garages and outbuildings when you are out.
- Lock ladders out of sight.
- Cancel newspapers and milk when you go away.
- Do not leave keys lying around or hanging inside the letterbox.
- Consider installing an intruder alarm – again your local agent will be pleased to give you advice on the most suitable type.

Contents

Description	Page
Schedule	Inside Cover
Introduction	1
Protecting your property	3
Policy Introduction	5
24 hour Emergency help line	6
Definitions	7
Buildings	10
Contents	15
Personal belongings	24
Accidents to your family	26
Small boats	27
Legal expenses	31
Caravan	40
Personal accident and illness	44
Country business	47
Home business	54
Holiday accomodation	58
Pets	64
Sections endorsements	69
General exclusions	71
General conditions	72
Assignment conditions	75

Policy Introduction

We will insure you in line with the terms of your policy for accidental loss, injury or damage in the territorial limits during the period of insurance.

The proposal or application and declaration you have completed, and any other information supplied, form the basis of this contract.

Your schedule shows the covers you have chosen, sums insured and any special terms that apply to your policy. Please read the schedule and policy carefully to make sure you have the cover you need.

This contract and the relationship between NFU Mutual and you shall be governed by, and interpreted in accordance with, English Law. The contract shall be subject to the non-exclusive jurisdiction of the English Courts.



T. D. Hewson-Stoate
Customer Services Director
The National Farmers Union Mutual Insurance Society Limited

Note: The National Farmers Union Mutual Insurance Society Limited is a Mutual Company. The Insured is a member of NFU Mutual and is subject to its Memorandum and Articles by virtue of the acceptance of this or any previous insurance issued by NFU Mutual.

24-hour domestic emergency helpline

If your policy provides cover under the Buildings and Contents section, you will have received a domestic emergency helpline card.

You can use the helpline by calling the free phone number 0800 282652* if you have an emergency in your home which:

- puts the health of you or your household at risk;
- creates a risk of damage to your buildings or contents; or
- creates unacceptable living conditions.

Our emergency service will:

- offer to arrange for a suitable contractor to carry out any necessary emergency repairs; and
- tell you the contractor's call-out and hourly labour charges. You are responsible for paying these charges, but you can claim them back if the damage is covered by your policy.

If you cannot stay in your home, our emergency service will arrange overnight accommodation and transport to overnight accommodation. You will have to pay for the accommodation and transport.

***PLEASE DO NOT CALL THIS NUMBER TO REPORT A CLAIM.**

To report a claim please contact your insurance advisor.

Definitions

Where the words listed below appear in **your policy** in bold type, the following definitions will apply.

Accident

Accidental physical injury resulting from a visible cause or exposure to severe weather conditions which happens during the **period of insurance**.

Act of terrorism

The use, or threatened use, of biological, chemical and/or nuclear force or contamination by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Buildings

Your home and its:

- walls, gates, hedges and fences;
- tennis hardcourts and swimming pools; and
- terraces, drives and footpaths.

Also, any fixtures and fittings which belong to **you**.

We do not cover:

- swimming pool covers;
- satellite dishes, radio and television aerials and their fittings or masts unless **you** rent **your home** to another person who is not a member of **your household**.

Credit cards

Credit, cheque, bank or cash cards issued inside the **territorial limits** and used for private purposes.

Damage

Accidental loss or damage.

Domestic

Relating to the private activities of **you** or **your household**.

We do not cover any business or profession, including growing agricultural or horticultural produce, or rearing livestock for profit.

Excess

The amount of each claim which **you** must pay.

Excluded risks

- 1 Wear and tear or loss of value.
- 2 Moths, vermin, insects or fungus.
- 3 The process of dyeing, cleaning, altering or repairing.
- 4 **Domestic** pets which belong to, or are the responsibility of, **you** or **your household**.
- 5 Any cause which happens gradually.
- 6 Items seized or confiscated by any legal authority.
- 7 Electrical or mechanical breakdown.

Fatal injury

Injury caused by accidental and visible means which, inside 30 days, leads to death or **slaughter on humane grounds**.

Garden

The land adjoining **your home** which is used for **domestic** purposes.

Home

The house, garages, glasshouses, stables and outbuildings described in **your schedule** all used for **domestic** purposes.

Household

Your relatives, partner and foster children all of whom normally live in **your home**.

Index linking

The monthly adjustment **we** will make to **your** sum insured. **Your** renewal premium will be based on the adjusted sum insured. **We** work out the adjustment as follows:

- For the Buildings section – in line with the Royal Institution of Chartered Surveyors' House Rebuilding Cost Index.
- For the Contents and Personal belongings section – in line with the retail price index.

We may at **our** option use other indexes.

In transit

In, being loaded into, or being unloaded from any vehicle or trailer **you** are using.

Loss of limbs, sight, speech or hearing

Total and permanent:

- loss or loss of use of one or more hands or feet;
- loss of sight in one or both eyes;
- loss of speech; or
- loss of hearing in both ears.

Money

- Cash, cheques and traveller's cheques.
- Postal or money orders and postage stamps.
- National Savings stamps or certificates and Premium Bonds.
- Trading stamps and luncheon vouchers.
- Travel tickets.
- Gift tokens.
- Phone cards.
- Sporting season tickets.

We do not cover stamps forming part of a collection.

Period of insurance

The period:

- from the start of this **policy** until the date **your** first renewal premium is due; or
- from any date **your** renewal premium is due until the next date a renewal premium is due.

Policy

Everything in this document and **your schedule** and the endorsements which apply.

Schedule

The latest schedule **we** have provided as part of **your policy**.

Territorial limits

Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands, including journeys between them.

Total disability

A disability which totally prevents **you** from doing **your** occupation. If **you** are not in paid work, '**your** occupation' will mean 'paid work of any kind'.

Unoccupied

Not used to provide overnight accommodation for **you** or anyone else with **your** permission for more than 45 days in a row.

We, us, our

The National Farmers Union Mutual Insurance Society Limited.

You, your, yourself

The person or people named in your **schedule**.

- The insured means you
- The family means your husband or wife and your children who have not reached the age of 23.

Buildings

(Please refer to **your schedule** to see if this section is in force)

What Is Insured

Buildings are insured against **damage** by the following.

Standard cover.

- 1 Fire, smoke, lightning, explosions and earthquakes.
- 2 Riot, civil commotion, labour and political disturbances.
- 3 Malicious people and vandals.
- 4 Any type of aircraft and anything dropped from them.
- 5 Collision involving any vehicle or animal.
- 6 Storm and flood.
- 7 Land movement of the site on which **your buildings** stand.

What Is Not Insured

Smoke **damage** caused by any gradual process.

Damage:

- caused by **you, your household** or any tenant or guest; or
- caused while **your home is unoccupied**.

Damage caused by **domestic** pets which belong to, or are the responsibility of, **you or your household**.

Damage:

- caused by frost;
- to gates and fences.

The amount of the **excess** shown in **your** latest **schedule** or renewal documents.

Damage:

- to walls, gates, fences, swimming pools, glasshouses, terraces, tennis hardcourts, drives or footpaths unless the **home** has been damaged at the same time by the same cause;
- caused by coastal or river erosion;
- caused inside ten years of **your building** being completed because of new structures settling or made-up ground settling;
- to solid floors, unless the foundations beneath the supporting walls are damaged by the same cause at the same time;
- caused by demolition, structural alterations or repairing **your buildings**;
- caused by poor workmanship, materials or design.

Buildings

What Is Insured

- 8 Theft or attempted theft.
- 9 Water or oil leaking from or frozen in:
- any fixed **domestic** installation or any **domestic** appliance; and
 - a fixed heating installation or tank.
- 10 Falling television or radio aerials, satellite dishes or masts.
- 11 Falling trees or branches.

Extra cover (This only applies if it is shown on **your schedule**).

- 12 **You** are also covered against any other **damage**.

How we will settle **your** claim

We will settle claims by paying the cost of repairing or replacing **your buildings**.

We will reduce **your** benefit to allow for wear, tear and loss of value if:

- when the **damage** happens, **your** sum insured is less than the full rebuilding cost; or
- **you** have not kept **your buildings** well maintained.

What Is Not Insured

Damage caused:

- by **you, your household** or any tenant or guest;
- by deception, unless someone enters **your home** by deception; or
- while **your home** is **unoccupied**.

Damage which results in land moving on the site on which your **buildings** stand.

Damage caused by leaking fumes or flue gasses.

Damage caused while **your home** is **unoccupied**.

Damage caused by cutting down or cutting back trees.

Damage which is shown anywhere in this section as not insured.

Damage caused by **excluded risks**.

Damage caused while **your home** is:

- rented, lent or leased to another person, other than a member of **your household**; or
- **unoccupied**.

Damage caused by work which involves altering, renovating, extending or repairing **your buildings**.

The cost of maintenance or routine decoration.

Damage caused by faulty design, materials or workmanship.

The amount of any **excess** shown on **your schedule**.

Buildings

What Is Insured

If **you** do not repair or replace **your buildings**, **we** will pay the loss in market value or the cost of repair or replacement, whichever is the less.

We may, at **our** option, replace **your buildings** or arrange for repairs to be carried out.

The most **we** will pay for **damage** to **your buildings** is the sum insured for **buildings** shown in **your schedule** and any extra amount for **index linking**.

The amount **we** pay will include any costs for:

- clearing the site (removing debris, demolition, shoring or propping up);
- professional fees (architects, surveyors and legal fees); and
- meeting building regulations requirements.

We will not automatically reduce **your** sum insured after a claim.

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1 Rent and accommodation costs

If **your home** cannot be lived in because of **damage** insured by this section **we** will pay for:

- loss of rent or ground rent; or
- the reasonable costs of similar accommodation for **you** and **your household**.

We will pay these costs until **your home** is fit to live in.

The most **we** will pay is 25% of the sum insured for **your buildings**.

2 Alternative stabling

If **your domestic** stables cannot be used because of **damage** insured by this section, **we** will pay the reasonable costs of alternative stabling for **your** horses. **We** will pay these costs until **your** horses stables can be used again.

The most **we** will pay is 20% of the sum insured for **your buildings**.

What Is Not Insured

The costs of preparing **your** claim.

Building regulations costs if **you** have received notice to meet the regulations before the **damage** takes place.

Costs relating to undamaged parts of **your buildings**.

Buildings

What Is Insured

3 Public services

We will pay for **damage** to any cable, pipe, drain, inspection cover or underground sewage tank serving **your buildings** (which **you** are legally responsible for).

4 Glass and sanitary ware

We will pay for glass, ceramic hobs or sanitary ware fitted to **your home** which are broken by accident.

5 Protecting the buyer's interest

If **you** are selling **your buildings**, **we** will pay the buyer for **damage** which happens after **you** have agreed to sell them but before the sale has gone through. **We** will only do this if:

- the **damage** is not insured under another policy;
- the **damage** is insured under this section of **your policy**; and
- the sale goes through.

6 Removing nests

We will pay for the nests of rats, mice, cockroaches, wasps and bees to be removed from **your home**.

The most **we** will pay is £2,000 in any **period of insurance**.

7 Removing trees

We will pay for **your** trees or branches to be removed if **we** believe they are a threat to human life or are likely to **damage your buildings**.

8 Removing squatters

If squatters move into **your home**, **we** will pay:

- the legal costs of moving the squatters out (as long as **we** have agreed to these costs in writing); and
- the reasonable costs of similar accommodation for **you** and **your household**.

The most **we** will pay is £10,000 in any **period of insurance**.

What Is Not Insured

Breakage caused while **your home** is **unoccupied**.

Any claim involving squatters while **your home** is **unoccupied**.

Buildings

What Is Insured

9 Owners' and occupiers' liability

We will pay amounts for which **you** are legally responsible as the owner or occupier of **your buildings** or **garden** following a claim made upon **you** for:

- accidental death, physical injury or illness of any person; and
- **damage** to property.

The most **we** will pay for any claim or claims arising directly or indirectly from the same source or original cause shall be £2,500,000.

We will also pay legal fees and other expenses for which **we** have agreed to in writing.

10 Liability for property **you** no longer own

We will pay amounts for which **you** are legally responsible following a claim made upon **you** if **you** have sold **your** property and are then prosecuted under section 3 of the Defective Premises Act 1972, or section 5 of the Defective Premises Act (Northern Ireland) order 1975 for:

- death, physical injury or illness of any person; or
- **damage** to property.

This cover will continue to apply for seven years after **you** cancel **your policy** to any property previously owned and lived in or used by **you**.

The most **we** will pay for any claim or claims arising directly or indirectly from the same source or original cause shall be £2,500,000.

We will also pay legal fees and other expenses which **we** have agreed to in writing.

11 Non invalidation

As long as **you** tell **us**, as soon as **you** learn of anything which increases the risk of **damage** which is beyond **your** control, **your policy** will remain valid. **You** must pay any additional premium that **we** ask for.

12 Trace and access

We will pay cost of locating the source of:-

- water escaping from any fixed tank, pipe or apparatus;
 - oil escaping from any heating system;
- and subsequently making good the **damage** caused by the search.

The most **we** will pay is £5,000 for any one claim.

What Is Not Insured

Death, physical injury or illness of **you, your household** or any employee.

Property belonging to or in the care of **you, your household** or any employee.

Liability caused by:

- any business or profession other than owning **your buildings** or **garden**;
- being the occupier of **your buildings** or **garden** if **you** are covered by other insurance; or
- any agreement, unless **you** would have been liable without it.

Liability covered by other insurance.

Damage to the property itself or the cost of making good faulty workmanship.

Contents

(Please refer to **your schedule** to see if this section is in force)

Definitions

Contents

Household goods, personal belongings, **valuables** and **money** which belong to, or are the responsibility of, **you, your household** or any **domestic** employee.

We do not cover:

- motor vehicles, their parts or accessories other than:
 - those designed for use in **your garden**;
 - electric wheelchairs; and
 - models or toys;
- caravans, trailers, aircraft and watercraft;
- pets or livestock (other than horses and ponies insured under Contents – ‘Additional insurance’ – 5);
- fixtures and fittings belonging to a landlord;
- the value of securities, certificates or documents of any kind except for the clerical cost of reproduction;
- property insured separately under this or any other policy;
- any part of the structure of **your buildings**, other than radio, television and satellite aerials and receivers which are fixed to **your buildings**;
- interior decorations (unless listed in **your schedule**); or
- property used for any business or profession (other than equipment insured under Contents – ‘Additional insurance’ – 10).

Riding tack

Saddles, bridles, harnesses, lead reins, halters, head collars, numnahs, rugs, blankets and other horse clothing, grooming kits and clippers.

Valuables

- Articles of gold, silver or other precious metal, precious stones, clocks, watches, jewellery and furs.
- Pictures and works of art.
- Televisions and audio, visual and computer equipment.
- Collections of stamps, coins or medals.

Contents

What Is Insured

Contents in your home are insured against **damage** caused by the following.

Standard cover.

- 1 Fire, smoke, lightning, explosions and earthquakes.
 - 2 Riot, civil commotion, labour and political disturbances.
 - 3 Malicious people and vandals.
 - 4 Any type of aircraft and anything dropped from them.
 - 5 Collision involving any vehicle or animal.
 - 6 Storm and flood.
 - 7 Land movement of the site on which **your buildings** stand.
 - 8 Theft or attempted theft.
- 9 Water or oil leaking from or frozen in:
- any fixed **domestic** installation or any **domestic** appliance; and
 - a fixed heating installation or tank.
- 10 Falling television or radio aerials, satellite dishes or masts.
 - 11 Falling trees or branches.

What Is Not Insured

Smoke **damage** caused by any gradual process.

Damage caused:

- by **you, your household** or any tenant or guest; or
- while **your home** is **unoccupied**.

Damage caused by **domestic** pets which belong to, or are the responsibility of, **you** or **your household**.

Damage caused by frost.

Damage caused:

- by **you, your household** or any tenant or guest;
- by deception, unless someone enters **your home** by deception; or
- while **your home** is **unoccupied**.

Theft of **money** or while **your home** is rented to another person other than **your household**, unless force and violence has been used to get into or out of **your home**.

Any amount over £5,000 in total for **contents** in **your** garages and outbuildings.

Damage which results in land moving on the site on which your **buildings** stand.

Damage caused by leaking fumes or flue gasses.

Damage caused while **your home** is **unoccupied**.

Damage caused by cutting down or cutting back trees.

Contents

What Is Insured

Extra cover (This only applies if it is shown on **your schedule**).

- 12 **You** are also covered against any other **damage** if this is shown on **your schedule**.

How we will settle **your** claim

We will settle claims by paying the cost of repairing or replacing the **contents**. **We** will reduce **your** benefit to allow for wear and tear if the claim involves clothing or pedal cycles over two years old.

We will also take off an amount for wear, tear and loss of value if, when the **damage** happens, **your** sum insured is less than the cost of replacing all **contents** as new (less the allowance for wear and tear on clothing and pedal cycles over two years old).

We may, at **our** option, replace **contents** or arrange for repairs to be carried out.

Unless **your schedule** lists separate values, the most **we** will pay for **damage** to **valuables** is:

- £5,000 or 5% of the sum insured (whichever is the most) for any single item; or
- one third of the total sum insured for **contents**.

The most **we** will pay for loss of **money** is £500.

The most **we** will pay for **damage** to other **contents** is the sum insured shown in **your schedule** for any **home** and any extra amount for **index linking**.

We will not automatically reduce **your** sum insured after a claim.

What Is Not Insured

Damage which is shown in this section of **your policy** as not insured.

Damage caused by **excluded risks**.

Damage caused while **your home** is:

- rented, leased or let to another person, other than a member of **your household**; or
- **unoccupied**.

Damage to **money**.

Damage to clocks by over-winding.

The first £25 of each claim that could not have been made under Standard cover causes 1 to 11.

The amount of any **excess** shown on **your schedule**.

Contents

What Is Insured

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1 Deterioration of food

We will pay for food in a fridge or freezer in **your home** which **you** cannot eat because of:

- a change in temperature; or
- contamination by fumes from the fridge or freezer.

We will settle claims by paying the cost of replacing the food.

2 Rent and accommodation costs

If **your home** cannot be lived in because of **damage** insured by this section, **we** will pay for:

- loss of rent **you** have to pay; or
- the reasonable costs of similar accommodation for **you, your household** and **domestic** pets, and of storing **your** furniture until **your home** is fit to live in.

The most **we** will pay is 25% of the sum insured for **contents**.

3 Christmas and weddings

We will increase **your** sum insured for **contents** by 10% or £5,000, whichever is the most, during December and for one month before and after the wedding day of **you** or any member of **your household**.

4 Contents in **your** garden

We will pay for **damage** to **contents** in **your garden** by any of the Standard cover causes 1 to 11.

The most **we** will pay is £1,500 for any one claim.

5 Horses

We will pay if **your** horse or pony is stolen or **fatally injured** by any of the Standard cover causes 1 to 11.

The most **we** will pay is:

- £500 for a horse; or
- £250 for a pony.

What Is Not Insured

Damage caused by a deliberate power cut or reduction in power by **your** supplier.

Damage caused by industrial action.

Damage to food held or used for any business.

Trees, shrubs or other plants.
Money or **valuables**.

Any horse or pony kept for a business or profession.

Contents

What Is Insured

- 6 Riding tack temporarily away from **your home** and **garden**.

We will pay for **damage** to **riding tack** belonging to **you** and **your household**.

The most **we** will pay is:

- £250 for any single item; or
- £750 any claim.

- 7 Contents temporarily away from **your home** and **garden**

We will pay for **damage** by any of the Standard cover causes 1 to 11, to **contents** anywhere in the **territorial limits** if they are away from **your home** and **garden** for 60 days or less.

- 8 Students' belongings

We will pay for **damage** by any of the Standard cover causes 1 to 11 to **contents** anywhere in the **territorial limits** if they are away from **your home** and **garden** because **you** or **your household** are at an educational establishment.

The most **we** will pay is £5,000 for any one claim.

- 9 Moving home

If **you** are moving home, **we** will pay for **damage** to **contents** being moved to **your** new home by professional removal contractors.

What Is Not Insured

Damage to personal clothing and accessories.

Damage to property kept at a riding school or riding establishment.

Damage caused by **excluded risks**.

Damage while the property is being used for racing under National Hunt or Jockey Club Rules, or any other professional racing (or training for these activities).

Damage to property used for any business or profession.

Damage caused by theft, unless force has been used to get into or out of a building.

The first £50 of any claim.

Damage caused by:

- storms, floods, malicious people or vandals if **your contents** are not in a building; or
- theft, unless force and violence has been used to get into or out of a building.

Money or **valuables**.

Contents at any location where **you** or any of **your household** are living for educational purposes.

Damage caused by:

- storms, floods, malicious people or vandals if **your contents** are not in a building; or
- theft, unless force and violence has been used to get into or out of a building; or
- theft, from any motor vehicle unless in transit to or from **your home** and **your household's** educational establishment, unless it involves forcible and violent entry or exit.

Damage outside the **territorial limits**.

Damage to items made of china, glass, porcelain or other easily-broken materials, unless they are packed by professional packers.

Damage which happens while the **contents** are in storage.

Damage caused by **excluded risks**.

The first £25 of any claim.

Contents

What Is Insured

10 Business equipment

We will pay for **damage** to office furnishings and equipment in **your home** which are used for **your** business.

The most **we** will pay is £10,000 for any one claim.

11 Mirrors and glass in furniture

We will pay for mirrors, fixed glass in furniture, plate-glass tops to furniture and ceramic hobs forming part of movable cookers which are in **your home** and are broken by accident.

12 Replacement locks

We will pay for replacing and fitting locks or lock mechanisms for outside doors, safes and alarm systems in **your home** if the keys are stolen.

13 Audio and video equipment

We will pay for **damage** to home computers, audio and video equipment, TV games, televisions, radios and receiving aerials in **your home**.

14 **Contents** in business premises

We will pay for **damage** (by any of the Standard cover causes 1 – 11) to **contents** being stored in **your** business premises inside the **territorial limits**.

The most **we** will pay for any one claim is £5,000.

15 Professional counselling

We will pay for professional counselling if **you** or **your household** are suffering from emotional stress as a result of **damage** covered by **your policy**.

The most **we** will pay is £1,000 in any **period of insurance**.

What Is Not Insured

Damage to documents, manuscripts, business books and computer records, other than for the cost of materials, labour and time to replace them.

Damage caused by **excluded risks**.

Damage caused while **your home** is **unoccupied**.

Breakage caused while **your home** is **unoccupied**.

Damage caused by **excluded risks**.

Damage to records, discs, tapes, cassettes, cartridges, needles or software.

Damage to any item which is used for a business or profession.

Damage caused while **your home** is **unoccupied**.

We will not pay for **damage** caused by theft unless force and violence has been used to get in or out of a building.

Contents

What Is Insured

16 New purchases

We will pay for **damage** to **contents you** have just bought while **you** are taking them **home**.

The most **we** will pay is £2,000 for any one claim.

17 Garden landscaping

We will pay for **damage** to **your garden** caused by straying livestock.

The most **we** will pay is £2,000 for any one claim.

18 Business medicines and drugs

We will pay for business medicines and drugs in a fridge or freezer in **your home** which cannot be used because of:

- a change in temperature; or
- contamination by fumes from the fridge or freezer.

The most **we** will pay is £500 for any one claim.

19 Loss of metered water

We will pay for loss of metered water following **damage** to **your** domestic water installations during the **period of insurance**.

The most **we** will pay is £2,500 for any one claim.

20 Fatal injury to **you** or **your** husband or wife

We will pay £10,000 to **you** or **your** husband's or wife's legal representatives if **you** or **your** husband or wife is fatally injured inside the **territorial limits** as a result of:

- an accident or assault in **your home** or **garden**;
- a fire in **your home**;
- an accident while travelling on public transport; or
- an assault in the street.

We will only provide benefit if death follows inside 12 months of the injury.

What Is Not Insured

Damage outside the **territorial limits**.

Damage to items made of china, glass, porcelain or other easily-broken materials.

Damage while the **contents** are being transported by anybody other than **you** or **your household**.

Damage covered by other insurance.

Theft from an unattended motor vehicle.

The first £25 of any claim.

Damage caused by livestock belonging to, or the responsibility of, **you** or **your household**.

Damage caused by a deliberate power cut or reduction in power by **your** supplier.

Damage caused by industrial action.

Damage to food held or used for any business.

Contents

What Is Insured

21 Employer's liability to domestic staff

We will pay amounts for which **you** or **your household** are legally responsible as a result of the death, physical injury or illness of any **domestic** employee.

The most **we** will pay for all claims caused by one event or series of events brought about by the same cause is £10,000,000 including legal fees, costs and expenses.

22 **Your** liability as a tenant

We will pay amounts for which **you** are legally responsible as tenant of **your home** for **damage** to:

- the **buildings** (by any of the Standard cover causes 1 – 11);
- cables, pipes, inspection covers and underground tanks serving **your home**; and
- fixed glass, ceramic hobs and sanitary fittings.

The most **we** will pay is 20% of the sum insured for **contents**.

23 Other liability

We will pay amounts for which **you, your household**, and (with **our** permission) **your domestic** employees, are legally responsible following a claim made upon **you** for:

- accidental death, physical injury or illness of any person; and
- **damage** to property.

This cover applies to events happening during the **period of insurance** caused by:

- using **your home** and **garden**;
- private pursuits;
- employing **domestic** staff.

What Is Not Insured

Damage caused while **your home** is **unoccupied**.

Death, physical injury or illness of **you, your household** or any employee.

Death, physical injury or illness which is a direct or indirect result of assault or alleged assault.

Property belonging to or in the care of **you, your household** or any employee.

Contents

What Is Insured

The most **we** will pay for any claim or claims arising directly or indirectly from the same source or original cause shall be £2,500,000.

We will also pay legal fees and other expenses which **we** have agreed to in writing.

24 Unpaid damages

We will pay the amount of any award made to **you** or **your household** by a court inside the **territorial limits** which:

- has not been paid to **you** inside three months;
- is not under appeal; and
- would have been covered by the 'Other liabilities' part of this section if the award had been made against **you**.

The most **we** will pay for any one award is £2,500,000.

What Is Not Insured

Liability caused by:

- any business or profession, including growing agricultural or horticultural produce, or rearing livestock for profit;
- owning land or buildings other than for grazing, stabling or riding horses for **domestic** purposes;
- occupation of any land or buildings other than **your home** and **garden** or for grazing, stabling or riding of horses used for **domestic** purposes;
- the hiring out of any animal;
- any agreement, unless **you** would have been liable without it;
- owning or using any motorised vehicle (other than **domestic** garden equipment, electric wheelchairs, golf trolleys or buggies, models or mechanical or battery operated toys and electrically assisted pedal cycles), or any caravan or trailer attached to a vehicle;
- owning or using any aircraft and watercraft (other than rowing boats and pedaloes under 5 metres long, sailboards, surfboards, models and toys);
- passing on any disease or virus;
- **your** breach of quarantine restrictions or import or export regulations;
- a horse or pony used for racing under National Hunt or Jockey Club Rules, or any other professional racing (or training for these activities);
- **damage** to fences or growing crops caused by any horse or pony being ridden, driven or led; and
- any animal listed under the Dangerous Dogs Act 1991, or Schedule to the Dangerous Wild Animals Act 1976 or any more recent laws.

Personal belongings

(Please refer to **your schedule** to see if this section is in force)

What Is Insured

The belongings of, or are the responsibility of, **you** and **your household** as shown in **your schedule**. These items are insured against **damage**:

- in the **territorial limits**; or
- outside the **territorial limits** for up to 60 days in any **period of insurance**.

Your schedule will show which of the following are insured.

Unspecified personal belongings including:

- articles of gold, silver or other precious metals, precious stones, watches, jewellery and furs;
- photographic equipment;
- clothing and other items **you** normally wear, use or carry; and
- sports equipment, including sports clothing and guns.

- Pedal cycles
The most **we** will pay for any one cycle is £500.

- **money** and **credit cards**
The most **we** will pay
 - a) £500 for **money**
 - b) £10,000 for unauthorised use of **credit cards**.

What Is Not Insured

Damage caused by **excluded risks**.

Damage caused by theft or attempted theft by **you**, **your household** or any tenant or guest.

Damage to any item being used for a business or profession.

Theft from an unattended motor vehicle, unless it is from a locked boot, concealed luggage compartment or glove compartment and force and violence has been used to get into the vehicle. Where there is no locked boot, concealed luggage compartment or glove compartment and there has been forcible and violent entry to the motor vehicle **we** will pay up to £1,000.

Property insured separately.

The first £25 of any claim.

Damage to securities or documents.

Loss of or **damage** to:

- pedal cycles;
- water sports equipment while being used; or
- motor vehicles, caravans, tractors, boats, planes or their parts and accessories.

Theft of accessories unless the cycle is stolen at the same time.

Damage which happens while **your** cycle is being used for racing or competitions.

Theft of **your** cycle unless it is in a locked building or securely locked to something which cannot be moved.

The first £25 of any claim

Losses caused by mistakes or loss of value.

Losses not reported to the police inside 24 hours of discovering them.

Loss of **credit cards**, unless **you** have met all the terms and conditions of the credit card company.

Personal belongings

What Is Insured

Individual items as described in **your schedule**.

Pedal cycles as described in **your schedule**.

How we will settle your claim

We will settle claims as follows

- For clothing **we** will take off an amount for wear, tear and loss of value.
- For **money** and the most **we** will pay is £500.
- For unauthorised use of **credit cards** the most **we** will pay is £10,000
- For pedal cycles over two years old – **we** will pay the cost of repairing or replacing the cycle less an amount for wear, tear and loss of value.
- For all other items **we** will pay the cost of repairing or replacing the items.

We will decide whether to replace **your** belongings or arrange for repairs to be carried out.

The most **we** will pay is the sum insured or item limit shown in **your schedule**, and any extra amount for **index linking**.

We will not automatically reduce **your** sum insured after a claim. But if **we** pay for the total loss of an item, cover for that item will end.

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1. Delayed baggage

If **your schedule** shows unspecified personal belongings are insured, **we** will pay for essential items **you** or **your household** have to buy if **you** or **your household's** personal baggage is temporarily lost for at least 12 hrs.

The most **we** will pay **you** or **your household** is £100 per person.

What Is Not Insured

Unauthorised use of **credit cards** by **you** or **your household**.

Theft of accessories unless the cycle is stolen at the same time.

Damage which happens while **your** cycle is being used for racing or competitions.

Theft of **your** cycle unless it is in a locked building or securely locked to something which cannot be moved.

The first £25 of any claim.

The amount of any **excess** shown in **your schedule**.

Accidents to your family

(Please refer to **your schedule** to see if this section is in force)

What Is Insured

You are covered for **accidents** as a result of:

- being in, or getting into or out of:
 - a car, van, bus or coach; or
 - a train, boat or plane while travelling as a fare-paying passenger;
- being hit by a motor vehicle while **you** are on foot;
- being in a burning building;
- being hit by a plane or anything dropped from a plane;
- being assaulted in **your home** or in a public place; or
- swimming or bathing.

How we will settle **your** claim

The amount **we** pay will depend on **your** injuries as shown in the table below. To qualify for benefit **your** injuries must be diagnosed inside 104 weeks of the **accident**, and the **accident** must be the only cause of the injuries.

1 Death	£10,000
2 Loss of limbs, sight, speech or hearing	£10,000
3 Permanent total disability	£10,000
4 Temporary total disability	£20 per week

We will make a payment under only one of items 1, 2 or 3. That payment will end cover under this section for the person concerned.

The most **we** will pay for any one **accident** under item 4 is 104 weeks benefit.

What Is Not Insured

An **accident** which is caused or contributed to by:

- pregnancy or childbirth;
- suicide or deliberate self-injury;
- alcohol or drugs; or
- not getting and following proper medical advice.

An **accident** while **you** are:

- on a motorcycle or in a sidecar;
- taking part in motor racing, competitions, rallies or trials; or
- travelling on business.

We will not pay more than £1,000 if **you** are under 18.

We will not pay benefit if **you** are:

- under 18; or
- not in paid employment.

Small boats

(Please refer to **your schedule** to see if this section is in force)

Definitions

Boat

The boat described in **your schedule**, including its equipment, launching trolley, life jackets and also (if listed in **your schedule**):

- the outboard motor; and
- the trailer.

We do not cover clothing, personal belongings in the boat, moorings, or diving or fishing gear.

Salvage charges

Any payment made to save the **boat** from danger.

Speedboat

A **boat** fitted with:

- an inboard engine with a design speed of over 20 mph; or
- an outboard motor of over 17 horsepower.

What Is Insured

Your boat is insured against **damage** while it is in the:

- **territorial limits**; or
- somewhere else in Europe for 60 days or less in any **period of insurance**.

What Is Not Insured

Damage caused by **excluded risks**.

Damage if:

- **you** are using the **boat** for any business or profession;
- **you** have hired out the **boat** for money; or
- **you** leave the **boat** in water and unattended between 1 October and 31 March.

Damage to any powered **boat** being used for racing or speed testing.

Damage to **speedboat** propellers while the **boat** is in use.

Damage to sails and protective covers split by the wind or blown away, unless there is also **damage** to the structure of the **boat**.

Theft of equipment unless:

- the whole **boat** is stolen;
- force is used to get into the **boat**; or
- the equipment is stolen from a locked building or vehicle.

Theft of an outboard motor unless:

- the whole **boat** is stolen;
- the motor is fastened to the **boat** by a suitable anti-theft device; or
- the motor is stolen from a locked building or vehicle.

Small boats

What Is Insured

How **we** will settle **your** claim

We will settle claims by paying the cost of repairing or replacing **your boat** less an amount for wear, tear and loss of value. If it does not make financial sense to repair **your boat**, and the **boat** is less than 12 months old, **we** will pay the cost of replacing it with a new **boat** of a similar type if one is available.

For sails and protective covers over three years old – **we** will take off an amount for wear and tear. The most **we** will pay will be two thirds of the cost of replacing them as new.

For outboard motors – **we** will pay the market value.

The most **we** will pay is the sum insured shown in **your schedule**.

We will not automatically reduce **your** sum insured after a claim. But if **we** pay for the total loss of any item, cover for that item will end.

We may, at **our** option, replace **your boat** or arrange for repairs to be carried out.

If **we** know **your boat** is under a hire-purchase or leasing agreement, **we** will make any payment for total loss to the legal owner.

What Is Not Insured

Theft of a sailboard unless:

- it is attached to a vehicle roof rack by a suitable anti-theft device; or
- it is stolen from a locked building or vehicle.

Theft of a trailer, or of the **boat** while it is on a trailer, unless the trailer is:

- secured by a suitable wheelclamp; or
- in a locked building or compound.

The first £50 of each claim except for a **speedboat** or an outboard motor over 17 horsepower.

The first £100 of each claim for a **speedboat** or outboard motor over 17 horsepower.

The amount of any **excess** shown in **your schedule**.

Small boats

What Is Insured

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1 Salvage charges

We will pay all reasonable **salvage charges** and other expenses to prevent or reduce a claim.

2 Liability to the public

We will pay amounts for which **you**, and (with **your** permission) anyone **you** have lent the **boat** to or who is navigating or in charge of the **boat**, are legally responsible for:

- death, physical injury or illness of any person;
- **damage** to property; and
- removing or destroying the wreck of the **boat**, (or failing to do so).

The most **we** will pay for any claim or claims arising directly or indirectly from the same source or original cause shall be £2,500,000.

We will also pay legal fees and other expenses which **we** have agreed to in writing.

What Is Not Insured

Death, physical injury or illness of **you**, **your household**, any employee or any other person covered by **your policy**.

Death, physical injury or illness which is a direct or indirect result of assault or alleged assault.

Property belonging to or in the care of **you**, **your household**, any employee or any other person claiming benefit under **your policy**.

Liability caused by:

- any business or profession;
- **your boat** being carried or towed by any vehicle;
- someone being towed or preparing to be towed by **your boat** for paragliding or any similar sport (other than water skiing);
- any powered **boat** being used for racing or speed testing; or
- any agreement, unless **you** would have been liable without it.

Liability while **your boat** is outside the **territorial limits** unless temporarily elsewhere in Europe for not more than 60 days in any **period of insurance**.

Small boats

What Is Insured

Special conditions

- 1 If the **boat** is a **speedboat**, there must be a person who is suitably experienced, trained or qualified on board and in control while it is moving.
- 2 If the **boat** is a **speedboat** fitted with an inboard engine, there must be an automatic or remote-controlled fire extinguisher which:
 - is properly installed and maintained; and
 - will automatically extinguish fires in the engine compartment.

What Is Not Insured

Legal expenses

(Please refer to **your schedule** to see if this section is in force)

Definitions

Appointed representative

The lawyer, accountant or other suitably qualified person who has been appointed to act for an **insured person** in accordance with the terms of this section of the **policy**.

Costs and expenses

(a) Legal costs

All reasonable and necessary costs chargeable by the **appointed representative** on a standard basis. Also the costs incurred by opponents in civil cases if an **insured person** has been ordered to pay them, or pays them with the agreement of **DAS**.

(b) Accountants costs

A reasonable amount in respect of all costs reasonably incurred by the **appointed representative**.

DAS

DAS Legal Expenses Insurance Company Limited administers the independent claims handling service on **our** behalf and notification of any claim should be addressed to:

Legal Claims Centre, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Telephone number: 0845 070 0172

Date of occurrence

- (a) For civil cases (except under Subsection 5, Tax Protection), the date of occurrence is the date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same cause, the date of occurrence is the date of the first of these events.
- (b) For criminal cases, the date of occurrence is when the **insured person** began or is alleged to have begun to break the criminal law in question.
- (c) For **full enquiries**, the date of occurrence is when the Inland Revenue first notifies in writing the intention to make enquiries.

Full enquiry

An extensive examination by the Inland Revenue which considers all aspects of the **insured person's** tax affairs, but not enquiries which are limited to one or more specific aspects of the **insured person's** self-assessment tax return.

Insured person

You, and any member of **your** family who always live with **you**. Anyone claiming under this section of the **policy** must have **your** agreement to claim.

Secondary home

Private dwellings and/or private land owned by **you** and which is used by an **insured person** for residential purposes only.

Legal expenses

Territorial limits

For Subsection 2 Contract Disputes, 3 Bodily Injury and 7 Legal Defence

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Bulgaria, Croatia, the Czech Republic, Gibraltar, Hungary, Iceland, Liechtenstein, Macedonia, Malta, Monaco, Montenegro, Norway, Poland, Romania, San Marino, Serbia, Slovakia, Switzerland and Turkey (West of the Bosphorus).

For all other Subsections

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

What Is Insured

We agree to provide the insurance in this section, keeping to the terms, conditions and exceptions as long as:

- the **date of occurrence** of the insured incident is during the **period of insurance** and within the **territorial limits**; and
- any legal proceedings will be dealt with by a court, or other body which **DAS** agree to, in the **territorial limits**; and
- for civil claims it is always more likely than not that an **insured person** will recover damages (or obtain any other legal remedy which **DAS** have agreed to) or make a successful defence.

For all insured incidents, **DAS** will help in appealing or defending an appeal as long as the **insured person** tells **DAS** within the time limits allowed that they want **DAS** to appeal. Before **we** pay the **costs and expenses** for appeals, **DAS** must agree that it is always more likely than not that the appeal will be successful.

Subsection 1: Employment disputes

DAS will negotiate for the **insured person's** legal rights in a dispute arising from a contract of employment entered into by the **insured person** for their work as an employee excluding any claim relating to personal injury.

Subsection 2: Contract disputes

DAS will negotiate for the following:

- The **insured person's** legal rights in a contractual dispute arising from an agreement to an alleged agreement which the **insured person** has entered into:

What Is Not Insured

A contract regarding an **insured person's** profession, business or employment.
Construction work on any land, or designing, converting or extending any building.
A contract involving a motor vehicle.

Legal expenses

What Is Insured

- for the buying or hiring in of any goods or services; or
- for the selling of any goods; or
- relating to **your** principal or **secondary home** leased or rented to **you** in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.
- **Your** legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which **you** have entered into for the buying or selling of **your** principal or **secondary home**.

Provided that

- The **insured person** has entered into the agreement or alleged agreement during the **period of insurance**.
- The amount in dispute is more than £100.

Subsection 3: Bodily injury

DAS will negotiate for the **insured person's** legal rights after an event which causes the death of, or bodily injury to an **insured person**.

Subsection 4: Property protection

DAS will negotiate for the **insured person's** legal rights in a civil action relating to material property (including **your** principal or **secondary home**), which is owned by the **insured person** or for which the **insured person** is responsible following:

- any event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
- any nuisance or trespass, provided that **you** are responsible for the first £250 of any claim.

What Is Not Insured

The settlement payable under an insurance policy.

Any illness or bodily injury which happens gradually or is not caused by specific or sudden accident.

Defending the **insured person's** legal rights, but defending a counterclaim is covered.

When the **insured person** is driving a motor vehicle.

A contract entered into by an **insured person**.

Any building or land other than **your** principal or **secondary home**.

Someone legally taking **your** principal or **secondary home** from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your** principal or **secondary home** by any government or public or local authority unless the claim is for **damage**.

Work done by any government or public or local authority unless the claim is for **damage**.

Legal expenses

What Is Insured

Subsection 5: Tax protection

DAS will negotiate for an **insured person** and represent them in any appeal proceedings, in the event of a **full enquiry** into their personal tax affairs.

Subsection 6: Jury service

We will pay the **insured person's** salary or wages for the time that the **insured person** is off work while attending jury service for each half or whole day of such attendance as far as they are not recoverable from the court or the **insured person's** employer.

The amount **we** will pay is based on the following:

- The time the **insured person** is off work, including the time it takes to travel to and from the court. **DAS** will work it out to the nearest half day, assuming that a whole day is eight hours.
- If the **insured person** works full time, the salary or wages for each whole day equals 1/250th of the **insured person's** yearly salary or wages.
- If the **insured person** works part-time, the salary or wages will be a proportion of the **insured person's** salary or wages.

Subsection 7: Legal defence

- **DAS** will defend the **insured person's** legal rights if an event arising from the **insured person's** work as an employee leads to:
 - the **insured person** being prosecuted in a court of criminal jurisdiction; or
 - civil action being taken against the **insured person** under legislation for unlawful discrimination on the grounds of sex, race, disability, religious belief or political opinion; or
 - civil action being taken against the **insured person** under section 13 of the Data Protection Act 1998.

What Is Not Insured

A motor vehicle owned or used by, or hired or leased to an **insured person**.

Mining subsidence.

Defending any claim, other than for nuisance or trespass. Defending a counterclaim is covered.

The tax affairs of a company, or any claim if the **insured person** is self-employed, a sole trader or in a business partnership.

An investigation by the Special Compliance Office.

Parking offences.

The use of a motor vehicle by the **insured person** for which the **insured person** does not have valid motor insurance.

Legal expenses

What Is Insured

- **DAS** will defend the **insured person's** legal rights if an event leads to their prosecution for an offence connected with the use or driving of a motor vehicle.

What Is Not Insured

The exclusions below apply to all covers which **we** provide under this Legal expenses section.

Any claim reported to **DAS** more than 180 days after the **insured person** should have known about the insured incident.

Any incident or matter arising before the start of cover under this section of the **policy**.

Any costs and expenses incurred before written acceptance of a claim by **DAS**.

Fines, penalties, compensation or damages which the **insured person** is ordered to pay by a court or other authority.

Any insured incident intentionally brought about by an **insured person**.

Any claim relating to an **insured person's** alleged dishonesty or alleged violent behaviour.

Any claim relating to written or verbal remarks which damage an **insured person's** reputation.

A dispute with **us** or **DAS** not otherwise dealt with under Special condition 7.

An application for Judicial Review.

Any legal action an **insured person** takes which **DAS** or the **appointed representative** have not agreed to, or where an **insured person** does anything that hinders **DAS** or the **appointed representative**.

Apart from **us** and **DAS**, the **insured person** is the only person who may enforce all or any part of this section of the **policy** and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section of the **policy** in relation to any third party rights of interest.

Special conditions

1. An **insured person** must:
 - a. Keep to the terms and conditions of this section of the **policy**.
 - b. Take reasonable steps to keep any amount **we** have to pay as low as possible.
 - c. Try to prevent anything happening that may cause a claim.

Legal expenses

What Is Insured

- d. Send everything **DAS** ask for, in writing.
- e. Give **DAS** full details in writing of any claim as soon as possible and give **DAS** any information **DAS** need.
2.
 - a. **DAS** can take over and conduct in the name of an **insured person**, any claim or legal proceeding at any time. **DAS** can negotiate any claim on behalf of an **insured person**.
 - b. The **insured person** shall be free to choose an **appointed representative** (by sending **DAS** a suitably qualified person's name and address) if:
 - i. **DAS** agree to start legal proceedings and it becomes necessary for a lawyer to represent the interests of the **insured person** in those proceedings; or
 - ii. there is a conflict of interest.

DAS may choose not to accept the **insured person's** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **appointed representative** in these circumstances the **insured person** may choose another suitably qualified person.
 - c. In all circumstances other than those set out in 2b. above, **DAS** shall be free to choose an **appointed representative**.
 - d. An **appointed representative** will be appointed by **DAS** and represent an **insured person** according to **DAS'** standard terms of appointment. The **appointed representative** must co-operate fully with **DAS** at all times.
 - e. **DAS** will have direct contact with the **appointed representative**.
 - f. An **insured person** must co-operate fully with **DAS** and the **appointed representative** and must keep **DAS** up-to-date with the progress of the claim.
 - g. An **insured person** must give the **appointed representative** any instructions that **DAS** require.
3.
 - a. An **insured person** must tell **DAS** if anyone offers to settle a claim.
 - b. If an **insured person** does not accept a reasonable offer to settle a claim, **DAS** may refuse to pay any

What Is Not Insured

Legal expenses

What Is Insured

further **costs and expenses**.

- c. **DAS** may decide to pay the **insured person** the amount of damages that the **insured person** is claiming or is being claimed against them, instead of starting or continuing legal proceedings.
- 4.
- a. An **insured person** must tell the **appointed representative** to have **costs and expenses** taxed, assessed or audited, if **DAS** ask for this.
- b. An **insured person** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.
5. If an **appointed representative** refuses to continue acting for an **insured person** or if an **insured person** dismisses an **appointed representative**, the cover **we** provide will end at once, unless **DAS** agree to appoint another **appointed representative**.
6. If an **insured person** settles a claim or withdraws their claim without the agreement of **DAS**, or does not give suitable instructions to an **appointed representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses** paid.
7. If **DAS** and an **insured person** disagree about the choice of **appointed representative**, or about the handling of a claim, **DAS** and the **insured person** can choose another suitably qualified person to decide the matter. **DAS** and the **insured person** must both agree to the choice of this person in writing. Failing this, **DAS** will ask the President of a relevant national law society to choose a suitably qualified person. All costs of resolving the disagreement must be paid by the party whose choice is rejected.
8. **DAS** may at their discretion require **you** to obtain at **your** expense, an opinion from a barrister chosen by **you** and **DAS** as to the merits of a claim or proceedings. If the barrister's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid by **us**.
9. This section of the **policy** will be governed by English law.

What Is Not Insured

Legal expenses

What Is Insured

10. All Acts of Parliament mentioned in the **policy** include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

How **we** will settle **your** claim

If an **appointed representative** is used, **we** will pay the **costs and expenses** incurred for this.

The most **we** will pay for all claims resulting from one or more events arising at the same time or from the same cause is £50,000.

Helpline services

DAS provide these services 24 hours a day, seven days a week during the **period of insurance**. All helplines apply to the United Kingdom unless otherwise stated. To help **DAS** check and improve service standards, all calls are recorded, other than for the Health and Medical and Counselling services.

When phoning, please tell **DAS you** are an NFU Mutual policyholder.

Please do not phone DAS to report a general insurance claim.

EuroLaw Legal Advice Service

DAS will give an **insured person** confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

Tax Advice Service

DAS will give an **insured person** confidential advice over the phone on personal tax matters.

Health and Medical Information Service

DAS will give an **insured person** information over the phone on health and fitness and non-diagnostic advice on medical matters. Advice can be given on allergies, the side effects of drugs and how to improve general fitness. Information is available on self-help groups and hospital waiting lists.

For the following assistance services, you will be responsible for paying the costs for the help provided.

What Is Not Insured

Legal expenses

What Is Insured

Veterinary Assistance Service

If **your** pet is ill or injured, **DAS** can help find a vet who can offer treatment.

Childcare Assistance Service

DAS will arrange help following an emergency (such as illness or injury to an **insured person**) if a regular childminder cannot attend or **you** have to leave children at home unexpectedly.

Home Help Assistance

DAS will arrange assistance following an emergency (such as illness or injury to an **insured person**) when help is needed to run the home. **DAS** can help find cleaning staff, au pairs and housekeepers.

To contact the above services, phone DAS on 0845 070 0172

Counselling

DAS will provide an **insured person** with a confidential counselling service over the phone, including where appropriate, onward referral to relevant voluntary or professional services.

To contact the Counselling helpline, phone DAS on 0117 934 2121

DAS will not accept responsibility if the Helpline Services are unavailable for reasons **DAS** cannot control.

What Is Not Insured

Caravan

(Please refer to **your schedule** to see if this section is in force)

Definitions

Caravan

The caravan described in **your schedule** and its:

- awnings and toilet tents; and
- furniture, fixtures and fittings, **domestic** utensils, household linen and bedding while in or on the caravan.

We do not cover personal belongings.

What Is Insured

Your caravan is insured against **damage** while it is:

- in the **territorial limits**; or
- temporarily elsewhere in Europe, for not more than 12 weeks in any **period of insurance**.

What Is Not Insured

Damage caused by **excluded risks**.

Damage to tyres by punctures, cuts, bursts or braking.

Damage to electrical goods or items of glass, china or porcelain while **your caravan** is being towed, unless there is also **damage** to the structure of **your caravan**.

Damage which happens while **you** have rented out **your caravan** unless the **caravan** is on a fixed site.

Damage caused deliberately by anyone using **your caravan** with **your** permission.

Damage which happens while **your caravan** is being used for any business or profession.

Storm **damage** to outside accessories or awnings unless there is also **damage** to the structure of **your caravan**.

Storm **damage** to static **caravans** unless they are securely anchored to the ground.

Theft of any **caravan** that is designed to be towed on a public road, unless the **caravan**:

- is fitted with a suitable wheelclamp; or
- has had one of its wheels removed and taken away; or
- is in a locked building or compound; or
- is attached to a towing vehicle on a journey.

Theft from any awning or toilet tent.

The amount of any **excess** shown on **your schedule**.

Caravan

What Is Insured

How we will settle your claim

We will pay the cost of repairing or replacing **your caravan** less an amount for wear, tear and loss of value. If it does not make financial sense to repair **your caravan** and the **caravan** is less than 5 years old, we will pay the cost of replacing it with a new **caravan** of a similar type if one is available.

The most we will pay is the sum insured shown in **your schedule**.

The most we will pay for **damage** to awnings by storm is £1,000 for any one claim.

We will not reduce **your** sum insured after a claim.

We may, at **our** option, replace **your caravan** or arrange for repairs to be carried out.

If we know **your caravan** is under a hire purchase or leasing agreement, we will make any payment for total loss to the legal owner.

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1 Loss of use and hiring charges

If **your caravan** cannot be used because of **damage** insured by this section, we will pay reasonable costs of:

- hiring another **caravan** or alternative accommodation until **your caravan** is repaired or replaced, or
- loss of hiring charges for bookings made before the **damage**.

The most we will pay is:

- £50 a day for up to 14 days for any one claim; or
- £1,500 in any **period of insurance**.

2 Other costs

If **your caravan** is damaged and the **damage** is covered by this section, we will pay reasonable costs of:

- protecting **your caravan** and taking it to the nearest suitable repairer; or

What Is Not Insured

Caravan

What Is Insured

- returning **your caravan** to **your** home or **your caravan's** permanent site;
- disconnecting and reconnecting services;
- customs duty if **you** cannot return **your caravan** to the **territorial limits**; and
- up to £500 for removal of **your caravan** to the nearest suitable disposal site if it does not make financial sense to repair **your caravan**.

3 Liability to the public

We will pay amounts for which **you, your household,** and (with **our** permission) anyone **you** have lent **your caravan** to, are legally responsible for:

- death, physical injury or illness of any person; and

- **damage** to property.

happening during the currency of **your policy** and arising from ownership or use of **your caravan**.

The most **we** will pay for any claim or claims arising directly or indirectly from the same source or original cause shall be £2,500,000.

We will also pay legal fees and other expenses which **we** have agreed to in writing.

What Is Not Insured

Death, physical injury or illness of **you, your household,** any employee or any other person covered by **your policy**.

Death, physical injury or illness which is a direct or indirect result of assault or alleged assault.

Property belonging to or in the care of **you, your household,** any employee or any other person covered by **your policy**.

Liability caused by:

- any vehicle being used to tow **your caravan**;
- using **your caravan** for any business or profession;
- anyone **you** have lent **your caravan** to for hire or reward;
- any agreement, unless **you** would have been liable without it;
- any person other than **you,** unless that person:
 - keeps to the terms and conditions of **your policy** as far as possible; and
 - is not entitled to claim under any other contract of insurance.

Liability while **your caravan** is outside the **territorial limits** unless temporarily elsewhere in Europe for not more than 12 weeks in any **period of insurance**.

Caravan

What Is Insured

4 Deterioration of food

We will pay for food in a fridge or freezer in **your caravan** which **you** cannot eat because of:

- a change in temperature; or
- contamination by fumes from the fridge or freezer.

We will settle claims by paying the cost of replacing the food.

5 Accidents to **your** family

You are covered for **accidents** as a result of:

- being in or getting out of a **caravan** or the road vehicle towing **your caravan**;
- travelling by boat with **your caravan** as a fare-paying passenger.

The amount **we** pay will depend on **your** injuries as shown in the table below. To qualify for benefit **your** injuries must be diagnosed inside 104 weeks of the **accident** and the **accident** must be the only cause of the injuries.

1 Death	£5,000
2 Loss of limbs, sight, speech or hearing	£5,000
3 Permanent total disability	£5,000

We will make a payment under only one of items 1, 2 or 3. That payment will end cover under this section for the person concerned.

What Is Not Insured

Damage caused by deliberate power cut or reduction in power by **your** supplier.

Damage caused by industrial action.

Damage to food held or used for any business.

An **accident** which is caused or contributed by:

- pregnancy or childbirth;
- suicide or deliberate self-injury;
- alcohol or drugs; or
- not getting and following proper medical advice.

An **accident** while **you** are travelling on business.

We will not pay more than £1,000 if **you** are under 18.

We will not pay for anyone aged 70 or over.

Personal accident and illness

(Please refer to **your schedule** to see if this section is in force)

Definitions

Illness

An illness caught in Europe, Australia, Canada, New Zealand, the Republic of South Africa or the United States of America, certified by a doctor as the cause which prevents **you** from doing all parts of **your job**.

Job

Your occupation as shown in **your schedule**.

Partial disability

A disability which prevents **you** from doing most of **your job**.

Total disability

A disability which totally prevents **you** from doing **your job**. If **you** are not in paid work, '**your job**' will mean 'paid work of any kind'.

What Is Insured

We will provide benefit if **you** have an **accident** or an **illness**.

We will pay for the following:

- An **accident** which, inside 104 weeks of happening, leads to:
 - 1 death;
 - 2 **loss of limbs, sight, speech or hearing**;
 - 3 permanent **total disability**;
 - 4 temporary **total disability**; or
 - 5 temporary **partial disability**.
- An **illness** which, inside 52 weeks of happening, leads to temporary **total disability**.

What Is Not Insured

The first period of disability as shown on **your schedule**.

The first period of disability as shown on **your schedule**.

The first period of disability as shown on **your schedule**.

Illness which starts inside 21 days of the start of this cover.

Personal accident and illness

What Is Insured

What Is Not Insured

Accident or illness resulting from:

- pregnancy or childbirth;
- suicide or deliberate self-injury;
- alcohol or drugs;
- any HIV-related condition;
- putting yourself in danger, except in an attempt to save human life;
- flying or other aerial activities, except as a fare-paying passenger in a power-driven aircraft or hot air balloon;
- winter sports, except sledging in the **territorial limits**, curling or skating;
- hunting on horseback;
- racing, except swimming, running or yachting;
- mountaineering or rock climbing where ropes or guides are used;
- pot-holing or caving;
- any bungee sport;
- professional sport; or
- motor cycling as a driver or passenger, unless it is for agricultural purposes on **your** own land,

except where any of the above appear as hazardous pastimes on **your schedule**.

How **we** will settle **your** claim

We will make a payment under only one of items 1, 2 or 3. That payment will end cover under this section for that person.

If **we** pay under items 1, 2 or 3, **we** will no longer make any payment under item 4 or 5 for the same **accident**.

We will settle claims for items 4 or 5 or for **illness** leading to temporary **total disability** by paying benefit every four weeks. **You** will receive **your** first benefit payment four weeks after **we** accept **your** claim.

The most **we** will pay for each item is the amount shown in **your schedule**.

The most **we** will pay for any one **accident** under items 4 and 5, or a combination of both, is 104 weeks benefit.

For any one **illness** leading to temporary **total disability**, the most **we** will pay is 104 weeks benefit.

Escalator

We will increase premiums and benefits for temporary **total disablement**, temporary **partial disablement** and **illness** by 5% each year when **you** renew **your policy**.

Personal accident and illness

What Is Insured

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1 Disappearance

We will pay death benefit if **you** have been missing for 90 days and **we** are satisfied that **your** death was caused by an **accident**.

If, at any time after **we** have paid benefit, **you** are found alive, the payment must be refunded to **us**.

2 Professional counselling

We will pay for professional counselling if **you** are suffering from emotional stress as a result of an **accident** which qualifies for benefit under item 2 or 3.

The most **we** will pay is £1,000 in any one **period of insurance**.

3 Medical treatment

We may pay for any medical treatment which could help **you** to recover from any **accident** or **illness**.

4 Rehabilitation

If **we** have paid a claim under **illness** **we** will also pay, for up to 8 weeks, 40% of the amount shown in **your schedule** for **illness** for any continuing temporary **partial disablement** from the same **illness**.

The most **we** will pay **you** is £1,000 for any one claim.

5 Hospital benefit

We will pay £25 for each 24 hour period of treatment **you** received as an in-patient in a hospital or nursing home as a result of any **accident** or **illness** which qualifies **you** for benefit under this section.

The most **we** will pay **you** is £1,000 for any one claim.

What Is Not Insured

Country business

(Please refer to **your schedule** to see if this section is in force)

Definitions

Country business

Your business as shown in **your schedule** under the country business section.

Goods

Goods (including their labels and containers) manufactured, sold or supplied by **you**.

In transit

In, being loaded into, or being unloaded from any vehicle or trailer **you** are using.

Livestock

Livestock normally kept at **your premises** for **your country business**.

Outbuildings

Outbuildings at **your premises** used for **your country business**.

Premises

The **home, garden** and land attaching to the **garden** used for **domestic** purposes and **your country business**.

Property

Stock, tools and equipment owned by **you**, or which are **your** responsibility, for the purpose of **your country business**.

We do not cover:

- motor vehicles which should be insured separately;
- any living creature;
- **money**, cheques or postal orders which can only be paid into the 'payees' account', deeds, bonds or bills of exchange; or
- documents, manuscripts, business books and computer records, other than for the cost of materials, labour and time spent on them.

Country business

What Is Insured

Your schedule will show **you** which of the following are insured.

A Liability to the public

We will pay any amount for which **you** or **your household** are legally responsible as a result of **your country business** during the **period of insurance** for:

- accidental death, physical injury or illness of any person; and
- **damage** to property.

How **we** will settle **your** claim

The most **we** will pay for all claims in connection with **goods** is £2,500,000 in total during any **period of insurance**.

What Is Not Insured

Death, physical injury or illness of **you, your household** or any employee.

Death, physical injury or illness which is a direct or indirect result of assault or alleged assault.

Property belonging to or in the care of **you** or **your household**.

Owning or using any:

- livestock (unless **you** have the cover set out in D Livestock);
- railway, boat, plane or hovercraft; or
- motor vehicle, except for motorised equipment used at **your premises** without the need for insurance.

Liability under any agreement (other than a condition or warranty of **goods** implied by law), unless **you** would have been liable without the agreement.

Liability happening outside the **territorial limits**, unless it is in connection with **goods** supplied from **your premises**.

Liability for any action brought outside the **territorial limits**.

Damage to any **goods** or any expenses involved in recalling, repairing, replacing or refunding money paid for **goods**.

Liability for any dog listed under the Dangerous Dogs Act 1991 or more recent laws.

Country business

What Is Insured

For all other claims the most **we** will pay for any claim or claims arising directly or indirectly from the same source or original cause shall be £2,500,000.

We will also pay legal fees and other expenses which **we** have agreed to in writing.

B Property

Property at your premises is insured against **damage** caused by:

- 1 Fire, smoke, lightning, explosions and earthquakes
- 2 Riot, civil commotion, labour and political disturbances.
- 3 Malicious people and vandals.
- 4 Any type of aircraft and anything dropped from them.
- 5 Collision involving any vehicle or animal.
- 6 Storm and flood.
- 7 Theft or attempted theft.
- 8 Water leaking from or frozen in any fixed water installation.
- 9 Falling television or radio aerials, satellite dishes or masts.
- 10 Falling trees or branches.

What Is Not Insured

Smoke **damage** caused by any gradual process.

Damage caused by **you, your household** or any tenant or guest.

Damage while **your home** is **unoccupied**.

The first £50 of any claim.

Damage caused by **domestic** pets which belong to or are the responsibility of, **you** or **your household**.

The first £50 of any claim.

Damage caused by frost.

Damage to growing crops, gates and fences or moveable **property** left outside.

The first £50 of any claim.

Theft of power tools or other items of electrical equipment, unless force and violence has been used to get into or out of **your home** or **outbuildings**.

Damage caused;

- by **you, your household** or any tenant or guest;
- by deception, unless someone enters **your home** by deception; or
- while **your home** is **unoccupied**.

The first £50 of any claim.

Damage to the installation itself.

Damage while **your home** is **unoccupied**.

The first £50 of any claim.

Damage caused by cutting down or cutting back trees.

Country business

What Is Insured

How **we** will settle **your** claim

We will settle claims as follows.

- For stock - **we** will pay **you** the cost of replacing the stock based on prices when the **damage** takes place.
- For tools and equipment - **we** will pay **you** the cost of repairing or replacing them with similar items. If they are not replaced, **we** will take off an amount for wear, tear and loss of value.

We may, at **our** option, replace **your property** or arrange for repairs to be carried out.

The most **we** will pay is:

- £500 for any one item; or
- £2,500 in total.

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

- 1 Fences, gates, growing hedges and boundary walls

We will pay for **damage** by fire, lightning or explosion to fences, gates, growing hedges and boundary walls of **your premises**.

The most **we** will pay is £2,000 for any one claim.

- 2 Overhead external electricity cables and poles

We will pay for **damage** by fire, lightning, explosion or storm to overhead external electricity cables and poles which **you** are responsible for.

The most **we** will pay is £1,000 for any one claim.

- 3 Transporting **property**

We will pay for **damage** by any of the causes 1 – 10 to **property** being loaded onto, carried by or unloaded from an enclosed vehicle belonging to, hired by or lent to **you**, inside the **territorial limits**.

The most **we** will pay is £500 for any one claim.

- 4 **Money**

If **you** have cover under the Contents section or the Personal belongings section of this **policy**, **we** will pay for **money** belonging to **you** in connection with **your country business**.

What Is Not Insured

The first £50 of any claim for storm **damage**.

The first £25 of any claim.

Damage by theft or attempted theft from an unattended vehicle, unless the vehicle is locked.

Country business

What Is Insured

5 Deterioration of food

If **you** have cover under the Contents section of this **policy**, **we** will pay for food belonging to **you** in connection with **your country business**.

C Outbuildings

Your outbuildings are insured against **damage** by any of the causes 1 – 10 under B Property.

How **we** will settle **your** claim

We will settle claims by paying the cost of repairing or replacing **your outbuildings**.

However, **we** will reduce **your** benefit for wear, tear and loss of value if:

- when the **damage** happens, **your** sum insured is less than the full rebuilding cost; or
- **you** have not kept **your outbuildings** well maintained.

If **you** do not repair or replace **your outbuildings**, **we** will pay the loss in market value or the cost of repair or replacement, whichever is less.

We may, at **our** option, replace **your outbuildings** or arrange for repairs to be carried out.

The most **we** will pay for **damage** to **your outbuildings** is the sum insured for **outbuildings** shown in **your schedule** and any extra amount for **index linking**. The amount **we** pay will include any costs for:

- clearing the site (removing debris, demolition, shoring or propping up);
- professional fees (architects', surveyors' and legal fees); and
- meeting building regulations requirements.

What Is Not Insured

The costs of preparing **your** claim.

Building regulations costs if **you** have received notice to meet the regulations before the **damage** takes place.

Costs relating to undamaged parts of **your outbuildings**.

Country business

What Is Insured

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1 Protecting the buyer's interest

If **you** are selling **your outbuildings**, **we** will pay the buyer for **damage** which happens after **you** have agreed to sell them but before the sale has gone through. **We** will only do this if:

- the **damage** is not insured under another policy;
- the **damage** is insured under this section of **your policy**; and
- the sale goes through.

D Livestock

Livestock are insured against:

- **fatal injury** by fire, lightning, aircraft, explosion or earthquake; and
- theft or attempted theft at **your premises**.

How **we** will settle **your** claim

We will settle claims by paying the value of **your livestock** at the time of the **fatal injury** or theft.

We may, at **our** option, replace **your livestock**.

The most **we** will pay is:

- £500 for any one animal; or
- £1,500 in total.

What Is Not Insured

Theft while **your home** is **unoccupied**

The first £50 of any theft claim.

Country business

What Is Insured**Additional insurance**

You are also insured for the following if they happen during the **period of insurance**.

1 Fatal injury – straying

We will pay for **fatal injury** to **your livestock** in the **territorial limits** if it:

- strays on to a public road;
- is in any public livestock sale-yard, market or agricultural showground;
- is being transported by rail; or
- is on a railway crossing.

We will also pay for **fatal injury** if the **livestock** stray from any of these situations or from **your premises**.

2 Transporting livestock

We will pay for **fatal injury** to **your livestock** while they are being transported inside the **territorial limits**.

What Is Not Insured

Fatal injury caused by worrying by dogs or wild animals.

The first £50 of any claim.

Home business

(Please refer to **your schedule** to see if this section is in force)

Definitions

Business address

The **home** and **garden** used for **domestic** purposes and **your home business**.

Computer

Your computer and its associated electronic equipment and software.

Home business

Your business as shown in **your schedule** under the home business section.

What Is Insured

Your schedule will show **you** which of the following apply to **you**.

A Basic cover

1 Buildings

If **you** have cover under the Buildings section, this cover will be extended as follows.

- The definition of **your home** will include use for **your home business**.
- Owners' and occupiers' liability cover will include amounts for which **you** are legally responsible as the owner of **your buildings** or **garden** for the purpose of **your home business**.

2 Contents

The definition of **contents** insured under the Contents section of **your policy** includes:

- furniture, office equipment, documents and computer records used for **your home business**; and
- clothing and personal belongings of directors, partners, **home business** employees, customers and visitors.

The most **we** will pay for **damage** to any **computer** is £5,000.

What Is Not Insured

Damage to documents, manuscripts, business books and computer records, other than for the cost of materials, labour and time to replace them.

Money.

Motor vehicles and their accessories.

Home business

What Is Insured

3 Personal belongings

If **you** have cover under the Personal belongings section - individual items, **we** will also cover items listed on **your schedule** as 'HBC' for **your home business**.

4 Money

Money belonging to **you** in connection with **your home business** is insured against **damage**.

The most **we** will pay is:

- for **money** in **your home** – £500;
- for **money** in a locked safe in **your home** – £1000;
- for **money** being taken to a bank – £1000; and
- cheques or postal orders which can only be paid into the 'payees' account' – £250,000.

5 Public liability

We will pay any amounts for which **you** and (with **our** permission) **your home business** employees are legally responsible during the **period of insurance** for:

- death, physical injury or illness of any person as a result of **your home business**; or
- **damage** to property as a result of **your home business**.

The most **we** will pay for any claim or claims arising directly or indirectly from the same source or original cause shall be £2,500,000.

We will also pay legal fees and other expenses which **we** have agreed to in writing.

What Is Not Insured

Losses caused by mistakes or loss of value.

Losses not reported to the police inside 24 hours.

Theft from any unattended vehicle.

The first £25 of any claim.

Death, physical injury or illness of **you**, **your household** or any **home business** employee.

Death, physical injury or illness which is a direct or indirect result of assault or alleged assault.

Property belonging to or in the care of **you** or **your household**.

Owning or using any:

- railway, boat, plane or hovercraft; or
- motorised vehicle, caravan or trailer.

Liability under any agreement, unless **you** would have been liable without it.

Liability for any action brought outside the **territorial limits**.

Liability caused by **you** giving advice or treatment, providing professional or technical services, or designing or planning work.

Home business

What Is Insured

6 Increased costs

Increased costs which are necessary and reasonable to reduce or avoid interruption of **your home business** for up to 12 months because of one of the following:

- **damage at your business address** by any of Standard cover causes 1 to 11 under the Buildings or Contents section of **your policy**, as long as **we** have agreed to pay for the damage;
- **damage at your business address** for which another insurer has agreed to pay, but which would have been insured under Standard cover causes 1 to 11 of the Buildings or Contents section;
- a murder or suicide at **your business address**;
- **damage** by any of Standard cover causes 1 to 11 under the Contents section of **your policy** to any building near **your business address** which prevents or obstructs the use of or access to **your business address**;
- failure of the telephone service or water, electricity or gas supply as a result of **damage** by any of Standard cover causes 1 to 11 of the Contents section of **your policy** to the telephone exchange or water, electricity or gas supply premises.

The most **we** will pay is £10,000 for any one claim. **Your** claim may include accountant's fees which **you** need to pay to produce any information **we** ask for.

7 Debts

We will pay the difference between:

- the amounts **you** are owed by customers as shown in **your home business** records; and
- the amounts **you** receive or trace following insured **damage**.

The most **we** will pay is £25,000 for any one claim.

B Employers' liability

We will pay any amounts for which **you** are legally responsible as a result of the death, physical injury or illness of any **home business** employee during the **period of insurance**.

What Is Not Insured

Interruption if **your home business** is forced to close for financial reasons or is carried on by a liquidator or receiver.

Failure caused by:

- industrial disputes; or
- the deliberate act of the telephone, water, electricity or gas company.

Value Added Tax which **you** have to pay.

Bad debts.

Value Added Tax for which **you** are responsible.

Losses if **your business** is wound up, carried on by a liquidator or receiver, or permanently discontinued.

Any abnormal condition of trade which had or could have had an effect on **your business**.

Actions for damages brought against **you** outside the **territorial limits**.

Home business

What Is Insured

The most **we** will pay for all claims caused by one event or series of events brought about by the same cause is £10,000,000 including legal fees, costs and expenses.

The insurance provided by **your policy** meets the requirements of the law relating to compulsory insurance of liability to employees in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. But **you** must repay to **us** all amounts which **we** pay which **we** would not have paid without this law.

C Computers

This section will not apply if **your computer** is more than five years old.

1 Breakdown

Your computer is insured against **damage** caused by its breakdown or failure.

We will settle claims by paying the cost of repairing or replacing the **computer**.

We may, at **our** option, replace **your computer** or arrange for repairs to be carried out.

The most **we** will pay is £5,000 for any one claim.

2 Storing data which is lost

We will cover the cost of storing lost **computer** data or programmes again as a result of:

- someone accidentally or maliciously deleting or destroying them;
- theft; or
- **damage** to **your computer** for which **we** have agreed to pay.

The most **we** will pay is £2,500 for any one claim.

Warranty

We will not pay **your** claim unless **you** keep a copy of the data.

3 Increased costs

Cover under A Basic cover paragraph 6 of this section will include interruption of **your home business** following **damage** to **your computer** caused by its own breakdown or failure, as long as **we** have agreed to pay for the **damage**.

What Is Not Insured

Liability under any agreement, unless **you** would have been liable without it.

Liability caused by working on or travelling to or from an offshore installation, or supply, support or accommodation ship or any structure relating to an offshore installation.

Liability which should be covered by compulsory motor insurance.

Damage caused by faulty design, materials or workmanship.

The first £25 of any claim.

The first £25 of any claim.

Interruption for less than 48 hours.

Holiday accommodation

(Please refer to **your schedule** to see if this section is in force)

Definitions

Guest

Any person who has a confirmed booking with **you** for accommodation at the **holiday home**.

Holiday accommodation

Accommodation for paying **guests**.

Holiday home

The **home you** use to provide **holiday accommodation**.

What Is Insured

1 Buildings

If **you** have cover under the Buildings section, **your** cover will be extended as follows.

- The definition of **buildings** will include **holiday accommodation**;
- If **you** have Extra cover, **your buildings** will be covered while rented to a person who is not a member of **your household**;
- Owners' and occupiers' liability - **we** will cover liability caused by using **your buildings** or **garden** for **holiday accommodation**.

2 Contents

If **you** have cover under the Contents section, **your** cover will be extended as follows.

- **You** will be covered for property used for **holiday accommodation**.
- **You** will be covered for theft caused by deception;
- If **you** have Extra cover, **your contents** will be covered while rented to a person who is not a member of **your household**;
- **Money** - the most **we** will pay is:

• for money in your home	£500
• for money in a locked safe in your home	£5,000
• for money being taken to a bank	£5,000
• non-negotiable instruments	£250,000.

What Is Not Insured

We will not pay the first £100 of any theft from self-catering accommodation unless force and violence has been used to get into or out of the building.

Holiday accommodation

What Is Insured

- **Guests property** - **we** will cover the clothing and personal belongings of paying **guests** and resident employees.
The most **we** will pay is £2,500 for any one person;
- Deterioration of food - **we** will cover food held or used for **holiday accommodation** business;
- Employers' liability to **domestic** staff - **we** will pay amounts for which **you** are legally responsible as a result of the death, physical injury or illness of any person **you** employ in connection with **holiday accommodation** during the **period of insurance**.

The most **we** will pay for all claims caused by one event, or series of events brought about by the same cause is £10,000,000 including legal fees, costs and expenses.

The insurance provided by **your policy** meets the requirements of the law relating to compulsory insurance of liability to employees in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. But **you** must repay to **us** all amounts which **we** pay which **we** would not have paid without this law.

- Other liability - **we** will pay amounts for which **you**, **your household** and (with **our** permission) any employees are legally responsible:
 - in connection with **holiday accommodation**; and
 - for **damage** to the property of **guests**.

This cover applies to events happening during the **period of insurance**.

The most **we** will pay for any claim or claims arising directly or indirectly from the same source or original cause (except for **damage** to the property of **guests** where the limit is £10,000 in total) shall be £2,500,000.

We will also pay legal fees and other expenses for which **we** have agreed in writing.

3 Legal defence costs

If **you** commit an offence under the Health and Safety at Work Act 1974, **we** will pay:

- legal fees and other expenses to defend **you**, **your household** or any **holiday accommodation** employee in a magistrates' court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; and

What Is Not Insured

Money

Motor vehicles and their accessories.

Liability for any action for damages outside the **territorial limits**.

Liability under any agreement, unless **you** would have been liable without it.

Liability which should be covered by compulsory motor insurance or security.

Money.

Fines, penalties or costs awarded against **you**, **your household** or any employee.

Fees or expenses if **you** do not plead in line with advice from **our** solicitors.

Holiday accommodation

What Is Insured

- costs which **we** have agreed to in writing if **you** appeal against a conviction.

The most **we** will pay is £25,000 in any **period of insurance**.

4 Wrongful arrest

We will pay amounts which **you** or **your household** are legally responsible for paying as compensation for wrongful arrest, false imprisonment, malicious prosecution, defamation of or assault on anyone following a theft or suspected theft from **your holiday home**.

The most **we** will pay is £100,000 for any one claim.

5 Loss of profit

Your holiday accommodation business is insured against interruption by the following:

- **damage at your holiday home** by any of Standard cover causes 1 to 11 under the Buildings and Contents section of **your policy**, as long as **we** have agreed to pay a claim;
- **damage at your holiday home** for which another insurer has agreed to pay, but which would have been insured under Standard cover causes 1 to 11 of the Buildings and Contents section;
- a murder or suicide at **your holiday home**;
- a bomb scare or bomb in or near **your holiday home** which prevents or reduces access to **your holiday home** for more than four hours;
- failure of the telephone service or electricity, gas or water supply to **your holiday home**;

- any restriction on the use of **your holiday home** by order of or on the advice of the local authority because of vermin or pests, or any accident causing problems with the drains or other sanitary arrangements;
- **damage** by any of Standard causes 1 to 11 under Buildings or Contents section of **your policy** to a building near **your holiday home**;

What Is Not Insured

Wrongful arrest, false imprisonment, malicious prosecution, defamation of or assault on any employee.

Interruption if **your holiday accommodation** business is forced to close for financial reasons or is carried on by a liquidator or receiver.

Failure of any telephone service, electricity, gas or water supply provided by **you**.

Failure lasting less than 30 minutes.

Failure resulting from an industrial dispute or the deliberate act of the telephone, electricity, gas or water company.

Holiday accommodation

What Is Insured

- **damage** by any of Standard causes 1 to 11 under Buildings or Contents section of **your policy** to the premises of **your** suppliers;
- oil or chemical pollution of any beach or waterway inside 25 miles of **your holiday home**;
- food or drink poisoning, or any disease infectious or contagious to humans, if it must be reported to the local authority. The illness may be:
 - at **your holiday home**;
 - inside 25 miles of **your holiday home**; or
 - traced back to food or drink supplied from **your holiday home**. Or **your holiday home** may have to close because an organism is found there which is likely to result in disease.

We will settle claims by paying **your** loss of profit. **We** will do this for up to 12 months from when the **damage** or event happens. **We** will work out **your** loss of profit as follows:

- based on **your** previous experience, **we** will work out what percentage of **your** total income from providing **holiday accommodation** is profit, after taking off the cost of food and other stock which **you** buy;
- **we** will apply this percentage to any fall in **your** expected income, after allowing for any savings which **you** make as a result of the interruption.

The most **we** will pay for all claims in respect of food or drink poisoning, or any disease infectious or contagious to humans, if it must be reported to the local authority is £10,000 any one claim and £50,000 any **period of insurance**.

For all other claims the most **we** will pay is £500,000 for any one claim.

We will also pay:

- any reasonable expenses **you** pay with **our** permission to avoid a reduction in income; and
- accountant's or auditor's fees which **you** need to pay to produce any information **we** ask for.

What Is Not Insured

Damage to premises outside the **territorial limits**.

Any HIV-related condition.

Holiday accommodation

What Is Insured

Cancellation of advance bookings

(operative only if shown on **your schedule**)

If a **guest** books **holiday accommodation** and then cancels or cuts short their holiday, **we** will cover **your** loss of income. This cover only applies if the holiday is cancelled for one of the following reasons.

- death, injury, illness, pregnancy, childbirth (which must be confirmed by a registered medical practitioner) or compulsory quarantine of any **guest** or their close relative, close business associate or partner;
- if public transport is disrupted by actual or intended strikes;
- if a **guest** must:
 - do jury service and has had their written request for an alternative date refused;
 - act as a witness in a court; or
 - stay at home to help the police after a fire or theft at their home or work;
- if the **guest's** home has been seriously damaged inside 14 days of the planned departure date or during the holiday;
- if there is a national emergency and the **guest** has leave cancelled by HM Armed Forces or a police authority;
- if the **guest** receives notice of redundancy which qualifies for statutory payment;
- if the **guest** is unexpectedly posted to work outside the **territorial limits**.

You must do **your** best to re-let the **holiday accommodation**.

The most **we** will pay is:

- all income lost from self-catering accommodation;
- and
- 80% of income lost from other **holiday accommodation**.

We will not pay more than £1,500 for any one booking.

What Is Not Insured

If the holiday is cut short or cancelled because of:

- suicide or deliberate self-injury;
- alcohol or drug abuse; or
- pregnancy or childbirth, unless the child is born at least two months early.

Holiday accommodation

What Is Insured

Unoccupied holiday homes

We will cover self-catering accommodation while it is unoccupied. But if it is unoccupied for more than seven days, **you** must inspect it inside every day or arrange for someone else to do so.

If **you** do not, **we** will not pay any claim for **damage** caused from 1 October to 31 March by leaking water from fixed water tanks, apparatus or pipes unless:

- the water supply has been turned off at the main stopcock and the water tanks drained; or
- the central heating is left on and the water supply has been turned off at the main stop cock.

What Is Not Insured

The first £100 of **damage** caused by malicious people or vandals.

Pets

(Please refer to **your schedule** to see if this section is in force)

Definitions

Alternative treatment

Treatment for an **accident**, illness or disease carried out by a person who is not a **vet**, including an osteopath or acupuncturist.

Animal(s)

The insured animal(s) described in **your schedule**.

Market value

The market value immediately prior to the **accident**, illness or disease which leads to the claim.

Microchip

An electronic device which is injected under the skin of **your animal** which acts as a permanent record of its identity.

Necessary procedures

In accordance with the terms of the UK Government's Pets Travel scheme.

Official documentation

The documentation required in accordance with the terms of the UK Government's Pets Travel scheme.

Put to sleep

Euthanasia which is immediately carried out following certification by a **vet** that not to do so would be an act of cruelty.

Qualifying countries

All countries which form part of the UK Government's Pets Travel scheme.

Vet(s)

A veterinary surgeon registered with the Royal College of Veterinary Surgeons.

Pets

What Is Insured

Your schedule will show **you** which of the following apply to **you**.

Loss of animal

We will pay if **your animal**:

- dies or is **put to sleep** in or inside 90 days of the end of the **period of insurance** due to
 - an accident which happens or
 - an illness or disease which first appears during the **period of insurance** and inside the **territorial limits**; or
- is lost or mysteriously disappears during the **period of insurance** and inside the **territorial limits**.

How **we** will settle **your** claim

We will pay **you**

- the sum insured for **your animal** shown in the **schedule**; or
- the **market value** of **your animal** shown in the **schedule**

whichever is the less.

What Is Not Insured

We will not pay if **your animal**:

- is destroyed
 - on the order of any Government or local authority
 - under any rules relating to the destruction of a specific disease
 - because it is not able to perform the service(s) for which it is kept
 - for financial reasons
 - because of behavioural problems unconnected with an **accident**, illness or disease;
- dies or is **put to sleep** as a result of any disease preventable by vaccination, unless **you** can prove **your animal** has been appropriately vaccinated;
- dies following an illness or disease which appears during the 14 days after the start of this section;
- dies or is **put to sleep** as the result of a neutering operation involving a general or local anaesthetic, unless **our** prior consent is obtained and any additional premium paid.

Pets

What Is Insured

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1 Rescue costs

We will pay for any costs **you** legally have to pay a professional rescue organisation for the rescue or attempted rescue of **your animal**.

The most **we** will pay is £500 any one claim.

2 Advertising and reward costs

We will pay for the cost of advertising for a missing **animal** and for a reward which results in the recovery of **your animal**.

The most **we** will pay is £500 any one claim.

3 Boarding fees

We will pay the costs of boarding **your animal** at a licensed boarding establishment should **you** have to go into hospital for more than 72 consecutive hours as a result of an **accident**, illness or disease and no alternative arrangements can be made for looking after **your animal**.

The most **we** will pay for each **animal** is;
£5 per day,
£500 in any **period of insurance**.

4 Holiday cancellation expenses

We will pay for any expenses **you** or **your household** are unable to recover if **you** cancel or cut short **your** holiday because **your animal** needs emergency life saving surgery due to an **accident**, illness or disease.

The most **we** will pay is £1,000 in any **period of insurance**.

Vet's fees

We will pay for costs **you** incur for

- **vet's** fees and expenses for attendance and treatment of **your animal**;
- **alternative treatment** of **your animal** recommended by a **vet**;

What Is Not Insured

Any result of pregnancy or childbirth.

Illness or disease which begins before the start or less than 14 days after the start of this section.

Non life saving surgery.

Any holiday booked less than 28 days before departure.

Costs **you** incur in respect of:

- routine preventive or elective treatment;
- the transportation of **your animal**;
- breeding, unless a **vet** certifies that complications require emergency treatment to save the life of **your animal** or its offspring;

What Is Insured

- boarding costs if it is necessary for **your animal** to be hospitalised;
- a prescription diet provided it is not prescribed just for weight loss;
- transporting **your animal** for treatment by a specialist **vet**, or **alternative treatment** recommended by **your vet**,

due to

- an **accident**; or
- an illness or disease

which first appears during the **period of insurance** and happens in the **territorial limits**.

We will continue to pay these costs for up to 12 months after the date the **accident** happens or the illness or disease first appeared, provided:

- treatment is in progress on the expiry date of the **period of insurance** and;
- the following amounts are not exceeded.

How we will settle your claim

The most **we** will pay for each unrelated condition is:

- the sum insured shown on **your schedule** including any associated hospital boarding costs;
- £200 for the additional cost of a prescription diet;
- £100 for the cost of disposal;
- the sum insured shown on **your schedule** in total for **your animal**;
- £100 for transportation costs for specialist or **alternative treatment**.

Foreign travel extension

(Operative only if shown on **your schedule**)

Cover

The **territorial limits** are extended up to a maximum of 60 days in any **period of insurance** to provide cover for Loss of Animal and **Vets** fees as shown on **your schedule**, for **your animal** while travelling with **you** in accordance with the terms and conditions of the UK Government's Pet Travel Scheme.

General

All cover is given on the understanding that all **necessary procedures** have been undertaken by **you** on behalf of **your animal** before leaving the **territorial limits**.

What Is Not Insured

- neutering, unless a **vet** certifies that complications require emergency treatment to save the life of **your animal**;
- treatment relating to any disease preventable by vaccination, unless **you** can prove **your animal** has been appropriately vaccinated;
- treatment to **your animal** for an illness or disease which appears less than 14 days after the start of the section;
- behavioural problems unconnected with an **accident**, illness or disease.

The amount of any **excess** shown on **your schedule**.

For breeding or neutering costs which are insured, the **excess** will be doubled for any claim.

Pets

What Is Insured

Additional insurance

You are also insured for the following if they happen during the **period of insurance**.

1 Emergency kennel/cattery costs

If **your animal** is recovered following initial loss or disappearance **we** will pay for emergency kennel costs **you** incur until such time as **you** are able to collect **your animal**.

The maximum **we** will pay is £5.00 per day subject to a maximum of 7 days.

2 Emergency transportation costs

If **your animal** is involved in an **accident** or contracts an illness which in the opinion of the **vet** will require specialist treatment in another clinic or hospital within a **qualifying country**.

We will pay transportation costs **you** incur subject to a limit of £100 for any one unrelated condition.

3 Quarantine costs

If in the event **you** are unable to bring **your animal** back to the UK due to:

- failure to identify **your animal** from the **microchip** number;
- loss of the **official documentation**;
- **your animal's microchip** number does not match the number on the **official documentation**.

We will pay

- quarantine costs **you** incur up to a limit of £1,500 for any one **animal**;
- accommodation expenses **you** incur as a result of **your animal** being quarantined, subject to a limit of £15 per day and £250 in any **period of insurance**,

provided that **you** have made all reasonable attempts to obtain duplicate or corrected documentation.

What Is Not Insured

Section endorsements

Where the titles below appear on **your schedule** the following will apply.

Minimum security requirements

We will not pay for **damage** caused by theft or attempted theft from **your home** (excluding garages and outbuildings) in respect of **contents** and/or personal belongings (unspecified articles and individual items) unless the following security (or alternative security protection as agreed by **us**) is put into effect:

- 1 Single External Doors (including access doors from integral garages or outbuildings) must have:
 - a mortice lock conforming to BS3621 and bearing the BSI kitemark; or
 - key operated security bolts fitted to the top and bottom of the door (providing the door is not used as the main entrance);
- 2 Double External Doors, if lockable from the outside, must have key operated security bolts fitted to the top and bottom of the first closing leaf and a mortice lock conforming to BS3621 and bearing the BSI kitemark, to the second closing leaf;

If lockable from the inside, each leaf must have key operated security bolts fitted to the top and bottom;
- 3 Sliding Patio Doors must have a key operated patio door lock or bolt with detachable keys, which prevents the door being moved horizontally or vertically;
- 4 Windows greater than 9" by 7" must have key operated locks or bolts with detachable keys fitted to all windows (including fanlights and skylights) which were originally constructed to open on basement and ground floor levels and accessible windows on other floors. These locks do not have to be put into operation at night in occupied bedrooms.

When **your home** is unattended, all keys left in **your home** must be hidden from view.

When all residents of **your home** have gone to bed, all keys must be removed from window locks (excluding the locking of windows in occupied bedrooms).

Alarm security requirements

Definitions

Intruder alarm system:

The component parts including the method of communication used to transmit signals.

Responsible person:

You or any adult person authorised by **you** to be responsible for the security of **your home**.

We will not pay for **damage** caused by theft or attempted theft from **your home** (excluding garages and outbuildings) in respect of **contents** and/or personal belongings (unspecified articles and individual items) unless the following security (or alternative security protection as agreed by **us**) is put into effect:

- an **intruder alarm system** is:
 - put into operation and working whenever **your home** is left unattended or whenever all the residents of **your home** have gone to bed;
 - maintained in full and efficient working order under a contract with a UKAS accredited inspectorate;
- no alteration to, or substitution of any part of the **intruder alarm system**, or the maintenance contract, takes place without **our** written agreement;
- **your home** is not left without a **responsible person** when **you** or any **responsible person** are aware that the method of communication used to transmit signals is not in full operation;
- if **you** or any **responsible person** are notified by:
 - the Police Authority that response to alarm signals/calls from the **intruder alarm system** may be restricted or withdrawn,
 - a UKAS accredited inspectorate that the **intruder alarm system** is not in or cannot be maintained in full working order,
 - any other source of any information relating to the effectiveness of the **intruder alarm system**;
 - a Local Authority or Magistrate imposing any requirement for abatement of a nuisance,

you or a **responsible person** shall advise **us** as soon as possible, but no later than 10.00 a.m. on our next working day, and comply with any subsequent requirements stipulated by **us**.
- all keys to the **intruder alarm system** are removed from **your home** whenever **your home** is left unattended;
- **you** maintain secrecy of codes for the operation of the **intruder alarm system** and do not leave details of codes in **your home** whenever **your home** is left unattended.

Voluntary minimum security requirements

Where the minimum security requirements above have not been put into effect **we** will not pay the first £250 of any claim for **damage** caused by theft or attempted theft.

Voluntary alarm security requirements

Where the alarm security requirements above have not been put into effect **we** will not pay the first £250 of any claim for **damage** caused by theft or attempted theft.

Voluntary minimum security and alarm security requirements

Where the above minimum security and alarm security requirements have not been put into effect **we** will not pay the first £250 of any claim for **damage** caused by theft or attempted theft.

Minimum security and voluntary alarm security requirements

Where the above minimum security requirements have not been put into effect **we** will not pay for **damage** caused by theft or attempted theft. Where the alarm security requirements have not been put into effect **we** will not pay the first £250 of any claim for **damage** caused by theft or attempted theft.

General exclusions

(Applying to the whole **policy**)

We do not cover the following.

Terrorism

Any **damage, accident** or **illness** cost or expense of whatever nature directly or indirectly caused by or resulting from or in connection with:

- any **act of terrorism** regardless of any other cause or event contributing at the same time or in any other sequence to the loss;
- any action taken to control, prevent, suppress, or in anyway relating to, an **act of terrorism**.

War risks

Damage caused by war, invasion or any similar event, hostilities (whether or not war has been declared), civil war, rebellion, revolution, insurrection, military action or coup.

Radioactivity

Damage or liability caused by:

- ionising radiation or contamination caused by radioactivity from nuclear fuel or nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

Loss of value

Loss of market value if this is more than the cost of repair or replacement.

Existing **damage**

Any **damage, accident, illness** or liability which begins before the start of cover under the relevant section of this **policy**.

Pollution and contamination

Damage or liability arising from pollution or contamination unless caused by:

- a sudden and unforeseen and identifiable incident;
- leakage of oil from a domestic oil installation at **your home** or in **your garden** and happening during the **period of insurance**.

General conditions

(Applying to the whole **policy**)

Your rights to **policy** benefit

To qualify for benefit **you** or any other person seeking benefit under this **policy** must keep to the terms and conditions of the **policy**.

You must also:

- maintain the property in good condition;
- take reasonable care to prevent any accidents, injury or **damage**;
- keep the cost of any claims as low as possible;
- follow the maker's recommendations for inspection and maintenance and meet any legal requirements, if **you** have a lift in **your home**; and
- do all **you** reasonably can to properly look after any **animal**.

Keeping **us** informed

You must tell **us** of any change of circumstances which will affect this insurance. If **you** are not sure whether the change will affect **your** insurance **you** should tell **us** anyway.

If **you** have cover under the Personal accident and illness section, **you** must tell **us**:

- if **you** change **job** or arrange any other personal accident or illness insurance (other than as part of a motor or travel policy); and
- about any injury, disease or physical problem **you** are affected by since the previous premium was paid.

How to claim

If anything happens which might result in a claim, **you** must do the following:

- tell **us** as soon as possible;
- provide all the written details and documents that **we** ask for;
- tell the police about any theft, attempted theft, **damage** caused by malicious people or vandals, or lost property insured under the Personal belongings section;
- if an **animal** is injured or ill **you** must immediately employ a **vet** at **your** expense and have the **animal** properly treated;
- do not admit responsibility or try to settle a claim without **our** written permission. **You** must send **us** any letters **you** receive about the incident immediately; and
- **you** must not abandon any property to **us**.

If **you** have cover under the Pets section and **you** claim **we** are entitled to examine any **animal**. If **you** claim for the death of an **animal** **you** must tell **us** at least 24 hours before the disposal of the carcass of the **animal**.

If **you** have cover under the Personal accident and illness section, **you** must allow **us** to arrange a medical examination. If **you** die, **we** must be given reasonable notice before **you** are buried or cremated, so that **we** can be represented at the post-mortem or inquest.

Our rights if **you** claim

We may:

- enter any building where **damage** has taken place and take control of the remains;
- take over, defend or settle a claim made against **you**; and

- at **our** own expense, take legal action in **your** name to get back any payment **we** have made under **your policy**.

Other insurance

If, when **you** claim there is other insurance covering the same accident, illness, **damage** or liability, **we** will only pay **our** share. This does not apply to an **accident** or illness insured under the Accidents to the family or Personal accident and illness sections of **your policy**, or under the Contents section - "Additional insurance" Fatal injury to **you** or **your** husband or wife.

Arbitration

If **we** accept **your** claim, but cannot agree with **you** on the amount **we** should pay, the matter will be decided by an arbitrator. The arbitrator will be agreed jointly between **you** and **us** in line with current law.

If this happens, **you** cannot take legal action against **us** until the arbitrator has made a decision.

Fraud

If **you** make a false or dishonest claim, **we** will not pay the claim and may cancel **your policy**.

Cancelling **your policy**

We may cancel **your policy** by giving **you** 14 days written notice to **your** last known address. **We** will then refund part of **your** premium.

You can cancel **your policy** by sending **us** written notice. **We** will then refund part of **your** premium unless **you** have made a claim in the current **period of insurance**.

If **you** default under **our** Credit Agreement to pay the premium, cover under **your policy** will cease in accordance with the conditions of the Credit Agreement unless **we** agree otherwise in writing.

More than one address

If **your policy** covers **buildings** or **contents** at more than one address, **we** will treat it as though **you** have a separate **policy** for each address.

No claim discount

Where **you** are entitled to a no claim discount the renewal premium will be reduced in accordance with the following scale if a claim has not been made during the **period of insurance**:

Previous year claim free	15%
Previous two years claim free	20%
Previous three years claim free	25%
Previous four or more years claim free	30%

Each claim will reduce the discount at **your** next renewal from the level which applied during the **period of insurance** according to the following scale:

Discount Entitlement	After 1 Claim	or after 2 or more claims
----------------------	---------------	---------------------------

15%	Nil	Nil
20%	Nil	Nil
25%	15%	Nil
30%	20%	Nil

Emergency Assistance

If **you** need help while travelling outside the United Kingdom, the Isle of Man or the Channel Islands, Mutuaide Assistance provide this on **our** behalf.

A telephone call to Mutuaide's centre in Paris at any time of the day or night will give **you** immediate access to English speaking staff trained to give help in emergencies.

- If **you** are in France call **0800 22 92 92**. (There will be no charge for **your** call.)
- From any other country when using a land line call **00 33 1 45 16 64 65** (Mutuaide will be happy to call **you** back.)
- If **you** are in France or any other country and using a mobile phone call **+33 1 45 16 64 65** (Mutuaide will be happy to call **you** back.)
- Alternatively call the international operator requesting a reverse charge call to Paris **45 16 64 45**

The person **you** speak to will need to know:

- **your** name and home address;
- **your** address and phone number abroad;
- **your** policy number; and
- details of the emergency.

Notes

- This benefit falls under the terms and conditions of the policy. **You** must refund any costs **we** pay which are not covered by **your** policy.
- Mutuaide will decide on the most suitable, practical and reasonable method of dealing with the emergency. If **you** do not follow their advice **we** may not cover **your** costs.
- **We** will not provide assistance if the problem relates only to **your** car unless **your** car is insured by **us**.
- If **you** intend to use **your** mobile phone **we** recommend **you** check with **your** service provider first, to ensure it operates outside the **territorial limits**.

Assignment conditions

Definitions

Schedule means the latest schedule issued by **us** as part of **your policy**

the Trust means NFU Mutual Charitable Trust

we, us, our means NFU Mutual Insurance Society Limited

you, your means the person or persons named in **your schedule** as the Insured

This **policy** has been issued to **you** on condition that **you**

- (1) have agreed with **us** and **the Trust** that if at any time **you** become entitled to any rights, as one of **our** members, as a result of
 - the transfer of part or all of **our** business to any other person, firm or company, or
 - any change to **our** corporate status, or
 - the distribution of any assets or benefits

you will pass over all of these rights under this **policy** to the trustees of **the Trust**
- (2) have agreed to execute and deliver to **us** or **the Trust** any
 - documents or certificates of title, or
 - any payment, reward or compensation, whether in money or any other form which are needed so that **you** can do as **you** have agreed in paragraph (1)
- (3) have appointed any of **us, the Trust, our** officers or officers of **the Trust** to act on **your** behalf in executing any document which is needed so that **you** can do as **you** have agreed in paragraph (1)
- (4) have agreed to authorise and approve any actions taken by **us, the Trust, our** officers or officers of **the Trust** as a result of the above appointment and that **you** cannot cancel this appointment.

This condition does not apply to

- the declaration of the usual annual, reversionary or terminal bonus for a policy of life, annuity or capital redemption assurance, or
- any other benefit which **our** board of directors decides to exclude from this agreement.

If there is any conflict between the terms of

- this condition, and
- any agreement to assign rights as one of **our** members signed by **you** before the issue of this **policy**

the terms of the second shall be overriding.

You shall not be entitled, as one of **our** members, to participate in any distribution of surplus assets by reference to this **policy** if **we** are dissolved.