



Your **home** insurance policy

| Retirement | Investments | Insurance | Health |



HOW TO GET HELP...

Claims	Contact	Opening hours
Home claims (except Legal Services and Home Emergency).	Please have your policy number ready when you call Take a look at MAKING A CLAIM below then go online at www.aviva.co.uk/make-a-claim or call 0345 030 6945 Please always call if you need urgent help	24 hours a day
Legal Services claims.	0800 096 5850	
Home Emergency claims (including complaints about Home Emergency claims or cover terms and conditions)	0345 300 3346	
Complaints about a claim (except Home Emergency)	0345 030 6945	
Helplines		
Personal Legal and Tax helpline (Advice is limited to the laws and practices of England and Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man).	0800 096 5850	24 hours a day
Customer services		
Questions or changes to your policy or the information you've given us	0345 030 7078 or make your changes online at aviva.co.uk/mypolicy .	8am – 8pm Mon-Fri 9am – 5pm Sat 10am – 4pm Sun and Bank holidays
Requests for large print, audio or Braille policy documents if you have a disability.	0345 030 7078	
Complaints (other than about a claim).	0345 030 7078 alternatively write to us at Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs G64 2QR	

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The costs of calls to 03 prefixed numbers are charged at national call rates (charges may vary depending on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

What to do if you're unhappy

If you have a complaint please see above for the contact numbers. Full details of the complaints procedure can be found in the 'Important Information' document.

MAKING A CLAIM

If you need to make a claim or have a query about something that's happened please see the contacts on the previous page.

Please always call us if you need urgent help, for example:

- your home isn't secure (eg damaged locks, doors or windows)
- there is standing water in your home
- a water leak is on-going or water is entering your home
- anyone is at risk of injury
- your home can't be lived in


Our personal claims managers offer help and advice around the clock 365 days a year. We want your claim to be as stress-free as possible. If the incident is covered we'll take care of the arrangements. You just have to pay the excess.

Once we have your claim details we'll put wheels in motion and explain what will happen next. Some claims can be settled immediately on the first call but if it takes longer we'll keep you informed about progress.


Getting ready to claim

Having the right information to hand when you're telling us about a claim will help us to get things moving quickly. Here's what's likely to be useful:

 **Your Home policy number** (unless you're logged on to MyAviva.)

 **Photos of damaged or lost property.** For buildings damage it is helpful to have close up and distance shots to see the damage in detail as well as its location.

 **Receipts, quotes or invoices**, where appropriate.

 **Estimate of the size of the affected area** where buildings or carpets are damaged. It can also help to tell us the size of the affected rooms.

Photos and documents (word, pdf) can be uploaded when you tell us about a claim online.



Please remember – in the same way that your car insurance doesn't pay to repair your car if it rusts, this policy won't cover wear and tear, ageing or (except for optional Home Emergency cover) breakdowns.

HELPFUL INFORMATION ABOUT YOUR HOME POLICY



Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to questions **we** ask when **you** take out, make changes to and renew **your** policy (please see the **GENERAL CONDITIONS** for more information).

Finding your way around	Page		Page
How to get help	2	Contents section	18
Making a claim	3	Contents cover extension - Accidental damage	27
Definitions	5	Contents conditions	29
Buildings section	8	Personal belongings section and conditions	30
Buildings cover extension - Accidental damage	14	General conditions (including your cancellation rights)	33
Buildings conditions	16	General exclusions	37

Key

To help you when you read your policy:



These boxes highlight information we want to particularly draw your attention to



These boxes give you additional helpful information

These boxes highlight what your policy does not cover

Bold text Words or phrases in **bold** have the meanings described in the '**DEFINITIONS**' section.

DEFINITIONS

Wherever the following words or phrases appear in **bold** in this policy, they will have the following meanings unless otherwise shown for any policy section.

Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

British Isles

The United Kingdom, Republic of Ireland, the Channel Islands and the Isle of Man.

Buildings

- a. The **home**, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges, and fixed tanks providing fuel to the **home**.
- b. Fixtures, fittings and decorations.

These must all be at the address shown on **your schedule**.

Clauses

Changes to the terms of **your** policy. These are shown on **your schedule**.

Contents

Household items and **personal belongings** (including **personal money, valuables** and **home office equipment** up to the limits shown on **your schedule**) that:

- **you** own;
- **you** are legally responsible for (but not landlord's contents);

- belong to **domestic employees** who live with **you**.

This includes **personal belongings** of visitors to the **home** (but not paying guests or lodgers), up to the limit shown on **your schedule**.

Domestic Employee

A person directly employed by **you**, solely to carry out domestic duties in **your home** and/or its garden.

Excess

The amount **you** will have to pay towards each separate claim.

Heave

Expansion or swelling of the land beneath the **buildings** resulting in upwards movement.

Home

The house or flat and its outbuildings (including garages), at the address shown on **your schedule**, all used for domestic purposes only.

Home office equipment

Office furniture, computers and other keyboard based office equipment, printers, fax machines, photocopiers, telephones and answerphones that **you** own or are legally responsible for and used for business or professional purposes.

Landslip

Movement of land down a slope.

Motorised Vehicle

Any electrically or mechanically powered vehicle, other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the **home**;
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- golf carts and trolleys;
- toys and models remotely controlled by a pedestrian;
- electrically assisted pedal cycles that are not legally required to pay Vehicle Excise Duty for road use (see www.gov.uk/electric-bike-rules for more information).

Period of Insurance

The period of time covered by this policy, as shown on **your schedule**, or until cancelled.

Personal Belongings

Clothing, jewellery, watches, mobile phones and gadgets like laptops and tablets, sports, musical and photographic equipment, luggage bags and other items designed to be worn or carried. All items must belong to **you** or be **your** legal responsibility.

Personal Money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season and travel tickets, pre-loaded cash cards and phone cards, all held for social, domestic or charitable purposes.

Schedule

The document which gives details of the cover and **sum insured** limits **you** have.

Settlement

Downward movement of the land beneath the **buildings** as a result of compaction due to the weight of the **buildings**.

Storm

An unusual weather event with persistent high winds usually associated with rain, thunder, lightning or snow.



The wind speed or gust should normally exceed 55mph (48 knots) to be a 'storm' but **we** take other factors into consideration such as where the property is sited. A storm can highlight defects rather than cause them and damage due to lack of maintenance, wear and tear or which happens gradually is not covered.

Subsidence

Downward movement of the land beneath the **buildings** that is not as a result of **settlement**.

Sum Insured

The amount shown on **your schedule** as the most **we** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any **clause**.

DEFINITIONS

Unoccupied

Not lived in by **you** or anyone who has **your** permission or does not contain enough furniture for normal living purposes.



By 'lived in' **we** mean that day-to-day activities such as bathing, cooking, eating and sleeping are regularly carried out in the **home**.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches and furs.

We, Us, Our

Aviva Insurance Limited (unless otherwise shown for any policy section).

You, Your

The person (or people) named on your **schedule**, their domestic partner and members of their family (or families) who are normally living with them and their foster children who live with them.



This includes family members who are students and normally live in the **home** outside of term time.

BUILDINGS SECTION

This section only applies when shown on **your schedule**.

What is covered

The cover provided by this section is explained below:

The Buildings

We will provide cover for loss of or damage to the **buildings** caused by any of the following:

1. Fire, explosion, lightning, earthquake or smoke
2. **Storm** or Flood.
3.
 - a. Riot, civil unrest, strikes, or labour or political disturbances.
 - b. Malicious people or vandals.
4. Being hit by:
 - a. aircraft or other flying objects or anything falling from them;
 - b. vehicles or animals.

What is not covered

Anything set out in the **BUILDINGS SECTION EXCLUSIONS** or **GENERAL EXCLUSIONS SECTION** of this policy booklet

Loss or damage by smoke that happens gradually.

Loss or damage:

- caused by frost;
- caused by **storm** to fences, gates and hedges;
- that happens gradually.

Under (b) **we** will not cover loss or damage:

- caused by paying guests, tenants or **you**;
- that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

BUILDINGS SECTION

What is covered

5. a. Water escaping from water tanks, pipes, equipment or fixed heating systems.

b. Water freezing in tanks, equipment or pipes.
6. Heating fuel leaking from a fixed heating system.
7. Theft or attempted theft.
8. Falling radio or television receiving aerials (including satellite dishes), their fittings and masts.

What is not covered

Loss or damage:

- that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**;
- to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the **home**;
- by **subsidence, heave** or **landslip** caused by water escaping.

Loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

Loss or damage:

- caused by paying guests, tenants or **you**;
- that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

What is covered

9. **Subsidence** or **heave** of the land on which the **buildings** stand, or **landslip**.

10. Falling trees or branches

If **we** accept a claim for damage to **buildings** by falling trees **we** will also pay reasonable costs **you** have to pay for removing the fallen part of the tree or the whole tree if uprooted.

Replacement locks

If keys to external doors of the **home** or alarm systems or safes fitted in the **home** are accidentally lost or stolen, **we** will pay to replace the locks or lock mechanisms up to the limit shown on **your schedule**.

What is not covered

- Damage to any part of the **buildings** except the **home** unless **we** accept (or have already accepted) a claim for **subsidence, heave** or **landslip** damage to the **home**.
- Damage if **you** knew when this policy started that any part of the **buildings** had already been damaged by **subsidence, heave** or **landslip**, unless **you** told **us** about this and **we** accepted it.
- Damage caused by riverbank or coastal erosion.
- Damage to solid floors caused by infill materials settling, swelling or shrinking.
- Damage caused by **settlement** or by shrinkage or expansion of parts of the **buildings**.
- Damage caused by faulty or unsuitable materials, design or poor workmanship.

Costs **you** have to pay for:

- removing the part of the tree that is still below ground;
- restoring the site.

What is covered

Loss of rent and the cost of alternative accommodation

If **we** have accepted a claim for damage to the **home** and the damage means **your home** can't be lived in, **we** will pay:

- a. ground rent **you** still have to pay;
- b. rent payable to **you**, or (if not otherwise insured) reasonable additional accommodation expenses **your** tenant has to pay;
- c. any reasonable additional accommodation expenses for **you** and **your** domestic animals

up to the limit shown on **your schedule**, until the **home** is ready to live in.



When **we** refer to 'reasonable accommodation expenses' in this section this means that **we** will pay for alternative accommodation taking all of the circumstances of **your** claim into account, including **your** needs, the length of time for which accommodation is needed and alternative (and comparable costs of) accommodation available locally. **We** are happy to discuss and can offer help in finding accommodation.

Emergency access

We will cover damage to the **home** caused while gaining necessary access to deal with a medical emergency or to prevent damage to the **home**.

Emergency access garden

We will cover damage to the garden within the boundaries of the **home** caused while gaining necessary access to deal with a medical emergency or to prevent damage to the **home**.

What is not covered



What is covered

Tracing and accessing leaks

If the **buildings** are damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the **home**, we will pay up to the limit shown on **your schedule** for the reasonable cost of removing and replacing any other part of the **buildings** necessary to find the source of the leak and making good.

Selling your home

If **you** have contracted to sell the **buildings** and they are damaged before the sale is completed, the buyer (if not otherwise insured) will be entitled to benefit from this insurance (for the damage or destruction) once the sale has been completed.

Your liability to the public

(See the important note below)

We will cover **your** legal liability to pay damages and claimants' costs and expenses up to the limit shown on **your schedule** for:

- accidental bodily injury or illness;
- accidental loss of or damage to property;

happening during the **period of insurance** and arising from **you** owning the **building** and its land. This also includes claims made against **you** under section 3 of the Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) for

What is not covered

The cost of repairing the source of the leak unless caused by loss or damage covered under **The Buildings**.

Liability in connection with:

- **you** occupying the **building** and its land;
- any accidental bodily injury or illness to any **domestic employee** if the injury or illness happens as a result of or in the course of their employment by **you**;
- loss of or damage to property which belongs to **you** or is in **your** care;

BUILDINGS SECTION

What is covered

any former property owned and insured under the **BUILDINGS SECTION** for accidents happening during the **period of insurance**, or up to seven years afterwards, provided it is not covered by any other insurance.

We will also pay all **your** costs and expenses that **we** have already agreed to in writing.

What is not covered

- any **motorised vehicle**;
- any agreement unless **you** would still have been liable without that agreement;
- **your** trade, business or profession (except as landlord of the **home**).

Important Note (If **you** are the owner and occupier of the **home** insured by this policy).



Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner.

If **you** are both the owner and the occupier of the **building**, please remember that **Your liability to the public** does not cover **your** legal liability as the occupier of the **home** and its land. To protect yourself, **you** will need to arrange contents insurance which provides **Occupier's liability** cover.

BUILDING SECTION EXCLUSIONS

Under the **BUILDINGS SECTION** **we** will not cover:

- the **excess(es)** shown on **your schedule** (no **excess** applies to **Emergency access** and **Liability to the public**).
- damage by wet or dry rot arising from any cause, except as a direct result of a claim **we** have already paid, and where repair or preventative action was carried out by a tradesperson **we** have approved;

- anything set out in the **GENERAL EXCLUSIONS** section of this policy booklet.

ACCIDENTAL DAMAGE COVER TO BUILDINGS SECTION

The covers in this section only apply when shown on **your schedule**.

What is covered

Damage to services, fixed glass and sanitary fittings

We will cover **accidental damage** to:

- a. cables, pipes, septic tanks and drain inspection covers **you** are legally responsible for which serve the **buildings**, including up to £1000 for the cost of breaking into (then repairing and backfilling) an underground pipe **you** are legally responsible for, to clear a blockage, between the main sewer and the **home** if this is necessary because normal methods of releasing the blockage are unsuccessful;
- b. fixed glass and sanitary fittings installed at the **home**. This includes glass in solar-panels, baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns.

What is not covered

Under (a) **we** will not cover damage due to a fault or limit of design, manufacture, construction or installation.

Under (b) **we** will not cover loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

ACCIDENTAL DAMAGE COVER TO BUILDINGS SECTION

What is covered

Extra accidental damage to buildings

We will cover all other **accidental damage** to the **buildings** that is not covered by the **BUILDINGS SECTION** or by **Damage to services, fixed glass and sanitary fittings**.

What is not covered

- Damage caused by:
 - wear and tear, **subsidence, heave, landslip, settlement**, shrinkage, vermin, insects, fungus, weather conditions or any damage which happens gradually;
 - water entering the **home** regardless of how this happened (please note – certain water damage is covered under **The Buildings** please refer to pages 8 and 9);
 - chewing, scratching, tearing or fouling by domestic animals;
 - faulty or unsuitable materials or design or poor workmanship;
 - building alterations, renovations, extensions or repairs;
 - paying guests or tenants.
- Damage excluded under **The Buildings**;

ACCIDENTAL DAMAGE COVER TO BUILDINGS EXCLUSIONS

Under the **ACCIDENTAL DAMAGE TO BUILDINGS SECTION** we will not cover:

- the **excess** shown on **your schedule**
- anything set out in the **GENERAL EXCLUSIONS** section of this policy booklet.

The following conditions apply to the **BUILDINGS** and **ACCIDENTAL DAMAGE COVER TO BUILDINGS SECTIONS**

1. *The Sum Insured*

At all times the **sum insured** must be at least equal to the full cost of rebuilding the **buildings** to the same specification, including an amount for removing debris, demolition costs and architects' and surveyors' fees.

If at the time of a loss the **sum insured** is too low **we** will not settle **your** claim on an 'as new' basis and will reduce any payments to reflect wear and tear.

2. *Settling Claims*

We can choose to settle **your** claim by

- replacing
- reinstating
- repairing
- payment

Replacement will be on a like for like basis or based on the nearest equivalent available in the current market.

If **we** can repair or replace property but agree to make a cash or voucher settlement **we** will only pay **you** what it would cost **us** to repair or replace it.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the **buildings sum insured** shown on **your schedule** unless otherwise stated.

We will not reduce the **sum** (or sums) **insured** by the amount paid under any claim.

If **we** accept a claim under *The Buildings* **we** will also pay for:

- a. Architects' and surveyors' fees to repair the **buildings**. These fees must not be more than those recommended by the relevant professional institutes.
- b. The cost of demolishing or supporting the damaged parts of the **buildings** which **we** have agreed to pay.
- c. The cost of meeting building regulations or municipal or local authority bye-laws.

What we will not pay

We will not pay:

- fees for preparing a claim under (a)
- under (c) for costs **you** are legally responsible for paying because of a notice served on you before the date of the loss or damage
- any reduction in the market value of the **home** as a result of an insurable event.



Where **we** refer to the term 'reasonable' in *The Buildings* part 10 and *Tracing and accessing leaks* sections, **we** mean that **we** will pay costs for goods and services which are competitive in the relevant marketplace.

3. Pairs, Sets and Suites

We will not pay for the cost of replacing any undamaged items which form part of a pair, set, suite or any other item of a uniform nature, design or colour.

4. No-claim discount

If **you** make a claim under **your** policy, **we** will reduce **your** no-claim discount at the renewal date of **your** policy.

If **you** do not make a claim under **your** policy, **we** will increase **your** no-claim discount until **you** reach **our** maximum of 5 years, at the renewal date of **your** policy.

See also **GENERAL CONDITIONS** section of this policy booklet.

CONTENTS SECTION

This section only applies when shown on **your schedule**.

What is covered

The cover provided by this section is explained below:

Contents in the home

We will cover loss of or damage to **contents** in the **home** caused by:

1. Fire, explosion, lightning, earthquake or smoke.
2. **Storm** or flood.
3.
 - a. Riot, civil unrest, strikes and labour or political disturbances.
 - b. Malicious people or vandals.
4. Being hit by:
 - a. aircraft or other flying objects, or anything falling from them;
 - b. vehicles or animals.
5. Water escaping from water tanks, pipes, equipment or fixed heating systems.

What is not covered

Anything set out in the **CONTENTS SECTION EXCLUSIONS** or **GENERAL EXCLUSIONS SECTION** of this policy booklet.

Loss or damage by smoke that happens gradually.

Loss or damage that happens gradually.

Under (b) **we** will not cover loss or damage:

- caused by paying guests, tenants or **you**;
- that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

CONTENTS SECTION

What is covered

6. Heating fuel leaking from a fixed heating system.

7. Theft or attempted theft.

8. Falling radio or television receiving aerials (including satellite dishes), their fittings and masts.

What is not covered

Loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

- Loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.
- Theft by deception, unless deception is used only to get into the **home**.
- Theft of **personal money**, unless someone has broken into or out of the **home** by using force and violence or has got into the **home** by deception.
- Theft if **you** live in a self-contained flat and the theft is from any part of the building that other people have access to.
- Theft if **you** live in a non-self-contained flat, unless someone has broken into or out of the **home** by using force and violence or has got into the **home** by deception.
- Loss or damage caused by paying guests, tenants or **you**.
- More than the limit shown on **your schedule** for any one incident involving theft from garages and outbuildings.

What is covered

9. **Subsidence** or **heave** of the land on which the **home** stands, or **landslip**.

10. Falling trees or branches.

Contents temporarily removed from the home

We will cover up to the limit shown on **your schedule** for loss of or damage to **contents** by any of the causes listed under **Contents in the home** while temporarily removed from the **home** to:

- a. any bank or safe deposit, or any private home or building where **you** are living (including while attending full-time education), employed or working in the **British Isles**;
- b. anywhere else in the **British Isles**.

Contents in the garden

We will cover loss of or damage to **contents** by any of the causes listed under **Contents in the home** happening in the open within the boundaries of the **home**, up to the limit shown on **your schedule**.

What is not covered

- Damage caused by riverbank or coastal erosion.
- Damage caused by faulty or unsuitable materials, design or poor workmanship.

Under (a) and (b) **we** will not cover:

- more than the limit shown on **your schedule** for loss or damage to **contents** in garages and outbuildings;
- loss or damage by theft, unless someone has broken into or out of a building by using force and violence or deception to get in.

Under (b) **we** will not cover:

- loss or damage caused by **storm** or flood to **contents** that are not in a building;
- loss or damage if **contents** have been removed for sale or exhibition or placed in a furniture depository.

- Loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**;
- Theft of pedal cycles unless securely locked to an object that cannot be moved.

What is covered

Garden re-landscaping

This cover only applies if shown on your schedule

We will pay to re-landscape the garden at the **home** if it is damaged by anything listed under ***Contents in the home*** covers 1,3,4 and 7.

We will pay up to the limits shown on **your schedule** for:

- any individual plant, tree or shrub;
- re-landscaping in total.

Replacement locks

If keys to external doors of the **home**, or alarm systems or safes fitted in the **home** are accidentally lost or stolen, **we** will pay to replace the locks or lock mechanisms up to the limit shown on **your schedule**.

Food in freezers

We will cover loss of or damage to food stored in a freezer in the **home**, up to the limit shown on **your schedule**, due to a change in temperature or contamination by freezing agents.

Domestic heating fuel and metered water

We will cover accidental leakage of domestic heating fuel or metered water up to the limits shown on **your schedule**.

What is not covered

- Loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.
- Theft or damage caused maliciously by **you**, paying guests or tenants.
- Smoke damage caused gradually.

Loss or damage caused by a deliberate act, or strikes by the company (or its employees) supplying **your** power.



Theft of domestic heating fuel is covered under ***Contents in the home***.

What is covered

Emergency access

We will cover damage to **contents** caused while gaining necessary access to the **home** to deal with a medical emergency or to prevent damage to the **home**.

Loss of rent and the cost of alternative accommodation

If the **home** can't be lived in due to damage which would be covered under **The Buildings** cover sections numbered 1 to 10 **we** will pay for:

- a. rent payable to **you** or (if not otherwise insured) reasonable additional accommodation expenses **your** tenant has to pay;
- b. reasonable additional accommodation expenses for **you** and **your** domestic animals

up to the limit shown on **your schedule**, until the **home** is ready to live in.



When **we** refer to 'reasonable accommodation expenses' in this section this means that **we** will pay for alternative accommodation taking all of the circumstances of **your** claim into account, including **your** needs, the length of time for which accommodation is needed and alternative (and comparable costs of) accommodation available locally. **We** will be happy to discuss and can offer help in finding accommodation.

Fatal injury benefit

We will pay up to the limit shown on **your schedule** if **you** die as a direct result of injury caused in the **home** by fire, explosion, lightning or intruders.

For **us** to pay a claim, **your** death must happen within three months of the incident.

What is not covered

CONTENTS SECTION

What is covered

Household removals

We will cover **contents** accidentally damaged or stolen during professional removal from the **home** to **your** new permanent home, or one that **your** tenant will occupy, (including while in temporary storage for up to seven days) within the **British Isles**.

Religious festivals and wedding gifts

Unless **your schedule** shows that your **contents sum insured** is 'Unlimited' **we** will increase your **contents sum insured** by £3000 for each of the following events:

- during any month in which **you** celebrate a religious festival, to cover gifts and food bought for the occasion;
- during the 30 days before and 30 days after **your** wedding day to cover wedding gifts.

Occupier's, personal and employer's liability (See the important note overleaf)

We will cover **your** legal liability to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness;
- accidental loss of or damage to property; happening during the **period of insurance** in:
 - the **British Isles**;
 - the rest of the world, for temporary visits; and arising:
- as occupier (not as owner) of the **home** and its land;
- in a personal capacity (not as occupier or owner of any building or land);
- as employer of a **domestic employee**.

What is not covered

Personal money, jewellery, watches, items of gold or platinum, stamps and coins.

Liability in connection with:

- a. **you** owning land, buildings or other fixed property;
- b. **you** living in or occupying land or buildings other than the **home** or its land;
- c. aircraft other than pedestrian controlled toys or models;
- d. **you** (or anyone on **your** behalf) owning, possessing or using any **motorised vehicle**;
- e. caravans;
- f. boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles;
 - pedestrian-controlled toys or models;
- g. deliberate or malicious acts;
- h. the passing on of an infectious disease or virus;

What is covered

We will pay up to the relevant limit shown on **your schedule** for each incident. This means:

- the **Employers Liability** limit for claims made against **you** by a **domestic employee** where the accident happens as a result of or in the course of their employment by you;
- the **Occupiers and personal liability** limit for all other insured incidents.

We will also pay all **your** costs and expenses which **we** have already agreed to in writing.

What is not covered

- i. dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation);
- j. any agreement unless **you** would still have been liable without that agreement;
- k. any trade, business or profession;
- l. loss of or damage to property which belongs to **you** or is in **your** care or control;
- m. bodily injury or illness to **you**.

For claims involving liability for bodily injury to or illness of a **domestic employee** working for **you**:

- exclusions (a), (b), (c), (e), (f), (g), (h) and (k) will not apply;
- exclusion (d) will not apply unless cover or security is needed under any of the Acts, Laws or Regulations which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



Important Note

(If **you** are the owner but not the occupier of the **home** insured by this policy). Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner. If **you** are the owner but not the occupier of the **building** please remember that **Occupier's, personal and employer's liability** does not cover **your** legal liability as the owner of the **home** and its land. To protect yourself, **you** will need to arrange buildings insurance which provides **Your liability to the public** cover.

What is covered

Tenant's liability

We will provide cover up to the limit shown on **your schedule** if **you** are legally responsible as a tenant for:

- a. loss of or damage to the **home** and fixtures and fittings and **contents** belonging to the landlord by any of the causes listed under **Contents in the home**;
- b. **accidental damage** to:
 - fixed glass and sanitary fittings installed at the **home**. This includes glass in solar-panels, baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns;
 - cables, pipes, septic tanks and drain inspection covers which serve the **home**. Cover includes up to £1000 for the cost of breaking into (then repairing and backfilling) an underground pipe **you** are legally responsible for, to clear a blockage between the main sewer and the **home** if this is necessary because normal methods of releasing the blockage are unsuccessful.

What is not covered

Loss or damage:

- excluded under **Contents in the home**;
- that happens while the **home** has been left **unoccupied**;
- caused by building work which involves alterations, renovations, extensions or repairs.

Under (b) **we** will not cover damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

CONTENTS SECTION EXCLUSIONS

Under the **CONTENTS SECTION** we will not cover:

- the **excess(es)** shown on **your schedule** (no **excess** applies to **Fatal injury benefit, Occupier's, personal and employer's liability** and **Emergency access**);
 - property insured by any other policy;
 - documents of any kind except **personal money**, passports and the title deeds to **your home**;
 - **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these;
- any part of the structure of the **home** including ceilings, and wallpaper;
 - items used for business or professional purposes (except **home office equipment**);
 - any living creature;
 - anything set out in the **GENERAL EXCLUSIONS** section of this policy booklet.

ACCIDENTAL DAMAGE COVER TO CONTENTS IN THE HOME SECTION

The covers in this section only apply when shown on **your schedule**.

What is covered

Accidental damage to home entertainment equipment, mirrors and glass

We will cover **accidental damage** to:

- 1 a. television sets (including digital and satellite receivers), dvd/video players and recorders, games consoles, home computers and audio equipment in the **home**;
b. receiving aerials, dishes and CCTV (closed circuit television) cameras fixed to the **home**;
- 2 mirrors, glass tops on furniture, fixed glass in furniture and ceramic glass in cooker hobs in the **home**.



'Items designed to be portable' means things like laptops, tablets and ipods which can be used outside the home on battery or solar power. Cover for these items is available under 'Extra' accidental damage (below), or under PERSONAL BELONGINGS (this gives **our** widest cover both inside and away from **home**).

What is covered

Extra accidental damage cover to contents in the home

We will cover all other **accidental damage** to **contents** while in the **home** that is not covered by the **CONTENTS SECTION** or by **Accidental damage to home entertainment equipment, mirrors and glass**.

What is not covered

- Games consoles, audio/visual equipment, laptops or computer equipment designed to be portable;
- Digital/video cameras and satellite navigation systems;
- Radio transmitters, mobile phones and hearing aids;
- Damage caused by fitting a battery incorrectly.

What is not covered

- Food and stamps;
- Damage caused by weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot;
- Damage caused by water entering the **home** regardless of how this happened (please note – certain water damage is covered under **Contents in the home** please refer to page 18);
- Any loss that is not the direct result of the insured incident itself;
- Damage which is excluded under **Contents in the home**;
- Loss or damage caused by paying guests or happening while the **home** or any part of it is lent, let or sublet.

ACCIDENTAL DAMAGE COVER TO CONTENTS IN THE HOME EXCLUSIONS

Under the **ACCIDENTAL DAMAGE TO CONTENTS IN THE HOME SECTION** we will not cover:

- the **excess** shown on **your schedule**;
- damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss in value;
- damage caused by chewing, scratching, tearing or fouling by domestic animals;
- damage caused by wear and tear or anything which happens gradually;
- anything set out in the **GENERAL EXCLUSIONS** section of this policy booklet.

CONTENTS CONDITIONS

These conditions apply to the **CONTENTS** and **ACCIDENTAL DAMAGE COVER TO CONTENTS IN THE HOME SECTIONS**

1. *The Sum Insured*

At all times the **sum insured** must be at least equal to the full cost of replacing the property “as new” (except clothing where a deduction may be made for wear and tear and loss in value). If at the time of a loss the **sum insured** is too low **we** will not settle claims on an ‘as new’ basis and will reduce any payments to reflect wear and tear.

2. *Settling Claims (not applicable to liability claims)*

We can choose to settle **your** claim by

- replacing
- reinstating
- repairing
- payment

Replacement will be on a like for like basis or based on the nearest equivalent in the current market.

If **we** can repair or replace property but agree to make a cash or voucher settlement **we** will only pay **you** what it would cost **us** to repair or replace it.

A deduction for wear and tear will apply for clothing.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown on **your schedule** unless otherwise stated.

We will not reduce the **sum insured** by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified on **your schedule**.

Valuables

We will not pay more than the limits shown on **your schedule** for **valuables**.

3. *Pairs, Sets and Suites*

We will not pay for the cost of replacing any undamaged items which form part of a pair, set, suite or any other item of a uniform nature, design or colour.

4. *Items valued over the single item limit*

We will not pay more than the single item limit shown on **your schedule** for any one item, set or collection unless listed separately on **your schedule** as a specified item.

We will not pay more than the item **sum insured** for any specified item.

5. *No-claim discount*

If **you** make a claim under **your** policy, **we** will reduce **your** no-claim discount at the renewal of **your** policy.

If **you** do not make a claim under **your** policy, **we** will increase **your** no-claim discount until **you** reach **our** maximum of 5 years, at the renewal date of **your** policy.

6. *Proof of value and ownership*

It is **your** responsibility to prove any loss. **We** therefore recommend that **you** keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with **your** claim.

If **you** wish to specify an item valued at more than the single item limit shown on **your schedule**, **we** will either request proof of value

- prior to providing cover for the item;
- at the time of a loss.

See also **GENERAL CONDITIONS** section of this policy booklet.

PERSONAL BELONGINGS SECTION

This section only applies when shown on **your schedule**.

What is covered

This covers personal items (as shown on **your schedule**) while anywhere in the world.

Loss or damage to **your personal belongings** shown on **your schedule**.

What is not covered

Anything set out in the **PERSONAL BELONGINGS SECTION EXCLUSIONS** or **GENERAL EXCLUSIONS SECTION** of this policy booklet

- loss or damage to sports racquets, sticks, bats and clubs while in use;
- business or professional use of musical instruments, photographic and sporting equipment and accessories;
- furniture, furnishings, household goods and equipment, food and drink;
- bonds, stocks, shares and documents of any kind, other than driving licences and passports;
- **motorised vehicles**, aircraft, boats, sail boards, surfboards, jet skis, caravans, trailers and the parts, spares and accessories of any of these;
- any living creature;

Unless the following items are specifically shown on **your schedule**, we will not cover:

- snowboards, skis (including sticks and bindings) water skis, sub-aqua equipment and riding tack;
- contact, corneal cap or micro lenses and hearing aids;
- **Pedal cycles** and their parts, spares or accessories;
- **personal money**, credit and debit cards.

What is covered


Personal money, credit and debit cards

This cover only applies when shown on **your schedule**.

We will cover loss of the following up to the limit(s) shown on **your schedule**:

- **personal money**;
- credit and debit cards held for social, domestic or charitable purposes. Credit and debit cards are only insured against loss if they are used by someone without **your** permission following loss or theft.

We will also cover any costs **we** have agreed to in writing before the card issuing company has received notice of the loss, as long as **you** keep to the terms of **your** card agreement.

 Under current regulations when a card is lost or stolen (or the card details obtained fraudulently) if the cardholder has acted reasonably and followed the card terms and conditions he/she will be able to reclaim most (if not all) of the unauthorised charges from the card issuer. There are certain exceptions when the card issuer may charge a limited amount (currently £50) for charges made before they are told of the card loss or misuse. Our cover will reimburse the cardholder within the policy terms for unrecoverable charges.

Pedal cycles

This cover only applies when shown on **your schedule**.

We will provide cover for loss of or damage to **your** pedal cycles (including electrically assisted pedal cycles) and their parts and accessories anywhere in the world up to the limit shown on **your schedule**.

What is not covered

Under **personal money**, credit and debit cards **we** will not cover:

- losses not reported to the police;
- losses of credit and debit cards not reported to the card issuing company within 24 hours of discovering the loss;
- any business credit/debit cards.

Theft unless the cycle is:

- in **your** immediate custody and control; or
- securely locked to an object that cannot be moved; or
- in a locked building.

PERSONAL BELONGINGS SECTION EXCLUSIONS

Under the **PERSONAL BELONGINGS SECTION** (including *Personal money, credit and debit cards* and *Pedal cycles* when shown on **your schedule**) we will not cover:

- the **excess(es)** shown on **your schedule** (except for credit and debit cards where no **excess** applies);
- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence). **We** will not pay more than the limit shown on **your schedule** for any one incident of theft from an unattended vehicle (this limit applies in total to all property covered under the **PERSONAL BELONGINGS SECTION** except for pedal cycles);
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused by paying guests, tenants or **you**;
- theft by deception, unless deception is used only as a way to get into the **home**;
- business goods and equipment;
- anything set out in the **GENERAL EXCLUSIONS** section of this policy booklet.

PERSONAL BELONGINGS CONDITIONS

All the **CONTENTS CONDITIONS** also apply to **PERSONAL BELONGINGS** (including *Personal money, credit and debit cards*, and *Pedal cycles*) except for the paragraph headed **Valuables** under **2. Settling claims** which does not apply to these covers.

GENERAL CONDITIONS

These conditions apply to all sections of the policy shown in this booklet.

1. Important Notice – Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy.

Please tell **us** immediately about changes to the information set out in the application form, 'Information Provided by You' document or **your schedule**, including (but not limited to):

- leaving **your home unoccupied** for more than the agreed number of days;
- letting **your home** or using it for business (except office work);
- an insured person being charged or convicted of a (non-motoring) criminal offence.

Please also tell **us** if:

- **you** are intending to alter or renovate the **buildings** (though not minor cosmetic changes such as re-decorating);
- **you** plan to lend **your home**;
- the people to be insured change.

We will tell **you** if **we** can accept the change and if so, whether it will result in revised terms and/or premium being applied to **your** policy. If any information **you** provide is not complete and accurate **we** may:

- cancel **your** policy and refuse to pay any claim; or
- not pay any claim in full; or
- change one or more of:
 - the premium;
 - the **excess**;
 - the extent of cover.

If **you** are unsure whether **you** need to tell **us** of a change please call Customer Services.

2. Your duty to prevent loss or damage

You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage and keep insured property in good condition.

3. Your policy

The following elements form the contract of insurance between **you** and **us**, please read them and keep them in a safe place:

- **your** policy booklet;
- information contained on **your** application and/or "Information Provided by You" document as issued by **us**;
- **your schedule** (including any **clauses** shown on it);
- information under the heading "Important Information" which **we** give **you** when **you** take out or renew **your** policy;
- changes to this policy or important information **we** give **you** at renewal.

4. Claims

Your duties

As soon as **you** are aware of an event or cause that is likely to lead to a claim under this policy, **you** must:

- a. tell the police immediately about any property which has been lost, stolen or damaged by riot or civil unrest or has been maliciously damaged, and get a crime reference number;
- b. contact **us** as soon as reasonably possible and, in the case of claims involving damage by riot or civil unrest, not more than 7 days after becoming aware of the damage, and provide all the information and help **we** need to settle **your** claim;
- c. do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you**;
- d. call **us** if **you** receive any information or communication about the event or cause;
- e. avoid discussing liability with anyone else without **our** permission.

To help us settle your claim



It is **your** responsibility to prove any loss and therefore **we** may ask **you** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **we** may require to help with **your** claim.

Our rights

- a. **We** will be entitled, at **our** cost, but in **your** name, to:
 - take legal proceedings for **our** own benefit in respect of the cost of the claim, damages or otherwise; or
 - take over and conduct the defence or settlement of any claim.

We will have full discretion in the conduct of any legal proceedings and in the defence or settlement of any claim

- b. No property may be abandoned to **us**.

Limit

For any claim or series of claims involving legal liability covered by this policy, **we** will pay:

- a. up to the limit shown on **your schedule** (less any amounts already paid by **us**); or
- b. any lower amount for which **we** can settle **your** claim

Once **we** have made the payment, **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred before the payment date, or reclaiming any costs and expenses incurred by **us**.

5. Fraud

If **your** claim is in any way dishonest or exaggerated **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you**.

6. Other Insurance

If there is any other insurance covering the same claim, or would have covered the claim but for the existence of this policy, **we** will not make any payment under **Occupiers, Personal and Employers Liability** until all cover under that other insurance is exhausted. For all other claims **we** will not pay more than **our** share of the claim, even if the other insurer refuses the claim.

Important note



This condition will not have the effect of leaving **you** without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply.

7. Monthly payment plan

If **you** are paying the premium using **our** monthly credit facility, **you** must make the regular monthly payments as required in the credit agreement. If **you** do not do this **we** may cancel this insurance as set out below.

8. Cancelling this policy

Your rights

You can cancel **your** policy and/or any additional covers at any time by calling Customer Services.

- If **you** cancel before the cover start date **you** will receive a refund of any premium **you** have paid for the cancelled cover.
- If cover has started **you** will receive a refund as set out in (a), less a proportionate deduction for the time **we** have provided cover.

If the cancellation is outside the cooling off period (14 days from the day of purchase or when **you** receive **your** policy or renewal documents, whichever is the later) **we** will also charge a cancellation fee (see **our** table of fees shown in the Important Information document).

Our rights

We (or any agent **we** have authorised to do so) may cancel this policy and/or any additional covers where there is a valid reason for doing so by sending at least 7 days' written notice to **your** last known address or email address explaining the reasons. Valid reasons include, but are not limited to where:

- you** have not paid **your** premium (including non-payment of an instalment under an Aviva credit facility). If premiums or instalments are not paid when due **we** will write to **you** requesting payment by a specific date. (**We** will give you at least 14 days' written notice if **we** intend to cancel due to non-payment under an Aviva credit facility.) If **we** receive payment by the date shown in the letter **we** will take no further action. If **we** do not receive payment by this date **we** will cancel the policy from the cancellation date shown on the letter;
- we** reasonably suspect fraud;
- you** fail to co-operate with **us** or give **us** information or documentation **we** reasonably require, and this affects **our** ability to process a claim or defend **our** interests;
- you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask (see GENERAL CONDITION 1).

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud, or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premium **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

If **we** cancel the policy **we** will also charge a cancellation fee.

Important note



The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

9. Your duty to keep to the conditions of this policy

To be covered by this insurance **you** must keep to the terms, conditions and **clauses** of this policy.

10. Index Linking

Your sum(s) insured may be updated monthly (and the new amounts notified to **you** annually with **your** renewal notice) to reflect rising costs in line with the Retail Price Index for **contents** and the House Rebuilding Cost Index for **buildings**.

We will not reduce **your sum insured** if the index falls.

11. Joint policyholders

If there is more than one policyholder named on the policy any of them can amend the policy or make a claim and **we** may pay the claim to that person. If **you** want to remove a policyholder from the policy, **we** can only accept authority from that person, by a court order, or by the written agreement of that person's personal representatives (if he or she has died).

GENERAL EXCLUSIONS

These apply to all covers shown in this booklet

This policy does not cover:

1. **War**

any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. **Terrorism**

any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as any act or acts including, but not limited to:

- a. the use or threat of force and/or violence and/or

- b. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means

caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

3. **Other Actions**

any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: any action taken in controlling, preventing, suppressing or in any way relating to **1) War** or **2) Terrorism** above.

4. **Radioactivity**

loss, damage or liability which involves:

- a. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- b. the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

GENERAL EXCLUSIONS

5. ***Pollution or Contamination***

anything arising from pollution or contamination, unless caused by a sudden and unexpected accident which can be identified, or by oil leaking from a domestic oil installation at **your home**.

6. ***Deliberate or Criminal Acts***

any loss or damage

- a. deliberately caused by; or
- b. arising from a criminal act caused by;

you or any other person living with **you**.

7. ***Events before the cover start date***

anything which occurred before the cover under this policy started.



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