

Renovation

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— *policy wording*

*renovation
underwriting*



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Introduction

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

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

When drawing up this contract of insurance, **we** have relied on the information and statements which **you** have provided in the proposal form or statement of fact.

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

This insurance is underwritten by Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. **You** can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

Bspoke Underwriting Limited acts as Managing General Agent on behalf of Watford Insurance Company Europe Limited. Bspoke Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check our details on the Financial Services Register <https://register.fca.org.uk>.

The **coverholder** is authorised by **us** to sign and issue this policy on **our** behalf in addition to receiving premiums and settling refunds.

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

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.
- **you** check that the information **you** have given **us** is complete and accurate and not misleading or untrue.

You are advised to keep copies of documents sent to or received from **us** for **your** own protection.

Please contact **your broker** immediately if this document is not correct or if **you** would like to ask any questions.

This policy is designed to insure **your property** against loss or damage as a result of the named insured events in this wording. It does not cover the maintenance of **your property**.

That means **we** will not cover the cost of wear and tear or maintenance costs such as defective rendering, repointing chimneys or general roof maintenance.

We also do not cover damage that happens over time such as damp, rot or damage from vermin.

You should keep **your property** in a good state of repair, and take reasonable steps to avoid loss or damage.

TO MAKE A CLAIM, PLEASE CONTACT OUR RELEVANT CLAIMS TEAMS:

PROPERTY CLAIMS: Innovation Group **0343 227 7314** or PropertyClaims@Innovation.Group

LIABILITY CLAIMS: Kennedys Claims **0343 227 7315** or bspoke@kennedyslaw.com

For full information relating to 'How to make a Claim', please see page 12 of this document.

Policy Definitions

Throughout this document where the following words appear in bold they will have the meanings shown below.

Bodily Injury	Damage to persons caused by accident or disease
Building(s)	<p>The main structure of the property and;</p> <ul style="list-style-type: none">• fixtures and fittings attached to the property including permanently fitted flooring• domestic outbuildings and private garages• permanently installed swimming pools, tennis courts, drives, patios, terraces, walls, gates, paths, fences and fixed fuel tanks• radio and television aerials, satellite dishes, their fittings and masts which are attached to the property <p>you own or for which you are legally liable within the premises named in the schedule.</p> <p>Buildings do NOT include:</p> <ul style="list-style-type: none">• carpets
Computer virus	A set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to “trojan horses”, “worms” and “time or logic bombs”.
Contents	<p>Household goods within the property, which you own or which you are legally liable for.</p> <p>Contents includes:</p> <ul style="list-style-type: none">• items in outbuildings, garages or sheds, but within the premises up to £500 in total• domestic oil in fixed fuel oil tanks up to £500 which you have paid for• carpets, but not permanently fitted flooring <p>Contents does NOT include:</p> <ul style="list-style-type: none">• motor vehicles, caravans, trailers or watercraft or their accessories• televisions, satellite decoders, radios, audio equipment and home computers• money, certificates or documents• clothing, personal effects, pedal cycles• any living creature• any part of the buildings• any property held or used for business purposes• any property insured under any other insurance.• any high risk items
Coverholder	Renovation Underwriting Limited, the company who have been authorised by us to transact insurance business on their behalf. Renovation Underwriting Limited are an Appointed Representative of Geo Underwriting Services Ltd who are authorised and regulated by the Financial Conduct Authority, their Firm Reference Number is 308400. Registered Office: 2 Minster Court, Mincing Lane, London, EC3R 7PD.
Electronic data	Facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
Endorsement	A change in the terms and conditions of this insurance. These are shown on your schedule .
Excess	The amount payable by you as shown in the schedule in the event of a claim.

Heave	Upward movement of the ground beneath the buildings as a result of the soil expanding.
High Risk Items	Antiques, articles of gold, silver or other precious metals, camping equipment, compact discs, computer equipment, credit, debit, charge, cheque or cash cards, curios, digital versatile/video discs, DVD players/recorders, furs, guns and firearms, jewellery, mobile phones, money, pedal cycles, paintings, photographic equipment, portable electronic games, portable musical instruments, portable sports equipment, stamp, coin and medal collections, televisions, video and audio equipment, portable electronic equipment and watches.
Landslip	Downward movement of sloping ground.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Premises	The address which is named in the schedule .
Property	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Refurbishment	Internal painting and decorating, tiling, replacement of bathroom and/or kitchen fixtures and fittings including sinks, wash basin, w.c, bath, shower, carpeting, internal joinery, plastering, installation/repair of central heating and external window replacement.
Schedule	The schedule is part of this insurance and contains details of you , the premises , the sums insured, the excess , the period of insurance and the sections of this insurance which apply.
Settlement	Downwards movement as a result of the soil being compressed by the weight of the buildings within ten years of construction.
Standard Construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete, unless otherwise agreed by endorsement .
Subsidence	Downward movement of the ground beneath the buildings other than by settlement .
Unoccupied	The property is unoccupied when it is not being lived in.
We / us / our	Watford Insurance Company Europe Limited.
You / your / insured	The person or persons named in the schedule .
Your broker	The insurance broker/agent who placed this insurance on your behalf.

Important: Information About Your Policy

Cooling Off Period

You may cancel this insurance contract provided **you** have not made a claim under such insurance contract and **your broker** receives written confirmation of cancellation by post, fax or email within 14 days of the policy purchase date or the date **you** receive full policy documentation, whichever is the later.

If **you** are able to and do cancel within such 14 day period, provided **you** have not made a claim, **we** will refund any premiums paid subject to any applicable administrative charges.

Your Cancellation Rights

If **your** policy contract is for a period of 12 months, **you** may cancel this policy at any other time by writing to **your broker** to confirm cancellation. **You** will be entitled to the return of a proportionate part of the premium paid in respect of the unexpired **period of insurance** provided no claim has been made during the **period of insurance** in which the cancellation is to take effect. If a claim has been made or there has been an incident that may give rise to a claim, **you** will not be entitled to any refund.

If **your** policy contract is for a short-term period of 3 or 6 months, **you** may cancel this policy at any time during that period, however, **you** will not be entitled to any refund in premium.

Our Cancellation Rights

The cover provided by this insurance shall automatically cease from the date that:

- i) a liquidator, administrator or insolvency practitioner is appointed to administer the **property**
- ii) **your** interest ceases in the **property** unless **we** agree otherwise in writing.

In addition to i) and ii) above and any right to cancel this insurance under more specific conditions included within this policy wording, **we** can cancel this insurance contract by giving **you** 14 days' notice in writing. This cancellation notice will either be sent to **your** last known address or **your broker**. Examples of why **your** insurance contract may be cancelled are as follows:

- if **you** change **your** address;
- where **we** have been unable to collect a premium payment following non-payment correspondence issued to **you** or **your broker**;
- a change in the information **you** have previously given **us** where **we** are able to demonstrate that **we** would not normally offer insurance;
- unacceptable behaviour by **you** such as abusive behaviour or language, intimidation or bullying of **our** staff or suppliers;
- **you** have deliberately misrepresented any information given to **us**;
- **your** failure to cooperate with **us** in accordance with **our** claims conditions where it affects **our** ability to process **your** claim;
- if **you** have acted fraudulent in any way;
- **you** have deliberately or falsely overstated information given to **us**.

Renewal

We are not bound to offer renewal of this policy.

Law and Language Applicable to Contract

This insurance will be governed by English Law, **you** and **we** agree to submit to the non exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction). The language and all communication with **you** will be in English.

Contracts (Rights Of Third Parties) Act 1999 Clarification Clause

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

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations.

Your entitlement to compensation will depend on the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.

Tel: **0800 678 1100** and **020 7741 4100**

E-mail: enquiries@fscs.org.uk

Website: www.fscs.org.uk

Important: Information You Have Given Us

Sums Insured

You must ensure the sums insured provided are correct.

The **buildings** sum insured must be enough to fully rebuild the **buildings** at **your premises** including any expenses **you** have to pay for architects, surveyors, consulting engineers, legal fees, demolition and debris removal.

The **contents** sum insured must be enough to replace all the **contents** within **your buildings** with new items of the same or nearest equivalent quality and type.

The Consumer Insurance (Disclosure And Representations) Act 2012

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. The Act also places a duty on the Insurer to ensure that the questions they ask the policyholder are clear, specific and not misleading.

Information You Have Given Us

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

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

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

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

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

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

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

- (1) give **you** thirty (30) days' notice that **we** are terminating this policy; or
- (2) give **you** notice that **we** will treat this policy and any future claim in accordance with (ii) and/or (iii), in which case **you** may then give **us** thirty (30) days' notice that **you** are terminating this policy.
- (3) If this policy is terminated in accordance with (1) or (2), **we** will refund any premium due to **you** in respect of the balance of the **Period of Insurance**.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **your broker** as soon as possible.

Changes in Circumstances

We have relied on the information and statements which **you** have provided in the proposal form or statement of fact. **You** must tell **your broker** of any changes to the answers **you** have given as soon as possible.

In particular, **you** must tell **your broker**:

- if **you** change **your** address;
- if **you**, or any person named in the **schedule**, change occupation;
- if **you, your** family or any person named in the **schedule** receive a county court judgement, conviction or are prosecuted(except for motoring offences where a custodial sentence has not been served);
- if **you, your** family or any person named in the **schedule** have been declared bankrupt or become subject to bankruptcy proceedings;
- about any changes to **your buildings** that will increase the rebuilding costs;
- about any changes to **your contents** that will increase the reinstatement costs

Please also ensure that **you** review page **11** for other more specific general conditions relating to **your property** whereby it will be necessary to advise **your broker** of changes.

Insurer's Data Privacy Notice

WATFORD INSURANCE COMPANY EUROPE LIMITED INFORMATION NOTICE

Personal data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.watfordre.com/privacy-policy/>

Bspoke Underwriting Limited act as a Managing General Agent of Watford Insurance Company Europe Limited, their data controller registration number, issued by the Information Commissioner's Officer, is **Z7739575**.

This information is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what we do with the information that we collect about **you** and we process **your** personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of **your** personal data is necessary for us to administer **your** insurance policy and meet our contractual requirements under the policy. **You** do not have to provide us with **your** personal data, but we may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

What information do we collect about you?

Where **you** have purchased an insurance policy through an agent, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to us so that we can administer **your** insurance policy and fulfil our contract of insurance.

We collect this data as we are required to use this information as part of **your** insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing our full Privacy Notice online at <https://bspokegroup.co.uk/brands/underwriting/> or request a copy by emailing us at dataprotection@bspokeunderwriting.co.uk . Alternatively, **you** can write to us at: Data Protection, Bspoke Underwriting Limited, Brookfield Court, Selby Road, Leeds LS25 1NB.

Your insurance brokers or other intermediaries may have their own reasons for processing **your** personal data. Please contact them directly should **you** require further information about their uses of **your** data.

General Conditions applicable to the whole of this insurance

The following conditions are precedent to liability and failure to comply fully with any of these conditions, to the extent that such failure increases the risk of loss or damage, shall be a bar to any claim in respect of such damage. In addition **we** may, at **our** discretion, continue to provide cover on the same terms, restrict the cover provided, impose additional terms, alter the premium or cancel the applicable section of the policy or cancel the whole policy in its entirety.

1. **You** must take all steps to prevent any loss, damage or injury.
2. **You** or **your** representatives must visit the **premises** for internal and external inspection purposes at least once every 14 days and a record of all such inspections to be kept and any defects revealed by such inspections remedied immediately.
3. The **property** must be maintained in good condition, a good state of repair and be structurally sound.
4. All loose combustible material to be kept clear of the **property**.
5. Cover in respect of loss or damage caused by escape of water from fixed water tanks, apparatus or pipes irrespective of the initial or proximate cause shall only apply provided that the water be turned off at the mains, plus any additional conditions shown in the **schedule**.
6. **You** must ensure that all protections provided for the security of the **property**, including all alarm systems and locks, are maintained in good working order and are in full and effective operation.
7. **You** must ensure that the supply of gas and electricity to the building is disconnected except where it is required for maintaining fire or intruder alarms or central heating.
8. **You** must immediately inform **your broker** of any change to the occupancy of the **property** from that last disclosed to **us** or if the **property** becomes illegally occupied.
9. **You** must tell **your broker** before **you** start any renovations, conversions, extensions or other structural works to the **buildings** or if there are any changes from those already disclosed to **us**. Failure to adhere to this condition will result in cover being suspended from the time of the breach and any subsequent claims will not be paid.
10. **You** must immediately inform **your broker** if the **property** is to be demolished or if the **property** becomes subject to compulsory purchase order. Failure to adhere to this condition will result in cover being suspended from the time of the breach and any subsequent claims will not be paid.

When **we** receive notice of the above **we** have the option to either change the terms and conditions or issue notice of cancellation of this insurance.

Defective Premises Act 1972

The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of the **premises**. Section 3 of The Defective Premises Act 1972 (or in Northern Ireland, Section 5 of The Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of.

For further guidance please see the Office of Public Sector Information Website (www.legislation.gov.uk) or contact the Citizens Advice Bureau.

How To Make A Claim

In the event of a claim or potential claim under this policy, please contact one of **our** claims team as follows:

Sections One and Two (Property) - Innovation Property (UK) Limited, Yarmouth House, 1300 Parkway, Whiteley, Fareham PO15 7AE. Telephone: **0343 227 7314** or Email: PropertyClaims@Innovation.Group

(Opening Hours 8am to 6pm Monday to Friday, plus an Out of Office Team providing First Notification of Loss service.)

Section Three (Liability) – Kennedys Law Claims, 6 Queen Street, Leeds LS1 2TW. Telephone **0343 227 7315** or Email bspoke@kennedyslaw.com *(Opening Hours 9am to 5pm Monday to Friday.)*

When contacting **our** claims teams, please ensure **you** have **your** policy reference number available. **We** may record or monitor calls for training purposes or to improve the quality of **our** service.

Defence of claims

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

Claims Conditions applicable to the whole of this insurance

Your duties in the event of a claim or possible claim under this insurance:

1. **You** must notify **our** appointed claims management teams as soon as possible of all incidents that may give rise to a claim. This must be no later than 30 days from the date of the incident. If the incident is as a direct result of loss, theft or any malicious act, then the incident must be reported to the police by **you** within 24 hours of the incident to obtain a crime reference number. Additionally, if the incident is a direct result of riot, civil commotion, labour or political disturbances, theft, attempted theft or malicious acts then this must be notified to **us** within 7 days of the incident.
2. **You** must provide **us** with written details of what happened within 30 days of incident and provide any other information **we** may require.
3. **You** must forward to **us**, by registered post and within 3 working days, any letter, writ, summons or other legal document served on **you** in connection with a claim or possible claim. **You** must not answer any correspondence, admit, deny or negotiate any claim without prior written consent. **You** must not admit liability or offer or agree to settle any claim without **our** written permission.
4. **We** or **our** representatives will be entitled to enter **your property** or any **building** where any loss or damage has occurred and deal with the claim, **we** will also be entitled to defend or settle any legal action and take proceedings to recover compensation from any third party in respect of anything that is covered by this policy, **we** may do this in **your** name and for **our** benefit but at **our** expense.
5. **You** must not dispose of any damaged items before **we** have had the opportunity to inspect them unless **you** have been advised by **us** to dispose of them.
6. It is **your** responsibility to prove any loss and **you** must provide **us** with evidence of the value or age (or both) for all items involved in a claim. To help prove **your** claim **we** will require **you** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys or plans and deeds of **your property**.
7. **You** must take care to limit any loss, damage or injury.
8. **You** must not make a claim which is fraudulent and/or intentionally exaggerated and/or supported by any fraudulent statements or other devices. If **you** do, **we** will not pay any part of **your** fraudulent claim. In addition, **we** will have the right to:
 - (a) treat this policy as terminated from the date of **your** fraudulent act;
 - (b) recover from **you** any amounts that **we** have paid in respect of **your** fraudulent claim.
9. **You** must pay all premiums that are due. If any premium that is due has not been paid at the time of any claim or incident giving rise to a claim, it may result in **your** claim not being paid and **your** policy voided.

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

Claims Limitations and Settlement Provisions

Applicable To Section One – Buildings

Settling claims - How we deal with your claim

If **your** claim for loss or damage is covered under Section One, **we** will pay the full cost of repair as long as:

- the **buildings** were in a good state of repair immediately prior to the loss or damage
- the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form
- the damage has been repaired or the loss has been reinstated.

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

We will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

If at the time of loss or damage it is **your** intention to demolish the **building**, **our** liability shall be limited to the additional costs of Debris Removal solely incurred as a result of such loss or damage.

Your sum insured

We will not reduce the sum insured under Section One after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of the premium which has arisen. For example, if the premium **you** have paid for **your buildings** insurance is equal to 75% of what **your** premium would have been if **your buildings** sum insured was enough to reconstruct **your buildings**, then **we** will pay up to 75% of any claim made by **you**.

The sums insured in this section will be index linked at each renewal of **your** policy in line with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors. At renewal, the premium will be charged on the adjusted sum insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**, including any expenses **you** have to pay and which **we** have agreed in writing for architects, surveyors, consulting engineers and legal fees.

Applicable to Section Two - Contents

Settling claims - How we deal with your claim

If **you** claim for loss or damage to the **contents**, **we** will at **our** option repair, replace or pay for any article covered under Section Two.

We will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

We will not reduce the sum insured under Section Two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the sum insured. For example if the premium **you** have paid for **your contents** insurance is equal to 75% of what the premium would

have been if **your contents** sum insured was enough to replace the entire **contents** as new, then **we** will pay up to 75% of any claim made by **you**.

The sums insured in this section will be index linked at each renewal of **your** policy in line with The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**. At renewal, the premium will be charged on the adjusted sum insured. For **your** protection should the index fall below zero **we** will not reduce the sum insured.

Limit of insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

Applicable to Section Three – Property Owners Liability

Limit of insurance

We will not pay in respect of other liability covered under Section Three more than **£2,000,000** in all unless otherwise stated in the schedule for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

What to do if you have a Complaint - Enquiries and Complaints Procedure

ENQUIRIES

If **you** have any questions or concerns about **your** policy administration and documents, **you** should contact **your broker**.

HOW TO COMPLAIN

Our aim is to provide all **our** customers with a first class standard of service. However, there may be occasions when **you** feel this objective has not been achieved. If **you** have a complaint about **your** policy or the handling of a claim, the details below set out some of the key steps that **you** can take to address **your** concerns.

Where do I start?

POLICY ADMINISTRATION ISSUES

If **your** complaint is about the way in which the policy was sold to **you** or whether it meets **your** requirements, **you** should contact **your broker**.

CLAIMS ADMINISTRATION ISSUES

If **your** complaint is about a claim, **you** should refer the matter to the relevant claims specialists as follows:

Section One and Two Property Claims Complaints Innovation Property (UK) Limited Yarmouth House, 1300 Parkway Whiteley, Fareham PO15 7AE Telephone: 0343 227 7314	Section Three – Liability Claims Complaints Kennedys Law 6 Queen Street Leeds LS1 2TW Telephone: 0343 227 7315
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Alternatively you can ask **your broker** to refer the matter on for **you**.

Please quote **your** policy number and claim reference (if applicable) in all correspondence so that **your** concerns may be dealt with speedily.

What happens next?

In the event of contacting **your broker** or the above claims specialists **you** remain dissatisfied, then **you** may refer **your** case to:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: **08000 234 567**

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

Website: www.financial-ombudsman.org.uk

When **you** exercise **your** right to refer your complaint to the Financial Ombudsmen Service, **you** must do so within 6 months of the date of **our** final response.

Please note, taking **your** complaint to the Financial Ombudsman does not affect **your** statutory rights.

General Exclusions Applicable To The Whole Of This Insurance

We will not cover:

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for:

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

b) War Exclusion

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

c) Existing and Deliberate Damage Exclusion

We will not pay for loss or damage:

- occurring before cover starts or arising from an event before cover starts
- caused deliberately by **you, your** representatives or any other person lawfully on the **premises**

d) Contracts (Rights of Third Parties) Act 1999 Clarification Clause

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

e) Nuclear, Biological and Chemical Contamination Clause

We will not pay for:

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

Directly or indirectly caused by or contributed to by or arising from Nuclear, Biological or Chemical contamination due to or arising from;

- Terrorism; and/or
- Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear;

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

f) Contamination, Pollution and Disease Exclusion

We will not pay for any loss, damage or liability, directly or indirectly, caused by any one or more of the following, whether or not acting in any sequence with any other cause:

- a) pollution, contamination, soot, deposit, impairment with dust, chemical precipitation, adulteration or impurification.
- b) poisoning, disease or illness, **epidemic** or **pandemic** (including any contagious disease that affects animals) or any limitation or prevention of the use of objects because of hazards or potential hazards to human or animal health.

For the purpose of this exclusion, epidemic and pandemic are defined as the following:

Epidemic The sudden, unexpected, large-scale manifestation of an initially locally contained, infectious disease which spreads with great virulence.

Pandemic A worldwide epidemic of a disease as declared by the World Health Organization.

This exclusion does not apply if such loss or damage arises out of one or more of the following perils:

- Fire and resultant smoke damage, lightning, explosion, earthquake or impact of aircraft
- Sonic Boom
- Storm, flood or weight of snow
- Escape of water from fixed water tanks, apparatus or pipes,
- Riot, civil commotion, or malicious damage
- Subsidence, heave or landslip
- Collision by any vehicle or animal
- Volcanic eruption

All other terms and conditions of this insurance shall be unaltered and especially the exclusions shall not be superseded by this clause.

g) Micro-organism Exclusion

We will not pay for any loss, damage, claim cost, expenses or other sum directly or indirectly arising out of or relating to:

Mold, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual threat to human health.

This exclusion applies regardless whether there is:

- Any physical loss or damage to insured property
- Any insured peril or cause, whether or not contributing concurrently or in any sequence
- Any one loss, occupancy or functionality
- Any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation or steps taken to address medical or legal concerns

h) Diminution in Value Exclusion

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

i) Contractors Exclusion

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

j) Electronic Data Exclusion

We will not pay for:

Loss, damage, destruction, distortion, erasure, corruption or alteration of **Electronic data** from any cause whatsoever (including but not limited to **Computer virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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

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

k) Faulty Workmanship Exclusion

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

l) Wear and Tear Exclusion

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

m) Domestic Pets, Insects or Vermin Exclusion

We will not pay for any loss or damage caused by domestic pets, insects or vermin

n) Sanction Limitation and Exclusion

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

o) Other insurance

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

p) Communicable Disease Exclusion

Notwithstanding any other provision herein, this insurance does not cover;

Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:

- (a) infectious or contagious disease;
- (b) any fear or threat of (a) above; or
- (c) any action taken to minimise or prevent the impact of (a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

q) Illegal or Criminal Activities Exclusion

We will not pay for any loss, damage or liability arising from any illegal or criminal act by **you, or any paying guest, lodger, tenant or anyone lawfully on the **premises****

Section One - Buildings

Level 1 – The following perils are applicable if coverage level 1 is stated within the schedule

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by the following insured perils;	We will not pay;
1. Fire and resultant smoke damage, lightning, explosion or earthquake	a) the excess shown in the schedule
2. Aircraft and other flying devices or items dropped from them	a) the excess shown in the schedule

Section One - Buildings

Level 2 – The following perils are applicable if coverage level 2 is stated within the schedule

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

<p>8. Subsidence or heave of the site upon which the buildings stand or landslip</p>	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios, terraces, walls, gates, paths and fences unless the premises is also affected at the same time by the same event c) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event d) for loss or damage arising from faulty design, specification, workmanship or materials e) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law f) for loss or damage caused by coastal or river erosion g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions h) for loss or damage caused by new structures bedding down, settling, expanding or shrinking
<p>9. Escape of water from fixed water tanks, apparatus or pipes</p>	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage caused by subsidence, heave or landslip other than as covered under number 8 of section one c) for loss or damage to domestic fixed fuel-oil tanks and swimming pools d) for loss or damage caused by the failure or lack of grout and/or sealant e) for loss or damage to the buildings caused by wet or dry rot f) for loss or damage unless the water is turned off at the mains and any other restrictions shown in the schedule g) more than the limit shown within the schedule any one claim
<p>10. Theft or attempted theft</p>	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage unless involving forcible and violent entry to or exit from the property c) for loss or damage caused by any person lawfully on the premises

<p>11. Malicious damage, riot, violent disorder, strike, labour disturbance or civil commotion</p>	<ul style="list-style-type: none">a) the excess shown in the scheduleb) for loss or damage caused by any person lawfully on the premisesc) for loss or damage unless involving forcible and violent entry to or exit from the property or by deception
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Section One - Additional Benefits

The following covers are applicable to policy levels 1 and 2

This section of the policy also covers;	We will not pay;
<p>A) expenses you have to pay and which we have agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under Section One.</p>	<p>a) the excess shown in the schedule</p> <p>b) any expenses for preparing a claim or an estimate of loss or damage</p> <p>c) any costs if Government or local authority requirements have been served on you before the loss or damage</p> <p>d) any amount over 15% of the buildings sum insured</p>
<p>B) anyone buying the property who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner.</p>	<p>a) the excess shown in the schedule</p> <p>b) but not if the buildings are insured under any other insurance</p>
<p>C) loss or damage to the property caused by the emergency services attending the premises including any charges arising from the activities of any attending fire authority.</p>	<p>a) the excess shown in the schedule</p> <p>b) more than £5,000 in any period of insurance</p>
<p>D) the expenses you have to pay and which we have agreed in writing for the cost of removal, repairing, replacing or reinstating any part of the buildings, which is necessary to establish the source of a water leak from any fixed water appliance, pipe or tank, which has given rise to a claim under Section One.</p>	<p>a) more than £5,000 in any one period of insurance</p>
<p>E) the costs you have to pay for replacing the locks to external doors, windows and alarms of your home following theft or loss of your keys.</p>	<p>a) more than £5,000 in any one period of insurance</p>
<p>F) loss of rent due to you which you are unable to recover for a reasonable period necessary to repair insured damage to the buildings covered by Section One, but only where a rental agreement exists prior to the insured loss and proof of such is provided to us.</p>	<p>a) more than £5,000 in any one period of insurance</p>

Section Two - Contents

Level 1 – The following perils are applicable if coverage level 1 is stated within the schedule

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by;	We will not pay;
1. Fire and resultant smoke damage, lightning, explosion or earthquake	a) the excess shown in the schedule
2. Aircraft and other flying devices or items dropped from them	a) the excess shown in the schedule

Section Two - Contents

Level 2 – The following perils are applicable if coverage level 2 is stated within the schedule

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by;	We will not pay;
1. Fire and resultant smoke damage, lightning, explosion or earthquake	a) the excess shown in the schedule
2. Aircraft and other flying devices or items dropped from them	a) the excess shown in the schedule
3. Storm, flood or weight of snow	a) the excess shown in the schedule b) property in the open c) for loss or damage to contents caused by frost d) for loss or damage caused by rising groundwater or a change in the water table level
4. Collision by any vehicle or animal	a) the excess shown in the schedule
5. Escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation	a) the excess shown in the schedule
6. Falling trees, telegraph poles or lamp-posts	a) the excess shown in the schedule b) for loss or damage caused by trees being cut down or cut back within the premises
7. Subsidence or heave of the site upon which the buildings stand or landslip	a) the excess shown in the schedule b) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law d) for loss or damage caused by any new structures bedding down, settling, expanding or shrinking e) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions f) for loss or damage by coastal or river erosion

<p>8. Escape of water from fixed water tanks, apparatus or pipes</p>	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage caused by the failure or lack of grout and/or sealant c) for loss or damage to the contents caused by wet or dry rot d) for loss or damage unless the water is turned off at the mains and any other restrictions shown in the schedule e) more than the limit shown within the schedule any one claim
<p>9. Theft or attempted theft</p>	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage unless involving forcible and violent entry to or exit from the property c) any amount over £500 for contents whichever is the greater, within any detached domestic outbuildings and garages within the premises d) for loss or damage caused by any person lawfully on the premises e) for any high risk items
<p>10. Malicious damage, riot, violent disorder, strike, labour disturbance or civil commotion</p>	<ul style="list-style-type: none"> a) the excess shown in the schedule b) for loss or damage unless involving violent and forcible entry to or exit from the property c) for loss or damage caused by any person lawfully on the premises

Section Three – Property Owners Liability

This section is applicable to all policies and all levels of cover

We will cover **you** for **your** legal liability as **property** owner for any amounts **you** become legally liable to pay as damages for both **bodily injury** or damage to property caused by an accident happening at the **premises** shown in the **schedule**, during the **period of insurance**.

We will not pay in respect of other liability covered under Section Three more than **£2,000,000** in all, unless otherwise stated in the schedule, for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

What is covered	What is not covered
<p>We will compensate you;</p>	<p>We will not compensate you for;</p>
<p>1) as owner for any amounts you become legally liable to pay as damages for bodily injury or death;</p> <p>2) for damage to property caused by an accident happening at the premises during the period of insurance</p>	<p>a) the excess shown in the policy schedule</p> <p>b) bodily injury to</p> <ul style="list-style-type: none"> • you • any person who at the time of sustaining such injury is engaged in your service <p>c) bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>d) liability arising out of any criminal or violent act to another person</p> <p>e) damage to property owned by or in the charge or control of;</p> <ul style="list-style-type: none"> • you • any other person lawfully on the premises • any person engaged in your service <p>f) liability arising directly or indirectly out of any profession, occupation, business or employment apart from property ownership</p> <p>g) liability which you have assumed under contract and which would not otherwise have attached</p> <p>h) liability arising out of your ownership, possession or use of:</p> <ul style="list-style-type: none"> • any motorised or horse drawn vehicle • any power-operated lift • any aircraft or watercraft other than manually operated rowing boats, punts or canoes • any animal <p>(Exclusions continued over the page)</p>

	<p>i) liability in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and • reported to us not later than 30 days from the end of the period of insurance; <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>j) liability arising out of your ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>k) liability if you are entitled to compensation under any other insurance, until such insurance(s) is exhausted</p> <p>l) the award of any court outside the United Kingdom, the Channel Islands or the Isle of Man</p>
<p>Defective Premises Act 1972 Extension</p> <p>We will compensate you for any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with premises disposed of by you, occurring during the period of insurance.</p>	<p>We will not compensate you for;</p> <p>a) any amount in excess of £2,000,000</p> <p>b) any liability if you are entitled to compensation under any other insurance</p> <p>c) the cost of repairing any defect or alleged defect</p>