

Home Sum Insured

Policy



All information in this document is correct at the time of printing (December 2018), for full up to date information please visit our website

www.coveainsurance.co.uk



Introduction

Thank **you** for choosing Covéa Insurance. This is **your** household insurance policy. This policy is a contract between **you** and **us** and is made up of this policy booklet and **your schedule** and is based on the statements and information **you** gave **us** when **you** applied for this insurance. This information was recorded in either a proposal form or a statement of insurance and was used in assessing and accepting the cover **we** would provide for **you** and to set the premium **we** need for that cover. A copy of the proposal form or statement of insurance is available on request from **your** insurance broker or intermediary. If any of the information is incorrect, **you** should tell **your** insurance broker or intermediary immediately.

If any of the information **you** have provided is incorrect **you** may find **you** have no cover at all.

You should read this policy booklet, **your schedule** and any endorsements as if they are one document. Please check them carefully to make sure they give **you** the cover **you** want. If they do not, **you** should tell **your** insurance broker or intermediary immediately. **You** should keep it in a safe place; **you** may need to refer to it if **you** have to make a claim.

Upon payment of the premium for the **period of insurance** or any subsequent period for which **we** shall accept payment **we** will indemnify **you** in accordance with and subject to the policy conditions set out on pages 6-7 and policy exceptions set out on page 8 in this policy booklet. **Your schedule** tells **you** which sections of this policy booklet apply.

You agree to pay the premium and to keep to the policy conditions.

Please read this policy carefully and check that it meets your requirements. Any query should be referred to your insurance broker or intermediary immediately.

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Contact Numbers

Claims

Property Careline
0330 024 2255

For claims

Covéa Insurance Property Careline –
24 hours a day, 365 days a year

- Telephone Covéa Insurance on **0330 024 2255**
- For Online Claims Assistance complete **our** Online Claims Form at **www.coveainsurance.co.uk/reportclaim**
- Email **HomeClaimsReports@coveainsurance.co.uk**
- Write to **Covéa Insurance Property Careline, A&B Mills, Dean Clough, Halifax, HX3 5AX**
- See pages 23-24 for full details of how to make a claim and how **we** settle **your** claim
- Covéa Insurance Property Careline is a UK-based service
- **Our** staff are highly trained and can confirm whether **your** policy covers **you** for the incident
- Please have **your** policy number to hand when phoning
- In the event of **you** wishing to make a claim you must follow the procedures **we** have detailed in this policy, failing which **we** will not be liable for **your** claim

Meaning of Words

Certain words have specific meanings when they appear throughout this policy. They are printed in bold type.

accidental damage

Unexpected physical damage caused suddenly by an identifiable external means.

bodily injury

Death, illness, injury or disease.

buildings

The **home**, its permanent **fixtures and fittings**, wooden laminate or vinyl flooring coverings, patios, terraces, paths, drives, walls, gates, hedges and fences, hard tennis courts, sunken swimming pools, cesspits, septic tanks, central heating fuel tanks, ornamental ponds, fountains, lampposts and railings, sheds and greenhouses, all situated at the risk address shown on **your schedule**.

buildings does not include land, trees, shrubs and plants, aerials, satellite receiving equipment or masts, carpets whether fitted or not.

business equipment

Furniture, computers, laptops, keyboards, monitors, printers, computer-aided design equipment, facsimile machines, photocopiers, telecommunications equipment and stationery, which are used for the business, trade or profession of **you** or **your family**.

contents

- aerials, satellite receiving equipment or masts fixed to or in the **home**;
- **business equipment** up to a total of £5,000;
- carpets whether fitted or not;
- **high risk items** up to the limits shown on page 23;
- household goods and **personal possessions**;
- interior decorations where **you** are the tenant of the **home** or where **you** are the owner, but not responsible for insuring the **buildings**;
- pedal cycles up to £750 each;
- mobile phones;
- tenants **fixtures and fittings**;

Which **you** or **your family** own or for which they are legally responsible.

contents does not include:

- Any electrically or mechanically powered vehicles (other than battery or pedestrian operated models or toys, domestic gardening equipment, golf carts or trolleys, and vehicles which are designed to assist disabled persons and are not registered for road use), any form of aircraft (including models) or hovercraft, boats, boards or any other craft or equipment designed for use in or on water, caravans, horse boxes, trailers, and their parts, spares or accessories for any of them;
- Deeds (other than as provided by paragraph 20 of Section B), securities, documents, **personal money** or **credit cards** (other than as provided by paragraph 23 of Section B);
- Wooden laminate or vinyl flooring covering;
- Landlords' **fixtures and fittings**;
- Any living creature;
- Trees, shrubs or plants;
- Mobile phone airtime.

credit cards

Credit, cheque, charge, debit or cash dispenser cards.

excess

The amount specified in the relevant section of this policy, or where no **excess** is specified in the policy, the amount set out in **your schedule**, which is the first part of the claim which **you** will be responsible for. If a claim is made under more than one section of this policy, resulting from the same incident only one **excess** will be deducted.

family

Your:

- Spouse or domestic partner
- Children (including adopted and foster children)
- Relatives who normally live with **you**.

fixtures and fittings

- Built-in furniture and kitchen units;
- Built-in domestic appliances;
- Fixed glass and sanitary ware;
- Fixed pipes, ducts, tanks, wires, cables, switches, fires, central heating equipment, boilers and storage heaters;
- Light fittings.

Meaning of Words

continued

heave

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

high risk items

- Any collections of stamps, coins, medals or banknotes;
- Articles made of gold, silver, precious metals or precious stones;
- Clocks;
- Jewellery, watches or furs;
- Sculptures, pictures, paintings or other works of art.

home

The private dwelling and its garage(s) and permanent outbuildings (if shown on the title deeds) of **your** private dwellings, all at the address shown on **your schedule** and used for domestic purposes only.

Unless described differently by an endorsement to this policy, the private dwellings, garages and permanent outbuildings must:

- Be built of brick, stone or concrete;
- Be roofed with slates, tiles or concrete and no more than 20% of the total external roof area either flat or covered with felt.

landslip

Downward movement of sloping ground.

period of insurance

The period shown in **your schedule** and any further period for which **you** have paid, or have agreed to pay and **we** have agreed to accept **your** premium.

personal money

- Cash, cheques, postal or money orders, travellers cheques, saving certificates and bonds, premium bonds, current postage stamps, gift tokens, or luncheon vouchers held for social or domestic purposes;
- Travel tickets, sports season tickets, phone cards or mobile telephone or multi media prepaid vouchers (but only for the cost of replacement for the period from the date of loss to the expiry date of the original ticket or voucher) if a duplicate cannot be obtained.

personal money does not include Air Miles vouchers, promotional vouchers, store points, lottery tickets, scratchcards or raffle tickets.

personal possessions

Luggage, clothing, jewellery, spectacles, sports equipment, musical instruments, photographic equipment, mobile phones and other items which are normally used, worn on or carried about the person, which belong to **you** or **your family** or which **you** are legally responsible for.

personal possessions does not include:

- Anything which is defined as not included under **contents**;
- Camping equipment;
- Deeds, electronically stored data, **personal money** or **credit cards**;
- Household goods, domestic appliances, furnishings, furniture, china, glass or pottery;
- Pedal cycles;
- Tools.

schedule

The document which gives the details of the cover **you** have.

settlement

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

subsidence

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

unfurnished

Without enough furniture and furnishings for normal living purposes.

United Kingdom

The **United Kingdom** of Great Britain and Northern Ireland.

unoccupied

Not lived in by **you** for more than 30 days in a row.

we, us or our

Covea Insurance plc.

you or your

The person or people shown in **your schedule** as the insured.

Registration and Regulatory Information

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **Our** Firm Reference Number is 202277. **You** can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Complaints Procedure

It is always **our** intention to provide a first class standard of service. However **we** do appreciate that occasionally things go wrong. In some cases the broker or intermediary who arranged **your** insurance will be able to resolve any concerns, and **you** should contact them directly.

Alternatively, depending on the section of **your** policy please contact **us** as noted below, quoting **your** policy or claim number.

For Buildings, Contents, Personal Possessions and Pedal Cycles telephone Covéa Insurance on 01422 286306, or write to Customer Relations, Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX. **You** can contact **us** via email at home.customerrelations@coveainsurance.co.uk.

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in **our** leaflet 'Complaints Procedure' which is available on request or may be downloaded from **our** website at www.coveainsurance.co.uk/complaints.

If **you** should remain dissatisfied once Covéa Insurance has had the opportunity to resolve **your** complaint, **you** may be eligible to refer **your** complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at Exchange Tower, London, E14 9SR. Further contact details include: complaint.info@financial-ombudsman.org.uk and 0300 123 9 123 or 0800 023 4567.

There are a few instances where the FOS is not able to assist and **you** must have allowed the insurer the opportunity to resolve **your** complaint before the FOS becomes involved.

Financial Services Compensation Scheme

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

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU www.fscs.org.uk.

Exchange of Information

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database services Ltd (IDS Ltd). The aim is to help **us** to check information provided and also to prevent fraudulent claims. **We** will pass information to the appropriate register(s). In dealing with any claim **we** may search the register(s).

In order to prevent or detect fraud **we** will check your details with various fraud prevention agencies. If false or inaccurate information is provided and fraud is suspected details will be passed to these agencies to prevent fraud and money laundering. Other users of these fraud prevention agencies may use this information in their own decision making processes. **We** may also conduct credit reference checks in certain circumstances. **You** can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances **we** conduct credit reference checks and how these checks might affect **your** credit rating by contacting **us** at info@coveainsurance.co.uk.

Cancellation

Your rights to cancel your policy

You have the right to cancel **your** policy at any time; to do so **you** must instruct **your** intermediary. Any potential refund will be calculated as follows:

For cancellation instructions received within 14 days of policy purchase, renewal or **you** receiving **your** policy documents **we** will;

- provide a full refund if the **period of insurance** has not yet started.
- refund the premium for the exact number of days left in the current **period of insurance** even if a claim has been made in the current **period of insurance**. If cancellation occurs in the first **period of insurance** **we** will also deduct an administration charge of £24 plus Insurance Premium Tax at the rate that applies at that time.

For cancellation instructions received after the 14 day period described above has passed **we** will;

- refund the premium for the exact number of days left in the current **period of insurance** if no claims have been made in the current **period of insurance**. If cancellation occurs in the first **period of insurance** **we** will also deduct an administration charge of £24 plus Insurance Premium Tax at the rate that applies at that time.
- not refund any part of the premium if a claim has been made in the current **period of insurance**.

Customer Information

continued

If **you** have a Loan Agreement with Covéa Insurance to pay for **your** insurance, **we** may deduct the full outstanding balance of this Loan from **your** claims settlement. If **we** do not exercise this right then outstanding monies may be owed when **your** policy is cancelled. All outstanding monies must be paid to Covéa Insurance as described in **your** Loan Agreement.

Our rights to cancel your Policy

We, or **your** intermediary or other person acting for **us** have the right to cancel **your** policy, where there is a valid reason for doing so by sending seven days written notice to **your** last known address. Valid reasons may include, but are not limited to:

- Where **you** do not pay a premium when it is due to either **your** intermediary or direct to Covéa Insurance in line with a Loan Agreement;
- Where **you** are required to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that affects **our** ability to process a claim, or **our** ability to defend **our** interests;
- Where there is a failure by **you** to notify **us** of any changes in **your** circumstances as shown in the Policy Conditions page 7;
- Where **you** commit or attempt to commit fraud as shown in the Policy Conditions page 7;
- Use of threatening or abusive behaviour or language, or intimidation to **our** staff or suppliers.

If **we** cancel **your** policy for reasons other than fraud, **we** will refund the premium for the exact number of days left in the current **period of insurance**. In the first **period of insurance** **we** will also deduct an administration charge of £24 plus Insurance Premium Tax at the rate that applies at that time.

If **you** have a Loan Agreement with Covéa Insurance to pay for **your** insurance, outstanding monies may be owed when **your** policy is cancelled. They must be paid to Covéa Insurance as described in **your** Loan Agreement.

If **we** cancel **your** policy on the grounds of fraud, cancellation will be from the date the fraudulent act was committed and **we** may keep any premium **you** have paid. **We** may also inform the police of the circumstances. Please read the Policy Conditions page 7 for further details in regard to fraud.

You must comply with these conditions. They control the operation of the policy cover.

1. Compliance with Policy Terms

We will only provide the cover described in the policy if all the terms and conditions of this policy so far as they apply have been met by **you** or anyone claiming under this policy.

2. Taking Care

You and **your family** must take all reasonable care to prevent loss, damage, accidents or injury and to protect and maintain the property which is covered by this insurance.

3. Changes in Your Circumstances

When **you** arranged **your** insurance **you** provided **us** with certain information that **we** requested and this information is confirmed in the statement of insurance supplied to **you** by **your** intermediary.

You must tell **us** or **your** intermediary straight away about any change in **your** circumstances.

The facts and changes in circumstances which **we** need to be told about are those which **we** consider important in assessing the degree of risk which **we** have taken on, the scope of the insurance cover **we** have provided to **you**, the terms upon which **we** are prepared to cover **you** and the premium which **we** charge **you**.

For example **we** need to know:

- (a) of a change of address;
- (b) if someone lives in the **home** other than **you** and **your family**;
- (c) if the **home** becomes **unoccupied** or **unfurnished**;
- (d) if the rebuilding costs of the **home** or the replacement values of the **contents**, **personal possessions** or pedal cycles exceed the limits shown in the policy or **your schedule**;
- (e) if **you** or **your family** or anyone currently living with **you** are charged or are convicted of any offence other than driving offences;
- (f) if **you** or **your family** or anyone currently living with **you** have been declared bankrupt or are subject to bankruptcy proceedings or have received a County Court Judgment (CCJ) or Individual Voluntary Arrangement (IVA);
- (g) if **you** change **your** occupation;
- (h) if the **home** is being used for business or professional purposes;
- (i) if the **home** is not in a good state of repair;
- (j) if the **home** is undergoing structural alteration, structural repair, restoration or renovation;

- (k) if any of the information provided and recorded in the proposal form or statement of insurance has changed.

If there are any changes in **your** circumstances which occur after this policy has begun, then **you** must tell **us** or **your** intermediary immediately.

Upon being told of a change in circumstances, **we** reserve the right to:

- (a) cancel **your** policy; or
- (b) charge **you** an additional premium or provide **you** with a return premium with effect from the date upon which **your** circumstances changed; and/or
- (c) apply an endorsement to the policy with effect from the date upon which **your** circumstances changed with further conditions or warranties which **you** must comply with.

If **you** fail to tell **us** of any change in **your** circumstances which occurs after the start date of the **period of insurance**, **we** would consider this to be a non disclosure/misrepresentation and the action **we** may take is detailed under policy condition 11 Non Disclosure and Misrepresentation on page 8.

4. Other Insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **we** will only pay **our** share of the claim. **You** must give **us** full details of the other insurance policy.

5. Fraud

If **you** or any member of **your family** makes a claim under this policy which is in any part false, exaggerated or supports a claim with a false document or statement, **we** will not pay the claim and all cover under this policy ceases immediately. The police will be informed.

6. Index Linking

The **buildings** sum insured is automatically adjusted in line with changes in the House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors or an alternative appropriate index. The **contents** and unspecified and specified **personal possessions** sums insured are automatically adjusted in line with changes in the Retail Price Index or an alternative appropriate index.

You will be told at each renewal date of the revised sums insured.

7. Contracts (Rights of Third Parties) Act 1999

No third party will have, or be able to enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party, apart from this Act.

Policy Conditions

continued

8. Claims

When circumstances arise which might give rise to **you** making a claim under this policy, **you** must:

- tell **us** as soon as reasonably possible;
- tell the local police immediately **you** become aware something is lost or **you** suspect theft, attempted theft or malicious damage and keep a note of any reference number given to **you**;
- take all reasonable steps to recover any property which has been lost;
- send **us** at **our** reasonable expense, all the documents and information (including written estimates and proof of value or ownership) **we** may request from **you**.

You must not:

- pay, offer or agree to pay any amount or admit responsibility without **our** permission;
- abandon any property to **us** unless **you** have **our** permission.

We will not pay any claims under this policy unless **you** have kept to the above conditions.

We may:

- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which **we** have agreed to pay a claim and deal with them in a reasonable manner;
- take over, defend or settle a claim made against **you** or at **our** own expense, take legal action in **your** name to get back any payment **we** have made under this policy.

9. No Claims Discount

If **you** do not make a claim during the **period of insurance we** will increase **your** no claims discount at next renewal date in line with **our** scale.

If **you** make a claim under Section A buildings or Section B contents **we** will reduce **your** no claims discount under that section at the next renewal date in line with **our** scale.

If **you** make a claim under section C personal possessions, or section D pedal cycles **we** will reduce Section B contents no claims discount at the next renewal date in line with **our** scale.

Details of **our** no claims discount scale is available on request.

10. Non Disclosure and Misrepresentation

Information which **you** gave **us** before this policy started, during the course of the policy or for the purposes of renewing the policy (whether provided orally, electronically or in writing) must be complete and correct. **You** can ensure the information is correct by checking **your** statement of insurance, if any information is incorrect or **you** are unsure, contact **your** intermediary immediately.

If **you** have provided **us** with inaccurate information, which might have affected **our** decision to provide insurance cover, the level of premium, or the terms of this policy, before **you** took out the policy, or before renewal then **we** may have the right to:

- apply terms to the policy by endorsement; and/or
- cancel the policy; and/or
- void the policy, which means **we** will treat the policy as if it had never existed; and/or
- repudiate any claims; and/or
- recover any payments from **you** made on previous claims; and/or
- retain the premium; and/or
- allow a pro-rata refund of the premium; and/or
- refund the premium in full.

11. Law Applicable to Contract

English law will apply to this contract unless **you** and **we** agree otherwise.

Exceptions are the events, liabilities or property **we** will not pay for under the policy.

1. Radioactive Contamination

Any expense, loss, **bodily injury**, liability or damage to any property directly or indirectly caused by, contributed to or arising from:

- (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- (b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

2. Sonic Booms

Any loss or damage arising directly from pressure waves caused by aircraft and other aerial devices.

3. War Risks

Any loss, damage, **bodily injury** or liability which is the direct or indirect result of any of the following:

War, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or similar event.

4. Events Before the Policy Started

Any loss, damage, **bodily injury** or liability arising out of any accident or incident that happened before this policy started.

5. Deliberate Acts

Any loss, damage, **bodily injury** or liability caused deliberately, maliciously, wilfully, recklessly by **you**, **your family**, lodgers, guests, tenants or employees.

6. Reduction in Value

Any reduction in market value following repair or replacement paid for under this policy.

7. Deception

Any loss or damage caused by deception, unless the only deception is gaining entry to the **home**.

8. Business Property and Legal Liability

Any loss or damage to property owned by, held in trust or primarily used for any business, trade or profession (other than **business equipment**). Any legal liability arising directly or indirectly from any business, trade or profession.

9. Confiscation

Any loss, damage or liability caused by confiscation, detention or seizure by:

- (a) customs, police or other officials;
- (b) order of any court of law;
- (c) any statutory or regulatory authority.

10. Pollution or Contamination

Any loss, damage or liability arising from pollution or contamination unless directly or indirectly caused by a sudden and unforeseen and identifiable incident occurring during the **period of insurance**.

11. Date Change and Computer Viruses

Any loss, damage or liability arising from:

- (a) the failure of a computer chip, computer software or any other electronic equipment to recognise a true calendar date;
- (b) computer viruses.

12. Terrorism

Liability, loss, damage, cost or expense caused directly or indirectly by an act of terrorism as defined in the Terrorism Act 2000 except for loss or damage to **your** property from a cause insured by this policy, provided the liability, loss, damage, cost or expense does not arise out of the use of biological, chemical and/or nuclear force or threat thereof.

13. Wear and Tear

Loss or damage caused by wear and tear or anything which happens gradually.

Policy Cover

Section A – Buildings

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
Loss or damage to buildings caused by:	<ul style="list-style-type: none"> The excess which is shown on your schedule under all paragraphs of this section except paragraph 18. Wet or dry rot. Loss or damage due to any gradually occurring cause.
1. Fire, explosion, lightning or earthquake.	
2. Smoke.	
3. Riot, civil commotion, strikes, labour or political disturbances.	
4. Malicious Acts.	Loss or damage caused: <ul style="list-style-type: none"> by you, a member of your family, lodgers, guests, tenants or employees; while the home is unoccupied or unfurnished.
5. Storm or flood.	Loss or damage: <ul style="list-style-type: none"> to gates, hedges and fences; caused by rising ground water levels or other gradually occurring cause.
6. (a) Water escaping from any fixed domestic water or heating installation, washing machine, dishwasher, refrigerator, freezer or fixed fish tank; (b) Oil escaping from any fixed domestic heating installation.	Loss or damage: <ul style="list-style-type: none"> caused while the home is unoccupied or unfurnished; caused by the escape of water from guttering, rainwater down pipes, roof valleys and gullies.
7. Theft or attempted theft.	Loss or damage caused: <ul style="list-style-type: none"> by you, a member of your family, lodgers, guests, tenants or employees; while the home is unoccupied or unfurnished.
8. Impact or collision by: <ul style="list-style-type: none"> (a) Aircraft or other aerial devices or items dropped from them; (b) Vehicles or animals; (c) Falling trees or branches. We will also pay the cost of removing trees or branches if they have caused damage insured by this section to the buildings .	Loss or damage caused: <ul style="list-style-type: none"> by your pets.
9. Falling aerials (including satellite receiving equipment) their fittings and masts.	

Policy Cover

Section A – Buildings

continued

Property Careline

0330 024 2255

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>10. Subsidence or ground heave of the site that the buildings stand on or landslip.</p>	<p>The first £1,000 of each claim.</p> <p>Damage caused by or resulting from:</p> <ul style="list-style-type: none"> • coastal or river erosion; • faulty design, workmanship or the use of defective materials; • demolition, structural alteration or repair to the buildings; • the movement of solid floor slabs unless the foundations beneath the external walls of the home are damaged at the same time and by the same cause; • the bedding down of new structures, settlement, movement of made up ground, shrinkage or expansion; • the action of chemicals or chemical reaction. <p>Damage:</p> <ul style="list-style-type: none"> • to walls, gates, fences, paths, drives, terraces, patios, swimming pools, tennis courts, cesspits, septic tanks, central heating fuel tanks unless the home is damaged at the same time and by the same cause; • for which compensation is provided by the National House Building Council Scheme, or other similar guarantee.
<p>THE FOLLOWING COVERS ARE ALSO INCLUDED IN THIS SECTION</p>	
<p>11. Frost Damage.</p> <p>Frost damage to interior fixed domestic water or heating installation in the home.</p>	<p>Damage caused while the home is unoccupied or unfurnished.</p>
<p>12. Glass, Sanitary Ware and Ceramic Hobs.</p> <p>Accidental breakage of ceramic hobs in fixed appliances if fitted, fixed glass, solar panels and sanitary ware all forming part of the home.</p>	<p>Breakage caused while the home is unoccupied or unfurnished.</p>
<p>13. Cables, Pipes and Tanks.</p> <p>Accidental damage for which you are legally responsible to any cables, underground service pipes, drains or underground tanks servicing the home.</p>	<p>The cost of clearing blocked drains unless the blockage is caused by damage to the fabric of the drains insured by this section.</p> <p>Damage caused to pitch fibre drains by any inherent defect in the design, construction or installation of the drains.</p>
<p>14. Trace and Access.</p> <p>Following damage insured by paragraph 6 we will also pay the costs you incur in locating the source of the damage up to £5,000.</p>	<p>Damage caused while the home is unoccupied or unfurnished.</p>

Policy Cover

Section A – Buildings

continued

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>15. Professional Fees and Additional Costs.</p> <p>Following damage insured by Section A and incurred as a direct result of the loss or damage to the home with our consent, we will pay:</p> <ul style="list-style-type: none"> • the costs of complying with any government or local authority requirement; • fees to architects, surveyors and consulting engineers; • legal fees; • the cost of clearing the site and making it and the home safe. 	<p>Costs or fees for preparing and handling a claim under this section.</p> <p>Costs of complying with requirements that you were given notice of before the damage occurred.</p> <p>Costs for undamaged parts of the buildings except the foundations of the damaged parts.</p>
<p>16. Temporary Accommodation and Loss of Rent.</p> <p>If your home is uninhabitable due to damage insured by this section:</p> <ul style="list-style-type: none"> • the cost of similar temporary accommodation for you, your family and your pets; • rent which should have been paid to you; • ground rent which you have to pay. <p>The most we will pay is 20% of the sum insured by this section.</p>	
<p>17. Moving Home.</p> <p>If you are selling the home we will insure the buyer under this section between the date of exchange of contracts, or conclusion of missives, and the completion date unless the buyer has arranged his own insurance.</p> <p>In order for this cover to apply, formal completion must have taken place. You and the buyer must keep to the terms and conditions of this policy.</p>	
<p>18. Property Owners Liability.</p> <p>Compensation, legal costs and expenses which you (or if you die your personal representatives) legally have to pay to someone else in respect of:</p> <ul style="list-style-type: none"> • bodily injury to any person or • accidental loss or damage to property not belonging to you, <p>during the period of insurance, which arises out of:</p> <p>(a) you owning but not occupying the buildings and their land; or</p> <p>(b) your previous ownership of any private property under Section 3 of the Defective Premises Act 1972</p>	<p>Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> • any contract or agreement that says you or a member of your family are liable for something which you or they would not otherwise have been liable for; • the occupation of the buildings; • any business or professional use of the buildings. <p>Liability for:</p> <ul style="list-style-type: none"> • bodily injury to any member of your family or to a person employed by you or by a member of your family; • damage to property belonging to you or a member of your family or for which you or your family are responsible.

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>We will also pay legal costs and expenses incurred with our consent in connection with defending such claim.</p> <p>The most we will pay (inclusive of claimants and defence legal costs and expenses agreed by us in writing) is £2,000,000 for any claim or series of claims arising from any one event or one source or original cause.</p>	
<p>19. Emergency Access.</p> <p>Loss or damage to the buildings caused by a member of the emergency services breaking into the home:</p> <ul style="list-style-type: none"> to rescue you, a member of your family, lodgers, guests, tenants or employees; to prevent loss or damage to your home. <p>The most we will pay is £500.</p>	
<p>20. Accidental Damage.</p> <p>This cover only applies if you have selected it and it is shown on your schedule.</p> <p>accidental damage to the buildings.</p>	<p>Any loss or damage which we have indicated that we will not pay for under paragraphs 1-14 of this section.</p> <p>Damage occurring whilst:</p> <ul style="list-style-type: none"> any part of the home is lent, let, sub-let or shared; the home is unoccupied or unfurnished; the home is undergoing demolition, structural alteration or structural repair. <p>Damage caused by or arising from:</p> <ul style="list-style-type: none"> insects, parasites, vermin, fungus or mildew; chewing, scratching, tearing or fouling by your pets; atmospheric or climatic conditions or frost (except as covered by paragraph 11); alteration, repair, maintenance, cleaning, restoration, dismantling, renovation or breakdown; faulty design or workmanship or the use of faulty materials; structural movement, settlement, shrinkage.
<p>IMPORTANT NOTE IN RESPECT OF: Paragraph 18 Property Owners Liability</p> <p>If you are both the owner and the occupier of the home insured by this policy, accidents which happen in buildings or on land are, by law, usually the responsibility of the person who lives in the building or on the land, rather than the person who owns the building.</p> <p>If you are the owner and occupier of the buildings, this section does not cover your legal liability as the occupier of the home or its land. You will need to arrange contents insurance which provides occupiers liability cover to make sure you are fully protected.</p>	

Policy Cover

Section B – Contents

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>Loss or damage to contents which you own or which you are legally responsible for whilst:</p> <ul style="list-style-type: none"> • in the home; • permanently or temporarily in the open within the boundary of the land belonging to the home up to £500. <p>Caused by:</p>	<ul style="list-style-type: none"> • The excess which is shown on your schedule under all paragraphs of this section except paragraphs 24 and 25. • Loss or damage to Contents permanently or temporarily in the open within the boundary of the land belonging to the home while the home is unoccupied or unfurnished. • Loss or damage due to any gradually occurring cause.
1. Fire, explosion, lightning or earthquake.	
2. Smoke.	
3. Riot, civil commotion, strikes, labour or political disturbances.	
4. Malicious acts.	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • by you, a member of your family, lodgers, guests, tenants or employees; • while the home is unoccupied or unfurnished. <p>Any amount over £2,000 for loss or damage to the contents contained in garages or outbuildings at the home.</p>
5. Storm or flood.	<p>Loss or damage to Contents:</p> <ul style="list-style-type: none"> • permanently or temporarily in the open within the boundary of the land belonging to the home • caused by rising ground water levels or other gradually occurring cause.
<p>6. (a) Water escaping from any fixed domestic water or heating installation, washing machine, dishwasher, refrigerator, freezer or fixed fish tank.</p> <p>(b) Oil escaping from any fixed domestic heating installation.</p>	<p>Loss or damage caused while the home is unfurnished or unoccupied.</p> <p>Loss or damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.</p>
7. Theft or attempted theft.	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • by you, your family, lodgers, guests, tenants or employees; • while the home is unoccupied or unfurnished. • while any part of the home is lent, let, sub-let or shared unless following forcible or violent entry to or exit from the home. <p>Any amount over £2,000 for loss or damage to the contents contained in garages or outbuildings at the home.</p>

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>8. Impact or collision by:</p> <ul style="list-style-type: none"> (a) Aircraft or items dropped from them or other flying objects. (b) Vehicles or animals. (c) Falling trees or branches. 	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> • by your pets.
<p>9. Falling aerials (including satellite receiving equipment) their fittings and masts.</p>	
<p>10. Subsidence or ground heave of the site that the buildings stand on or landslip.</p>	<p>Damage caused by or resulting from:</p> <ul style="list-style-type: none"> • coastal or river erosion • the movement of solid floor slabs unless the foundations underneath the external walls of the home are damaged at the same time and of the same cause.
THE FOLLOWING COVERS ARE ALSO INCLUDED IN THIS SECTION	
<p>11. Glass, Mirrors and Ceramic Hobs.</p> <p>Accidental breakage while in the home of mirrors, fixed glass in furniture or ceramic tops in free-standing cookers.</p>	<p>Loss or damage caused while the home is unoccupied or unfurnished.</p>
<p>12. Loss of Oil and Metered Water.</p> <p>Loss of metered water or of oil from the home following accidental damage to the water or heating system.</p> <p>The most we will pay is £1,000.</p>	<p>Loss or damage caused while the home is unoccupied or unfurnished.</p>
<p>13. Audio, Visual and Computer Equipment.</p> <p>Accidental damage:</p> <ul style="list-style-type: none"> • while in the home to television, audio or video equipment, DVD players, digital boxes, games consoles, or to personal computers, laptops and computer equipment; • to receiving aerials and satellite receiving equipment fixed to the home. 	<p>Damage to:</p> <ul style="list-style-type: none"> • tapes, cassettes, cartridges, records or discs of any kind; • camcorders, video cameras, digital cameras, hand-held electronic games or toys, mobile phones or telephone equipment; <p>Loss or damage caused:</p> <ul style="list-style-type: none"> • while the home is unoccupied or unfurnished; • by computer viruses; • by pets. <p>The cost of remaking any film, disc or tape, or the value of any information contained on it or recovering any digitally held media.</p>

Policy Cover

Section B – Contents

continued

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>14. Legally Downloaded Audio/Visual Files.</p> <p>Loss or damage insured by Section B paragraphs 1 to 10 to legally downloaded audio/visual files.</p>	<ul style="list-style-type: none"> • any amount over £500 • any illegally downloaded files or files where proof of purchase cannot be provided • the clerical labour and computer time taken to reinstate the files.
<p>15. Household Removal.</p> <p>Accidental loss or accidental damage to the contents while they are being moved by professional furniture removers from the home to your new permanent home within the United Kingdom.</p>	<p>Loss or damage caused by cracking, scratching or breakage of china, marble, glass or similar brittle articles, unless packed by professional packers.</p> <p>Loss or damage that is not reported within 7 days of delivery to a new home.</p> <p>Loss of or damage to contents in storage or being moved to or from storage.</p>
<p>16. Contents Temporarily Removed.</p> <p>Loss or damage to contents within the United Kingdom while temporarily away from the home up to a maximum of 90 days caused by:</p> <ul style="list-style-type: none"> • Section B paragraphs 1-6 and 8-10; • theft or attempted theft from: <ul style="list-style-type: none"> – a deposit box in a bank; – an occupied private house or flat; – any other building where you or a member of your family work or are temporarily living. <p>The most we will pay is 20% of the sum insured by this section to a maximum of £5,000 except for contents contained in garages or outbuildings when the most we will pay is £2,000</p>	<p>Loss or damage to contents which is not in a building caused by storm, flood, theft or malicious damage.</p> <p>Loss or damage caused by theft or attempted theft unless following forcible or violent entry to or exit from the building being:</p> <p>(a) a building where you or a member of your family are living temporarily;</p> <p>(b) a building where you or a member of your family are employed or engaged in business.</p> <p>Theft of personal money.</p> <p>Loss or damage to contents:</p> <ul style="list-style-type: none"> • which have been removed for sale, exhibition or placed in a furniture depository. • belonging to a member of your family while they are living and studying away from the home.
<p>17. Students Cover.</p> <p>Loss or damage insured by Section B, paragraphs 1–10 to the contents belonging to you or your family while in full time education in the United Kingdom and living and studying away from the home.</p> <p>The most we will pay is £2,500.</p>	<p>Loss or damage caused by theft or attempted theft from a building unless following forcible or violent entry to or exit from the building.</p>

Section B – Contents

continued

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>18. Temporary Accommodation.</p> <p>The cost of similar accommodation for you, your family and your pets if your home is uninhabitable due to damage insured by section B – contents during the time necessary for the home to be restored to a habitable condition.</p> <p>The most we will pay is 20% of the sum insured by this section.</p>	
<p>19. Loss of Keys.</p> <p>The cost of replacing and fitting the locks and keys of external doors and windows of the home if the keys are accidentally lost or stolen anywhere in the world.</p> <p>The most we will pay is £500.</p>	
<p>20. Title Deeds.</p> <p>The cost of preparing new title deeds to the home following loss or damage insured by this section while in the home or kept with your solicitor, bank or mortgagee for safe keeping.</p> <p>The most we will pay is £1,000.</p>	
<p>21. Religious Festivals and Wedding Gifts.</p> <p>We will increase the contents sum insured under this section by 10% up to a maximum of £3,000;</p> <ul style="list-style-type: none"> during your Religious Festival to cover gifts and extra food and drink; for one month before and after the wedding day of you or a member of your family to cover wedding gifts and extra food and drink at the home, at the reception or in transit between the home and the reception. 	
<p>22. Freezer Contents.</p> <p>Loss or damage to food or drink in any freezer in the home caused by:</p> <ul style="list-style-type: none"> a change in temperature of the freezer; contamination by the escape of refrigerant or refrigerant fumes. <p>The most we will pay is £1,000.</p>	<p>Loss or damage caused by the deliberate act of the supply authority.</p>

Policy Cover

Section B – Contents

continued

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>23. Personal Money and Credit Cards.</p> <p>(a) Accidental loss anywhere in the world of personal money belonging to you or a member of your family. The most we will pay is £1,000.</p> <p>(b) Financial loss following fraudulent use of credit cards belonging to you or a member of your family anywhere in the world. The most we will pay is £1,000.</p>	<p>(a) Losses caused by error or omissions. Losses not reported to the Police immediately after discovery. Loss from the home while the home is unoccupied or unfurnished. Loss from the home while any part of the home is lent, let, sub-let or shared, unless following forcible or violent entry to or exit from the home.</p> <p>(b) Any loss not reported to the issuing company immediately after discovery. Liability following breach of the terms and conditions of use.</p>
<p>24. Tenants Cover.</p> <p>Loss or damage to:</p> <p>(a) Fixtures and fittings, greenhouses and sheds installed by you at the home and for which you are responsible;</p> <p>(b) The structure, decorations, fixtures and fittings of the home that you are responsible for as a tenant under a tenancy agreement;</p> <p>insured by Section A paragraphs 1-12 of this policy.</p> <p>The most we will pay is 20% of the sum insured by this section up to a maximum of £5,000.</p>	

Your schedule shows if this section applies to your policy.

We will pay for:	We will not pay for:
<p>25. Occupiers and Personal Liability.</p> <p>(i) Compensation and legal costs and expenses which you (or if you die your personal representatives) legally have to pay to someone else in respect of:</p> <p>(a) bodily injury to that person; or</p> <p>(b) accidental loss or damage to property not belonging to you;</p> <p>which occurs during the period of insurance and which arises out of:</p> <p>(a) you occupying the home including its land; or</p> <p>(b) your acts or omissions as a private individual anywhere in the United Kingdom or elsewhere for temporary visits.</p> <p>We will also pay legal costs and expenses incurred with our consent in connection with defending any such claim.</p> <p>The most we will pay for any claim or claims arising from one event is £2 million inclusive of claimants and defence legal costs and expenses.</p> <p>(ii) Compensation, legal costs and expenses which you (or if you die your personal representatives) legally have to pay in respect of bodily injury to your domestic employees occurring during the period of insurance. The bodily injury must occur during the course of their work for you and during the period of insurance.</p> <p>We will also pay legal costs and expenses incurred with our consent in connection with defending any such claim.</p> <p>The most we will pay for any claim or claims arising from one event is £10 million inclusive of claimants and defence legal costs and expenses.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> • bodily injury to you or a member of your family or to a person employed by you or a member of your family; • damage to property (other than temporary holiday accommodation) owned or held in trust by or in the custody or control of you or a member of your family; • any contract or agreement that says that you or a member of your family are liable for something which you or they would not otherwise have been liable for; • ownership of any land or building including the home; • an illness or disease you or a member of your family pass onto someone else; • your trade, business or profession, occupation or former business, trade profession or occupation and whether or not such liability arises out of a job carried out for reward; • the ownership, custody, control or use of: <ul style="list-style-type: none"> – road vehicles or any electrically or mechanically powered vehicles (except battery or pedestrian operated models or toys, domestic gardening equipment, golf carts or trolleys or buggies, and vehicles which are designed to assist disabled persons and are not registered for road use); – caravans, horse boxes or trailers; – any form of aircraft (including models) or hovercraft; – watercraft or any other equipment designed for or intended for use on or in water (except battery or pedestrian operated models or toys or hand propelled watercraft); – animals other than domestic pets and horses kept for private hacking; – dogs of a type referred to in the Dangerous Dogs Act 1991 or any subsequent amendment; – firearms, except legally-held sporting guns while being used for sporting purposes. • fines, penalties or aggravated, punitive, or exemplary damages.

Policy Cover

Section B – Contents

continued

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>26. Accidental Damage.</p> <p>This cover only applies if you have selected it and it is shown on your schedule.</p> <p>Accidental damage to the contents while in the home.</p>	<p>Any loss or damage shown as not insured under the contents section, paragraphs 1-10.</p> <p>Loss or damage occurring whilst:</p> <ul style="list-style-type: none">• any part of the home is lent, let, sub-let or shared;• the home is unoccupied or unfurnished;• the home is undergoing demolition, structural alteration or structural repair. <p>Any amount over £1,000 for damage to glass, china, porcelain, earthenware, stone or other fragile material whilst it is being handled or used.</p> <p>Damage to clothing or contact lenses.</p> <p>Damage caused by or arising from:</p> <ul style="list-style-type: none">• insects, parasites, vermin, fungus or mildew;• chewing, scratching, tearing or fouling by your pets;• atmospheric or climatic conditions;• alteration, repair, maintenance, restoration, dismantling, renovation or breakdown;• faulty design or workmanship or the use of faulty materials;• any process of cleaning, drying, dyeing, heating or washing.

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>Theft or accidental loss of or accidental damage to:</p> <ol style="list-style-type: none">1. Unspecified personal possessions;2. Specified personal possessions listed in your schedule; <p>whilst within the United Kingdom or anywhere else in the world for up to 60 days in any one period of insurance which you or a member of your family own or are legally responsible for.</p>	<p>The excess of £50.</p> <p>Loss or damage from the home caused by theft, attempted theft or malicious acts, while the home is left unoccupied or unfurnished.</p> <p>Loss of property from an unattended road vehicle, unless the property is concealed in a glove compartment, locked luggage compartment or locked boot and all windows and sunroofs are securely closed and all doors are locked.</p> <p>Any amount over £1,000 in respect of loss of property from an unattended road vehicle.</p> <p>Loss or damage to sports equipment whilst in the course of play or use.</p> <p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none">• insects, parasites, vermin, fungus or mildew;• atmospheric or climatic conditions or frost;• scratching, denting or chipping;• chewing, scratching, tearing or fouling by your pets;• alteration, repair, maintenance, restoration, dismantling, renovation or breakdown;• faulty design or workmanship or the use of faulty materials;• the cost of remaking any film, disc or tape or the value of any information contained on it;• any process of cleaning, drying, dyeing, heating or washing.

Policy Cover

Section D – Pedal Cycles

Your **schedule** shows if this section applies to **your** policy.

We will pay for:	We will not pay for:
<p>Theft or accidental loss of or accidental damage to pedal cycles described in your schedule while within the United Kingdom which you or a member of your family own or are legally responsible for.</p>	<p>The excess of £50.</p> <p>Loss or damage while the pedal cycle is being used for racing, rallies, pacemaking or trials.</p> <p>Loss of or damage to accessories or tyres unless the pedal cycle is stolen, lost or damaged at the same time.</p> <p>Theft of an unattended pedal cycle while outside the boundary of the home, unless in a locked building or attached by a locked security device between the cycle's frame and a permanently fixed structure.</p> <p>Loss or damage caused by cleaning, repairing or restoring.</p> <p>Loss of value.</p> <p>More than the amount specified in the schedule.</p>

How to make a claim

To make a claim for any of the following:

Section A: Buildings

Section B: Contents

Section C: Personal Possessions

Section D: Pedal Cycles

1. Check the policy booklet and **your schedule** to see which sections **you** are covered for.
2. Contact the Covéa Insurance Property Careline using any of the following details:

Telephone: 0330 024 2255

Online: www.coveainsurance.co.uk/reportclaim

Email: HomeClaimsReports@coveainsurance.co.uk

In writing: Covéa Insurance Property Careline, A&B Mills, Dean Clough, Halifax, HX3 5AX

Please have the following information to hand before **you** telephone Covéa Insurance Property Careline:

- Policy number;
- **Home** postcode
- Nature of problem
- Police incident number (if **you** are a victim of theft, malicious damage, vandalism or something is lost or damaged away from the **home**)
- Approximate cost to replace/repair the item.

We will register the claim from the details **you** provide and tell **you** what to do next.

3. If **you** are a victim of theft, malicious damage, vandalism or something is lost or damaged away from the **home**, tell the police or issuing authority first and request an incident number. It would be helpful if **you** have an approximate cost to replace/repair the item(s) **you** would like to claim for.
4. Do not admit fault if **you** or any member of **your family** are being held responsible for injury or damage. Send all documents **you** receive unanswered and without delay to Covéa Insurance, A&B Mills, Dean Clough, Halifax, HX3 5AX.

Covéa Insurance exchanges information with other companies through various databases to help **us** check the information provided and also prevent fraudulent claims.

Please also refer to policy conditions as set out on pages 6-7 and policy exceptions as set out on page 8 of the policy booklet and how **we** settle **your** claim on this page.

How we settle your claim

This section details how **we** settle claims under **your** policy. The most **we** will pay for any one claim is the amount shown on **your** policy **schedule** unless a more specific limit applies.

We will take off the **excess** from the amount **we** agree to settle **your** claim. The **excess** will apply to each separate incident. If a claim is made under more than one section of this policy, resulting from the same incident only one **excess** will be deducted.

Remember, no policy covers everything. **We** do not cover certain things such as wear and tear and maintenance. The things which are not covered by **your** policy are stated:

- In the policy conditions on pages 7-8.
- In the policy exceptions on page 9.
- Under **we** will not pay for on pages 10-22.

It is important to ensure that **you** understand the policy conditions and policy exceptions which apply to **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make.

Section A – Buildings

As long as the loss or damage is covered under **your** policy, **we** will decide whether to settle a claim by either rebuilding, repairing or replacing or by making a payment in respect of the damaged part of the **buildings** provided that:

1. Immediately before the incident giving rise to the loss or damage:
 - (a) the **buildings** were in a good state of repair and properly maintained;
 - (b) the limit shown on **your** policy **schedule** was sufficient to allow for the full cost of rebuilding the **buildings** in a new condition similar in size, form and style, including the professional fees and additional costs as set in Section A.15.
2. The reinstatement or repair is carried out without delay.

If at the time of the loss or damage the sum insured is less than the full cost of rebuilding the **buildings** in a new condition, **we** will pay only part of the value of the claim.

If repair or rebuilding is not carried out, **we** will pay the amount by which the **buildings** has gone down in value as a result of the damage or the estimated cost of repair, whichever is lower.

The most **we** will pay in respect of each incident of loss or damage is the **buildings** sum insured shown on **your schedule** or in the policy.

Claims

continued

We will not pay for the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of similar nature or design.

The sum insured will not be reduced following payment of a claim, provided that all replacement or repair work is completed and any recommendations **we** make to prevent further loss or damage are carried out without delay.

Section B – Contents

We will decide whether to settle a claim by either repairing or replacing property or, if **we** cannot repair or replace the property **we** will pay for the loss or damage in cash. Where **we** can offer repair or replacement through our network of suppliers, but **we** agree to pay **you** in cash, then payment will not exceed the amount **we** would have paid to **our** network of suppliers. If no equivalent replacement is available then **we** will pay the full replacement cost of the item with no discount applied.

An amount for wear, tear and depreciation will be deducted:

- (a) for clothing and linen;
- (b) if at the time of the loss or damage the sum insured on **contents** is not adequate to replace the **contents** as new after allowing for wear, tear and depreciation for clothing and linen.

The most **we** will pay is the **contents** sum insured or any other limit shown in **your schedule** or in the policy.

The most **we** will pay for **high risk items** in total is 33.3% of the **contents** sum insured unless shown as otherwise on **your schedule**. The most **we** will pay for an individual **high risk item** is 10% of the **contents** sum insured up to a maximum of £5,000 unless shown as otherwise on **your schedule**. **We** will require proof of ownership and value of items over £2,500.

We will not pay for the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of similar nature or design.

The sum insured will not be reduced following payment of a claim, provided that all replacement or repair work is completed and any recommendations **we** make to prevent further loss or damage are carried out without delay.

Section C – Personal Possessions

We will decide whether to settle a claim by either repairing or replacing **personal possessions** or, if **we** cannot repair or replace the **personal possessions** **we** will pay for the loss or damage in cash. Where **we** can offer repair or replacement through **our** network of suppliers, but **we** agree to pay **you** in cash, then

payment will not exceed the amount **we** would have paid to **our** network of suppliers. If no equivalent replacement is available then **we** will pay the full replacement cost of the item with no discount applied.

We will require proof of ownership and value of items over £2,500.

An amount for wear, tear and depreciation will be deducted for clothing.

The most **we** will pay in respect of any one claim:

- for any one item, set or pair of unspecified **personal possessions** is £1,500 unless shown as otherwise on **your schedule**;
- for any **personal possession** specified individually is the sum insured shown on **your schedule**;
- for loss of property from an unattended road vehicle is £1,000;
- the total limit shown in **your schedule**.

We will not pay for the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of similar nature or design.

We will automatically reinstate the sum insured from the date of payment of any claim for any items not individually specified.

The sum insured will not be reinstated automatically for any item specified individually on **your schedule** which has been totally lost or destroyed. If insurance is required for replacement items, please tell **your** insurance broker or intermediary.

Section D – Pedal Cycles

We will decide whether to settle a claim by either repairing or replacing the cycle. Alternatively, if **we** cannot repair or replace the cycle **we** will pay for the loss or damage in cash. Where **we** can offer repair or replacement through **our** network of suppliers, but **we** agree to pay **you** in cash, then payment will not exceed the amount **we** would have paid to **our** network of suppliers. If no equivalent replacement is available then **we** will pay the full replacement cost of the item with no discount applied

The most **we** will pay in respect of any one pedal cycle is the amount shown on **your schedule**.

The sum insured will not be reinstated automatically for any item specified individually on **your schedule** which has been totally lost or destroyed. If insurance is required for replacement items, please tell **your** insurance broker or intermediary.

Covéa Insurance

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