

Your Caravan in safe hands...



**Cover4Caravans**  
Specialist Caravan Insurance



Park Home Insurance

***This is your Home Insurance policy document.***

*Read this booklet and the schedule carefully and keep them in a safe place.*

*If **you** have any questions about any of **your** insurance documents, call **your** insurance adviser.*

*Unless we have agreed otherwise with **you**, this insurance is governed by English law.*

	<b>Page</b>
Index	1
The contract of insurance	2
Definitions	3
Section one: Buildings	7
Insured events	7
Extra benefits included with buildings	11
Accidental damage to buildings	15
Settling claims	16
Property owners liability	18
Section two: Contents	20
Insured events	20
Extra benefits included with contents	23
Accidental damage to contents	30
Settling claims	31
Contents liability	33
Section three: Personal items	36
Specified items	36
Unspecified valuables, clothing and personal belongings	36
Pedal cycles	36
Settling claims	38
Section four: Money and credit cards	39
Money	39
Credit cards	39
Season tickets	39
General exclusions	40
Restrictions which apply to your insurance	40
General conditions	43
Certain conditions that you must keep to	43
Making a claim	47
How to complain	48
Helpful hints	49

# THE CONTRACT OF INSURANCE

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This policy, the schedule and any endorsements form a legally binding contract of insurance between **you** and **us** and should be read as one document. They set out what is covered and what is not covered, together with the sums insured and any special terms applicable.

This contract is based on the information **you** gave **us** in **your** proposal or statement of fact. **You** must tell **us** if any of this information is incorrect or if it changes, otherwise **you** may not be covered. This insurance covers liability, loss or damage that happens during any **period of insurance** for which **you** have paid, or agreed to pay, the premium.

Please check that the contract is suitable for **your** needs.

This contract is written in English and all communications about it will be in English. Unless **we** have agreed otherwise, the law applying to this contract is English law.

## **The 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. However, this does not affect any other rights they may have.

## **Financial Services Compensation Scheme**

**We** are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

Novae Syndicates Limited whom are authorised and regulated by the FSA, No. 204888.

The following words or phrases have the same meaning whenever they appear in this policy. These words are in bold.

### **Accidental damage**

Damage caused as a direct result of a single unexpected event.

### **Building(s)**

**Your home** and its permanent fixtures and fittings, used for domestic purposes, including central heating fuel tanks, gas tanks, septic tanks, hard tennis courts, fixed swimming pools, fixed hot tubs, fixed jacuzzis and fixed spas, terraces, patios, drives, paths, walls, fences and gates.

**Your home** (unless shown differently on the schedule) must be a residential Park Home sited on a licensed park in England, Wales or Scotland.

### **Business equipment**

Furniture, computers (including keyboards and monitors), printers, modems, fax machines, photocopiers and telecommunications equipment in **your home** (other than equipment belonging to **your** employer).

### **Contents**

Household goods, furniture, **personal belongings** and clothing in **your home**, belonging to **you** or for which **you** are legally responsible including:

- **money** up to £250 in total;
- stamp, coin or other collections up to £1,000 in total;
- guests' clothing and **personal belongings** up to £500 in total;
- **valuables**:
  - up to 35% of the **contents** sum insured, unless a different amount is shown in the schedule; and
  - up to £1,500 for any one item, pair or set unless a different amount is shown in the schedule;
- free-standing hot tubs, jacuzzis or spas;
- radio or television aerials, satellite receivers and masts fixed to or in the **home**;
- **business equipment** up to £5,000 in total;
- pedal cycles up to £500 in total.

## DEFINITIONS

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**Contents** do not include:

- any property which is more specifically insured by this or any other insurance;
- any living creature;
- deeds and documents of any kind;
- landlord's fixtures and fittings;
- motor vehicles, electrically-, mechanically- or power-assisted vehicles (other than domestic gardening equipment or wheelchairs), caravans, trailers, aircraft, hang-glidors, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any parts or accessories for any of these items;
- any property used or held for business, profession or trade purposes other than **business equipment**;
- any part of the **buildings**, except improvements and decoration in the **home** for which **you** are legally responsible under a tenancy agreement.

### **Credit card(s)**

Credit, cheque, debit and charge cards which **you** or a member of **your family** own or are legally responsible for.

### **Downloaded electronic information**

Non-recoverable electronic information legally downloaded by **you** or a member of **your family** from a legitimate worldwide website, which **you** or a member of **your family** have bought and hold a valid receipt for.

### **Family**

**You, your** domestic partner, children (including adopted and foster children), parents and other relatives who normally live with **you**.

### **Home**

The private living accommodation, garages and outbuildings used for domestic purposes, at the address shown on the schedule.

**Money**

Personal **money** held for private purposes including:

- cash, cheques, traveller's cheques;
- premium bonds and National Saving stamps and certificates;
- postal or **money** orders and current postage stamps;
- gift vouchers or tokens and luncheon vouchers;
- travel tickets and sports season tickets;
- phonecards or mobile phone top-up vouchers.

**Occupant**

**You** or a member of **your family** or a person authorised by **you** living in the **home**.

**Period of insurance**

The length of time covered by this insurance (as shown on the schedule) and any extra period for which **we** accept **your** premium.

**Personal belongings**

Articles which **you** normally wear or carry with **you**.

**Personal belongings** do not include:

- tools or instruments used or held for business, profession or trade purposes;
  - **valuables**;
  - **money** and **credit cards**;
  - pedal cycles;
  - motor vehicles, electrically-, mechanically- or power assisted vehicles (other than domestic gardening equipment);
  - caravans, trailers, aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft or any parts or accessories for these items;
  - any property which is more specifically insured by this or other insurance.
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## DEFINITIONS

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### **Unfurnished**

Without enough furniture and furnishings for normal living purposes.

### **United Kingdom**

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

### **Unoccupied**

Where **your home** has been left without an **occupant** for more than 30 days in a row.

### **Valuables**

Jewellery, watches, furs, articles made of gold, silver and other precious metals, gemstones, photographic equipment, pictures and other works of art, guns, any collections of stamps, coins, medals or banknotes.

### **We, us, our**

The insurer named on the schedule, which is made up of the Lloyd's underwriters who have insured **you** under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. **You** can ask **us** for the names of the underwriters and the share of the risk each has taken on.

### **You, your**

The person or people named on the schedule as the insured and **your family**.

## SECTION ONE: BUILDINGS - INSURED EVENTS

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The schedule will show if this cover applies.

### WHAT IS COVERED

Loss or damage to the **buildings** during the **period of insurance** caused by the following:

1. Fire and smoke.
2. Earthquake
3. Explosion.
4. Lightning.
5. Aircraft and other flying objects or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances
7. Being hit by any vehicle, train or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.

### WHAT IS NOT COVERED

The first £100 of every claim except for Insured event 14.

- Loss or damage caused by pets.
- Loss or damage caused to:
  - paths or drives by the weight of any vehicle;
  - roads, land, pavements, piers, jetties, bridges and culverts (a tunnel carrying a stream or open drain under a road or railway).
- Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.

## SECTION ONE: BUILDINGS - INSURED EVENTS

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### WHAT IS COVERED

9. Falling trees or branches, telegraph poles or lamp-posts.  
**We** will also pay the cost of removing trees or branches that have fallen, if the **buildings** have been damaged at the same time
  
10. Theft or attempted theft.
  
11. Malicious acts or vandalism.
  
12. Flood.

### WHAT IS NOT COVERED

- Loss or damage:
  - caused by cutting down or trimming trees or branches;
  - to hedges, fences and gates.
  
- Loss or damage:
  - caused by **you** or **your** guests or tenants;
  - while the **home** is **unfurnished** or **unoccupied**;
  - while the **home** is lent, let, sublet or shared, unless there has been forced and violent entry into or exit out of the **home**.
  
- Loss or damage:
  - caused by **you** or **your** guests or tenants;
  - while the **home** is **unfurnished** or **unoccupied**.
  
- Loss or damage caused by:
  - frost;
  - subsidence, heave or landslip;
  - rising ground water levels
- Loss or damage to fences and gates.



### WHAT IS COVERED

15. Storm.

### WHAT IS NOT COVERED

- normal settlement, shrinkage or expansion;
- the action of chemicals on or the reaction of chemicals with any materials which form part of the **buildings**.
- Loss or damage to:
  - swimming pools, hot tubs, jacuzzis, spas, hard tennis courts, terraces, patios, drives, paths, walls, fences and gates, unless the private living accommodation is damaged at the same time and by the same cause;
  - solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause;
  - the **buildings**, if compensation is provided by law, the National House Building Council Scheme or any other similar guarantee.
- Loss or damage caused by:
  - frost;
  - subsidence, heave or landslip;
  - rising ground water levels
- Loss or damage to fences and gates.

**We** will also cover the following:

## WHAT IS COVERED

### 1. Accidental breakage

Accidental breakage of:

- fixed glass forming part of the **buildings** including the cost of necessary boarding up before replacing broken glass;
- fixed sanitary fittings;
- ceramic glass in cooker hobs of built-in units;
- fixed solar panels forming part of the **buildings**.

### 2. Loss of rent or costs for alternative accommodation

While the **home** cannot be lived in as a result of loss or damage covered by an insured event under this section, **we** will pay:

- rent **you** would have received from an existing tenant if the **home** could have been lived in; or
- the cost of similar alternative accommodation for **you**, **your family** and **your** pets.

## WHAT IS NOT COVERED

- The first £100 of every claim.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- Damage caused by chewing, tearing, scratching or fouling by pets.
- Any amount over 20% of the sum insured under this section, for any one claim.

### WHAT IS COVERED

#### 3. Selling your home

If **you** sell the **home**, from the date **you** exchange contracts, **we** will give the buyer the benefit of cover under this section, until the sale is completed, as long as this is within the **period of insurance**. During this period, the new buyer must keep to the terms and conditions of this policy.

#### 4. Emergency access

Loss or damage to the **buildings** caused by a member of the emergency services breaking into the **home**:

- to rescue **you**, a member of **your family**, a guest, a tenant or an employee;
- to deal with a medical emergency; or
- to prevent damage to the **home**.

### WHAT IS NOT COVERED

- Any claim for loss or damage to the **buildings** if the buyer is insured under any other insurance.

- Any amount over £500 for any one claim.

### WHAT IS COVERED

#### 5. Building fees and the cost of removing debris

After a claim, which is covered by an insured event under this section, **we** will pay the following:

- the cost of architects', surveyors', civil engineers', solicitors' and other fees to repair or rebuild the **buildings**;
- the cost of removing debris and demolishing or supporting parts of the **buildings** which have been damaged, in order to make the site safe;
- the extra costs of rebuilding or repairing the damaged parts of the **buildings** to meet any regulations or laws set by Acts of Parliament or local authorities.

#### 6. Accidental damage to underground cables, pipes and tanks

**Accidental damage** to underground cables, pipes and tanks serving the **home** for which **you** are legally responsible.

### WHAT IS NOT COVERED

- Any costs:
  - for preparing a claim;
  - which relate to undamaged parts of the **buildings**, except the foundations of the damaged parts of the **buildings**;
  - involved in meeting regulations and laws if notice was served on **you** before the loss or damage happened;
  - for making the site stable.
- Any amount over 12.5% of the sum insured under this section, for any one claim.
- The first £100 of every claim.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- The cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks.

### WHAT IS COVERED

#### 7. Metered water

Accidental leakage of metered water caused by an insured event.

Up to £750 in any **period of insurance** for charges **you** have to pay to **your** water provider.

**You** may only claim this benefit under one section of this document.

### WHAT IS NOT COVERED

- Loss or damage caused by subsidence or heave of the land, or landslip.
- Loss or damage caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material.
- Delamination of pitch fibre pipes.
  
- The first £100 of every claim.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.

The schedule will show if this cover applies.

### WHAT IS COVERED

**Accidental damage** to the **buildings**.

### WHAT IS NOT COVERED

- The first £100 of every claim.
- Damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - the **buildings** moving, settling, shrinking, collapsing or cracking;
  - any process of cleaning, repairing, dyeing, renovating or maintaining the **buildings**;
  - faulty workmanship, design or materials; or
  - any water seeping into the **home**.
- Damage to domestic fuel tanks, hard tennis courts, swimming pools, hot tubs, jacuzzis, spas, terraces, patios, drives, paths, walls, fences, gates, roads, land, pavements, piers, jetties, bridges and culverts.
- Damage that happens while the **home** is being demolished or having repairs or alterations carried out to the structure.
- Damage while the **home** is **unfurnished, unoccupied**, lent, let, sublet, or is shared.
- Damage shown under the “What is covered” and “What is not covered” part of:
  - Insured events 1 to 15; and
  - Extra benefits included with **buildings**.

## SECTION ONE: BUILDINGS - SETTLING CLAIMS

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**We** will decide whether to pay the cost of repairing or replacing the part of the **buildings** damaged or destroyed if:

- the sum insured is enough to rebuild the **buildings**;
- the repair or rebuilding is carried out immediately after **we** give **our** approval (other than emergency repairs, which should be carried out immediately); and
- the **buildings** were in a good state of repair and properly maintained.

If the loss or damage to the **buildings** is not repaired or replaced as **we** have explained above, **we** will then decide to pay either:

- the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- the difference between the market value of the **home** immediately before the damage and its value after the damage.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

### Sum insured

The most **we** will pay under Section one: **Buildings** is the sum insured shown on the schedule and adjusted in line with index linking. This includes the extra expenses and fees listed under Extra benefit 5 (Building fees and the cost of removing debris) in Section one: **Buildings**.

### Under-insurance

If at the time of any loss or damage the cost of rebuilding the whole of the **buildings**, in a new condition similar in size, shape and form, is more than the sum insured for **buildings**, **we** will pay only for the loss or damage in the same proportion. For example, if the sum insured for **buildings** only covers two-thirds of the cost of rebuilding the **buildings**, **we** will only pay two-thirds of the claim.

### Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for **buildings**, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. **We** will not charge any extra premium for maintaining the sum insured for **buildings**.

### **Index linking**

The sum insured for **buildings** will be index linked and will be adjusted in line with the changes in the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or in line with any other index that **we** decide.

If **you** make a claim, index linking will continue during the period when the repair or rebuilding is being carried out, as long as **you** take reasonable action for the repair or rebuilding to be carried out immediately.

**We** will not make a charge for index linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

## SECTION ONE: BUILDINGS - PROPERTY OWNERS LIABILITY

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For the purpose of this section, bodily injury will include death and disease.

### WHAT IS COVERED

#### Liability as the owner of your present home

**We** will insure **your** liability as owner to pay for accidents happening in and around the **home** during the **period of insurance**. **We** will provide this cover if the accident results in:

- bodily injury to any person other than **you**, or a domestic employee;
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

**We** will not pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

### WHAT IS NOT COVERED

Liability arising:

- as occupier of the **buildings**;
- from any agreement or contract unless **you** would have been legally liable anyway;
- from criminal acts;
- as a result of an assault, alleged assault or a deliberate or malicious act;
- from owning or occupying any land or **buildings** other than the **home**.
- where **you** are entitled to cover from another source;
- from any profession, trade or business;
- from paragliding or parascending;
- from any infectious disease or condition;
- from **you** owning or using any:
  - power-operated lift;
  - electrically-, mechanically- or power-assisted vehicles (including children's motorcycles and motorcars) or horse-drawn vehicles (other than domestic gardening equipment not licensed for road use);
  - aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts,

### WHAT IS COVERED

#### Liability as the owner of your previous homes

**We** will insure **your** liability under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 as owner of any previous **home** which **you** occupied, for accidents happening in and around that **home** which result in:

- bodily injury to any person other than **you**, or a domestic employee;
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

**We** will **not** pay more than £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

### WHAT IS NOT COVERED

jetskis or watercraft (other than rowing boats or canoes);  
- caravans or trailers;  
- animals other than **your** pets;  
- animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);  
- dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation.

Liability arising:

- from an incident which happens over seven years after this insurance ends or the **home** was sold;
- from any cause for which **you** are entitled to cover under another source;
- from the cost of correcting any fault or alleged fault;
- where a more recent insurance covers the liability

## SECTION TWO: CONTENTS - INSURED EVENTS

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The schedule will show if this cover applies.

### WHAT IS COVERED

Loss or damage to the **contents** while in the **home** during the **period of insurance** caused by the following:

1. Fire and smoke.
2. Earthquake
3. Explosion.
4. Lightning.
5. Aircraft and other flying objects or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances
7. Being hit by any vehicle or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes, their fittings or masts.

### WHAT IS NOT COVERED

The first £100 of every claim under Insured events 1 to 15.

- Loss or damage caused by pets.

## WHAT IS COVERED

9. Falling trees or branches, telegraph poles or lamp-posts.

10. Theft or attempted theft.

11. Malicious acts or vandalism.

12. Flood.

## WHAT IS NOT COVERED

- Loss or damage caused by cutting down or trimming trees or branches.
- Any amount over £1,500 for loss or damage from any garage or outbuilding, for any one claim.
- Loss or damage:
  - caused by **you** or **your** guests or tenants;
  - while the **home** is **unfurnished** or **unoccupied**, lent, let, sublet or shared, unless there has been forced and violent entry into or exit out of the **home**.
  - to **valuables** or **money** in any garage or outbuilding.
- Loss or damage:
  - caused by **you** or **your** guests or tenants;
  - while the **home** is **unfurnished** or **unoccupied**.
- Loss or damage caused by:
  - frost;
  - rising ground water levels
- Loss or damage to **contents** outside the **home**..

## SECTION TWO: CONTENTS - INSURED EVENTS

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### WHAT IS COVERED

13. Water or oil leaking or spilling from or freezing in any fixed domestic water or heating installation, swimming pool, washing machine, dishwasher, refrigerator, freezer or aquarium.
  
14. Subsidence or heave of the site on which the **buildings** stand, or landslide.
  
15. Storm.

### WHAT IS NOT COVERED

- The cost of the water or oil.
- Loss or damage caused by:
  - faulty workmanship;
  - chemicals or a chemical reaction;
  - water escaping from guttering, rainwater downpipes, roof valleys and gullies.
- Loss or damage:
  - to the installation itself;
  - if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
  
- Loss or damage caused by:
  - coastal or river erosion;
  - new structures bedding down, settling, expanding or shrinking;
  - newly made-up (surfaced) ground settling;
  - faulty design, workmanship or materials;
  - construction work or repairing, demolishing or altering the **buildings**;
  - normal settlement, shrinkage or expansion;
  - solid floor slabs moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause
  
- Loss or damage
  - caused by frost;
  - to **contents** outside the **home**

**We** will also cover the following:

### WHAT IS COVERED

#### 1. Accidental breakage

Accidental breakage of:

- glass tops and fixed glass in furniture;
- ceramic glass in cooker hobs,
- mirrors.

#### 2. Loss of rent or costs for alternative accommodation

While the **home** cannot be lived in as a result of loss or damage covered by an insured event under this section, **we** will pay:

- the amount of rent which **you** still have to pay, or would have received from an existing tenant; or
- the cost of similar alternative accommodation for **you**, **your family** and **your** pets, including the cost of temporary storage for **your** furniture.

### WHAT IS NOT COVERED

- The first £100 of every claim.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- Damage caused by chewing, tearing, scratching or fouling by pets.
- Any amount over 20% of the sum insured under this section, for any one claim.

### WHAT IS COVERED

#### 3. Television sets, video and audio equipment and computers

**Accidental damage** to:

- television sets, audio, video and computer equipment in the **home**;
- radio or television aerials and satellite dishes, their fittings and masts fixed to or in the **home**.

### WHAT IS NOT COVERED

- The first £100 of every claim.
- Loss or damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - any process of cleaning, repairing, renovating or maintaining the item;
  - heating, drying, dyeing, washing, restoring, dismantling or breakdown;
  - faulty workmanship, design or materials;
  - information being erased or damaged on computer equipment.
- Loss or damage to:
  - styluses, recording heads, records, audio tapes, video tapes or cassettes, disks and computer software;
  - mobile or portable phones or pagers;
  - computers or computer equipment designed to be portable, while it is being carried, moved or transported;
  - video cameras and camcorders.

### WHAT IS COVERED

#### 4. Metered water

Accidental leakage of metered water caused by an insured event.

Up to £750 in any **period of insurance** for charges **you** have to pay to **your** water provider.

**You** may only claim this benefit under one section of this document.

#### 5. Household removal

Accidental loss or **accidental damage** to the **contents** while professional removal contractors are moving them from the **home** to **your** new permanent address within the **United Kingdom**.

### WHAT IS NOT COVERED

- The first £100 of every claim.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.
- The first £100 of every claim.
- Loss or damage to:
  - pictures, china, glass, pottery, porcelain or other brittle substances, and audio, visual and computer equipment, unless they are packed and loaded by professional removal contractors;
  - **money, credit cards** or **valuables**;
  - property in store, except while it is in a locked removal vehicle overnight.

### WHAT IS COVERED

#### 6. Contents temporarily removed from the home

Loss or damage to the **contents** while temporarily removed from the **home**, but within the United Kingdom and the loss or damage is caused by:

- Insured events 1 to 9 and 11 and 13; or
- theft or attempted theft (involving a forced and violent entry) from:
  - a bank or safe deposit or while being transported by **you** to and from any bank or safe deposit;
  - a building used by **you** as temporary or holiday accommodation;
  - a building where **you** work or are temporarily living.

#### 7. Contents in the open

Loss or damage caused by Insured events 1 to 11 or 13 to **contents** kept in the open but within the boundaries of the land belonging to the **home**

### WHAT IS NOT COVERED

- Any amount over 20% of the sum insured under this section, for any one claim.
- Any amount over £1,500 for **contents** in garages or outbuildings, for any one claim.
- Loss or damage:
  - to property belonging to **you** while **you** are living in halls of residence or student accommodation;
  - caused by theft or attempted theft, unless there has been forced and violent entry into or exit from the **building**;
  - while **your contents** are in a furniture store, salesroom or exhibition;
  - while the **contents** are being worn, used or carried by **you**.
- Any amount over £500 for any one claim.
- Loss or damage to:
  - trees, plants shrubs or garden produce;
  - **money, credit cards, valuables**;
  - property in or on any motor vehicle, trailer, boat, caravan or mobile home.
- Loss or damage while the **home** is **unfurnished** or **unoccupied**.

### WHAT IS COVERED

### WHAT IS NOT COVERED

#### 8. Wedding gifts

For fourteen days before and fourteen days after **your** wedding day, **we** will increase the sum insured for **contents** by 10% to cover **your** wedding gifts.

#### 9. Religious festivals and birthday or wedding anniversaries

For seven days before and seven days after **your** religious festival, birthday or wedding anniversary, **we** will increase the sum insured for **contents** by 10% to cover associated gifts.

#### 10. Replacing keys and locks

If **your** keys are lost or stolen, **we** will pay for replacement keys and locks to:

- intruder alarms and safes installed in the **home**; and
- an outside door of the **home**.

- Any amount over £250 for any one claim.

### WHAT IS COVERED

#### 11. Fridge and freezer contents

Loss or damage to food or drink in any freezer or refrigerator at the **home** caused by:

- a change in temperature of the fridge or freezer;
- contamination by the escape of refrigerant or refrigerant fumes.

#### 12. Compensation for death

If **you** die from an injury within six months of the injury happening, **we** will pay £5,000 for each person killed, as long as the injury happens in the **home** as a result of:

- fire and smoke;
- earthquake, explosion or lightning;
- aircraft and other flying objects or anything dropped or falling from them;
- strikes and labour or political disturbances;
- being hit by any vehicle, train or animal;
- theft or attempted theft;
- storm or flood;
- riot or civil commotion.

### WHAT IS NOT COVERED

- Any amount over £100 for any one claim.
- Loss or damage:
  - caused by the deliberate act of the supply authority;
  - caused by **your** deliberate act or neglect;
  - if **your** gas or electricity is cut off because **you** have not paid a bill.
- Any person under 16 years of age.

### WHAT IS COVERED

#### 13. Downloaded electronic information

**We** will pay the cost of replacing **downloaded electronic information** following loss or damage to **contents** which is covered under Section two: Contents.

#### 14. Tenant's greenhouses and sheds

Loss or damage as shown under the "What is covered" and "What is not covered" part of Section one: Buildings for Insured events 1 to 13, to greenhouses and sheds **you** install at the **home** address and which **you** own.

### WHAT IS NOT COVERED

- Any amount over £1,000 for any one claim.
- Any amount over £1,500 for any one claim.

## SECTION TWO: CONTENTS - ACCIDENTAL DAMAGE TO CONTENTS

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The schedule will show if this cover applies.

### WHAT IS COVERED

**Accidental damage to your contents** while they are in the **home**.

### WHAT IS NOT COVERED

- The first £100 of every claim.
- Damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - any process of cleaning, repairing, renovating or maintaining the item;
  - faulty workmanship, design or materials;
  - using the **contents** in a way which is different to the manufacturer's instructions;
  - information being erased or damaged on computer equipment.
  - any water seeping into the **home**.
- Damage to:
  - contact lenses, **money, credit cards**, stamps, coins or other collections;
  - any powered machine while it is being used as a tool and if damage arises directly out of its use;
  - clothing, food and drink;
  - free-standing hot tubs, jacuzzis and spas.
- Damage while the **home** is **unfurnished, unoccupied**, lent, let, sub-let or shared.
- Any amount over £1,000 for damage to china, glass, pottery, porcelain or other brittle substances.
- Damage shown under the "What is covered" and "What is not covered" part of:
- Insured events 1 to 15; and
- Extra benefits included with **contents**.

**We** will decide whether to pay the cost of repairing an item or replacing it with a new item in the same form and style, if it is lost or damaged beyond repair. If **we** choose to, **we** can pay the cost of replacing the item using **our** network of suppliers.

**We** will take off an amount for wear and tear for clothing and household linen.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

**We** will pay the cost of replacing electronic information **you** have downloaded legally, but only if no copies are available on other electronic or computer devices **you** own.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

### **Sum insured**

The most **we** will pay under Section two: **Contents** is the sum insured for **contents** shown on the schedule, plus any index linking.

### **Under-insurance**

If at the time of loss or damage the full cost of replacing **your contents** as new is more than the sum insured for **contents**, **you** will have to pay a share of the claim. For example, if the sum insured for **contents** only covers two-thirds of the replacement value of the **contents**, **we** will only pay two-thirds of the claim.

### **Maintaining the sum insured**

After **we** have settled a claim, **we** will maintain the sum insured for **contents**, as long as **you** take any reasonable measures **we** suggest to prevent further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for **contents**.)

### **Index linking**

The sum insured for **contents** will be index linked. This means that the sum insured for **contents** will be adjusted in line with changes in the National Statistics Retail Price Index or in line with any other index that **we** decide.

If **you** make a claim, the index linking will continue during the period when the repair or replacement is being carried out, as long as **you** take reasonable action for the repair or replacement to be carried out immediately.

**We** will not make a charge for index linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a new premium for the adjusted sum insured.

### **Proof of value and ownership**

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

If **you** are not able to provide **us** with proof of value and/or ownership, this may affect how **we** deal with **your** claim.

For the purpose of this section, bodily injury will include death and disease.

### WHAT IS COVERED

#### Personal liability

**Your** legal liability to pay compensation for:

- bodily injury to any person other than **you**, or a domestic employee;
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

**We** will provide this cover for accidents which happen during the **period of insurance** and within the **United Kingdom** or during a temporary visit of not more than 30 days elsewhere in the world.

The most **we** will pay is £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

#### Occupiers liability

**Your** legal liability to pay compensation as occupier of the **home** and the land belonging to the **home** for any events which result in:

- bodily injury to any person other than **you**, or a domestic employee;
- loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

### WHAT IS NOT COVERED

Liability arising:

- as owner of the **home**;
- from any agreement or contract unless **you** would have been legally liable anyway;
- from criminal acts;
- as a result of an assault, alleged assault or a deliberate or malicious act;
- from owning or occupying any land or **buildings** other than **your home**.
- where **you** are entitled to cover from another source;
- from any profession, trade or business;
- from paragliding or parascending;
- from any infectious disease or condition;
- from **you** owning or using any:
  - power-operated lift;
  - electrically-, mechanically- or power-assisted vehicles (including children's motorcycles and motorcars) or horse-drawn vehicles (other than domestic gardening equipment not licensed for road use);
  - aircraft, hang-gliders, hovercraft, land- or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);

## SECTION TWO: CONTENTS - CONTENTS LIABILITY

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### WHAT IS COVERED

The most **we** will pay is £2,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

### Liability as a tenant

**We** will pay up to 10% of the sum insured for **contents** for amounts that **you** legally have to pay under a tenancy agreement following:

- loss or damage caused by Insured events 1 to 13 of Section one: **Buildings**;
- accidental damage and breakage as described in Section one: **Buildings** under Extra benefits 1 and 6.

**We** will only provide this cover if the loss or damage happens during the **period of insurance**.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

### WHAT IS NOT COVERED

- caravans or trailers;
- animals other than **your** pets;
- animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);
- dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation;
- firearms, other than properly licensed shotguns.

- The first £100 of every claim.
- Loss or damage:
  - while the **home** is **unfurnished** or **unoccupied**.
  - shown under the "What is not covered" part of Section one: **Buildings**.

### WHAT IS COVERED

#### Accidents to domestic employees

**Your** legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service at the **home**.

The most **we** will pay is £5,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

#### Unpaid damages

**We** will pay up to £100,000 (including legal costs) which **you** have been awarded by a court within the **United Kingdom** and which has not been paid to **you** within three months of the date of the award. **We** will only provide this cover if:

- there is not going to be an appeal;
- the incident giving rise to the claim happened within the **United Kingdom** and during the **period of insurance**;
- **you** would have been entitled to a payment under the personal liability part of Section two: **Contents** if the award had been made against **you** rather than to **you**; and
- the person who owes the award does not live with **you**.

**We** may take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

### WHAT IS NOT COVERED

## SECTION THREE: PERSONAL ITEMS

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The schedule will show if this cover applies.

### WHAT IS COVERED

Accidental loss, damage or theft anywhere in the world to:

1. Specified items

**We** will pay the cost of replacing or repairing any item specified on the schedule.

**We** will not pay more than the sum insured for that item as shown on the schedule.

2. Unspecified **valuables**, clothing and **personal belongings**

**We** will pay the cost of replacing or repairing **your valuables**, clothing and **personal belongings**.

The most **we** will pay for any one item is £1,000 (unless shown differently on the schedule).

3. Pedal cycles

**We** will pay the cost of replacing or repairing **your** pedal cycle or accessories.

### WHAT IS NOT COVERED

Liability arising:

- The first £100 of every claim.
- Loss or damage caused by:
  - theft or attempted theft while the **home** is **unfurnished, unoccupied**, lent, let, sublet or shared;
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - deterioration, cleaning, heating, drying, dyeing, restoration, renovation or while being worked on;
  - faulty workmanship, design or materials;
  - scratching, denting or chipping;
  - guns rusting or bursting their barrels;
  - theft or attempted theft from an unlocked hotel room;
  - items being confiscated or detained by customs or other officials;
  - using an item in a way which is different to the manufacturer's instructions;
  - misfiling of electronic documents or records, including files containing downloaded music and pictures and any loss arising from the cost of remaking any film, disc or tape, or the value of any information contained on it.
- Any amount over £750 for theft from an unattended motor vehicle. **We** will not pay any amount unless the property was concealed in a glove compartment, locked luggage compartment or locked

### WHAT IS COVERED

The most **we** will pay for any one pedal cycle is £500 (unless shown differently on the schedule).

### WHAT IS NOT COVERED

boot and all windows and sunroofs were securely closed and all doors locked.

- Loss or damage to:
  - recording heads, audio tapes, video tapes or cassettes, discs and computer software;
  - sports equipment while in use;
  - contact lenses or hearing aids while **you** are swimming or involved in water sports;
  - any powered machine while used as a tool if the loss or damage arises directly out of its use;
  - any property which **you** normally keep outside the **home**.
- Loss or damage:
  - caused by theft of pedal cycles left unattended while outside the boundary of the **home**, unless the cycle frame is attached to a permanent structure by a security device, or kept in a locked building;
  - to pedal cycle accessories or spare parts unless the cycle is stolen at the same time;
  - to the pedal cycle while it is being used for racing, pace-making or trials;
  - to pedal cycles while let out on hire or used other than for private purposes.

## SECTION THREE: PERSONAL ITEMS - SETTLING CLAIMS

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**We** will decide whether to pay the cost of repairing an item or replacing it with a new item in the same form and style if it is lost or damaged beyond repair. If **we** choose to, **we** can pay the cost of replacing the item using **our** network of suppliers.

**We** will take off an amount for wear and tear for clothing.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

**We** will pay the cost of replacing electronic information **you** have downloaded legally, but only if no copies are available on other electronic or computer devices **you** own.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

### **Sum insured**

The most **we** will pay under Section three: Personal items is the sum insured shown on the schedule.

### **Maintaining the sum insured**

After **we** have settled a claim, **we** will maintain the sum insured for personal items, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the sum insured for personal items.)

### **Proof of value and ownership**

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

In settling claims for loss or damage to any specified personal item valued £2,500 or more, **you** must provide **us** with the original purchase receipt or a written valuation, which is less than five years old, from a professional valuer.

If **you** are not able to provide **us** with adequate evidence of value, this may affect how **we** deal with **your** claim.

The schedule will show if this cover applies.

### WHAT IS COVERED

#### Money

**We** will pay for loss or damage to **your money** anywhere in the world.

The most **we** will pay is the amount shown on the schedule.

#### Credit cards

**We** will pay up to the amount shown on the schedule which **you** become legally liable to pay under the terms of **your** personal credit card agreement if it is used by anyone without **your** permission, anywhere in the world.

#### Season Tickets

**We** will pay up to the amount shown on the schedule for the cost of replacing a season ticket to travel to and from **your** place of work, from the date **you** lost the ticket, to the date the original ticket runs out, if **you** cannot get another copy.

### WHAT IS NOT COVERED

- The first £100 of every claim.
- Any losses which are not reported to the Police within 24 hours of discovering the loss.
- Loss of value or shortages due to mistakes.
- Loss of **money** from the **home** while the **home** is **unoccupied** or **unfurnished**, or if any part of it is let, sublet or shared, unless there has been forced and violent entry into or exit out of the **home**.
- The first £100 of every claim.
- Any losses which are not reported to the Police and the card company within 24 hours of discovering the loss.
- Any loss due to **you** breaking the conditions of using the **credit card**.
- Any loss arising from unauthorised use by **you** or anyone living with **you**.
- Any loss as a result of a **credit card** being taken from the **home** and used, if any part of the **home** is let, sublet, or shared, unless force or violence has been used to get into or out of the **home**.
- The first £100 of every claim.
- Any loss not reported to the issuer of the season ticket within 24 hours of discovering the loss.

# GENERAL EXCLUSIONS

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## **The following exclusions apply to the whole of your insurance.**

This insurance does not cover:

- direct or indirect loss or damage to any property;
- any legal liability;
- costs and expenses; or
- death or injury to any person

caused by, contributed to or arising from the following:

### **1. Radioactive contamination**

Radioactive contamination from:

- ionising radiation or contamination from any nuclear fuel, or from any nuclear waste arising from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.

### **2. War**

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

### **3. Loss of value**

Loss of market value after repair or replacement is paid for under this policy.

### **4. Sonic bangs**

Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

## 5. Pollution or contamination

Pollution or contamination of air, water or soil, unless the pollution or contamination is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

**We** will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than water or oil leaking or spilling from **your** fixed domestic water or heating systems.

## 6. Computer viruses and computers failing to recognise the date

Computer viruses or electronic data being erased or corrupted. The failure of any equipment to correctly recognise the date or a change of date. In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.

## 7. Wear and tear

Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, vermin, insects, moth, parasites, any cause that happens gradually, or mechanical or electrical breakdown.

## 8. Indirect loss

Indirect loss of any kind.

## 9. Terrorism

Biological or chemical contamination due to or arising from:

- terrorism; or
- steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

## GENERAL EXCLUSIONS (CONTINUED)

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In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm;
- putting the public or any section of the public in fear

if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

### **10. Deliberate acts**

Any accident, injury, loss or damage caused deliberately, maliciously or wilfully by **you, your family**, guests, tenants or employees

### **11. Business use**

Any property used or held for business, profession or trade purposes other than as provided by **business equipment**.

### **12. Deception**

Any loss or damage caused by deception (when someone persuades **you** to give or sell them **your** belongings by misleading **you**) unless the only deception is getting into the **home**.

### **13. Other insurance**

Loss, damage or legal liability if there is any other insurance policy in place which provides cover for the same event.

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**The following conditions apply to the whole of your insurance.**

### **1. Reasonable care**

**You** must keep **your** property in a good condition and state of repair, and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

### **2. Telling us about a change**

**You** must tell **us** immediately about any change in the information given to **us** which is relevant to this insurance. If **you** do not, **your** insurance may not be valid or may not cover **you** fully. If **you** are not sure whether any information is relevant, **you** should tell **us** anyway.

For example, **you** must tell **us** if:

- **you** plan to carry out building works at the **home**;
- **you** buy new furniture or other household goods as the amount insured for **contents** may need to be increased;
- **you** change **your** address;
- **you** plan to leave or make the **home unfurnished** or **unoccupied** (either temporarily or permanently);
- **you** change how the **home** is used (for example, start a business) or take in lodgers, tenants or paying guests;
- **you** are in the process of being or have been declared bankrupt, or have received a Police caution for or been convicted of or charged with an offence other than motoring offences;
- the **home** is used for **your** business, trade or profession;
- the **home** is not in good condition or repair.

**We** have the right to alter the premium, change any terms and conditions or cancel this insurance when **you** tell **us** about a change.

### 3. Claims

When there is a claim or possible claim, **you** must tell **us** as soon as possible.

For loss or damage claims, **you** must:

- give **us** (at **your** own expense) any documents, information and evidence **we** need;
- tell the Police immediately if **you** have suffered a theft, attempted theft or malicious damage or vandalism, and obtain an incident number;
- take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage.

For liability claims, **you** must send **us** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

### 4. Our rights after a claim

**We** may enter any building where loss or damage has happened, take possession of the insured damaged property and deal with any salvage in a reasonable way. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this insurance, **we** may take over, defend or settle any claim in **your** name.

**We** can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

## 5. Fraudulent claims

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- makes a claim under the policy, knowing the claim is false or exaggerated in any way;
- makes a statement to support a claim, knowing the statement is false;
- submits a document in support of a claim knowing the document to be forged or false in any way;
- makes a claim for any loss or damage which **you** knew about or deliberately caused

**we**:

- will not pay the claim and all cover under this policy will cease;
- will not pay any other claim which has been or will be made under the policy;
- may at **our** option declare the policy void;
- will be entitled to recover from **you**, the amount of any claim **we** have already paid under the policy since the last renewal date;
- will not return any premiums **you** have paid; and
- may inform the Police.

## 6. Disagreement over the amount of the claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

## 7. Cancellation

**Your** right to change **your** mind.

**You** may cancel the insurance, without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents.

**We** will make a charge equal to the period of cover **you** have had, but this charge will be at least £25 plus the Insurance Premium Tax (IPT).

### **Cancellation after the withdrawal period**

**You** may cancel this insurance after the withdrawal period by giving **us** notice in writing. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** (as long as **you** have not made a claim within the **period of insurance**).

**We** may cancel the insurance by sending **you** 14 days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance** (as long as **you** have not made a claim).

**We** may cancel the insurance immediately if **you** do not pay a premium or fail to pay a premium under any direct debit instalment scheme. **We** will not refund any premium **you** have paid by instalments. If **we** have accepted a claim for loss or damage under this insurance, **we** may take any premium instalments **you** owe from the claim payment.

## **8. Other insurance**

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

## **9. More than one home**

Each **home** covered by this insurance will be insured as though a separate document applies to each.

**The following guidelines are to help you if you have a loss under Sections one to four.**

If **you** need to make a claim:

- Check **your** policy booklet and **your** schedule to see if **you** are covered.
- Give immediate notice to the Police in respect of any theft, attempted theft, malicious damage or vandalism and obtain an incident number.
- Contact **us** on 0161 835 6938 as soon as reasonably possible, quoting **your** policy number. **We** will register **your** claim and tell **you** what to do next.
- Do all **you** reasonably can to get back any lost or stolen property and tell **us** without unnecessary delay if any property is later returned to **you**.
- Let **us** know if **you** receive any information or communication about the event or cause.
- Make no admission of liability or offer, promise or payment without **our** written consent.

## HOW TO COMPLAIN

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**We** aim to offer a first class service. However, if **you** need to complain:

- Contact **your** insurance adviser who will be pleased to help **you**.
- If **your** complaint is about a claim, please contact **your** claims handler whose details will be shown in **your** claims documents.
- If after contacting **your** insurance adviser or the claims handler, **you** are not satisfied with the way the complaint has been dealt with, **you** can write to:

The Chief Executive  
Novae Management  
71 Fenchurch Street  
London  
EC3M 4HH

Please quote **your** policy number as it will help **us** to deal with **your** complaint promptly.

- If **you** are still not satisfied, **you** can ask the complaints department at Lloyd's to review **your** case, the address is:

Policyholder & Market Assistance  
Lloyd's Market Services, One Lime Street, London EC3M 7HA  
Telephone: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: Complaints@lloyds.com

- **You** can also refer **your** complaint to:

The Financial Ombudsman Service  
South Quay Plaza II  
183 Marsh Wall  
London  
E14 9SR

These procedures do not affect **your** right to take legal action.

**We** recommend that **you** take simple precautions for **your** own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

## **Fire prevention**

### **Do**

- Check **your** electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits. Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if **you** are in doubt.
- Always unplug non-essential appliances before **you** go to bed, especially electric blankets.
- Be careful with cigarette ends, ashtrays and hot irons.
- Install a suitable fire extinguisher. **You** should put one in the kitchen.
- Make sure that all open fires are properly guarded – even if they appear to be out – especially at night.
- Have **your** chimney swept and flues regularly checked, at least once a year (if **you** use open fires).

### **Don't**

- Smoke in bed.
- Move or fill oil heaters when they are alight.
- Let children play with matches or fire.
- Leave a pan of fat unattended on the cooker.

## **Water damage**

- Insulate exposed water pipes and tanks in the roof area.
- Turn off the water supply and drain out the system if **you** leave the property empty in the winter months. Or leave the central heating on

throughout the **home** to maintain a minimum temperature of 15°C and consider leaving the loft access open so that warm air can move into the roof space. This will reduce the possibility of the pipes and tank freezing.

- If, despite **your** precautions, **your** pipes freeze, thaw them out slowly using hot water bottles or hairdryers. Never use a blowlamp or warm air paint stripper gun.

### Security

- Make sure **you** have good quality locks fitted to all of **your** outside doors and all accessible windows.
- Use the door and window protections when **you** leave the **home** unattended and remove the keys from the locks (including the garage).
- Do not leave keys under the mat or inside the letter box, or anywhere else they can be found easily.
- Leave a light on, on a timer, in a room other than the hall when **you** are out in the evening or overnight.
- Do not leave large amounts of **money** in the **home**.
- Do not leave valuable property in unattended vehicles.
- Photograph **your valuables** and keep copies of valuations and receipts. These are extremely helpful in case they are lost or stolen, not only to **us** but also to the Police.

### When you go away on holiday

- Tell **your** local Neighbourhood Watch about **your** holiday.
- Stop newspaper and milk deliveries. Do not advertise **your** absence.
- Place any **valuables** which are not being carried or worn with a bank or other suitable deposit.
- Make certain that all doors and windows are closed and locked. If **you** have an alarm, make sure this is switched on.
- Leave **your** key with a trusted neighbour and ask them to look in and inspect the **home** occasionally.







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