



ANDREW COPELAND INTERNATIONAL
A Division of Andrew Copeland Insurance Consultants Ltd.

EUROPLAN OVERSEAS PROPERTY INSURANCE
Underwritten by GREAT LAKES REINSURANCE (UK) PLC

Certificate of Insurance

OVERSEAS COMPREHENSIVE HOUSEHOLD INSURANCE CONTRACT effected through
ANDREW COPELAND INTERNATIONAL
230 Portland Road London SE25 4SL Telephone: 020 8656 3367 Fax: 020 8655 1271
E-Mail: info@acopeland.com

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

When drawing up this certificate, we have relied on the information and statements which you have provided in the proposal form (or declaration) on the date shown in the schedule.

The Insurance relates ONLY to those sections of the certificate which are shown in the schedule as being included.

In accordance with the authorisation granted under the contract issued to the above by Great Lakes Reinsurance Company (UK) PLC.

It is understood and agreed that our liability shall not exceed the limits of liability expressed in the schedule or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of us.

In the event of an occurrence likely to result in a claim under this insurance immediate notice should be given to:-
MERLIN COMMERCIAL AND COMPLEX.

J R Clare Claims Handling Unit, International House, 82-86 Deansgate, Manchester, ME3 2ER
Telephone: 0161 835 5547(24 Hour)

IN WITNESS WHEREOF this certificate has been signed as follows:

.....**SPECIMEN**..... **SPECIMEN**.....
By and dated
(authorised signature)

If you are not satisfied with the cover provided by this insurance, please return the documents to your insurance adviser within 14 days of receiving them and receive a full refund of the premium paid, but we reserve our right to refund any premium if you have made a claim on this insurance.

NOTICE TO THE INSURED

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact your broker.

If you are not satisfied with the way a complaint has been dealt with you may ask your insurer to review your case without prejudice to your rights in law.

The address is:
The Compliance Officer,
Great Lakes Reinsurance Company (UK) PLC. Plantation House, 30 Fenchurch Street, London, EC3M 3AJ.

SECTION ONE: BUILDINGS

This section **COVERS THE BUILDINGS** of the private dwelling(s) named in the Schedule, constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete or asphalt.

Also covered are:

- (a) the interior decorations and the landlord's fixtures and fittings within the Buildings, and
- (b) the domestic outbuildings and garages of standard or non-standard construction, domestic fixed fuel oil tanks, swimming pools, paved patios, terraces, walls, gates and fences all owned by the Insured or for which the Insured is legally responsible AND WITHIN the premises named in the Schedule.

Periods and
Specific Exclusions

The BUILDINGS are covered against LOSS OR DAMAGE DIRECTLY CAUSED BY:

1. FIRE, LIGHTNING or EXPLOSION.
2. AIRCRAFT and other flying objects or anything dropped from them.
3. EARTHQUAKE. EXCLUDING the first £300 of each and every claim.
4. STORM or FLOOD EXCLUDING:
 - (a) loss or damage to domestic outbuildings and garages of non-standard construction, domestic fixed fuel oil tanks in the open, paved patios, terraces, gates and fences,
 - (b) the first £250 of each and every claim in respect of swimming pools.
5. ESCAPE OF WATER from and frost damage to fixed water tanks, apparatus or pipes EXCLUDING:
 - (a) loss or damage whilst the Buildings are unfurnished,
 - (b) loss or damage to domestic outbuildings and garages of non-standard construction, domestic fixed fuel oil tanks and swimming pools.
6. ESCAPE OF OIL from a fixed domestic oil fired heating installation.
7. THEFT or attempted theft EXCLUDING loss or damage:
 - (a) whilst the Buildings are unfurnished,
 - (b) whilst the Buildings are let UNLESS such loss or damage is consequent upon violent and forcible entry.
 - (c) the first £250 of each and every claim in respect of swimming pool equipment.
8. IMPACT by any vehicle or animal EXCLUDING loss or damage caused by any vehicle or animal belonging to or under the control of the Insured or any permanent member of their household.
9. RIOTS, STRIKES, VIOLENT DISORDER, CIVIL COMMOTION and MALICIOUS DAMAGE.
10. FALLING TREES EXCLUDING:
 - (a) loss or damage caused through lopping, topping and/or felling,
 - (b) loss or damage to gates and fences.
11. SUBSIDENCE, LANDSLIP or HEAVE of the site upon which the Buildings stand EXCLUDING:
 - (a) loss or damage to domestic fixed oil tanks, swimming pools, paved patios and terraces, walls, gates and fences UNLESS the main building is also affected at the same time by the same peril,
 - (b) any claim for which compensation has been provided, or would have been but for the existence of the Insurance, under contract or legislation or guarantee,
 - (c) loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions,
 - (d) loss or damage due to coastal erosion,
 - (e) the first £1,000 of each loss or damage sustained,
 - (f) loss or damage arising from faulty workmanship, defective plans or the use of defective materials,
 - (g) any claim arising out of loss or damage to solid floors unless the walls are damaged at the same time.

Accidental
Breakage

This section ALSO INCLUDES:

- A. Where the Insured permanently resides at the insured premises or where the premises are used only by the Insured AND NOT SUB-LET the cover hereunder includes the following: accidental breakage of fixed glass and double glazing (including the cost of removing or replacing frames up to £500) and sanitary fixtures and ceramic hobs, all forming part of the Buildings EXCLUDING:
 - (a) loss or damage whilst the Buildings are insufficiently furnished for normal habitation,
 - (b) breakage of property not in sound condition.
- B. THE COST OF REPAIRING accidental damage to domestic fuel oil pipes or the underground water supply pipes, underground gas pipes or underground electricity cables extending from the Buildings to the public mains.
- C. LOSS OF RENT which the Insured is unable to recover in consequence of the Buildings becoming uninhabitable following damage caused by any of the insured perils outlined in 1 to 11 above. PROVIDED THAT the Underwriters' liability does not exceed 10% (ten percent) of the sum insured on such Buildings.

Accidental Damage
to Supply Pipes and
Cables

Loss of Rent

How we settle your claim:

Underwriters will pay the cost of repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

Special Condition

In respect of each premises separately. The liability of the Underwriters for any loss or damage shall not exceed the respective sum insured specified in the Schedule(s) nor shall it exceed such proportion of the said loss or damage as the said sum bears to the total value thereof.

Contents and
Definition of
Standard
Construction

SECTION TWO: CONTENTS

This section **COVERS THE CONTENTS** within the private dwelling(s) named in the Schedule, which are constructed of brick, stone or concrete and the external surface of the roof constructed of slates, tiles, concrete or asphalt.

Also covered are the Contents in domestic outbuildings and garages of standard or non-standard construction contained within the premises named in the Schedule.

Definition of
Contents

The word "Contents" means household goods and all other personal property, tenant's fixtures and fittings all of which are owned by or are the legal responsibility of the Insured or of any permanent member of their household EXCLUDING:

- (a) cash, currency, credit cards, bank notes, negotiable documents or coins, stamps, deeds registered bonds and other personal documents,
- (b) motor vehicles (other than garden machinery as agreed), caravans, trailers or watercraft, and accessories attached thereto,
- (c) any living creature,
- (d) any part of the Buildings,
- (e) any property specifically insured against the perils covered hereby under any other insurance,
- (f) computer software,
- (g) metered water.

Specific Sub-Limit

Underwriters' liability shall NOT EXCEED during the period of this Insurance £500 (or currency equivalent) or 10% (ten percent) of the sum insured on Contents WHICHEVER IS THE LESS in respect of gold, silver, gold and silver plated articles.

Perils and Specific
Exclusions

The CONTENTS are covered against LOSS OR DAMAGE DIRECTLY CAUSED BY:

1. FIRE, LIGHTNING, EXPLOSION or EARTHQUAKE.
2. AIRCRAFT and other aerial devices or articles dropped therefrom.
3. STORM or FLOOD EXCLUDING:
 - loss or damage to the Contents of domestic outbuildings and garages of non-standard construction.
4. ESCAPE OF WATER from and frost damage to water tanks, apparatus or pipes EXCLUDING loss or damage to the Contents of domestic outbuildings and garages of non-standard construction.
5. ESCAPE OF OIL from a fixed domestic oil fired heating installation.
6. THEFT or attempted theft EXCLUDING loss or damage whilst the Buildings are let UNLESS such loss or damage is consequent upon violent forcible entry.
7. IMPACT by any vehicle or animal EXCLUDING loss or damage caused by any vehicle or animal belonging to or under the control of the Insured or any permanent member of his household.
8. RIOTS, STRIKES, VIOLENT DISORDER, CIVIL COMMOTION and MALICIOUS DAMAGE.
9. FALLING TREES EXCLUDING loss or damage caused through lopping, topping and/or felling.

(Note: The
cover provided
is also subject
to the General
Conditions and
Exclusions of
this Insurance.)

10. SUBSIDENCE, LANDSLIP OR HEAVE of the site upon which the Buildings stand EXCLUDING:
- any claim from which compensation has been provided, or would have been but for the existence of this Insurance, under any contract or legislation or guarantee,
 - loss or damage whilst the Buildings are undergoing any structural repairs, alterations or extensions,
 - loss or damage due to coastal erosion,
 - loss or damage arising from faulty workmanship, defective plans or the use of defective materials,
 - any claim arising out of loss or damage to solid floors unless the walls are damaged at the same time.

This section ALSO INCLUDES cover for:

- A. The CONTENTS whilst TEMPORARILY REMOVED from the premises:
- against loss or damage caused by any of the perils insured under Section Two:
 - in any occupied private dwelling,
 - in any building where the Insured or any permanent member of their household is residing,
 - in any trade building for the purpose of alteration, cleaning or processing,
 - in any furniture depository, up to a limit of 20% (twenty percent) of the sum insured on Contents,
 - whilst deposited for safe custody in any hotel, inn, lodging house, club, bank or safe deposit,
 - against loss or damage elsewhere caused by the perils of FIRE, LIGHTNING, EXPLOSION, AIRCRAFT or EARTHQUAKE ONLY,
 - against loss or damage during the process of removal and transit following PERMANENT change of residence or whilst in transit to and from any bank, safe deposit or furniture depository, caused by the perils of FIRE, LIGHTNING, EXPLOSION, AIRCRAFT, EARTHQUAKE or THEFT following forcible and violent entry.
- The cover provided under this Sub-Section A EXCLUDES:
- contents outside the territorial limits specified in the Schedule,
 - cash, currency, credit cards, bank notes, negotiable documents or coins and stamps not forming part of a coin or stamp collection.
- B. 1. Where the Insured permanently resides at the insured premises or where the premises are used only by the Insured AND NOT SUB-LET the cover hereunder includes the following: accidental damage by external and visible means to audio and audio visual units including television sets, video recorders and home computers but only whilst in the private dwelling situated within the premises named in the Schedule EXCLUDING damage to tapes, disks or computer software.
2. Accidental breakage of glass tops and fixed glass in furniture ceramic hobs and of fixed glass and sanitary fixtures forming part of the Buildings situated within the premises named in the Schedule, the property of the Insured or for which the Insured is legally responsible and is not otherwise insured EXCLUDING:
- damage to or the cost of removing or replacing frames,
 - breakage of property not in sound condition.
- C. Accidental breakage of mirrors whilst within the Buildings of the insured premises.
- D. RENT up to twelve months, of which the Insured is liable as occupier if the Buildings are rendered uninhabitable by any of the insured perils, NOT EXCEEDING 10% (ten percent) of the sum insured on Contents of the Building(s) damaged or destroyed.
- E. ADDITIONAL COSTS of alternative accommodation necessarily incurred by the Insured as occupier if the Buildings are rendered uninhabitable by any of the insured perils NOT EXCEEDING 10% (ten percent) of the sum insured on Contents of the Building(s) damaged or destroyed.
- F. The Insured's legal liability as tenant UP TO 10% (ten percent) of the sum insured under Section Two, for loss of or damage to the private dwelling caused by any of the insured perils EXCLUDING any liability:
- for loss or damage caused by fire, lightning or explosion in respect of the Buildings named in the Schedule OTHER THAN landlord's fixtures or fittings,
 - caused by any person taking part in a riot or strike, or by any person of malicious intent,
 - whilst the Buildings are unfurnished,
 - for the amount stated in the Schedule for each loss or damage caused by:
 - storm, flood or falling trees,
 - escape of water from and frost damage to fixed water tanks, apparatus or pipes,
- G. The Insured's legal liability, up to 10% (ten percent) of the sum insured under Section Two, for the cost of repairing accidental damage to domestic fuel oil pipes, underground water supply pipes, underground gas pipes or underground electricity cables which extend from the Buildings (named in the Schedule) to the public mains.
- H. FATAL INJURY to the Insured, or to the Insured's spouse or civil partner, or both, occurring at the premises, named in the Schedule, occasioned by outward and visible violence caused by THEFT or by FIRE. PROVIDED THAT:
- death ensues within twelve months of such injury,
 - the liability of the Underwriters SHALL NOT EXCEED £1,000 (or currency equivalent) or one half of the sum insured on Contents WHICHEVER IS THE LESS in respect of each person so insured.

How we deal with your claim:

Underwriters will pay either the full cost to repair or, in the event of a total loss or destruction of an article, we will pay the cost of replacing the article as new, providing the sum insured is adequate. This basis of settlement does not apply to clothing or pedal cycles where we will take an amount off for wear and tear.

In respect of each premises separately. The liability of the Underwriters for any loss or damage shall not exceed the respective sum Insured specified in the Schedule(s), nor shall it exceed such proportion of the said loss or damage as the said sum bears to the total value thereof.

SECTION THREE: LEGAL LIABILITY TO THE PUBLIC

This Section covers the Insured's legal liability:

- as OWNER where the BUILDINGS ONLY are insured herein;
- as OCCUPIER where the CONTENTS ONLY are insured herein,
- as OWNER or OCCUPIER where both the BUILDINGS AND CONTENTS are insured herein.

THE LIMIT OF LIABILITY in respect of all claims under this Section SHALL NOT EXCEED the amount stated in the Schedule for ANY ONE ACCIDENT or series of accidents arising out of any one event, PLUS the costs and expenses incurred by the Insured, with Underwriters' written consent, in the defence of any such claim. Indemnity is provided under this Section for BODILY INJURY by ACCIDENT OR DISEASE or DAMAGE TO PROPERTY happening during the period specified in the Schedule for which legal liability may attach to the Insured as owner or occupier of the Buildings named in the Schedule in respect of accidents occurring in or about the premises.

This Section does NOT indemnify the Insured against any liability:

- arising out of or incidental to any profession, occupation, business or employment,
- which has been assumed under contract and would not otherwise have attached,
- arising out of the ownership, possession or use of:
 - any motorised or horse drawn vehicle OTHER THAN a domestic gardening implement operated within the insured premises,
 - any power operated lift,
 - any aircraft or watercraft other than manually operated rowing boats, punts or canoes,
- for bodily injury by accident or disease to any person who, at the time of sustaining such injury, is engaged in the Insured's service, or to any member of the Insured's family or household,
- for damage to property belonging to or in the care, custody or control of the Insured or a member of his/her family or household or a person in his/her service.
- For bodily injury arising directly or indirectly from any communicable disease or condition.
- in respect of any kind of pollution and/or contamination other than:

Caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the insured premises named in the schedule; and reported to us not later than 30 days from the end of the insurance.
- arising out of ownership, occupation, possession or use of any land or building that is not within the Insured's premises.

Contents away from the Premises

Accidental Damage to Television Audio and Audio Visual Units

Breakage of Glass

Accidental Breakage of Mirrors

Rent

Additional Costs

Liability as Tenant for Loss or Damage to the Building

Liability as Tenant for Cost of Repairing Underground Pipes and Cables

Fatal Injury to Insured and Spouse

Special Condition

Terms of Cover

The Limit of Liability

Cover Provided

Owner's and Occupier's Liability

Exclusions

(Note: The cover provided is also subject to the General Conditions and Exclusions of this Insurance.)

The Cover and Limits Provided	SECTION FOUR: JEWELLERY, FURS AND PERSONAL EFFECTS
	This Section covers PHYSICAL LOSS OF OR DAMAGE TO the property described in the attached Specification from ANY CAUSE except as hereafter specified, but is limited to the sums insured and the geographical limits stated in the Schedule. This Section does NOT COVER:
Exclusions	(a) any loss or damage if the Insured is engaged in or in any way connected with any form of professional entertaining, (b) breakage of articles of a brittle nature OTHER THAN jewellery, UNLESS such breakage is caused by burglars, thieves or fire, (c) loss or damage caused by moth, vermin, wear and tear, gradual deterioration or electrical or mechanical breakdown or derangement, (d) damage to or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair or renovation, (e) loss of cash, currency, credit cards or bank notes, (f) damage to guns caused by rusting or bursting of barrels, (g) breakage of sports equipment whilst in use, (h) any loss of or damage to contact or corneal lenses.
(Note: The cover provided is also subject to the General Conditions and Exclusions of this Insurance.)	
Replacement Clause	The Underwriters shall be entitled at their sole option to replace or repair or pay for any article lost or damaged whether wholly or in part. Where any insured item consists of articles in a pair or set, insured for £100 (or currency equivalent) or over, this Insurance shall not pay:
Condition Relating to Pairs and Sets	(a) more than the value of any particular part or parts which may be lost or damaged (without reference to any special value which such article or articles may have as a pair or set), nor (b) more than a proportionate part of the insured value of the pair or set.
Condition of Average	Any item of the Specification which covers articles with no individual sum insured is SUBJECT TO AVERAGE: that is to say, if the TOTAL VALUE of all articles covered by such item is, at the time of loss or damage, greater than the sum insured thereon the Insured shall be entitled to recover ONLY SUCH PROPORTION of the loss or damage as the sum insured bears to the total value of such item; HOWEVER, if the property described in the Specification shall include any item of PERSONAL EFFECTS, and such personal effects be lost or damaged ELSEWHERE THAN AT THE INSURED'S PREMISES, then, for the purpose of applying average (as above), NO ACCOUNT shall be taken of the amount of the Insured's personal effects at the Insured's premises at the time of the loss or damage. On each occasion where loss or damage occurs to articles with no individual sum insured, the amount stated in the Schedule shall be deducted.
Special Exclusion	

SECTION FIVE: EMERGENCY TRAVEL

This section covers the cost of one return air ticket to the insured holiday home, and the necessarily incurred costs of temporary accommodation and/or expenses in the event of the holiday home being uninhabitable, following loss or damage which is covered under Sections One and/or Two.

This section does NOT COVER:

- (a) any amount over £250 in respect of one air ticket,
- (b) any amount over £250 in respect of temporary accommodation/expenses

Conditions that apply to Section Five (Emergency Travel) only

- (a) We will not pay more than £500 in any period of insurance.
- (b) The estimated claim under Sections One and Two is not less than £2,500.
- (c) All travel documents, hotel receipts and other documents to be retained by you and be the basis of claims settlement.
- (d) In the event of air travel not being viable, the cost of a journey by road, rail or sea may be substituted.

Notice of Claim	CLAIMS CONDITIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE
	Your duties
	In the event of a claim or possible claim under this Insurance:
Handling of Claims	(a) you must notify your broker within 30 days of discovery giving full details of what has happened, (b) you must provide your broker with written details of what has happened within 30 days of you notifying us and provide any other information we may reasonably require, (c) you must immediately forward to your broker, if a claim for liability is made against you, any letter, claim, writ, summons or other legal document you receive, (d) you must not admit liability or offer or agree to settle any claim without our written permission, (e) you must inform the Police as soon as reasonably possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
	If you fail to comply with any of the above duties, this Insurance may become invalid.
	How we deal with your claim
	(a) Defence of claims
	(i) We may take full responsibility for conducting, defending or settling any claim in your name. (ii) We may take any action we consider necessary to enforce your rights or our rights under this Insurance.
	(b) Other insurance
	We will not pay any claim if any loss, damage or liability covered under this Insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this Insurance not been effected. This clause does not apply to fatal injury (Section Two – H).
Fraudulent Claims	(c) Fraudulent claims
	If you, or anyone acting on your behalf, makes a claim knowing it to be false or fraudulent in amount or in any other respect, this Insurance shall be invalid and all claims shall be forfeited.

GENERAL CONDITIONS AND EXCLUSIONS

Cancellation	1. This Insurance does not cover the first £50 of any claim other than where more specifically stated within this document (see Section One: Buildings, peril 3 – earthquake, where the excess increases to £300, peril 11 – subsidence, landslip or heave, where the excess increases to £1,000, and under peril 4 – storm or flood, where the excess increases to £250 in respect of swimming pools and under peril 7 – theft or attempted theft, where the excess increases to £250 in respect of swimming pool equipment) and under Sub-section 3 of the General Conditions and Exclusions.
Unoccupancy	2. This Insurance may be cancelled by or on behalf of the Underwriters by 14 DAYS NOTICE given in writing to the Insured at his last known address, and the premium shall be adjusted on the basis of the Underwriters receiving or retaining pro-rata premium. This Insurance may also be cancelled at any time at the request of the Insured in writing to the Broker who effected the Insurance, and the premium hereon shall be adjusted on the basis of the Underwriters receiving or retaining the customary short term premium. NOTICE shall be deemed to be duly received in the course of post if sent by pre-paid letter post properly addressed.
	3. Whenever the property is left without an authorised inhabitant for any period in excess of 21 days: (a) the cover provided in respect of theft or attempt thereof is limited to theft following violent and/or forcible entry, (b) warranted all mains and services turned off at main switch or stopcock, (c) the cover will be subject to an excess of £100 each and every claim, (d) excluding any cover whatsoever for jewellery, furs, gold, silver and/or gold and silver plate.
	4. There shall be no liability under this Insurance in respect of any claim where the Insured is entitled to indemnity under any other insurance EXCEPT in respect of any excess beyond the amount which would have been covered under such other insurance had this Insurance not been effected. This clause does not apply to fatal injury (Section Two – H).
Radioactive Contamination and Nuclear Assemblies Exclusions	5. This Insurance does NOT COVER: (a) (1) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss, (2) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from: (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,

War, Abandonment
and Confiscation
Exclusion

(b) any loss or damage or liability, if any act or event out of or in the course of which such loss, damage or liability arises, constitutes or is a part of, or is committed or happens whether directly or indirectly by reason of, or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to a popular rising, military or usurped power, or martial law, or loss or damage to the insured property or any part thereof resulting from abandonment, confiscation, requisition, detention or legal or illegal occupation of such property by any person or authority.

Burden of Proof

IN ANY CLAIM, and in any action, suit or other proceeding to enforce a claim under this Insurance for loss or damage or liability, the BURDEN OF PROVING that the loss, damage or liability does NOT fall within this Exclusion 5(b) shall be upon the Insured.

Sonic Boom
Exclusion

(c) any loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds,

Terrorism Exclusion
Endorsement

(d) Any loss or damage or liability arising directly or indirectly from acts of terrorism, as defined in the UK Terrorism Act 2000. An act or terrorism means an act, including the use, or threat of force or violence by any person or group of people, acting in connection with any organisation or government that is committed for political, religious, ideological or similar purposes including the intention to influence any government or to put the public, or any section of the public, in fear.

Basis of Settlement

6. It is hereby understood and agreed that in the event of the total loss or destruction by any of the insured perils of any article insured under Section Two, the basis of settlement shall be the cost of replacing the article new. PROVIDED THAT the article is substantially the same as but not better than the original article when new and that the Insured incurs the cost of replacement.
The basis of settlement SHALL NOT apply to household linen and wearing apparel.

Legal Jurisdiction

7. Notice to the Proposer/Insured
The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary, this Insurance shall be subject to English law.

8. You must take all reasonable steps to prevent loss, damage or an accident and keep the Buildings in a good state of repair.

9. You must tell your broker before you start any conversions, extensions or other structural work to the buildings. When we receive this notice, we have the option to change the conditions of this Insurance.

10. Unoccupancy

We will not pay:

(a) (i) the first £100 of any claim in respect of Section One: Buildings and Section Two: Contents,

(ii) for loss or damage to valuables if you leave the home without an occupant for more than 21 consecutive days,

(b) for loss or damage directly caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes if you leave the home without an occupant for more than 21 consecutive days unless the water has been turned off at the point of supply to the buildings.