



ANDREW COPELAND INSURANCE

## CERTIFICATE OF INSURANCE

ANDREW COPELAND INTERNATIONAL LTD

224 High Street, Beckenham, BN3 1EN Telephone: 020 8656 3367 Fax: 020 8655 1271

[www.andrewcopeland.co.uk](http://www.andrewcopeland.co.uk) E-Mail: [info@acopeland.com](mailto:info@acopeland.com)



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# Welcome to Andrew Copeland International Ltd

Authorised and regulated by the Financial Conduct Authority

Providing insurance for Holiday and Permanent Homes Overseas

Underwritten by Certain Underwriters at Lloyd's who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

## Introduction

Established in 1977, Andrew Copeland Insurance was founded on the principle of providing a complete insurance service of a very high standard.

We believe in building through excellence and to this end, are constantly working at providing better and wider policies for all our customers, no matter how big or small. In fact, when we offer you a policy, we feel that every effort has been made in making sure it is the best available cover for you, and that all your needs have been catered for. So, you can rest assured that when you take a policy from Andrew Copeland International Ltd, your security is in good hands.

In deciding to accept this insurance and in setting the terms, we have relied on the information you have given us in your proposal or statement of fact. You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.

This policy, the schedule and any endorsements issued, countersigned by Andrew Copeland International Ltd, acting on the authority of the underwriters, form the contract of insurance between you and us and should be read as one document. These documents should be kept in a safe place.

Please check that the contract is suitable for your needs.

It is important that:

- you are clear which sections you have requested and want to be included;
- you should understand what each section covers and does not cover;
- you understand your own duties under each section and under this insurance as a whole.

Signed for and on behalf of Andrew Copeland International Ltd

### Our contact details

Andrew Copeland International Ltd  
224 High Street  
Beckenham  
BN3 1EN

Tel: 020 8656 3367  
E-mail: [info@acopeland.com](mailto:info@acopeland.com)  
[www.andrewcopeland.co.uk](http://www.andrewcopeland.co.uk)

### Claims contact details

Adjusting Associates LLP  
Unit 2, Sovereign Court  
Sterling Drive  
Llantrisant  
Rhondda Cynon Taff  
CF72 8LX

Tel: 0144 322 9513  
Emergency (24 hour) 0172 476 1378  
E-mail: [claims@adjustingassociates.com](mailto:claims@adjustingassociates.com)

## Cooling Off Period

**You** may cancel this insurance within 14 days of **you** buying this insurance or the day on which **you** received the insurance documents, whichever is the later. **We** will provide a full refund of the premium paid, providing **you** have not made a claim.

To cancel please contact your insurance adviser or Andrew Copeland International Ltd, 224 High Street, Beckenham BN3 1EN. Tel: 020 8656 3367. Email: [info@acopeland.com](mailto:info@acopeland.com)

## Complaints

**We** aim to give **our** customers a high level of service at all times and deal with claims fairly and promptly under the terms of this policy. However, if **you** wish to make a complaint, **you** can do so at any time by referring the matter to either Andrew Copeland International Ltd or the Complaints team at Lloyd's. Contact details as follows:

Andrew Copeland International Ltd,  
224 High Street, Beckenham BN3 1EN  
Tel: 0208 656 3367  
Email: [complaints@acopeland.com](mailto:complaints@acopeland.com)

Complaints, Lloyd's,  
One Lime Street, London EC3M 7HA  
Tel: 0207 327 5693  
Fax: 0207 327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of the Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help", available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR.  
Tel: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If **you** have purchased **your** policy online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform.

The website for the ODR platform is: <http://ec.europa.eu/odr>

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

## 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).

# Notice to the Insured

## **Legal Jurisdiction**

The parties are free to choose the law applicable to this insurance contract. Unless **you** and **we** have agreed to the contrary, this insurance will be subject to the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

## **LSW1001 Several Liability Clause**

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint, and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

## **Data Protection Act 1998**

**You** should understand that any information **you** have provided will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims and complaints, which may necessitate providing such information to other parties.

## **Contracts (Rights of Third Parties) Act 1999 Clarification Clause**

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

# Definitions

The following words or phrases in bold have the same meaning whenever they appear in this certificate, the schedule and any endorsements.

## **Bodily injury**

Includes death or disease.

## **Buildings**

The **home** including:

- a) fixtures and fittings attached to the **home**;
- b) domestic outbuildings, garages, drives, patios and terraces, walls, gates and fences, private **swimming pools**, tennis courts;
- c) solar panels, domestic fixed fuel tanks, wind turbines up to 2.5Kw, fixed generators;
- d) fixed radio and television aerials, satellite dishes **you** own or for which **you** are legally liable, within the **premises**.

## **Contents**

Household goods and personal property, within the **home** which belong to **you** or which **you** are legally liable for.

**Contents** includes:

- a) money up to £250 in total;
- b) pedal cycles up to £500 in total;
- c) **valuables** up to 10% of the sum insured in total or £2,000 for a single item, unless otherwise specified;
- d) sports equipment (other than pedal cycles) up to £2,500 in total.

**Contents** does not include:

- a) motor vehicles, quad bikes, outboard engines, caravans, trailers or watercraft, aircraft (including drones) or any accessories for these items;
- b) electric or mechanically driven garden machinery unless specified within the **schedule**;
- c) any living creature;
- d) domestic oil in fixed fuel oil tanks;
- e) negotiable documents, stamps, deeds, registered bonds or other personal documents;
- f) property of tenants;
- g) computer software;
- h) any property held or used for business purposes;
- i) contact lenses, corneal lenses and mobile phones.

## **Endorsement(s)**

A change in the terms and conditions of this insurance.

## **Excess(es)**

The first amount as shown in this document in the event of a claim which **you** have to pay, unless otherwise stated.

## **Garden**

The open ground within the boundaries of the land belonging solely to the **premises** and not communal areas.

## **Heave**

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

## **Home**

The private dwelling, garages and domestic outbuildings all of **standard construction** at the address shown in the **schedule**.

## **Holiday home**

A second home that is not **your** main residence. The private dwelling, garages and domestic outbuildings all of **standard construction** shown in the **schedule**.

## **Landslip**

Downward movement of sloping ground.

## **Occupant**

Being an authorised person(s) in the **home** overnight.

## **Period of insurance**

The length of time for which this insurance is in force, as shown in the **schedule** and for which **you** have paid and **we** have accepted a premium, or until cancelled.

## **Personal Possessions**

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

## **Premises**

The address that is named in the **schedule**.

## **Schedule**

The schedule is part of this insurance and contains details of **you**, the **premises**, the sums insured, the **period of insurance** and sections of this insurance which apply.

## **Settlement**

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

## **Standard construction**

Built of brick, stone or concrete and roofed with slate tiles, asphalt or concrete.

## **Subsidence**

Downward movement of the ground beneath the **buildings** where the movement is unconnected with the weight of the **building**.

## **Swimming pools**

Privately owned swimming pools and their ancillary fixtures and fittings. Excluding communal swimming pools.

## **Unoccupied**

Whenever the property is left without an **occupant** for more than 21 consecutive days.

## **Valuables**

Jewellery, watches, furs, gold, silver, gold/silver plated articles, works of art, paintings and sculptures.

## **We/us/our**

Certain Underwriters at Lloyd's who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## **You/your/the insured**

The person or persons named in the **schedule** and the person you are married to, or live with as if you were married and your family who permanently live with you.

# General Conditions

Applicable to the whole of this insurance

## 1. Cancellation

If **you** wish to cancel this policy within 14 days of either receiving **your** policy documents or the start of the **period of insurance**, please refer to the cooling off period at the beginning of this document.

You may cancel the insurance at any other time by contacting your insurance adviser or Andrew Copeland International Ltd, 224 High Street, Beckenham BN3 1EN. Tel: 020 8656 3367. Email: info@acopeland.com

**We** may cancel the insurance by sending **you** 30 days notice in writing to **your** last known address. **We** will only do this for a valid reason.

Valid reasons may include but are not limited to:

- a) where **we** have been unable to collect a premium payment;
- b) where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests;
- c) where **we** reasonably suspect fraud; or
- d) due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

If this insurance is cancelled by **you** or **us** outside the 14 day cooling off period then, provided **you** have not made a claim, **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for 6 months, the deduction for the time **you** have been covered will be half the annual premium.

## 2. Your duties

- a) **You** must take all reasonable steps to prevent loss, damage or an incident and keep the **buildings** in a good state of repair.
- b) **You** must tell Andrew Copeland International Ltd (contact details can be found at the front of this document):
  - before **you** start any conversions, extensions or other structural work to the **building**
  - if **you** start to rent the **home** and have not previously advised **us** of this fact
  - if **you** originally told **us** that **you** used the **holiday home** as a holiday residence and stop using the **home** for that purpose
  - if **you** change **your** address
  - if **you** have been convicted of any offence or have a prosecution pending (other than a motoring offence) or received a police caution).

**We** have the option to change any terms and conditions of this insurance when **you** tell **us** about a change.

If **you** fail to comply with the above duties, this insurance may become invalid.

## 3. Disclosure condition

If **we** obtain evidence which suggests that **you** were careless in providing **us** with the information **we** have relied upon in setting the terms of this insurance **we** may:

- refuse to pay any claim if **your** carelessness causes **us** to provide **you** with insurance cover which **we** would not otherwise have offered; or
- only pay a proportion of the claim if **we** would have charged more for **your** insurance. **We** will pay the claim in the proportion the premium **you** have paid bears to the premium **we** would have charged; or
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely affected by **your** carelessness.

If **we** establish that **you** deliberately or recklessly provided **us** with false information **we** may:

- treat this insurance as if it never existed;
- decline all claims; and
- retain the premium.

**We** will write to **you** to let **you** know if any of the above apply.

# Claims Conditions

Applicable to the whole of this insurance

## How we deal with your claim

### 1. Defence of claims

We may:

- a) take full responsibility for conducting, defending or settling any claim in **your** name;
- b) take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

### 2. Other insurance

**We** will not pay any claims 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.

### 3. 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 date of the fraudulent act;
- will not return any premiums **you** have paid; and
- may inform the Police.

### 4. Your duties

In the event of a claim or possible claim under this insurance, **you** must:

- a) contact **us** on 0144 322 9513, or for out of office hours **our** emergency 24 hour number 0172 476 1378, email [claims@adjustingassociates.com](mailto:claims@adjustingassociates.com) or write to Adjusting Associates LLP, Unit 2, Sovereign Court, Sterling Drive, Llantrisant, CF72 8YX as soon as reasonably possible, quoting **your** policy number. **We** will register **your** claim and tell **you** what to do next;
- b) provide **us** with details of what has happened within 60 days of **you** notifying the claim and provide any other information **we** may reasonably require. For loss or damage claims, **we** may require **you** to provide **us** with documentation to help prove **your** claim, for example: purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, valuations, utility bills, pre-purchase surveys, plans and deeds of **your** property. **We** will only ask for information relevant to **your** claim and **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information;
- c) forward to Adjusting Associates LLP within 3 days, if any claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive;
- d) not admit liability or offer to agree to settle any claim without **our** written permission;
- e) inform the police as soon as reasonably possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property;
- f) take all reasonable care to limit any loss or damage or injury;
- g) not dispose of any damaged items before Adjusting Associates LLP have the opportunity to inspect them or **you** have been advised by Adjusting Associates LLP to dispose of them

If **you** fail to comply with the above duties, this insurance may become invalid.

# General Exclusions

Applicable to the whole of this insurance

## 1. Radioactive contamination and nuclear assemblies exclusion

We will not pay for:

- a) loss or destruction of/or damage to any property, or any loss or expenses resulting or arising from;  
or
- b) any legal liability of any nature caused by or contributed to by or arising from, or in any way connected with:
  - ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

## 2. War exclusion

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

## 3. Existing and/or deliberate loss or damage

We will not pay for loss or damage:

- a) occurring before or arising from an event before the beginning of the **period of insurance**;
- b) caused deliberately by **you** or by any member of **your home**.

## 4. Terrorism

We will not pay for loss, damage, cost or expense of any nature caused by, resulting from or in any way connected with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this insurance, an act of terrorism means an act including, but not limited to, the threat and/or the use of force or violence of any person or group(s) or of purposes, whether acting alone or on and behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

We will not pay for loss, damage, cost or expense of any nature caused by, resulting from or in any way connected with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder will remain in full force and effect.

## 5. Sonic boom

We will not pay for any loss, destruction or damage directly caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

## 6. Biological and chemical contamination

We will not pay for:

- a) loss or destruction of or damage to any property, or any loss or expenses resulting or arising from;
- b) any legal liability of any nature;
- c) death or injury to any person caused by or contributed to or arising from or in any way connected with biological or chemical contamination due to or arising from:
  - terrorism  
and/or
  - steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

# General Exclusions (continued)

Applicable to the whole of this insurance

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

- the causing, occasioning or threatening of harm of any nature and by any means;
- putting the public or any section of the public in fear.
- in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

## 7. Loss of value

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

## 8. Wear and tear and faulty workmanship

We will not pay for loss or damage:

- a) due to wear and tear or anything that happens gradually. (For example, damp caused over a period of time due to blocked or poorly maintained guttering or electrical failure of a television);
- b) caused by faulty workmanship.

## 9. Electronic data

We will not pay for:

- a) loss or destruction of or damage to any property; or
- b) any loss or expenses resulting or arising from; or
- c) any legal liability of any nature;

in any way connected with, caused by or contributed by or arising from;

- computer viruses, erasure or corruption of electronic data
- the failure of any equipment to correctly recognise the date or change of date.

For the purposes of this exclusion, “computer virus” means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

## 10. Indirect loss or damage

We will not pay for any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance.

## 11. Contractors Clause

We will not pay for loss, damage or liability arising out of the activities of contractors including any loss, damage or liability as a result of **you** acting in the capacity of a professional tradesperson for works undertaken at the property.

## 12. Sanctions Clause

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

# Section 1 - Buildings

The **schedule** will show if this cover applies.

<b>What is covered</b> The <b>buildings</b> are covered against loss or damage directly caused by:	<b>What is not covered</b>
1. Fire, lightning, explosion.	The first £100 of each and every loss.
2. Aircraft and other flying objects or anything dropped from them.	The first £100 of each and every loss.
3. Smoke.	a) Damage caused by anything that happens gradually. b) Pollution damage. c) The first £100 of each and every loss.
4. Earthquake.	The first £2,500 of each and every loss except for Italy and Greece where this is increased to £5,000 or 2.5% of the sum insured for <b>buildings</b> , whichever is the greater.
5. Storm, hail or flood.	a) Loss or damage to: <ul style="list-style-type: none"> <li>• domestic outbuildings and garages that are not of <b>standard construction</b>,</li> <li>• domestic fixed fuel oil tanks in the open,</li> <li>• paved patios, terraces, tennis courts, <b>swimming pools</b>, irrigation systems, walls, gates and fences,</li> <li>• awnings, swimming pool covers, filtration plants, heaters and pumps.</li> </ul> b) The first £100 of each and every loss.
6. Weight of snow and avalanche.	a) Loss or damage caused by: <ul style="list-style-type: none"> <li>• <b>subsidence, landslip or heave</b>,</li> <li>• frost.</li> </ul> b) Loss or damage to: <ul style="list-style-type: none"> <li>• domestic outbuildings and garages that are not of <b>standard construction</b>,</li> <li>• domestic fixed fuel oil tanks in the open,</li> <li>• paved patios, terraces, tennis courts, <b>swimming pools</b>, irrigation systems, walls, gates and fences,</li> <li>• awnings, swimming pool covers, filtration plants, heaters and pumps.</li> </ul> c) The first £250 of each and every loss.
7. Escape of water from and frost damage to fixed water tanks, apparatus or pipes.	a) Loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in. b) Loss or damage if the <b>home</b> is <b>unoccupied</b> unless the water has been switched off at the point of supply to the <b>buildings</b> . c) Loss or damage to: <ul style="list-style-type: none"> <li>• domestic outbuildings and garages that are not of <b>standard construction</b>,</li> <li>• domestic fixed fuel oil tanks</li> <li>• <b>swimming pools</b> and irrigation systems.</li> </ul> d) The first £250 of each and every loss.
8. Escape of oil from a fixed domestic oil fired heating installation.	a) Faulty workmanship and/or materials. b) Loss of damage while the <b>buildings</b> are not furnished enough to be normally lived in. c) The first £100 of each and every loss.

## Section 1 - Buildings (continued)

<b>What is covered</b> The <b>buildings</b> are covered against loss or damage directly caused by:	<b>What is not covered</b>
<b>9.</b> Theft or attempted theft.	a) Loss or damage while the <b>home</b> is <b>unoccupied</b> , let or sub-let unless the loss or damage follows a violent or forcible entry. b) Loss or damage whilst the <b>buildings</b> are not furnished enough to be normally lived in. c) The first £100 of each and every loss.
<b>10.</b> Collision by any vehicle or animal.	a) Loss or damage caused by any vehicle or animal belonging to <b>you</b> or under <b>your</b> control. b) The first £100 of each and every loss.
<b>11.</b> Any person taking part in a riot, strike, violent disorder, civil commotion, labour disturbance or acting maliciously.	a) Loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in. b) The first £100 of each and every loss.
<b>12.</b> Breakage or collapse of fixed radio and television aerials, satellite dishes and their fittings and masts.	a) Damage due to corrosion of the fixtures and fittings. b) The first £100 of each and every loss.
<b>13.</b> Falling trees or branches, lamp posts and telegraph poles.	a) Removal costs of more than £500 in any one <b>period of insurance</b> . b) Loss or damage to hedges, gates and fences. c) Loss or damage caused by lopping, topping and/or felling. d) The first £100 of each and every loss.
<b>14.</b> <b>Subsidence, landslip or heave</b> of the site upon which the <b>buildings</b> stand up to a maximum of £200,000 or the sum insured as shown in the <b>schedule</b> or subsequent policy amendments, whichever is the lesser.	a) Loss or damage to domestic fixed oil tanks, private <b>swimming pools</b> , paved patios and terraces, walls, gates and fences, tennis courts unless the private dwelling is also affected at the same time by the same event. b) Any claim for which compensation has been provided, or would have been but for the existence of this insurance, under contract or legalisation or guarantee. c) Loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions. d) Loss or damage caused by coastal or riverbank erosion. e) Loss or damage arising from faulty workmanship, defective plans, specification, workmanship or the use of defective materials. f) Any claim arising out of loss or damage to solid floors unless the walls are damaged at the same time. g) Loss or damage caused by normal <b>settlement</b> , shrinkage or expansion. h) The first £2,500 of each and every loss except for Italy where this is increased to £5,000 or 2.5% of the sum insured for <b>buildings</b> , whichever is the greater.

## Section 1 - Buildings (continued)

What is covered	What is not covered
<p><b>We will also cover the following:</b></p> <p><b>15.</b> Electrical power surge: Damage caused by electricity to fixture and fittings and electrical parts of any apparatus or its accessories by short-circuiting, spontaneous combustion or abnormal occurrence.</p>	<p>a) Limited to £1,500 any one occurrence and £3,000 any one <b>period of insurance</b>.</p> <p>b) Any items covered by supplier, manufacturer or installer guarantee.</p> <p>c) The first £100 of each and every loss.</p>
<p><b>16.</b> The cost of repairing accidental damage caused by external and visible means from a single identifiable event to:</p> <p>a) domestic oil pipes; b) underground water supply pipes; c) underground gas pipes; d) underground cable which <b>you</b> are legally liable for.</p>	<p>a) Damage due to wear and tear or anything that happens gradually.</p> <p>b) Loss or damage to sewers, drains or septic tanks.</p> <p>c) More than £1,000 in any <b>period of insurance</b>.</p> <p>d) The first £100 of each and every loss.</p>
<p><b>17.</b> The cost incurred (with <b>our</b> permission) of finding the source of any escape of water or oil from any fixed internal domestic heating installations including subsequent repairs to walls, floors and ceilings.</p>	<p>a) More than £1,000 in any <b>period of insurance</b>.</p> <p>b) The first £100 of each and every loss.</p>
<p><b>18.</b> The cost of repairing accidental breakage to:</p> <p>a) fixed glass (including the cost of replacing frames); b) ceramic hobs; c) sanitary fixtures; d) solar panels all forming part of the <b>buildings</b>.</p>	<p>a) More than £500 for the cost of removing or replacing frames.</p> <p>b) Loss or damage whilst the <b>buildings</b> are not furnished enough to be normally lived in.</p> <p>c) The first £100 of each and every loss.</p>
<p><b>19.</b> The reasonable cost of necessary alternative accommodation which <b>you</b> have to pay for while the <b>buildings</b> cannot be lived in following loss or damage which is covered under this section; or loss of rent due to <b>you</b> for which <b>you</b> are unable to recover for holidays booked prior to the loss or damage.</p>	<p>a) Any amount over 10% of the sum insured for the <b>buildings</b>.</p> <p>b) The first £100 of each and every loss.</p>
<p><b>20.</b> Expenses <b>you</b> have to pay in respect of fire brigade charges for which <b>you</b> are liable to pay following attendance by the fire brigade at the <b>premises</b> shown in the <b>schedule</b>, following loss or damage to the <b>buildings</b> which is covered under this section.</p>	<p>a) More than £500 in any <b>period of insurance</b>.</p> <p>b) The first £100 of each and every loss.</p>

## Section 1 - Buildings (continued)

What is covered	What is not covered
<p><b>We will also cover the following:</b></p> <p><b>21. Metered Water</b> Increased domestic metered water charges <b>you</b> may have to pay following an escape of water which gives rise to an admitted claim under Insured Event 7 of this section.</p> <p><b>You</b> may only claim this benefit under one section of this document.</p>	<p>a) More than £500 in any <b>period of insurance</b>.</p> <p>b) The first £100 of each and every loss.</p>
<p><b>22.</b> Expenses <b>you</b> have to pay and which <b>we</b> have agreed in writing for:</p> <p>a) architects, surveyors, consulting, engineers and legal fees;</p> <p>b) the cost of removing debris and making safe the <b>buildings</b>;</p> <p>c) costs <b>you</b> have to pay in order to comply with any government or local authority requirements;</p> <p>following loss or damage to the <b>buildings</b> which is covered under this section.</p>	<p>a) Any expenses for preparing a claim or an estimate for the loss or damage.</p> <p>b) Any cost if government or local authority requirements have been served on <b>you</b> before the loss or damage.</p>

# Section 1 - Buildings

## Settling Claims

### How we deal with your claim

If **your** claim for loss or damage is covered under Section 1 - Buildings, **we** will pay the full cost of repair excluding the **excess** as long as:

- 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 **buildings** in their present form (including removal of debris costs, architects' and surveyors' fees).

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

**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.

### Under-insurance

If **you** are under-insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example, if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

### Limit of insurance

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

### Index linking clause

The sum insured for **buildings** will be adjusted annually in accordance with a recognised House Rebuilding Cost Index relevant to each country or a figure as specified by **us**.

At each renewal the premium will be calculated on the revised sum insured. For **your** protection should the index fall below zero, **we** will not reduce the sum insured.

## Section 2 - Contents

The **schedule** will show if this cover applies.

<b>What is covered</b> The <b>contents</b> are covered against loss or damage directly caused by:	<b>What is not covered</b>
<b>1.</b> Fire, lightning, explosion.	The first £100 of each and every loss.
<b>2.</b> Aircraft and other flying objects or anything dropped from them.	The first £100 of each and every loss.
<b>3.</b> Smoke.	a) Damage caused by anything that happens gradually. b) Pollution damage. c) The first £100 of each and every loss.
<b>4.</b> Earthquake.	The first £2,500 of each and every loss except for Italy and Greece where this is increased to £5,000 or 2.5% of the sum insured for <b>contents</b> , whichever is the greater.
<b>5.</b> Storm, hail or flood.	a) Loss or damage to the <b>contents</b> of domestic outbuildings and garages that are not of <b>standard construction</b> . b) Property in the open. c) The first £100 of each and every loss.
<b>6.</b> Weight of snow and avalanche.	a) Loss or damage caused by: <ul style="list-style-type: none"> <li>• <b>subsidence, landslip or heave,</b></li> <li>• frost.</li> </ul> b) Loss or damage to swimming pool covers, filtration plants, heaters and pumps. c) The first £250 of each and every loss.
<b>7.</b> Escape of water from and frost damage to fixed water tanks, apparatus or pipes.	a) Loss or damage to the <b>contents</b> of domestic outbuildings and garages that are not of <b>standard construction</b> . b) Loss out of <b>swimming pools</b> and irrigation systems. c) Loss or damage whilst the <b>buildings</b> are not furnished enough to be normally lived in. d) Loss or damage if the <b>home</b> is <b>unoccupied</b> unless the water has been switched off at the point of supply to the <b>buildings</b> . e) The first £250 of each and every loss.
<b>8.</b> Escape of oil from a fixed domestic oil fired heating installation.	a) Faulty workmanship and/or materials. b) Loss of damage while the <b>buildings</b> are not furnished enough to be normally lived in. c) The first £100 of each and every loss.

## Section 2 - Contents (continued)

<b>What is covered</b> The <b>contents</b> are covered against loss or damage directly caused by:	<b>What is not covered</b>
<b>9.</b> Theft or attempted theft	a) Loss or damage while the <b>home</b> is <b>unoccupied</b> , let or sub-let unless the loss or damage follows a violent or forcible entry. b) Loss or damage whilst the <b>buildings</b> are not furnished enough to be normally lived in. c) More than £2,000 in any <b>period of insurance</b> from detached domestic outbuildings or garages. d) <b>Valuables</b> if the <b>home</b> is <b>unoccupied</b> , unless specified separately on the <b>schedule</b> . e) The first £100 of each and every loss.
<b>10.</b> Collision by any vehicle or animal.	a) Loss or damage caused by any vehicle or animal belonging to <b>you</b> or under <b>your</b> control. b) The first £100 of each and every loss.
<b>11.</b> Any person taking part in a riot, strike, violent disorder, civil commotion, labour disturbance or acting maliciously.	a) Loss or damage while the <b>buildings</b> are not furnished enough to be normally lived in. b) <b>Valuables</b> if the <b>home</b> is <b>unoccupied</b> , unless specified separately on the <b>schedule</b> . c) The first £100 of each and every loss.
<b>12.</b> Accidental damage to: <ul style="list-style-type: none"> <li>• mirrors,</li> <li>• glass tops and fixed glass in furniture,</li> <li>• ceramic glass in cooker hobs.</li> </ul>	a) Damage to or the cost of removing or replacing frames. b) Breakage of property not in good condition. c) Any loss or damage whilst the <b>home</b> is let or sub-let. d) The first £100 of each and every loss.
<b>13.</b> Falling trees or branches, lamp posts and telegraph poles.	a) Removal costs of more than £500 in any one <b>period of insurance</b> . b) Loss or damage caused by lopping, topping and/or felling. c) The first £100 of each and every loss.
<b>14.</b> <b>Subsidence, landslip</b> or <b>heave</b> of the site upon which the <b>buildings</b> stand up to a maximum of £200,000 or the sum insured as shown in the <b>schedule</b> or subsequent policy amendments, whichever is the lesser.	a) Any claim for which compensation has been provided, or would have been but for the existence of this insurance, under contract or legalisation or guarantee. b) Loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions. c) Loss or damage caused by coastal or riverbank erosion. d) Loss or damage arising from faulty workmanship, defective plans, specification, workmanship or the use of defective materials. e) Any claim arising out of loss or damage to solid floors unless the walls are damaged at the same time. f) The first £2,500 of each and every loss except for Italy where this is increased to £5,000 or 2.5% of the sum insured for <b>contents</b> , whichever is the greater.

## Section 2 - Contents (continued)

<b>What is covered</b> We will also cover the following:	<b>What is not covered</b>
<p><b>15.</b> Electrical power surge: Damage caused by electricity to fixtures and fittings and electrical parts of any apparatus or its accessories by short-circuiting, spontaneous combustion or abnormal occurrence.</p>	<p>a) Limited to £1,500 any one occurrence and £3,000 any one <b>period of insurance</b>.</p> <p>b) Any items covered by supplier, manufacturer or installer guarantee.</p> <p>c) The first £100 of each and every loss.</p>
<p><b>16.</b> Electrical equipment: Accidental damage caused by external and visible means to audio and audiovisual units, including television sets, video recorders, DVD players and home computers, laptops and their accessories, all situated within the <b>home</b>.</p>	<p>a) Damage to or deterioration of any article, directly caused by the process of cleaning, repair, renovation, maintenance or while being worked on.</p> <p>b) Tapes, disks or computer software.</p> <p>c) Any amount exceeding £2,500 in any one <b>period of insurance</b>.</p> <p>d) Any loss or damage whilst the <b>home</b> is let or sub-let.</p> <p>e) The first £100 of each and every loss.</p>
<p><b>17.</b> The cost of repairing accidental damage caused by external and visible means from a single identifiable event to:</p> <ul style="list-style-type: none"> <li>• domestic oil pipes;</li> <li>• underground water supply pipes;</li> <li>• underground gas pipes;</li> <li>• underground cable</li> </ul> <p>which <b>you</b> are legally liable for as tenant only.</p>	<p>a) Damage due to wear and tear or anything that happens gradually.</p> <p>b) Loss or damage to sewers, drains or septic tanks.</p> <p>c) More than £1,000 in any one <b>period of insurance</b>.</p> <p>d) The first £100 of each and every loss.</p>
<p><b>18.</b> Alternative accommodation/loss of rent The reasonable cost of necessary alternative accommodation which <b>you</b> have to pay for whilst the <b>buildings</b> cannot be lived in following loss or damage which is covered under this section; or loss of rent due to <b>you</b> for which <b>you</b> are unable to recover for holidays booked prior to the loss or damage.</p>	<p>a) Any amount over 10% of the sum insured under this section for the <b>contents</b>.</p> <p>b) The first £100 of each and every loss.</p>
<p><b>19.</b> Expenses <b>you</b> have to pay in respect of fire brigade charges for which <b>you</b> are liable to pay following attendance by the fire brigade at the <b>premises</b> shown in the <b>schedule</b>, following loss or damage to the <b>buildings</b> which is covered under this section.</p>	<p>a) More than £500 in any <b>period of insurance</b>.</p> <p>b) The first £100 of each and every loss.</p>
<p><b>20.</b> Metered water: Increased domestic metered water charges <b>you</b> may have to pay following an escape of water which gives rise to an admitted claim under Insured Event 7 of this section.  <b>You</b> may only claim this benefit under one section of this document.</p>	<p>a) More than £500 in any <b>period of insurance</b></p> <p>b) The first £100 of each and every loss.</p>

## Section 2 - Contents (continued)

<b>What is covered</b> We will also cover the following:	<b>What is not covered</b>
<p><b>21.</b> The <b>contents</b> whilst temporarily removed from the <b>home</b> against loss or damage:</p> <p>a) directly caused by any of the events insured under this section whilst the <b>contents</b> are:</p> <ul style="list-style-type: none"> <li>• in any occupied private dwelling,</li> <li>• in any building where <b>you</b> or any permanent member of <b>your</b> household is residing,</li> <li>• in any trade building for the purpose of alteration, valuation, cleaning or processing,</li> <li>• in any furniture store,</li> <li>• in any bank or safe deposit;</li> </ul> <p>b) elsewhere caused by fire, lightning, explosion, aircraft or earthquake;</p> <p>c) during the process of removal and transit following permanent change of residence or whilst in transit from any bank, safe, deposit or furniture depository caused by the events of fire, lightning, explosion, aircraft, earthquake or theft following forcible or violent entry.</p>	<p>a) <b>Contents</b> outside the country in which the <b>premises</b> are situated.</p> <p>b) Money, negotiable documents, or stamps.</p> <p>c) Any amount over 20% of the sum insured under this section for <b>contents</b> in a furniture store.</p> <p>d) The first £100 of each and every loss.</p>
<p><b>22.</b> Garden furniture in the <b>garden</b>.</p>	<p>a) More than £1,000 in total in any one <b>period of insurance</b>.</p> <p>b) Damage cause by storm, hail, flood, avalanche, snow or weight of snow.</p> <p>c) The first £100 of each and every loss.</p>
<p><b>23.</b> Fatal injury to <b>you</b>, happening at the <b>premises</b> shown in the <b>schedule</b>, caused by outward and visible violence by burglars or by fire provided that death ensues within 12 months of such an injury, for the following amounts:</p> <p>a) £10,000 for each insured person over sixteen years of age at the time of death.</p> <p>b) £5,000 for each insured person under sixteen years of age at the time of death.</p>	
<p><b>24.</b> Loss or theft of keys: The cost <b>you</b> have to pay for replacing locks to safes and outside doors in the <b>home</b> following theft or loss of <b>your</b> keys.</p>	<p>a) Any amount over £500 in total in any one <b>period of insurance</b>.</p> <p>b) Alarm keys.</p> <p>c) The first £100 of each and every loss.</p>
<p><b>25.</b> Domestic freezer contents: The cost of replacing <b>your</b> food in <b>your</b> fridge or freezer if it is spoiled due to a change in temperature or contamination by refrigeration fumes.</p>	<p>a) Loss or damage caused by any electricity or gas company cutting off or restricting <b>your</b> supply.</p> <p>b) Loss or damage due to the failure of <b>your</b> electricity or gas supply caused by a strike or any other industrial action.</p> <p>c) Any amount exceeding £250 in any one <b>period of insurance</b>.</p> <p>d) The first £100 of each and every loss.</p>

# Section 2 - Contents

## Settling Claims

### How we deal with your claim

If **you** claim for loss or damage to the **contents**, **we** will at **our** option either pay the full cost to repair or, in the event of a total loss or destruction of an article, **we** will pay for the cost of replacing the article as new providing that:

- the sum insured is adequate;
- the new article is as close as possible but not an improvement on the original article when it was new;
- **you** have paid and **we** have authorised the cost of replacement.

The above basis of settlement will not apply to clothes, linen or pedal cycles where **we** will deduct an amount for wear and tear and depreciation.

**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.

### Under-insurance

If **you** are under-insured, which means the cost of rebuilding the **contents** at the time of loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example, if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

### Limit of insurance

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

### Index linking clause

The sum insured for **contents** will be adjusted each month in accordance with a recognised Consumer Durables Price Index selected or a figure specified by **us**.

At each renewal the premium will be calculated on the revised sum insured. For **your** protection should the index fall below zero, **we** will not reduce the sum insured.

## Section 3 - Legal Liability to the Public

The **schedule** will show if this cover applies.

This section covers **your** legal liability.

- If the **buildings** only are insured, **your** legal liability as owner only but not as occupier is covered
- If the **contents** only are insured, **your** legal liability as occupier only but not as owner is covered
- If the **buildings** and **contents** are insured, **your** legal liability as owner and occupier is covered

What is covered	What is not covered
<p><b>We</b> will compensate <b>you</b> as owner or occupier including <b>your</b> legal liability, arising out of the letting of <b>your holiday home</b> for any amounts <b>you</b> become legally liable to pay as damages for:</p> <p>a) <b>bodily injury</b>;</p> <p>b) damage to property;</p> <p>caused by an accident happening at the <b>premises</b> during the <b>period of insurance</b> specified in the <b>schedule</b>.</p>	<p><b>We</b> will not compensate <b>you</b> for any liability:</p> <p>a) for <b>bodily injury</b> to:</p> <ul style="list-style-type: none"> <li>• <b>you</b></li> <li>• any other permanent member of <b>your</b> family</li> <li>• any person who at the time of sustaining such injury is engaged in <b>your</b> service;</li> </ul> <p>b) for <b>bodily injury</b> arising from or in any way connected with any communicable disease or condition;</p> <p>c) for damage to the property owned by or in the charge or control of:</p> <ul style="list-style-type: none"> <li>• <b>you</b></li> <li>• any other permanent member of <b>your</b> family</li> <li>• any person engaged in <b>your</b> service;</li> </ul> <p>d) arising out of or incidental to any profession, occupation or business other than operating of the <b>premises</b> as a let <b>holiday home</b> and self-catering <b>holiday home</b>;</p> <p>e) which <b>you</b> assumed under contract and which would not otherwise have attached;</p> <p>f) for any vehicle used for racing, pace-making or speed testing;</p> <p>g) arising out of the ownership, possession or operation or use of:</p> <ul style="list-style-type: none"> <li>• any motorised or horse-drawn vehicle other than domestic gardening equipment operating within the insured <b>premises</b>;</li> <li>• any power-operated lift;</li> <li>• any aircraft (including drones) or watercraft or remote-controlled models of such other than manually-operated rowing boats, punts or canoes;</li> </ul> <p>h) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> <li>• caused by a sudden, unidentified, unexpected and unforeseen accident which happens in its entirety at a specific moment in time during the <b>period of insurance</b> at the <b>premises</b> named in the <b>schedule</b>; and</li> <li>• reported to <b>us</b> not later than 30 days from the end of the <b>period of insurance</b>;</li> </ul> <p>in which case, all such pollution and/or contamination arising out of such accident will be deemed to have happened at the time of such accident;</p> <p>i) arising out of <b>your</b> ownership, occupation, possession or use of any land or building other than the <b>premises</b> specified in the <b>schedule</b>.</p>

## Section 3 - Legal Liability to the Public (continued)

### Limit of Insurance

The limit of liability in respect of all claims under this section WILL NOT EXCEED £5,000,000 ANY ONE INCIDENT or series of incidents arising out of any one event, plus the costs and expenses incurred by **the insured** with **our** written consent in the defence of any such claim.

## Section 4 - Accidents to Domestic Staff

The **schedule** will show if this cover applies.

This section covers **your** legal liability.

What is covered	What is not covered
<p><b>We</b> will compensate <b>you</b> for amounts <b>you</b> become legally liable to pay including costs and expenses which <b>we</b> have agreed in writing, for <b>bodily injury</b> by accident happening during the <b>period of insurance</b> anywhere in the world to <b>your</b> domestic staff employed in connection with the <b>premises</b> named in the <b>schedule</b>.</p>	<p><b>We</b> will not compensate <b>you</b> for any liability for <b>bodily injury</b> arising from, or in any way connected with:</p> <ul style="list-style-type: none"><li>a) any vehicle outside the <b>premises</b>;</li><li>b) any vehicle used for racing, pace-making or speed testing;</li><li>c) any communicable disease or condition;</li><li>d) Canada or the United States of America after the total period of stay has exceeded 30 days in the <b>period of insurance</b>;</li><li>e) independent contractors, their employees and members of <b>your</b> family or household;</li><li>f) any wilful or malicious act.</li></ul>

### Limit of Insurance

The limit of liability in respect of all claims under this section WILL NOT EXCEED £1,000,000 ANY ONE INCIDENT or series of incidents arising out of any one event, plus the costs and expenses incurred by the **insured** with **our** written consent in the defence of any such claim.

## Section 5 - Personal Items

The **schedule** will show if this cover applies.

What is covered	What is not covered
<p><b>Valuables</b> and <b>personal possessions</b> listed in the <b>schedule</b> (or specification(s) attached) against physical loss or damage within the geographical limits shown in the <b>schedule</b>.</p> <p>Unspecified <b>valuables</b> and <b>personal possessions</b> up to £1,000 any one item, set or pair.</p>	<ul style="list-style-type: none"> <li>a) Any loss or damage if <b>you</b> are engaged in or in any way connected with any form of professional entertaining.</li> <li>b) Loss or damage caused by moth, vermin, wear and tear or anything that happens gradually.</li> <li>c) Loss or damage from electrical or mechanical faults or breakdown.</li> <li>d) Damage to or deterioration of any article directly caused by the process of dyeing, cleaning, repair or renovation.</li> <li>e) Loss of money.</li> <li>f) Damage to guns caused by rusting or bursting of barrels.</li> <li>g) Breakage of any sports equipment whilst in use.</li> <li>h) Contact or corneal lenses.</li> <li>i) Mobile telephones (unless specified).</li> <li>j) Damage to dentures, dental related items and hearing aids (unless specified).</li> <li>k) Musical instruments (unless specified).</li> <li>l) The first £100 of each and every loss.</li> <li>m) Any amount over £1,000 for theft from or with an unattended motor vehicle.</li> <li>n) Any amount over £1,000 for any one item unless stated otherwise in the <b>schedule</b> or the specification(s) attached to the <b>schedule</b>.</li> </ul>

### Settling Claims

#### How we deal with your claim

1. If **you** claim for loss or damage to **valuables** or **personal possessions**, **we** will at **our** option replace, repair, or pay for any article covered under this section.
2. Where any insured item consists of articles in a pair or set, **we** will not pay:
  - 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); or
  - b) more than any proportionate part of the insured value of the pair or set.
3. If the total value of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim.  
 For example if **your** sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement.  
  
 However, if **personal possessions** are lost or damaged away from the **home** **we** will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.
4. **We** will not pay more than the sum insured shown in the **schedule**.

## Section 6 - Emergency Travel

The **schedule** will show if this cover applies.

The following applies only if the **home** is a **holiday home** and not **your** permanent residence.

What is covered	What is not covered
Subject to <b>our</b> prior agreement and approval <b>we</b> will pay: a) the cost of one return air ticket to the <b>premises</b> named in the <b>schedule</b> not exceeding £300 and the cost of a second return air ticket for a member of <b>your</b> family not exceeding £300, and b) up to £400 for the necessarily incurred costs of temporary accommodation/expenses if the <b>premises</b> named in the <b>schedule</b> are uninhabitable by any cause for which cover is provided under Section 1 - Buildings and Section 2 - Contents of this policy.	Any amount exceeding £1,000 in any <b>period of insurance</b> .

### Conditions

1. The estimated claim under Section 1 - Buildings and Section 2 - Contents is not less than £2,500.
2. All travel documents, hotel receipts and other documents must be retained by **you** and will be the basis of claims settlements.
3. In the event of air travel not being viable, the cost of the journey by road, rail or sea may be substituted.
4. The loss or damage must be notified to **us** within 21 days of the date of loss.

# French Natural Catastrophe Cover Extension

## Natural Catastrophe Cover Extension for France in accordance with French law

This insurance is extended to cover physical loss or physical damage to the **premises** caused by exceptional intensity of a natural agent such as earthquake, landslip or flood. This extension is in accordance with the legal regulations in force on the day of such loss and is subject to all terms and condition of this insurance, except as amended by this extension.

### Basis of settlement

**Your** claim for damage under this extension will be calculated in accordance with the basis of settlement for this insurance. In no event will **we** pay more than the amount insured; **we** will deduct from **our** settlement an amount which is set by law and which **you** must bear **yourself**. **You** undertake not to insure this amount elsewhere.

### Notice of loss

**You** must notify Adjusting Associates LLP of any loss or damage which may result in a claim under this extension as soon as **you** become aware of it and the latest within ten days after publication of the inter-ministerial decree stating that a natural catastrophe has occurred.

In the event of loss, if **you** have taken out more than one policy which covers physical damage caused directly by the exceptional intensity of a natural agent, **you** must tell **us** about such policies within the ten day period mentioned above. **You** must submit **your** claim to **the insurer** of **your** choice within the same period.

### Claim payment

**We** undertake to pay **you** the amount due under this extension within three months from either the date on which **you** gave **us** the estimate of the damage or the date of publication of the inter-ministerial decree stating that a natural catastrophe has occurred, whichever is the latter. If **we** do not, the amount due will bear interest at the statutory rate from the end of this period unless **our** failure to pay is accidental or due to circumstances beyond **our** control.

# Spanish Consorcio de Compensacion

## CLAUSE ON COMPENSATION OF LOSSES ARISING FROM EXTRAORDINARY EVENTS BY THE INSURANCE COMPENSATION CONSORTIUM

In accordance with the provisions of the redrafted text of the Legal Statute for the Insurance Compensation Consortium, enacted by Royal Legislative Decree 7/2004 of 29<sup>th</sup> October, policyholders of insurance contracts obligatorily including the surcharge in favour of the aforesaid Public Business Entity are entitled to contract the cover for extraordinary risks with any Insurer meeting the conditions required by the legislation in force.

Compensation deriving from losses arising out of extraordinary events taking place in Spain and affecting risks located therein and with regard to personal damage, also those for extraordinary events occurring abroad when the insured habitually resides in Spain, will be paid by the Insurance Compensation Consortium if the policyholder has paid the relevant surcharges in its favour and provided that one of the following circumstances occurs:

- a) When the extraordinary risk covered by the Insurance Compensation Consortium is not covered by the insurance policy taken out with the Insurer.
- b) When, even though the risk is covered by the said insurance policy, the obligations of the Insurer cannot be met because the Insurer is declared insolvent by a Court or because the Insurer is subject to a winding-up process supervised or carried out by the Insurance Compensation Consortium.

The Insurance Compensation Consortium will act in accordance with the aforementioned Legal Statute, the Law 50/1980 of 8<sup>th</sup> October on Insurance Contract, the Regulations on Extraordinary Risks approved by Royal Decree 300/2004 of 20<sup>th</sup> February and other complementary legislation.

### SUMMARY OF LEGAL RULES

#### 1. *Extraordinary events covered*

- a) The following natural phenomena: earthquakes and tidal waves, extraordinary flooding (including those provoked by sea dashing), volcanic eruptions, unusual cyclonic activities (including extraordinary winds of more than 120 km/h and tornadoes), and falling of astral bodies and meteorites.
- b) Those events occurring violently as a result of terrorism, rebellion, sedition, insurrection, and popular tumult.
- c) Events or acts of the Military Forces or State Securities Bodies in peacetime.

The atmospheric and seismic phenomena, volcanic eruptions and the falling of astral bodies will be certified, at the request of the Insurance Compensation Consortium, through reports issued by the State Meteorology Agency (AEMET), the National Geographic Institute and others competent public bodies. In the case of political or social events as well as in the event of damage caused by facts or acts of the Military Forces or State Security Bodies in peacetime, the Insurance Compensation Consortium shall be able to collect information about the facts from the competent judicial or administrative authorities.

#### 2. *Risks excluded*

- a) Those which do not give rise to compensation in accordance with the Insurance Contract Law.
- b) Those suffered by goods covered by an insurance contract other not obliged to include the surcharge in favour of the Insurance Compensation Consortium.
- c) Those caused by a fault or defect of the insured item or its evident lack of maintenance.
- d) Those caused by armed conflicts, even when not preceded by a formal declaration of war.
- e) Those arising from nuclear energy, without prejudice to the provisions of the Law 12/2011 of 27<sup>th</sup> May on liability for nuclear damage or provoked by radioactive materials. The foregoing notwithstanding, direct damage to insured nuclear installations will be deemed to be included when the damage is caused by an extraordinary event affecting the installations themselves.
- f) Those due to the mere action of time and, in the case of goods which are totally or partially submerged, those caused by the mere action of waves or ordinary currents.

# Spanish Consorcio de Compensacion (continued)

- g) Those produced by natural phenomena other than the natural phenomena mentioned in section 1.a below and, in particular, those caused by an increase in the level of underground water, the movement of embankments, sliding or settlement of land, falling rocks and similar phenomena, unless the damage is manifestly caused by the action of rainwater causing a situation of extraordinary flooding in the area and arises simultaneously with such flooding.
- h) Those caused by acts of popular uprising in the course of meetings and demonstrations carried out in accordance with the provisions of Fundamental Law 9/1983 of 15<sup>th</sup> July 15<sup>th</sup> governing the right of assembly, as well as in the course of legal strikes, except where such acts could be qualified as extraordinary events of those indicated in section 1.b) below.
- i) Those caused by bad faith on the part of the insured.
- j) Those arising from. natural phenomena causing damage to goods or losses of profits when the policy's issue date or effective date, if later, does not precede in seven natural days to the loss date, unless it is demonstrated the impossibility of taking out the policy due to lack of insurable interest. This waiting period shall not apply in case of replacement or substitution of the policy, with the same or other entity, without interruption, except in the part which is the object of increase or new cover. Nor does apply to the part of the insured capitals resulting from the automatic revalorisations stated in the policy.
- k) Those relating to losses that take place before payment of the first premium or when, in accordance with the Insurance Contract Act, cover by the Insurance Compensation Consortium is suspended or the insurance contract is extinguished due to the non-payment of premiums.
- l) With regard to damage to goods, the indirect risks, or losses arising from direct or indirect damage other than loss of profits as limited as compensable by the Regulations on the insurance of extraordinary risks. In particular, damage or losses arising from power cuts or alterations in the external supply of electricity, gas, fuel-oil, diesel or other fluids is are not covered, nor are any other damage or indirect loss apart from those mentioned in the preceding paragraph, even where such alterations arise from a cause included in the cover for extraordinary risks.
- m) Those declared by the National Government to be a "national calamity or catastrophe" in view of their magnitude or severity.
- n) In the event of land vehicles liability, personal damage arising from this cover.

### **3. Deductible**

#### I. The deductible for the insured shall be:

- a) In the case of direct damage, in insurance against damage to goods, the deductible for the insured will be 7% of the amount of the compensable damage caused by the loss. However, no deduction for deductible will apply to damage affecting to homes, ownership communities and vehicles which are insured under a motor policy.
- b) In the case of loss of profits, the deductible for the insured will be that foreseen in the policy, in time or amount, for damage resulting from ordinary claims of loss of profits. If there are several deductibles for the cover of ordinary claims of loss of profits, those stated for the main cover will apply.
- c) When the policy provides a combined deductible for damage and loss of profits, material damage will be settled by the Insurance Compensation Consortium less the applicable in accordance with section a) before, and the loss of profits caused with deduction of the deductible stated in the policy for the main cover, less the deductible applied in the settlement of material damage.

#### II. In the case of personal insurance, no deductible will apply.

### **4. Extension of the cover.**

1. The cover for extraordinary risks will apply to the same goods or people, as well as sums insured established in the policies covering ordinary risks.

2. Notwithstanding the foregoing:

- a) For policies covering own damage to motor vehicles, the cover of the extraordinary risks by the Insurance Compensation Consortium shall guarantee the total insurable interest even if the ordinary policy only covers it in part.
- b) When the vehicles only had a motor liability policy, the cover of extraordinary risks by the Insurance Compensation Consortium shall guarantee the value of the vehicle in its state at the moment immediately prior to the occurrence of the loss at purchase price generally accepted in the market.
- c) For those life policies generating a mathematical provision in accordance with the policy itself and the applicable regulations for private insurance, the cover provided by the Consortium will refer to the capital at risk for each insured, i.e. the difference between the sum insured and the mathematical provision that, in accordance with the said regulations, the Insurer issuing the same must have established. The amount relating to the said mathematical provision will be paid by the said Insurer.

*Notification of losses to the Insurance Compensation Consortium*

1. The application for indemnity of losses whose cover was for the Insurance Compensation Consortium, shall be made through notification of the loss by the policyholder, the insured or the policy's beneficiary or by who acts on behalf and in the name of the foregoing, or by the insurer or the insurance intermediary which mediated in the policy.

2. Notification of losses and receipt of information about the procedure and the state of the file can be made:

- Through phone call to the Insurance Compensation Consortium's call centre (952 367 042 o 902 222 665).
- Through the Insurance Compensation Consortium's webpage ([www.conorseguros.es](http://www.conorseguros.es)).

3. Assessment of losses: The assessment of the losses which are compensable on accordance with the insurance laws and the content of the policy shall be made by the Insurance Compensation Consortium, and this body shall not be bound by any assessment made by the Insurer covering the ordinary risks.

4. Payment of indemnities: The Insurance Compensation Consortium shall pay the indemnity to the policy's beneficiary through bank transfer.

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