

HOME INSURANCE

A guide to your cover
and how to make a claim



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WELCOME TO ABC INSURANCE

Thank you for choosing to purchase an ABC Insurance policy.

Your ABC insurance policy is underwritten by Liverpool Victoria Insurance Company Ltd.

ABC Insurance is part of the Liverpool Victoria group of companies. Founded in 1843 Liverpool Victoria, which also trades as LV=, is the UK's largest friendly society and a major provider of insurance and financial services products.

As a friendly society and mutual, Liverpool Victoria exists wholly for the benefit of its members. It has no shareholders taking a share of its profits. Instead it invests its profits in making its products competitive and delivering an outstanding customer service.

Our claims service goes the extra mile. Committed to doing the right thing for policyholders ABC aim to settle claims quickly, even in the most difficult circumstances.

If you would like to learn more about ABC Insurance or Liverpool Victoria please visit our websites at:

www.abcinsurance.co.uk

www.LV.com

A handwritten signature in blue ink, appearing to read 'John O'Roarke', with a long horizontal flourish extending to the right.

John O'Roarke

Managing Director

Liverpool Victoria Insurance Company Limited

YOUR ABC HOME INSURANCE POLICY

You should read this document of home insurance and the schedule as one contract. It is our agreement with you based on the information you gave us or the information given on your behalf, which is recorded in the statement of facts.

In return for your premium we will give you insurance for liability, loss or damage which happens during the period of insurance stated on your schedule. This will be in line with the sections of this document of home insurance, which are shown as applying on your schedule.

The laws that apply to this contract

Unless we agree with you to apply the laws of another country, English Law will apply to this contract (unless you live in Guernsey or Jersey, where Guernsey or Jersey law will apply). All communications will be in English.

A handwritten signature in blue ink, appearing to read 'John O'Roarke', with a long horizontal flourish extending to the right.

John O'Roarke
Managing Director
Liverpool Victoria Insurance Company Limited

IMPORTANT INFORMATION



How we use your personal information

This information explains how we may use your details and tells you about the systems we use that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

The way in which we may use your personal data is controlled by the requirements of the Data Protection Act 1998. Liverpool Victoria Insurance Company Limited is registered for the purpose of processing personal data.

Information provided to us may be held, whether or not you purchase a product, on computer, paper file or other format. We will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained.

Subject to payment of a fee, you can ask for a copy of the personal information we hold about you by writing to the CCA Department, LV=, County Gates, Bournemouth, BH1 2NF. For details of the Liverpool Victoria group of companies please refer to www.lv.com

The information (some of which may be sensitive data) may be used to process and administer your insurance by us and our agents (e.g. service providers both within and outside the European Economic area with which we have agreements). It may also be used or disclosed to regulators for the purposes of monitoring and enforcing our compliance with any regulation. Occasionally, your personal information may be disclosed to selected third parties who are helping us improve our service.

All phone calls may be monitored and recorded and may be used for fraud prevention and detection, quality control and training purposes.

If credit or debit card details are provided to us we may use this information to automatically renew your insurance policies. We will only do this where we have your permission.

If your details have been obtained through one of our affinity associations we may pass some of your information, including product details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

If you move to a new insurance provider we may confirm certain details relating to your insurance to them. We will only do this where we are satisfied that it is a genuine request.

If we receive a request for policy information by an individual other than the policy holder we will check that the policy holder has given permission to do this.

Sensitive personal data will not be used for marketing purposes.

Credit Search

We use information obtained from a number of sources including credit reference agencies. This helps us to confirm your identity, allows us to give you a quote and decide which payment options we can offer you, for example, paying monthly.

You'll see a record of this search if you request a Credit Report. No other organisation who may conduct credit searches will be able to see it.

The search won't affect your credit record or credit rating in any way.

FRAUD PREVENTION AND DETECTION

We'll check your information against a range of registers and anti fraud databases for completeness and accuracy. We may also share your information with law enforcement agencies, other organisations and public bodies

If we find that false or inaccurate information has been given to us, or we suspect fraud, we'll take appropriate action. If fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees

Please contact us at GFC, LV=, County Gates, Bournemouth, BH1 2NF if you want to receive details of the registers and fraud prevention agencies.

COOLING-OFF CANCELLATION RIGHT

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the policy and receive a refund. This refund will be subject to a deduction for the days that you have been covered.

This deduction will be calculated on a proportionate basis and will include an additional charge of up to £25 to cover the administrative costs to us of processing the insurance. These charges will be subject to Insurance Premium Tax where applicable.

CANCELLING YOUR POLICY (OUTSIDE THE COOLING-OFF PERIOD)

You may cancel this insurance by contacting your broker. If you have not made a claim you will be entitled to a refund of the premium paid less a deduction for the days you have been covered. This deduction will be calculated on a proportionate basis and will include an additional charge of up to £25 to cover the administrative costs to us of processing the insurance. These charges will apply in addition to any charges made by your broker and will be subject to Insurance Premium Tax where applicable.

We, or your broker may cancel this insurance;

- If you don't pay an additional premium or an instalment that is due;
- If you or anyone else covered by this insurance hasn't met all the terms and conditions of this policy.
- A change in your circumstances means that we can no longer provide cover.
- Where we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you're not entitled.
- If you do not provide us or your broker with documents we have requested.
- If you harass or show abusive or threatening behaviour towards our staff; you behave in a manner that makes it inappropriate for us to continue your insurance, this includes failing to co-operate with our accident and claims procedure.

We or your broker will give you seven days' notice in writing to your last known address. If we do this, we will refund part of your premium for the period of insurance left after the cancellation date, unless fraud has been identified where we will not refund any premium or where we, or your broker, cancels this insurance because you have not paid the premiums on time, where we will not refund any part of the premium you have already paid and we will work out any premium you owe us by charging you for the time you have been covered by this contract insurance on a

pro rata basis plus a premium charge of £25 + Insurance Premium Tax to cover our administration costs. The insurance will end immediately the 7 days' notice runs out. If you have just taken out the policy or renewed with us and the premium is unpaid, we will cancel your insurance from the start/renewal date.

USEFUL INFORMATION

To make a claim

0845 640 5914 (24 hours a day, 365 days a year)

Follow these simple steps:

1. Check you are covered by looking at this booklet and your schedule;
2. Call us as soon after the incident as possible – please have your policy details and information about the claim ready when you call;
3. Speak to us before you make any arrangements for replacement or repair;
4. Don't forget to tell the police when your property is lost, stolen or maliciously damaged.

If you have a domestic emergency

0845 605 7863 (24 hours a day, 365 days a year)

If you or your family suffer a domestic emergency in your home, such as a blocked toilet, hot water or heating failure, call our Domestic Emergency Assistance helpline. Please have your policy details and information about the emergency ready when you call.

A trained operator will be on hand to help and advise you. If required, they will arrange for emergency assistance or repairs to be completed by an approved tradesperson.

If you use this service, you will be responsible for paying the tradesperson's charges and any costs of materials incurred. If the damage is covered by your insurance policy you may be able to claim these costs as part of any claim you submit.

Legal advice

0845 605 7863 (24 hours a day, 365 days a year)

Our confidential Legal Advice helpline, which is managed on our behalf by Arc Legal Assistance (Arc), puts you in touch with a qualified legal adviser who can give you advice on any personal legal matter.

The service only provides advice and does not cover any legal costs and expenses which you may incur as a result of following the advice.

DEFINITIONS

Certain words in this policy and the schedule have particular meanings wherever they appear. These meanings apply to the whole policy unless otherwise stated.

Accidental damage	Damage caused suddenly by external means which is not expected and not deliberate.
Broker	The person or company who has issued these documents on our behalf and who sold you this policy.
Bedroom	A room built or converted for sleeping in, even if it is used for other purposes.
Buildings	<p>The structure of your home and its permanent fixtures and fittings including solar panels and wind turbines, walls, hedges, gates, fences, swimming pools/fixed hot tubs/jacuzzis (but not their covers), tennis courts, drives, footpaths, patios, terraces, external steps and permanently sited septic tanks and fixed central heating gas or oil tanks that belong to you or for which you are legally responsible all contained within the boundaries of the land.</p> <p>Buildings are not:</p> <ul style="list-style-type: none">– television or radio aerials;– satellite dishes and their fittings;– carpets(whether fitted or not).
Claim	A single loss or series of losses arising from one incident.
Contents	<p>Household goods, valuables, home entertainment equipment, office equipment, pedal cycles, television or radio aerials, satellite dishes and their fittings, carpets (whether fitted or not), tenants fixtures and improvements that belong to you or your family, or for which you are legally responsible when within the home.</p> <p>Contents are not:</p> <ul style="list-style-type: none">– motor vehicles, caravans, trailers, watercraft, aircraft and all their accessories;– animals;– business stock, equipment, tools or materials;– any part of the buildings, including decorations or permanent fixtures and fittings.
Credit cards	Bank, charge, cheque guarantee, credit, debit and cash dispenser cards held by you or your family for private purposes.
Document of home insurance	This booklet.
Endorsement	A change in the terms and conditions of this document of home insurance that is displayed on the schedule.
Excess	The amount you have to pay towards a claim. This will be the compulsory excess plus any voluntary excess shown on the schedule.
Family	Your husband, wife or partner or civil partner, children (including foster children), parents and other relatives who permanently live with you in the home.
Home	The private dwelling and its domestic garages and outbuildings at the insured address shown on the schedule.

DEFINITIONS CONTINUED

Home entertainment equipment	Radios, televisions, digital-satellite set-top boxes, satellite receivers, home computers, games consoles, recording and audio/visual equipment, but not mobile phones or other hand held portable devices.
Land	The land belonging to the home.
Money	Cash, bank and currency notes, cheques, travellers cheques, postal and money orders, bankers' drafts, luncheon vouchers, saving stamps and certificates, bonds, current postage stamps, travel tickets, season tickets and gift tokens belonging to you or your family and held for private purposes.
Motor vehicles	Any electrically or mechanically powered vehicle whether licensed for road use or not, other than domestic garden machinery, wheelchairs, golf carts or trolleys, battery assisted pedal cycles and toys or models.
Office equipment	Computers, keyboards, visual display units and printers, word-processing equipment, desk-top publishing units, multi-user small business computers and fax machines used solely for your business or profession.
Period of insurance	The period shown on your schedule which the policy covers you for (as long as you pay the premium on time).
Personal possessions	<p>Clothing, sports equipment and other personal belongings, which are designed to be worn or carried that belong to you or your family, or for which you are legally responsible.</p> <p>Personal possessions are not:</p> <ul style="list-style-type: none"> – money and credit cards; – pedal cycles; – motor vehicles, caravans, trailers, watercraft, aircraft and all their accessories; – animals; – business stock, equipment, tools or materials; – furniture, furnishings and household goods.
Schedule	This identifies you, the period of insurance, those sections of this document of home insurance that apply, sums insured and any endorsements that apply.
Statement of facts	The document confirming the information you gave to us when you applied for, renewed or made changes to this insurance. This includes information given on your behalf.
Unoccupied	Not lived in by you or any member of your family or any other person with your permission. By lived in we mean slept in frequently.
Valuables	Jewellery, watches, clocks, photographic equipment (including camcorders), televisions and audio/visual equipment, furs, items made of gold, silver and other precious metals, pictures and other works of art, including stamp, coin and medal collections.
We, us or our	Liverpool Victoria Insurance Company Limited.
You, your	The person or people shown on the current schedule.

SECTION 1 – BUILDINGS

Your schedule tells you if this section of cover is included.

What is covered

Loss or damage to the buildings caused by:

1. **Fire** (including resultant smoke damage), **lightning, explosion** or **earthquake**.
2. **Water** or **oil leaking** from any fixed tank, appliance or pipe.
3. **Theft** or **attempted theft**.
4. **Storm** or **flood**.
5. **Vandalism** or **malicious damage**, including riot, civil unrest, strikes or labour or political disturbances.

What is not covered

The amount of any excess shown on your schedule.

2. The first £250 of every claim.

Loss or damage:

- by **subsidence, heave** or **landslip** caused by water leaking;
- to the tank, appliance or pipe itself, unless caused by freezing;
- after your home has been unoccupied for more than 60 days in a row.

3. **Loss or damage:**

- after your home has been unoccupied for more than 60 days in a row;
- while the home is lived in by anyone other than you or a member of your family unless violence and force is used to break into your home.

4. **Loss or damage** to hedges, gates or fences.

5. **Loss or damage** after your home has been unoccupied for more than 60 days in a row.

SECTION 1 – BUILDINGS CONTINUED

What is covered

Loss or damage to the buildings caused by:

6. **Being hit** by any animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them), television or radio aerials, satellite dishes and their fittings.
7. **Subsidence or heave** of the site on which the buildings stand or **landslip**.

What is not covered

The amount of any excess shown on your schedule.

6. **Loss or damage:**
 - to hedges, gates or fences by falling trees or branches;
 - caused by domestic pets.
7. The first £1,000 of every claim.
Loss or damage:
 - caused by coastal or river erosion;
 - caused during demolition, structural alteration or repair work;
 - caused by poor design, faulty workmanship or the use of defective materials;
 - caused by foundations which did not meet building regulations at the time of construction;
 - where compensation has been provided under any contract, legislation or guarantee;
 - to solid floors and non load bearing walls unless the foundations beneath the exterior load bearing walls of your home are damaged at the same time by the same cause;
 - caused by bedding down of new structures or the settlement (and consolidation and compaction) of made-up ground;

SECTION 1 – BUILDINGS CONTINUED

What is covered

7. **Subsidence or heave** of the site on which the buildings stand or **landslip** (continued).

We also provide the following additional cover:

Additional cover:

8. **Selling your home.** The buyer will be covered for loss or damage covered by this section up to the date the sale completes on your home.

9. **Fixed glass and sanitary fittings.** Accidental damage to fixed glass, sanitary fitting and ceramic hobs forming part of the buildings.

What is not covered

7. **Loss or damage:**
- to walls, hedges, gates, fences, swimming pools, tennis courts, drives, footpaths, patios, terraces, external steps and permanently sited septic tanks and fixed central heating gas or oil tanks unless the foundations beneath the exterior load bearing walls of your home are damaged at the same time by the same cause;
 - shown as not insured elsewhere in this document of home insurance.

The amount of any excess shown on your schedule.

8. **Loss or damage:**
- after your home has been unoccupied for more than 60 days in a row;
 - if the home is insured under another policy;
 - after the sale has completed.
9. **Loss or damage:**
- after your home has been unoccupied for more than 60 days in a row;
 - while the home is lived in by anyone other than you or a member of your family.

SECTION 1 – BUILDINGS CONTINUED

What is covered

We also provide the following additional cover:

10. **Underground services.** Accidental damage to cables, underground pipes and drains (and their inspection covers) serving your home.
11. **Emergency access.** Unavoidable damage caused by the emergency services when accessing your home or garden as a result of an emergency to you or your family.
12. **Alternative accommodation.** If your home becomes uninhabitable following loss or damage covered under this section we will pay up to £25,000 during the period of insurance for:
 - the reasonable extra cost of similar alternative accommodation for you, your family and your domestic pets; or
 - loss of any unrecoverable rent (including ground rent) due to you.
13. **Trace and access.** We will pay up to £5,000 for the cost of removing and replacing any part of the buildings to find and repair the source of a water or oil leak from any fixed tank, appliance or pipe forming part of your home.

What is not covered

The amount of any excess shown on your schedule.

10. The cost of clearing a blockage.
13. **Loss or damage** to the tank, appliance or pipe itself.

More than £2,500 for a water or oil leak outside the home.

SECTION 1 – BUILDINGS CONTINUED

What is covered

We also provide the following additional cover:

14. **Liability to the public.** If following an accident someone dies, is injured, falls ill or has their property damaged, during the period of insurance, we will cover your legal liability:
- as owner of the buildings and its land;
 - under the Defective Premises Act 1972 or the Defective Premises Measure (Northern Ireland) 1974 for any home you have previously owned, but not for more than 7 years after the insurance has ended or been cancelled.

The most we will pay for any claim arising from one incident, including claimants' costs and expenses is £2,000,000. We may also pay other costs and expenses incurred with our prior written permission.

What is not covered

The amount of any excess shown on your schedule.

14. **Liability arising from:**
- the death, bodily injury or illness of you or a member of your family or domestic staff;
 - loss or damage to any property you or a member of your family or domestic staff own, or are responsible for;
 - an agreement that imposes a liability you would not otherwise have been under;
 - any professional, occupational or business activities;
 - you occupying the home and its land;
 - the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.

SECTION 1 – BUILDINGS CONTINUED

What is covered

Accidental damage – optional cover

Your schedule tells you if this optional cover is included.

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

What is not covered

The amount of any excess shown on your schedule.

15. **Loss or damage:**

- while the home is lived in by anyone other than you or a member of your family;
- caused during demolition, structural alteration or repair work;
- caused by domestic pets;
- shown as not insured elsewhere in this document of home insurance.

The cost of maintenance or normal redecoration.

SETTLING CLAIMS – BUILDINGS

This section describes how we deal with your claim.

If the loss or damage is covered by this insurance we may:

- arrange for repair or replacement using one of our suppliers; or
- pay the cost of repair; or
- make a cash payment.

We will pay the full cost of any repair or replacement, including any additional architects' and surveyors' fees, demolition, removal of debris or local authority costs we have agreed to pay.

Repairs completed by our approved suppliers as a result of a claim covered by this insurance, are guaranteed for 12 months.

If the damage to the buildings is not rebuilt or repaired, or the buildings were not in a good state of repair when damaged, we will pay either:

- the cost of repair or replacement less an amount for wear and tear; or
- the difference between the value of selling your home on the open market immediately before the damage and its value after the damage.

The most we will pay will be the buildings sum insured shown on your schedule plus any amount we agree to pay under paragraph 12 of this section.

Any amount we pay will be reduced by the excess shown on your schedule.

Underinsurance

It is your responsibility to ensure that the buildings sum insured is sufficient to cover the full cost of rebuilding your home.

If the cost of rebuilding the home in the same form, size, style and condition as new is more than the sum insured shown on your schedule, we will reduce the amount claimed in proportion with the underinsurance. For example, if the buildings sum insured is equal to 75% of the amount needed to rebuild the buildings, we will only pay 75% of your claim.

SECTION 2 – CONTENTS

Your schedule tells you if this section of cover is included.

What is covered

Loss or damage to contents in the home caused by:

1. **Fire** (including resultant smoke damage), **lightning, explosion** or **earthquake**.
2. **Water** or **oil leaking** from any fixed tank, appliance or pipe including up to £5,000 for loss of metered water or oil.
3. **Theft** or **attempted theft**.
The most we will pay for any one claim for contents in domestic garages and outbuildings at the home is £2,500.
4. **Storm** or **flood**.
5. **Vandalism** or **malicious damage**, including riot, civil unrest, strikes or labour or political disturbances.
6. **Being hit** by any animal, falling tree or branch, road vehicle, train, aircraft or other flying objects (including items dropped from them).

What is not covered

The amount of any excess shown in your schedule.

2. The first £250 of every claim.
Loss or damage after your home has been unoccupied for more than 60 days in a row.
3. **Loss or damage:**
 - after your home has been unoccupied for more than 60 days in a row;
 - while the home is lived in by anyone other than you or a member of your family unless violence and force is used to break into your home;
 - by deception other than deception used solely to enter your home.
5. **Loss or damage** after your home has been unoccupied for more than 60 days in a row.
6. **Loss or damage** caused by domestic pets.

SECTION 2 – CONTENTS CONTINUED

What is covered

7. **Subsidence or heave** of the site on which the buildings stand or **landslip**.

We also provide the following additional cover:

Additional cover:

8. **Mirrors and Glass.** Accidental damage to mirrors and glass or ceramic tops forming part of furniture while in your home.
9. **Home entertainment equipment.** Accidental damage to home entertainment equipment while in your home.

What is not covered

7. **Loss or damage:**
- caused by coastal or river erosion;
 - caused during demolition, structural alteration or repair work;
 - where compensation has been provided under any contract, legislation or guarantee.

The amount of any excess shown in your schedule.

8. **Loss or damage** while the home is lived in by anyone other than you or a member of your family.
9. **Loss or damage:**
- while the home is lived in by anyone other than you or a member of your family;
 - caused by domestic pets;
 - to computer software or downloaded information;
 - shown as not insured elsewhere in this document of home insurance.

SECTION 2 – CONTENTS CONTINUED

What is covered

We also provide the following additional cover:

10. **Contents in the garden.** We will pay up to £1,000 for loss or damage to contents while they are outdoors but within the boundaries of your land as a result of a cause listed in paragraphs 1, 2, 3, 5 and 6 of this section.

11. **Plants in the garden.** We will pay up to £500 for loss or damage to, trees, shrubs, plants and lawns within the boundaries of your land as a result of a cause listed in paragraphs 1, 2, 3, 5 and 6 of this section.

12. **Loss of keys.** We will pay up to £750 for the cost of replacing locks to the external doors of your home and alarms and safes if your keys are lost or stolen.

What is not covered

The amount of any excess shown in your schedule.

10. Loss or damage:

- to trees, shrubs, plants or lawns;
- after your home has been unoccupied for more than 60 days in a row;
- shown as not insured elsewhere in this document of home insurance.

11. Loss or damage:

- caused by falling trees or branches;
- after your home has been unoccupied for more than 60 days in a row;
- shown as not insured elsewhere in this document of home insurance.

More than £250 for any one tree, plant or shrub.

SECTION 2 – CONTENTS CONTINUED

What is covered

We also provide the following additional cover:

13. **Alternative accommodation.** If your home becomes uninhabitable following loss or damage covered under this section we will pay up to £15,000 during the period of insurance for:

- the reasonable extra cost of similar alternative accommodation for you, your family and your domestic pets; or
- rent which you are contracted to pay during the time necessary to restore the buildings to a habitable condition.

14. **Fatal injury.** We will pay £5,000 if you or your husband, wife or partner die within 12 months as a direct result of an injury caused by fire or violence by intruder(s) at your home.

15. **Religious festivals and weddings.** We will increase the contents sum insured by 10% for one month before and after a religious festival or wedding day of you or a member of your family, for purchases made for these events, if within the period of insurance.

What is not covered

The amount of any excess shown in your schedule.

SECTION 2 – CONTENTS CONTINUED

What is covered

We also provide the following additional cover:

16. **Frozen food.** We will pay up to £500 for loss or damage to the contents of your fridge or freezer caused by a change in temperature following breakdown, a domestic fuse blowing, accidental failure of the public electricity or gas supply or refrigerant leakage.
17. **Title deeds.** We will pay up to £500 for loss or damage covered by this section to replace the title deeds of your home while they are in safekeeping lodged with your bank, mortgage lender, solicitor or in your home.
18. **Moving house.** We will pay for accidental loss or damage to your contents while they are being moved to your new permanent home by professional removal contractors, including while temporarily stored by a storage company for up to 14 days.
19. **Tenant's cover.** If you are a tenant we will pay up to £10,000 for loss or damage covered by this section to fixtures and fittings you have installed in your home or for which you are legally responsible.
20. **Money.** We will pay up to £500 for loss or damage to money from the home as a result of a cause listed in paragraphs 1-7 of this section.

What is not covered

The amount of any excess shown in your schedule.

18. Loss or damage:

- to china, glass and brittle items, unless these have been packed by professional packers;
- shown as not insured elsewhere in this document of home insurance.

20. Losses not reported to the police within 24 hours of discovery.
Theft by deception other than deception used solely to enter your home.

SECTION 2 – CONTENTS CONTINUED

What is covered

We also provide the following additional cover:

21. **Downloaded information.** We will pay up to £1,000 for loss or damage to information that you have bought and stored on your home entertainment equipment or mobile phone as a result of a cause listed in paragraphs 1 to 7 of this section.
22. **Office equipment.** We will pay up to £5,000 for loss or damage to office equipment as a result of a cause listed in paragraphs 1 to 7 of this section.
23. **Temporary removal.** We will pay up to £5,000 for loss or damage to your contents, as a result of a cause listed in paragraphs 1 to 7 of this section, while temporarily removed from your home, but still in the British Isles, when in the following locations:
- in any private home where someone is living;
 - in a bank or safe deposit;
 - in any trade premises for making up, alteration, renovation, repair, cleaning, dyeing or valuation;
 - any building in which you or a member of your family work.

What is not covered

The amount of any excess shown in your schedule.

21. The cost of remaking a file, tape or disc.
- Rewriting the information contained on your home entertainment equipment or mobile phone.
- Loss or damage** shown as not insured elsewhere in this document of insurance.
22. **Loss or damage** shown as not insured elsewhere in this document of insurance.
23. **Loss or damage:**
- to any contents taken from your home to sell or exhibit;
 - to money or business equipment;
 - by **theft** or attempted theft unless violence and force is used to remove the contents from a building;
 - to pedal cycles;
 - to any contents temporarily removed for the purposes of attending a university, college or boarding school.

SECTION 2 – CONTENTS CONTINUED

What is covered

We also provide the following additional cover:

24. Contents at university/college.

We will pay up to £5,000 for loss or damage to your contents, as a result of a cause listed in paragraphs 1 to 7 of this section, while temporarily removed from the home while kept in any student accommodation or any building in which you or your family study within the British Isles.

25. Liability to the public.

If following an accident someone dies, is injured, falls ill or has their property damaged during the period of insurance, we will cover the legal liability of you or your family as:

- occupiers of the home;
- private individuals.

The most we will pay for any claim arising from one incident, including claimants' costs and expenses is £2,000,000. We may also pay other costs and expenses incurred with our prior written permission.

Unrecoverable court awards.

We will pay any amount you, or a member of your family are awarded as damages and taxed costs by any court in the British Isles, which, had the position been reversed, would have resulted in a claim under this section.

What is not covered

The amount of any excess shown in your schedule.

24. Loss or damage:

- to any contents taken from your home to sell or exhibit;
- to money or business equipment;
- by **theft** or attempted theft unless violence and force is used to remove the contents from a building;
- to pedal cycles.

25. Liability arising from:

- the ownership of your home or the ownership or occupation of any other premises;
- the death, bodily injury or illness of you or a member of your family or domestic staff;
- the ownership or use of any **motor vehicle**, aircraft, horse drawn vehicle, ship, vessel or craft;
- any loss or damage to property owned by you or a member of your family or domestic staff, or which they are responsible for;
- an agreement that imposes a liability you would not otherwise have been under;
- any professional, occupational or business activity;

SECTION 2 – CONTENTS CONTINUED

What is covered

25. **Liability to the public** (continued).

Payment of the award and taxed costs will be made if you have not received any of the amount within 90 days of the award. If any part payment has been made to you we will pay the balance outstanding 90 days after the last payment.

The most we will pay for any claim arising from one incident including legal costs and expenses is £2,000,000.

26. **Liability to domestic employees.**

If following an accident during the period of insurance your domestic employee dies, is injured, falls ill whilst being employed by you and you are found legally liable, the most we will pay for any claim arising from one incident, including claimants' costs and expenses is £5,000,000. We may also pay other costs and expenses incurred with our prior written permission.

Cover applies anywhere in the world as long as you entered into the contract of employment with the employee in the British Isles.

What is not covered

25. **Liability arising from:**

- any animal, other than horses and domestic pets;
- any dog which is designated dangerous under the Dangerous Dogs Act 1991;
- the cost of putting right any fault or alleged fault which, if not put right, may cause accidental bodily injury or disease or accidental loss of or damage to property.

26. Liability that should be covered by compulsory motor insurance or security as required under any Road Traffic Act legislation.

SECTION 2 – CONTENTS CONTINUED

What is covered

Accidental damage – optional cover

Your schedule tells you if this optional cover is included.

27. **Accidental damage.** Accidental damage to contents in the home.

What is not covered

The amount of any excess shown in your schedule.

27. **Loss or damage:**

- while the home is lived in by anyone other than you or a member of your family;
- caused by domestic pets;
- to computer software or downloaded information;
- shown as not insured elsewhere in this document of home insurance.

SECTION 3 – PERSONAL POSSESSIONS (OPTIONAL COVER)

Your schedule tells you if this section of cover is included.

What is covered

1. **Personal possessions.** We will pay for loss or damage to personal possessions in Europe and up to 60 days worldwide in any one period of insurance.

2. **Money and credit cards.** We will pay up to £500 for loss or damage to money or the unauthorised use of credit cards in Europe and up to 60 days worldwide in any one period of insurance.

What is not covered

The amount of any excess shown in your schedule.

1. **Loss or damage:**

- from unattended motor vehicles, caravans or motor caravans unless the item is stored out of sight in a glove or luggage compartment and all the doors are locked and windows fully closed;
- shown as not insured elsewhere in this document of home insurance.

Accidental loss or damage to software or downloaded information.

Theft of personal possessions from any student accommodation or place of study unless violence and force is used to remove them.

2. **Losses** not reported to the police within 24 hours of discovery.
Losses where you have not kept to the conditions the credit card was issued under.

Credit cards which are lost and not reported to the issuing or card registration company within 24 hours of discovery.

Unauthorised use of credit cards by a member of your family or domestic staff.

SECTION 4 – PEDAL CYCLES (OPTIONAL COVER)

Your schedule tells you if this section of cover is included.

What is covered

We will pay for loss or damage to pedal cycles in Europe and up to 60 days worldwide in any one period of insurance.

What is not covered

The amount of any excess shown in your schedule.

Loss or damage while racing, pace-making or taking part in time trials.

Theft of any pedal cycles away from the home, unless locked to a permanent structure.

Theft of pedal cycle accessories unless they are stolen with the pedal cycle.

Motorised pedal cycles other than battery assisted models.

SETTLING CLAIMS – CONTENTS, PERSONAL POSSESSIONS AND PEDAL CYCLES

How we will settle claims (applies to sections 2, 3 & 4).

Most insurance companies can get discounts on replacing items. This helps to control claim costs and therefore premiums charged. If the loss or damage is covered by this insurance it is at our option that we will:

- pay the cost of repair for items that can be economically repaired; or
- replace the item as new; or
- make a cash payment, which may be restricted to the discounted replacement price we would normally pay using our own suppliers.

If the items are not replaced, the amount we will pay will be based on the market value of the items on the date the loss happened.

For any claim involving clothing or household linen, we will make a deduction for wear and tear.

We may also make a deduction for wear and tear for any items not in a good condition.

Section 2 – Contents – what we will pay

The contents sum insured must represent the full replacement value of your contents as new, less an amount for wear and tear on clothing and linen.

The most we will pay will be the contents sum insured shown on your schedule plus any amount we agree to pay under paragraph 13 of this section.

For any one claim, we will not pay more than:

- one third of the contents sum insured for unspecified valuables;
- £1,500 for any valuable unless the item is specified on your schedule.

Any amount we pay will be reduced by the excess shown on your schedule.

Underinsurance

If the sum insured is less than the full replacement cost of the contents of your home, we will reduce the amount claimed in proportion with the underinsurance. For example if the amount of your contents cover is equal to 75% of the amount needed to replace all the contents, we will pay only 75% of your claim.

SETTLING CLAIMS – CONTENTS, PERSONAL POSSESSIONS AND PEDAL CYCLES CONTINUED

Section 3 – Personal possessions – what we will pay

For any one claim, we will not pay more than:

- the sum insured shown on your schedule;
- £1,500 for any item unless the item is specified on your schedule.

Any amount we pay will be reduced by the excess shown on your schedule.

Section 4 – Pedal Cycles– what we will pay

The most we will pay for any one pedal cycle will be the sum insured, less any excess, both of which are shown on your schedule.

Specified items

In the event of a claim for any item specified on your schedule, you will need to provide proof of value and ownership of that item. To help you do this, we recommend that you keep photos, receipts, valuations and instruction booklets.

Following the total loss of an item specified in your schedule, the item will be removed from cover. You must contact your broker if the item is to be insured again after replacement.

Index linking

We may increase your contents sum insured when your policy is due for renewal in line with the Retail Price Index or another suitable index if this is not available.

This does not apply to personal possessions, pedal cycles or any items specified in your schedule. We will not reduce the contents sum insured if the relevant index falls.

GENERAL CONDITIONS

Your duty

We will only provide cover under this insurance if:

- you or any other person claiming under this insurance has met all the terms and conditions that apply; and
- the information you gave us when applying for, amending or renewing this insurance (shown on your statement of facts), and when making a claim, is true.

You must have asked everyone covered by this insurance any relevant questions to get this information and tell us as soon as possible about any changes which have happened since the insurance started or was last renewed. Failure to do so may invalidate this insurance.

Taking care of your property

You or any person in charge of your property must take reasonable steps and precautions to:

- maintain your property in good condition; and
- protect your property from damage or loss; and
- recover lost property.

You must give us or our agents reasonable access to examine your property.

Changes in your circumstances

You must contact your broker as soon as you know about any of the following changes:

- you are going to move home permanently;
- someone other than you or your family is going to live in your home;
- your home is going to be unoccupied for more than 60 days in a row;
- your home will be used for business purposes;
- work is to be done on your home which is not routine maintenance, repair or decoration, for example any structural alteration or extension to your home;
- the number of bedrooms in your home is changed;
- you or any member of your family has received a conviction for any offence except for driving;

GENERAL CONDITIONS CONTINUED

- any increase in the value of your contents or if the rebuilding cost of your home exceeds the sum insured shown on your schedule.

We may re-assess your cover and premiums when we are told about changes in your circumstances. If you do not tell us about changes or give us incorrect information, we will be entitled to reject payment of a claim or a payment could be reduced. In some circumstances, your policy might be invalid, which may result in your policy being cancelled.

Administration charge

We will apply an administration charge of up to £15 (subject to Insurance Premium Tax) for any adjustments you make to your insurance. This charge will apply in addition to any charges made by your broker.

Accident and claims procedure

You or any other person claiming under this insurance must:

- give us full details of the incident as soon as possible;
- send to us immediately all communications for other people involved which must not have been replied to;
- immediately tell us of and send to us any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to;
- give us all the information, evidence and help we ask for, which may include proof of ownership and/or value;
- tell the police immediately when property is lost, stolen or maliciously damaged and provide us with the Crime reference number;
- tell us if any lost or stolen property is subsequently recovered.

You or any other person must not, without our permission:

- negotiate or admit responsibility; or
- make any offer, promise or payment; or
- make your own arrangements for repair or replacement.

GENERAL CONDITIONS CONTINUED

We will be entitled to:

- have total control to carry out, defend and settle any claim;
- take proceedings in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we have made.

Fraud

If you or anyone acting for you:

- misrepresents or deliberately fails to disclose relevant facts at any time that affect either the terms and conditions, the premium or whether we accept cover;
- makes a claim in a fraudulent or false way, or where we are given any documents which are false or stolen;

We may:

- cancel or void your policy and all other policies to which you are connected to with us;
- not pay any claim which is in any way fraudulent, false, exaggerated;
- aim to recover any costs we have incurred and not return any premium;
- tell the police if we suspect fraud.

Other insurances

If there is any other insurance covering the same claim, we will only pay our share of the claim, even if the other insurer refuses the claim.

GENERAL EXCLUSIONS

We will not pay for:

- any loss or damage that happened before cover started;
- any reduction in value following a loss or claim;
- any loss or damage which results indirectly from anything insured by this policy;
- the cost of replacing any undamaged items which form part of a pair, set, suite or any other item of a uniform nature, design or colour;
- caravans, mobile homes or any commercial premises;
- loss or damage deliberately caused by you or your family, or any other persons residing in your home;
- loss or damage to any items used in connection with any business, trade or profession, except office equipment in the home;
- Any claim arising from:
 - anything which happens gradually including deterioration or wear and tear, settlement or shrinkage;
 - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
 - any process of cleaning, repair or alteration;
 - damage by insects or vermin;
 - electrical or mechanical failure or breakdown;
 - faulty design, materials or workmanship;
 - computer viruses;
 - pollution or contamination unless arising from oil leaking from any fixed heating installation or from any domestic appliance in your home during the period of insurance;
 - war, civil war, terrorism (by nuclear and/or chemical and/or biological and/or radiological means), rebellion or revolution.

GENERAL EXCLUSIONS CONTINUED

- Any claim arising from:
 - ionising radiation or contamination from nuclear fuel or waste, or from the burning or explosion of nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear installation, reactor, or other nuclear assembly or its component part;
 - any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

ENDORSEMENTS

These endorsements only are only applicable if they are noted on your schedule. Please refer to that section to see if these apply.

Endorsement 1. Holiday/Second Home

In addition to the conditions and exclusions noted in the document of home insurance, the following conditions and exclusions also apply:

Conditions

1. The home must not be occupied by anyone other than you or your family;
2. If the home is left unoccupied for more than 7 days in a row during the period 1 October to 31 March inclusive you must:
 - a) turn the water service off at the mains and drain the water and heating system, or
 - b) if the home is centrally heated, leave the central heating on to a minimum of 5 degrees Centigrade (41 degrees Fahrenheit).

Exclusions

We will not pay for:

- a) the first £250 of any claim settlement in addition to any voluntary excess shown on your schedule;
- b) loss or damage to money and valuables (as defined in the document of home insurance).

Endorsement 2. Let Property

In addition to the conditions and exclusions noted in the document of home insurance, the following conditions and exclusions also apply:

Conditions

1. You must comply with all relevant statutory requirements, manufacturer's recommendations and other regulations relating to the use, inspection and safety of property and the safety of persons.
2. Within 20 days of the home becoming unoccupied or untenanted, you must:
 - a) ensure that all door and window locks and other protective devices are put into operation whenever the home is left unattended;
 - b) turn the services off at the mains except electricity where needed to maintain any fire or intruder alarm system in operation;
 - c) drain the water and heating system;
 - d) arrange for the home to be inspected internally and externally every 7 days by an authorised adult.

Exclusions

We will not pay for:

- a) loss or damage to money and valuables (as defined in the document of home insurance);
- b) loss or damage to tenants' contents & personal possessions;
- c) theft or attempted theft unless force and violence are used to break into the home;
- d) the first £250 of any claim settlement in addition to any voluntary excess shown in your schedule;
- e) accidental damage.

Endorsement 3. Unoccupied Home

In addition to the conditions and exclusions noted in the document of home insurance, the following conditions and exclusions also apply while the home is unoccupied for more than 60 days in a row:

Conditions

You must:

1. arrange for the home to be inspected internally and externally every 7 days by an authorised adult;
2. ensure that all door and window locks and other protective devices are put into operation whenever the home is left unattended;
3. during the period 1 October to 31 March inclusive:
 - a) turn the water service off at the mains and drain the water and heating system, or
 - b) if the home is centrally heated, leave the central heating on to a minimum of 5 degrees Centigrade (41 degrees Fahrenheit).

Exclusions

We will not pay for:

- a) water or oil leaking, theft or attempted theft or vandalism or malicious damage unless the above conditions have been met;
- b) theft or attempted theft unless force and violence are used to break into the home;
- c) the first £250 of any claim settlement in addition to any voluntary excess shown on your schedule;
- d) loss or damage to money and valuables (as defined in the document of home insurance).

Endorsement 4. Restricted Theft Cover

In addition to the conditions and exclusions noted in the document of home insurance, the following exclusions also apply:

Exclusions

We will not pay for:

- a) theft or attempted theft unless force and violence are used to break into the home;
- b) loss or damage to contents & personal possessions owned by any lodger, tenant or paying guest.

Endorsement 5. Minimum Security (door & window locks)

This policy will only provide cover for theft or attempted theft if the following security is put into operation whenever your home is left unattended.

Final Exit Door

- a) mortice deadlock with at least 5 levers, or
- b) locks to a minimum of BS3621, or
- c) double glazed doors with a 3 point locking system, or
- d) other locks or security devices we agree to in writing.

Other External Doors

- a) mortice deadlocks with at least 5 levers, or
- b) locks to a minimum of BS3621, or
- c) double glazed doors with a 3 point locking system, or
- d) other locks plus key operated security devices fitted top & bottom, or
- e) other locks or security devices we agree to in writing.

Windows

Key operated window locks on all basement, ground floor and accessible upper floor windows.

Time to fit locks

We will allow up to 28 days from the date that the endorsement applies for the locks to be fitted. If the locks are not installed within this time, the policy will not cover theft or attempted theft from the home.

Endorsement 6. Annually Maintained Bells Only Alarm

This policy will only provide cover for theft or attempted theft if the following security is put into operation whenever your home is left unattended and at night.

A bells only burglar alarm installed and annually maintained by a NSI/SSAIB approved installer to BS4737 for existing alarms or a minimum of Grade 2 EN50131 for all new alarms.

Time to install alarm

We will allow up to 28 days from the date that the endorsement applies for the alarm to be installed. If the alarm is not installed within this time, the policy will not cover theft or attempted theft from the home.

Endorsement 7. Annually Maintained Monitored Alarm

This policy will only provide cover for theft or attempted theft if the following security is put into operation whenever your home is left unattended and at night.

A centrally monitored burglar alarm installed and annually maintained by a NSI/SSAIB approved installer to BS4737 for existing alarms or a minimum of Grade 2 EN50131 for all new alarms.

Time to install alarm

We will allow up to 28 days from the date that the endorsement applies for the alarm to be installed. If the alarm is not installed within this time, the policy will not cover theft or attempted theft from the home.

Endorsement 8. Safe

We will not pay for any claim for theft of specified jewellery or watches from your home unless these items are kept in a locked safe when not being worn.

The safe can be a freestanding, floor or wall safe, but must have a valuables rating sufficient to protect the value of jewellery/watches being stored.

Time to install safe

We will allow up to 28 days from the date that the endorsement applies for the safe to be installed. If the safe is not installed within this time, the policy will not cover theft of jewellery/watches from the home when not being worn.

Endorsement 9. Jewellery (stone settings)

Condition

It is a condition of this policy that, for single items of jewellery worth more than £10,000, any precious stone settings are checked by a qualified jeweller every 3 years and any defect which is discovered remedied immediately.

Endorsement 10. Security requirements (garages & outbuildings)

This policy will only provide cover for theft or attempted theft from garages or outbuildings if the following security is put into operation whenever your home is left unattended and at night.

External doors (including any connecting door to the home)

- a) mortice deadlock with at least 5 levers, or
- b) locks to a minimum of BS3621, or
- c) double glazed doors with a 3 point locking system, or
- d) other locks plus key operated security devices fitted top & bottom.

Up and over doors

- a) closed shackle padlock and hasp in addition to any existing lock, or
- b) closed shackle padlock and locking bar.

Windows

Key operated window locks

Time to fit locks

We will allow up to 28 days from the date that the endorsement applies for the locks to be fitted. If the locks are not fitted within this time, the policy will not cover theft or attempted theft from garages and outbuildings.

Endorsement 11. Restricted Cover

This policy is restricted to providing cover for:

- a) fire (including resultant smoke damage);
- b) lightning;
- c) earthquake;
- d) explosion.

No other insured perils or policy benefits are operative when this endorsement is applied.

Endorsement 12. Subsidence exclusion

This policy will not provide cover for:

- a) any loss or damage arising from subsidence, heave or landslip; or
- b) any claim for Alternative Accommodation if your home becomes uninhabitable as a result of Subsidence, Heave or Landslip .

Endorsement 99. Section 5 - Home Legal Expenses (optional cover)

Refer to your policy schedule for confirmation if this extension is included within your policy cover.

COMPLAINTS

How To Complain

If you have a complaint about your policy or the service you have received, please contact the broker, intermediary or agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with service provided by ABC please contact us by phone on 0845 640 5104 or write to us at ABC Insurance, 69 Park Lane, Croydon, Surrey, CR9 1BG. Please quote the Policy Number in all correspondence. A copy of ABC's complaint handling procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines)

E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action. Credit Search

Financial Services Compensation Scheme (FSCS)

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

Compulsory insurance such as third party motor insurance, is covered for 100% of the claim.

Non compulsory insurance, such as home insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme. 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Telephone **0800 678 1100** or **0207 741 4100** or e-mail, enquiries@fscs.org.uk.

To make a claim, ring us on

0845 640 5914

**If you have a domestic
emergency, ring us on**

0845 605 7863