Policy Booklet

Inside you’ll find full details of your Finest Home Insurance
<table>
<thead>
<tr>
<th>Contents</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome to your Tesco Finest Home Insurance Policy</td>
<td>2</td>
</tr>
<tr>
<td>If you need to make a claim</td>
<td>2</td>
</tr>
<tr>
<td>Handy phone numbers</td>
<td>3</td>
</tr>
<tr>
<td>Dealing with others on your behalf</td>
<td>3</td>
</tr>
<tr>
<td>Bright Ideas</td>
<td>4-7</td>
</tr>
<tr>
<td>The contract of insurance</td>
<td>7</td>
</tr>
<tr>
<td>Policy conditions</td>
<td>8-12</td>
</tr>
<tr>
<td>Meanings of words</td>
<td>13-15</td>
</tr>
<tr>
<td>Section 1 – Buildings cover</td>
<td>16-25</td>
</tr>
<tr>
<td>Basis of settling your buildings claims</td>
<td>26</td>
</tr>
<tr>
<td>Section 2 – Contents cover</td>
<td>27-43</td>
</tr>
<tr>
<td>Unspecified personal possessions cover</td>
<td>39-40</td>
</tr>
<tr>
<td>Optional cover – Specified personal possessions extension</td>
<td>41-42</td>
</tr>
<tr>
<td>Pedal Cycles</td>
<td>43</td>
</tr>
<tr>
<td>Basis of settling your contents claims</td>
<td>44</td>
</tr>
<tr>
<td>Policy exclusions that apply to all sections of cover</td>
<td>45</td>
</tr>
<tr>
<td>Financial Services Compensation Scheme</td>
<td>45</td>
</tr>
<tr>
<td>Tesco Legal Guard</td>
<td>46-56</td>
</tr>
<tr>
<td>Home Emergency</td>
<td>57-68</td>
</tr>
<tr>
<td>Concierge service</td>
<td>69-70</td>
</tr>
<tr>
<td>Tesco Identity Protection Service</td>
<td>71-75</td>
</tr>
<tr>
<td>Privacy Notice</td>
<td>76-80</td>
</tr>
<tr>
<td>What to do if you have a complaint</td>
<td>81-82</td>
</tr>
</tbody>
</table>
Welcome to your Tesco Finest Home Insurance Policy

Thank you for choosing Tesco Home Insurance. Tesco Home Insurance is arranged by Tesco Personal Finance plc (trading as Tesco Bank), acting on behalf of the insurer specified in your Schedule. The policy is underwritten by the insurer specified in your Schedule. Our aim is to provide you with peace of mind when it comes to looking after your household insurance needs and to make your insurance cover clear and easy to understand.

You should read this Policy Booklet along with your Schedule and Statement of Fact as they give you full details of your cover. If you have any questions about your policy documents, if any details are incorrect on any of the documentation you have received, or if you wish to make a change to your policy, please call the Customer Services Line.

Throughout this policy some words are in bold. The meanings of these words are explained in the section headed ‘Meanings of words’ starting on page 13.

If you need to make a claim

We know how stressful it can be when you need to make a claim, however the sooner you report it, the sooner we can help you.

Call the 24-hour UK-based claims line highlighted on your Schedule. It will be useful if you have your policy number.

Once you have called we will register your claim, confirm what you are covered for and give you a claim number to quote. We will talk you through the next steps, confirm what excesses will apply (this is the amount you pay towards any claim) and, subject to the terms of the policy, we will decide to either:

• arrange for repairs to be carried out in a timely manner;
• arrange to replace any lost, damaged and stolen items directly to you; or
• pay you the cash value of the lost, damaged or stolen items.

Where we have offered to repair or replace any item and you instead request for us to pay a cash value, we will not pay you more than the amount it would have cost for us to repair or replace the item.

You should read this Policy Booklet for information on what is and is not covered and your Schedule for details of any excesses and limits that may apply.
Handy phone numbers

If you have any questions or would like to make a change to your policy, please do not hesitate to call the Customer Services Line below. After all, we are here to help you.

Customer Services Line 0345 674 6666
Lines are open: Monday to Friday 8am-9pm, Saturday and Sunday 9am-5pm

Home Emergency Helpline 0330 123 1964
Lines are open 24 hours a day, 365 days a year

Calls may be monitored and recorded for training purposes, to improve the quality of service and to detect and prevent fraud.

Dealing with others on your behalf

If you require additional support to access or service your policy, the administrator can allow others to deal with your policy on your behalf.

You can nominate a representative to deal with your policy on your behalf. A nominated representative will be able to do everything that you can do under the policy (including, for example, update personal information, make changes to the policy cover, and take decisions on your behalf). However a nominated representative cannot cancel the policy – only you will be able to do this.

Any person dealing with your policy on your behalf will still need to be able to answer the administrator’s security questions. As the administrator will treat any instruction from a nominated person as if it has come from you, please give careful consideration to who you wish to nominate to act on your behalf.

If you would like to appoint a representative, remove the authority for any person to deal with your policy, or would like further information, please contact the administrator on 0345 674 6666 (Lines are open Monday to Friday 8am-9pm, Saturday to Sunday 9am-5pm).

Please note, the administrator will share information about you and your policy with anyone dealing with your policy on your behalf.
Bright Ideas

Look out for bright ideas from Tesco Bank which aim to help you make your home more secure and protect your belongings. References will be made to this section at relevant points in your Policy Booklet. Please note these are helpful tips and do not form part of your policy.

Minimising flood impact

No one wants to think about the possibility of flooding, however, there are things that you can try to do to protect your home and possessions and limit any damage.

- Listen to local radio and TV for severe weather warnings.
- The Environment Agency has a flood line service available throughout the UK.
- If your area is at risk of flooding, or you would like information on what to do in the event of a flood, call the Environment Agency on 0345 988 1188 or go online at www.environment-agency.gov.uk.
- Should your area be given a warning, where possible, try to move as much furniture and items as possible to a higher level. Lift furnishings off the ground.
- Placing sandbags by external doors could reduce the flow of water into the property.

Preventing frozen pipes

Un-insulated pipes exposed to freezing temperatures can cause water to freeze and expand inside them. This can result in burst pipes and leaking once the water thaws.

- Make sure tanks and pipes especially within the loft are in good condition and well insulated.
- If going away during the winter months, maintain central heating at a moderate level.
- In the event of a burst pipe, turn off the stop clock (usually found underneath the sink, below the stairs or the cellar).

Maintaining your home

A regular home check is a great way to keep on top of maintenance, minimise wear and tear and prevent installation breakdowns.

- Check guttering and drainage for signs of blockages. Use a cover over drains to keep out leaves etc.
- Clear vegetation at least annually.
- Check the outside of your home for any essential work – ensure roofs and walls are in good order, check exterior paintwork, pointing, fences etc. Check for dry and wet rot.
- Get an engineer who is on the Gas Safe Register to inspect gas installations annually or in accordance with the manufacturer’s guidelines.
- Get electrical installations in the home checked every 10-15 years.
Taking simple fire safety measures

The most common cause of fire in the home is cooking. Many fires could be prevented by following a few simple steps.

- Never leave pans or candles unattended.
- Keep portable heating or cooking appliances away from furnishings and other flammable items.
- Don’t overload electrical sockets.
- When frying, don’t over-fill the pan with oil or fat. If it overheats turn the heat supply off and place a lid or wet towel over the pan and leave to cool. Never pour water directly onto a chip pan fire.
- Install a smoke alarm and a carbon monoxide detector. Check batteries once a month and change every year (or as per the manufacturer’s guidelines). For added peace of mind you could have a fire extinguisher and blanket in the house.
- Visit www.firekills.direct.gov.uk for more advice.

Making your home more secure

Basic security measures, such as door and window security, interior light timers and sensor lights can help prevent burglaries.

- We recommend that your final exit doors should be fitted with at least a 5 lever mortice deadlock and all accessible windows should have key operated window locks.
- Intruder alarms can act as a deterrent to burglars. They also alert neighbours that there may be intruders on your property. If you are considering installing or upgrading an alarm we would recommend that you take advice from a professional alarm installer or your local crime prevention officer. Security lighting can also act as a deterrent for burglars.
- When nobody is in your home, lock all outside doors and windows that can be reached easily. Outside, always make sure you put tools away and lock garden gates, sheds and garages.

Securing your outbuildings and garages

Outbuildings are prime targets for thieves as they are often more easily accessible.

- Reduce the theft risk by fitting locks on doors and windows.
- Putting up blinds to windows can also help to hide items from view.
- Lock portable items such as lawnmowers and power tools, and place tools and electrical equipment in containers.
- Don’t leave ladders and tools outside as they can be used to access the house.
Keeping your valuables safe

High value items, such as jewellery, silverware or works of art and some electrical equipment, are a target for thieves, especially if they are portable.

• Keep valuables out of sight where possible, particularly when the property is empty.
• If you have expensive/valuable jewellery consider storing them in a safe or even in a bank safe deposit.
• Don’t leave car keys in a visible or obvious place by the door, as burglars can get away with more items in your car!
• Compile a photographic/video record of all valuables within the home and store this securely. Retain all receipts, valuations, instruction booklets and manuals.
• Security mark your valuables with your name, postcode and house number. If you are burgled, it'll be easier to identify and recover your possessions and it can help when you make a claim.

Protecting your home while you are away

An empty home is an obvious target for thieves, and a higher risk for damage going unnoticed.

• Ask friends, family or neighbours to call in regularly to check the property and if possible remove mail from the letterbox and close curtains at the end of each day.
• Use light time switches.
• Keep valuable items out of sight and away from windows.
• Turn off your water supply if it’s not required for heating.

Help with flood or storm damage claims

If your home is affected by a flood or storm, we can help manage the consequences.

• Inform us as soon as possible of any damage.
• Don’t use gas or electric services until they have been professionally checked.
• Don’t throw away damaged items. Store them in a dry place as they could help support your claim. We’ll be able to tell you what items you need to keep.

More bright ideas

If you would like more information about ways to protect your home and the things in it, try some of these websites.

www.neighbourhoodwatch.net
Building secure confident neighbourhoods, why not read up on setting up your own Neighbourhood Watch scheme?

www.environment-agency.gov.uk
Find out how you can make your environment a better place – for you, and for future generations.

www.gassaferegister.co.uk
The Gas Safe Register has replaced CORGI in Great Britain and the Isle of Man. By law, anyone carrying out work on gas installations and appliances in your home must be on the Gas Safe Register.

www.crimereduction.gov.uk
Providing information and resources for people working to reduce crime in their local area.

The contract of insurance

This policy together with the Schedule and Statement of Fact form a contract of insurance between you and us. This Policy Booklet contains important information about what is covered and what is not covered under this policy. Your Schedule will show the details of your cover, including which sections of the policy apply and any excesses that apply if you make a claim.

In return for you paying the premium or agreeing to pay the premium, we will provide cover, under the terms and conditions of this policy and the Schedule for:

(i) loss and/or damage to your buildings;
(ii) loss and/or damage to your contents; or
(iii) certain liabilities incurred by you

which occur during the period of insurance or as set out in this policy.

Making a false statement, misrepresenting or withholding information from the administrator could result in your policy being voided, as if the policy never existed. As a result all claims under your policy will be refused, all premiums that you have paid will be retained and all premiums due to be paid will still be collected. It is your responsibility to ensure that all the information that has been given by you, or that has been given on your behalf, is true and complete. If there are any errors on your Statement of Fact or Schedule, or the information is not correct, your policy may be voided. Please contact the administrator if you are in any doubt that your policy details are correct to ensure that you, and any other individual covered by your policy, continue to have the full protection of your policy.

Please check all documents carefully to make sure that the cover meets your needs.

Thankyou for choosing the Tesco Bank Finest Home Insurance Policy.
Policy conditions

1 Cancelling the policy

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to notify the administrator if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy during this period of time, we will refund your full premium less the amount of any claim you have made.

You may cancel your policy any time after the cooling-off period by notifying the administrator. We will refund any premium paid for the remaining period of insurance, less any administrator’s cancellation charge, as long as you have not made any claim in the current period of insurance.

We or the administrator can cancel this policy at any time, for a valid reason or if there are serious grounds to do so, by sending you seven days notice in writing. We will send the notice to the last known address we have for you. We will refund your premium for the time that was left on your policy as long as you have not made a claim. Examples of valid reasons or serious grounds may include, but are not limited to:

- Non payment of premium (including missed direct debit payments) that is not resolved following our reminders.
- Failing to comply with the policy conditions, as outlined in the policy booklet.
- Failing to cooperate and/or provide the necessary information required to enable us, or the administrator, to administer your policy, claim or investigate fraud.
- Where threatening, abusive or offensive behaviour has been used towards us or the administrator.
- Where any change you tell us about occurring during the term of your policy that alters the information on your policy documents resulting in us no longer being able to continue cover.

We will cancel the policy, including home emergency cover, with immediate effect if any claim or part of any claim is made fraudulently or falsely. We will notify you if we do this.

2 Changes you must tell us about

You must tell the administrator about any change to the information you have previously provided.

Please inform the administrator immediately if you are in any doubt that the information contained within your statement of fact and Schedule is correct and up to date to ensure that you, and any other individual covered by your policy, continue to have the full protection of your policy.

Some examples of changes you must tell us or the administrator about are as follows:

- change of address;
- any building work;
- your home becoming, or you intend for your home to become, unoccupied;
- you plan to let or rent out your home;
• change of occupation;
• additions to, or increases in the value of, your contents, valuables or jewellery;
• you plan to use the home for any business use, with the exception of childminding, clerical or administrative work;
• you or any person usually living with you has any unspent criminal convictions, has been declared bankrupt and/or has any unsatisfied County Court judgements; or
• any loss or incident that may cause a claim (even if you are not making a claim in respect of that loss or incident under the policy).

As a result of the change, your premium may increase or decrease and the terms of your policy may be amended, depending on what the change is. Following any changes the administrator will advise you of any adjustment (if applicable) to your premium or any changes to the terms.

Please remember that if you do not tell us or the administrator about changes, we may refuse to pay a claim, or pay only part of a claim under this policy.

Making a false statement, misrepresenting or withholding information from us or the administrator could result in your policy being voided, as if the policy never existed. As a result all claims under your policy will be refused and all premiums that you have paid may be retained. It is your responsibility to ensure that all the information that has been given by you, or that has been given on your behalf, is true and complete. If there are any errors on your statement of fact or Schedule, or the information is not correct, your policy may be voided.

3 Preventing loss

You must take all reasonable steps to:
• keep your home in a good state of repair; and
• avoid or limit any loss, damage or injury.

Please refer to Bright Ideas on pages 4, 5, 6 and 7 for some helpful hints.

4 How to make a claim

Buildings and/or Contents

You must do the following as soon as reasonably possible if you need to make a claim:
• Call the claims number noted on your Schedule to report the incident.
• Take reasonable action to protect the property from further loss or damage.
• Immediately send us any written claim which is made against you, and give us full details of any verbal claims made against you.
• Do all that you can to get back any property which has been lost.
• Tell the police within 24 hours if any property has been lost outside the home or if you suspect a loss involves theft, malicious damage or riot.
• We will only ask you to provide information and assistance that is relevant to your claim. You must cooperate with us fully in providing such information and assistance. We may require proof of ownership and/or proof of loss (e.g. receipts, valuations, photographs, instruction booklets and guarantee cards).
• Not incur any costs without our agreement before any work commences.
• Report the loss or theft of money to the local police within 24 hours of discovering it has been lost or stolen.
• Report the loss or theft of any credit card to the local police and credit card company within 24 hours of discovering it has been lost or stolen.

Except with our written consent you must not:
• Admit or deny responsibility for any incident; or
• Negotiate or settle any claims made against you by anyone else; or
• Throw away, get rid of or destroy any items that are damaged until we agree.

Once you have made a claim under this policy we will have the right to negotiate, defend or settle, in your name and on your behalf, any claims made against you.

We can also take legal action in your name but for our benefit to get back any payment we have made under this policy. We will aim to answer all correspondence within five working days of receiving it.

5 Other insurance policies
If you have any other insurance policies that cover the same loss, damage or liability as this policy, we will only pay our share of any claim.

6 Fraud
We will not pay any claim which is in any way fraudulent, such as false or exaggerated. If you, any person insured under this policy, or anyone acting for you makes, or attempts to make a fraudulent claim, we will cancel your policy from the date of the fraudulent act, reject the claim and any subsequent claims and retain any premiums paid. We will notify you if we do this.

If we have to make any payments to a third party for any loss or damage you have caused to them or their property, we have the right to recover those costs from you.

Additionally, if we have made any payments to you in respect of the fraudulent claim you must repay that sum to us. However, these provisions will not affect any valid claim occurring before the fraudulent claim.

If there has been fraudulent activity to secure cover or benefits under this policy or secure cover at a lower price, this will result in your contract of insurance being voided (as if the policy never existed), all claims under your policy being refused and all premiums that you have paid being retained.

We may also notify the relevant authorities, so that they may consider criminal proceedings.
7 Renewal

Approximately 21 days before your Tesco Bank Finest Home Insurance policy comes to an end the administrator will send either:

- your insurance renewal invitation confirming the details of your next year’s premium, any changes to the terms and whether you need to contact the administrator to complete your renewal; or

- confirmation that the administrator is unable to renew your policy, so that you can arrange alternative insurance.

If your policy renews automatically and your details have changed or you do not wish to renew your policy or any of your optional extra covers, you must inform the administrator before your renewal date, otherwise your policy will be renewed on the terms described in your renewal invitation. If your policy renews automatically but the administrator is unable to automatically renew any part of your Tesco Bank Finest Home Insurance policy such as an optional extra cover you held during the previous period of insurance, they will let you know within your renewal invitation and will confirm the steps you need to take to complete your renewal of that part of your policy. If the administrator does not receive your required confirmation before your renewal date, the specific part of your policy that the administrator can not automatically renew will end on the date noted on your schedule, however the rest of your policy (including optional extras that the administrator is able to automatically renew without further steps from you) will be renewed.

For automatic renewals, payment will be taken from the card/account details most recently provided. If you are not the card or account holder you must ensure that the card/account holder has agreed to make the renewal payment and you must tell them of any changes to the amount.

If your policy does not renew automatically, you will need to contact the administrator to complete your renewal, and make payment, otherwise your policy will not be renewed.

If the administrator places your Tesco Bank Finest Home Insurance with a different insurer, selected from the administrator’s range of insurance providers, from the renewal date of your existing policy, they will let you know within your renewal invitation.
8 Inflation Protection at renewal

**Buildings**

*Your maximum claim limit* may be adjusted in line with the House Rebuild Cost Index prepared by the Royal Institute of Chartered Surveyors or another recognised index on your renewal date. If the *maximum claim limit* changes, *your* renewal premium will be based on the *maximum claim limit* shown on *your* renewal notice. *We* will not reduce *your maximum claim limit* if an index value reduces, unless *you* ask *us* to.

**Contents**

*Your maximum claim limit* may be adjusted in line with the Consumer Durables Index of the Retail Price Index or another recognised index on *your* renewal date. If the *maximum claim limit* changes, *your* renewal premium will be based on the *maximum claim limit* shown in *your* renewal notice. *We* will not reduce *your maximum claim limit* if an index value is reduced, unless *you* ask *us* to.

9 Rights of third parties

No third party shall have any rights under this policy or the right to enforce any part of it unless provided for by law or expressly stated in this policy.

10 The law and language that applies

English law will apply to this contract, unless *we* and *you* agree otherwise. All information relating to this contract will be in the English language.

11 No claims discount

If *you* have not made a claim during the period of insurance immediately before *you* renew *your* policy *we* will include any available discount in *your* renewal premium. *You* may not transfer this discount to any other person. If a claim is made during a period of insurance the discount will be reduced in accordance with *our* then current scale.
## Meanings of words

Certain words in this policy are printed in bold. These words have particular meanings which are shown below.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental damage</td>
<td>Sudden, unexpected physical damage which has not been caused deliberately.</td>
</tr>
<tr>
<td>Administrator</td>
<td>Tesco Personal Finance plc (trading as Tesco Bank) 2 South Gyle Crescent, Edinburgh EH12 9FQ</td>
</tr>
<tr>
<td>Bedroom</td>
<td>A room used as or originally built to be a <strong>bedroom</strong>.</td>
</tr>
<tr>
<td>Buildings</td>
<td>The <strong>main building</strong> and any other permanent structure within the boundary of your <strong>home</strong> including the following:</td>
</tr>
<tr>
<td></td>
<td>- fixtures and fittings (including landlord’s fixtures and fittings);</td>
</tr>
<tr>
<td></td>
<td>- greenhouses, conservatories and garages that have permanent foundations or bases;</td>
</tr>
<tr>
<td></td>
<td>- permanent swimming pools built of brick, stone or concrete;</td>
</tr>
<tr>
<td></td>
<td>- hard tennis courts and permanently fixed hot tubs or Jacuzzis;</td>
</tr>
<tr>
<td></td>
<td>- sheds, patios, terraces, drives, paths and carports;</td>
</tr>
<tr>
<td></td>
<td>- garden walls, hedges, gates and fences;</td>
</tr>
<tr>
<td></td>
<td>- service tanks, drains and septic tanks;</td>
</tr>
<tr>
<td></td>
<td>- pipes and cables and central heating fuel storage tanks.</td>
</tr>
<tr>
<td>Business equipment</td>
<td>Computers, keyboards, visual display units, printers, word-processing equipment, desktop publishing units, fax machines, photocopiers, typewriters, computer-aided design equipment, telecommunication equipment (but not mobile phones or personal digital assistants) and office furniture related to you or your family’s occupation (whether engaged in a full time or part-time basis).</td>
</tr>
<tr>
<td>Computer viruses</td>
<td>A corrupting instruction from an unauthorised source that introduces itself through a computer system or network.</td>
</tr>
<tr>
<td>Contents</td>
<td>Household goods, <strong>valuables</strong>, <strong>business equipment</strong>, <strong>money</strong>, <strong>credit cards</strong>, <strong>personal possessions</strong>, aerials and satellite dishes you, your family or visitors own or are legally responsible for including:</td>
</tr>
<tr>
<td></td>
<td>- domestic garden machinery that does not have to be licensed;</td>
</tr>
<tr>
<td></td>
<td>- wheelchairs;</td>
</tr>
<tr>
<td></td>
<td>- registered disabled person’s buggies that are not licensed for road use;</td>
</tr>
<tr>
<td></td>
<td>- electrically or mechanically propelled toys and models that are not licensed for road use; or</td>
</tr>
<tr>
<td></td>
<td>- golf trolleys which are controlled by someone on foot, but excluding:</td>
</tr>
<tr>
<td></td>
<td>- motorised vehicles (including parts and accessories) except domestic <strong>motorised vehicles</strong> and motorbike helmets and motorbike clothing;</td>
</tr>
<tr>
<td></td>
<td>- aircraft including gliders, hang-gliders and microlights;</td>
</tr>
<tr>
<td></td>
<td>- caravans;</td>
</tr>
<tr>
<td></td>
<td>- trailers;</td>
</tr>
<tr>
<td></td>
<td>- water craft and hovercraft; or</td>
</tr>
<tr>
<td></td>
<td>- parts and accessories in or attached to caravans, trailers, boats or motor vehicles.</td>
</tr>
</tbody>
</table>
| Contents (continued) | • any living creature;  
|                  | • permanently fitted interior decorations; or  
|                  | • property held or used for any profession, business or employment other than business equipment. |
| Credit cards | Credit cards, cheque cards, charge cards, debit cards, cash cards and store cards, but not cards held for business purposes. |
| Domestic motorised vehicles | The following motorised vehicles used in or around the home:  
|                  | • domestic garden machinery that does not have to be licensed;  
|                  | • wheelchairs and disabled persons' buggies that are not licensed for road use; or  
|                  | • electrically or mechanically propelled toys, models and golf trolleys controlled by someone on foot. |
| Endorsement | An agreed change to the terms of the policy as shown in your policy Schedule. |
| Excess | The amount you must pay towards any claim. |
| Family | Your husband, wife, civil partner, children, foster children and any other person who permanently lives with you, but not lodgers or any other paying guests. |
| Flood | Water external to the home entering the home at, or below ground level. |
| Heave | The upward or sideways movement of the site on which your buildings are situated caused by swelling of the ground. |
| Home | The property at the address stated in the Schedule, used by you for domestic and home working purposes only. |
| Home working | Any administrative, clerical, childminding work or any other work carried out by you at your home, agreed by us and confirmed in writing by the administrator. |
| Incident | An event that might lead to a claim. |
| Landslip | Sudden movement of soil or rocks on a slope or gradual creep of a slope over a period of time. |
| Main building | The house, bungalow, flat or maisonette which is situated at the home and in which you or your family live. |
| Maximum claim limit | The most we will pay for any one claim under any section (or its extension) as shown in the Schedule. If the limits shown in your Schedule are not enough, please contact the administrator. |
| Money | Cash, cheques, money orders, postal orders, unused current postage stamps (that are not part of a collection), National Savings Stamps, National Savings certificates, share certificates, premium bonds, luncheon vouchers, traveller's cheques, travel tickets, season tickets, phone cards, gift tokens and other tokens with a cash value, but not items used for business purposes. |
| Period of insurance | The length of time that the contract of insurance applies for. This is shown in the Schedule. |
| Personal possessions | Items that you or your family wear or normally take around with you including handbags, baggage, clothing, jewellery, watches, prams, binoculars, portable medical equipment, sports equipment, musical and photographic equipment and furs. Personal possessions are included within the meaning of contents within your home and the value of your personal possessions will be included in the total replacement value of your contents. Any specified items will be included within the total replacement value of your contents. The claims limit can be found on your Schedule. |
| Settlement | Downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction. |
| Statement of Fact | The Statement of Fact contains information you gave us. This includes information given on your behalf. |
| Schedule | The document that shows:  
* your name and address;  
* the period of insurance;  
* the sections of this Policy Booklet that apply;  
* the excesses which apply;  
* the premium you must pay;  
* the home that is insured;  
* the maximum claim limits, and  
* details of any extensions or endorsements to your cover.  
We issue a Schedule with each new contract of insurance, when you renew the policy and when we change the policy cover. |
| Specified items | Items that have been individually identified to us and are shown in your Schedule. |
| Subsidence | Downward movement of the site on which the buildings are situated by a cause other than the weight of the buildings themselves or the sea or river wearing away the land. |
| Unoccupied | Not lived in or not intended to be lived in for more than 60 days in a row. |
| Unfurnished | Does not have enough furniture in it for normal living purposes. |
| Valuables | Jewellery, watches, furs, items made from gold, silver and other precious metals, works of art and collector's items, collections of stamps, coins or medals, precious stones, photographic equipment, binoculars, telescopes, musical instruments, guns. We treat pairs or sets of items as one item. |
| We, our, us | The authorised Insurer or Lloyd's syndicate shown on the current Schedule. |
| You, your | The person or people named as the Policyholder in the Schedule. |
## Section 1 – Buildings cover

(This section applies only if shown in your Schedule)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your buildings</strong> are covered for loss or damage arising as a result of the insured causes listed below. The cover provided is subject to the excesses and maximum claim limits in the Schedule. Any specific limits listed in the Schedule form part of the maximum claim limit for Buildings.</td>
<td>Loss or damage to any of the following unless we agree otherwise in writing:</td>
</tr>
<tr>
<td>1 Fire, lightning, explosion or earthquake. (Please refer to Bright Ideas on page 5.)</td>
<td>1 Singeing, scorching or melting.</td>
</tr>
<tr>
<td>2 Smoke.</td>
<td>2 Damage caused by smoke that happens gradually over a period of time.</td>
</tr>
<tr>
<td>3 Riot, civil commotion, labour disputes or political disturbances.</td>
<td>3 Loss or damage that is not reported to the police within seven days of discovery of the loss or damage.</td>
</tr>
</tbody>
</table>

*should be read in conjunction with the policy exclusions covered on page 45.
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 Collision with the <strong>buildings</strong> by the following:</td>
<td>4 The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged <strong>your buildings</strong>. Damage caused by cutting down all or part of a tree.</td>
</tr>
<tr>
<td>• trains, trams or other vehicles;</td>
<td></td>
</tr>
<tr>
<td>• aircraft or other flying objects or anything dropped from them;</td>
<td></td>
</tr>
<tr>
<td>• animals, birds or insects;</td>
<td></td>
</tr>
<tr>
<td>• telegraph poles and lamp posts;</td>
<td></td>
</tr>
<tr>
<td>• falling branches or trees;</td>
<td></td>
</tr>
<tr>
<td>• fireworks;</td>
<td></td>
</tr>
<tr>
<td>• falling satellite dishes, masts or aerials.</td>
<td></td>
</tr>
<tr>
<td>5 Storm or <strong>flood</strong>. (Please refer to Bright Ideas on pages 4 and 6.)</td>
<td>5 Loss or damage:</td>
</tr>
<tr>
<td></td>
<td>• to gates, hedges or fences;</td>
</tr>
<tr>
<td></td>
<td>• that does not arise from one identifiable event which directly and immediately caused the loss or damage; or</td>
</tr>
<tr>
<td></td>
<td>• caused by <strong>subsidence</strong>, ground <strong>heave</strong> or <strong>landslip</strong> (this damage is covered by cause 9).</td>
</tr>
<tr>
<td>6 Theft or attempted theft. (Please refer to Bright Ideas on pages 5 and 6.)</td>
<td>6 Theft or attempted theft:</td>
</tr>
<tr>
<td></td>
<td>• by <strong>you</strong> or any member of <strong>your family</strong>;</td>
</tr>
<tr>
<td></td>
<td>• when <strong>your home</strong> is lived in or occupied overnight by someone who is not a member of <strong>your family</strong> unless forcible and violent entry is used to get into <strong>your home</strong>; or</td>
</tr>
<tr>
<td></td>
<td>• when <strong>your home</strong> is <strong>unoccupied</strong>.</td>
</tr>
<tr>
<td>7 Vandalism or malicious acts.</td>
<td>7 Vandalism or malicious acts caused:</td>
</tr>
<tr>
<td></td>
<td>• by <strong>you</strong> or any member of <strong>your family</strong>;</td>
</tr>
<tr>
<td></td>
<td>• when <strong>your home</strong> is lived in or occupied overnight by someone who is not a member of <strong>your family</strong> unless forcible and violent entry is used to get into <strong>your home</strong>; or</td>
</tr>
<tr>
<td></td>
<td>• when <strong>your home</strong> is <strong>unoccupied</strong>.</td>
</tr>
<tr>
<td><strong>What is covered</strong></td>
<td><strong>What is not covered</strong>&lt;sup&gt;*&lt;/sup&gt;</td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------------------</td>
</tr>
</tbody>
</table>
| 8 Water or oil escaping from any fixed domestic water or heating installation, including underground drains and pipes or from any domestic appliance. | 8 Loss or damage:  
• when the **home** is **unoccupied**;  
• that happens gradually over a period of time;  
• to the fixed domestic water or heating installation;  
• caused by **subsidence**, **heave** or **landslip** (this damage is covered by cause 9); or  
• caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding. |

| 9 **Subsidence** or ground **heave** of the site on which the **buildings** stand, or **landslip**. | 9 Loss or damage:  
• to the **buildings** or their foundations by **settlement**; unless the **settlement** is caused by **subsidence** of the site on which the **buildings** stand;  
• to the **buildings** or their foundations because the materials they are built from shrink or expand;  
• caused by the sea or river wearing away the land;  
• caused by faulty workmanship, faulty materials or faulty design;  
• caused by the **buildings** being demolished, altered or having structural repairs carried out;  
• to solid floor slabs resulting from them moving unless the foundations beneath the outside walls of the **building** are damaged at the same time and by the same cause; |

*should be read in conjunction with the policy exclusions covered on page 45.*
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• to walls, gates, hedges, sheds, greenhouses, fences, paths, drives, patios, swimming pools, ornamental pools, tennis courts, terraces, service tanks, drains, pipes, cables and central fuel storage tanks, unless the main building is damaged at the same time and by the same cause; or • for which compensation is provided by legislation or contract.</td>
</tr>
</tbody>
</table>

10 Plumbing Installation. **We** will pay for damage to any part of the plumbing installation in the **buildings** caused by freezing or bursting.

10 Loss or damage: • caused by rust, corrosion or wear and tear; • caused when your home is unoccupied or unfurnished; • caused by faulty workmanship; or • caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding.

11 Service pipes and cables. The cost of repairing **accidental damage** to underground drains, pipes, cables and tanks which you are legally responsible for and which provide services to and from your home.

11 Natural failure, wear and tear of drains. Loss or damage caused by faulty workmanship, faulty materials or faulty design.

12 Glass and sanitary ware permanently fitted to your home. **We** will pay for accidental breakage to: • fixed mirrors; • fixed glass in windows, doors and roofs including conservatories and greenhouses; • fixed ceramic hobs; • fixed sanitary fittings in your home; and • solar panels.

12 Loss or damage caused by scratching or denting. Damage caused when your home is unoccupied or unfurnished. Damage to window or door frames. Damage caused by any paying guest or tenant. The cost of replacing undamaged items.
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>13 Replacement locks.</strong></td>
<td></td>
</tr>
<tr>
<td>We will pay the cost of replacing and fitting locks on outside doors of any</td>
<td></td>
</tr>
<tr>
<td>of the buildings or to any safe or alarm system in your home if:</td>
<td></td>
</tr>
<tr>
<td>• your keys are lost outside the home or are stolen; or</td>
<td></td>
</tr>
<tr>
<td>• they are damaged inside the home by an incident insured under this section.</td>
<td></td>
</tr>
<tr>
<td>If you make a claim for replacement locks under this section, you can</td>
<td></td>
</tr>
<tr>
<td>not also make a claim for the same incident under Section 2 – Contents.</td>
<td></td>
</tr>
<tr>
<td>The most we will pay for any one claim is the amount shown in the Schedule.</td>
<td></td>
</tr>
<tr>
<td><strong>14 Fees and clearance costs.</strong></td>
<td></td>
</tr>
<tr>
<td>We will pay for necessary expenses for rebuilding or repairing the buildings</td>
<td></td>
</tr>
<tr>
<td>as a result of damage insured under this section, including:</td>
<td></td>
</tr>
<tr>
<td>• architects’, surveyors’, consultants and legal fees;</td>
<td></td>
</tr>
<tr>
<td>• the cost of clearing the site and making it and the buildings safe; or</td>
<td></td>
</tr>
<tr>
<td>• clearing drains, demolishing, shoring or propping up the buildings.</td>
<td></td>
</tr>
<tr>
<td><strong>15 Local Authority requirements.</strong></td>
<td></td>
</tr>
<tr>
<td>We will pay any costs that are necessary to keep to any Government or</td>
<td></td>
</tr>
<tr>
<td>Local Authority requirement for rebuilding or repairing the buildings as a</td>
<td></td>
</tr>
<tr>
<td>result of damage insured under this section.</td>
<td></td>
</tr>
<tr>
<td>**15 Costs where you had already been told about the requirement before the</td>
<td></td>
</tr>
<tr>
<td>damage happened.</td>
<td></td>
</tr>
</tbody>
</table>

*should be read in conjunction with the policy exclusions covered on page 45.
### What is covered

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Alternative accommodation and rent. We will pay the costs of alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by this cover. If you rent out part of your home or are a tenant, we will pay the rent that you should have received or are responsible for paying while the buildings cannot be lived in as a result of damage insured under this cover. The most we will pay in any one period of insurance is the amount shown in the Schedule.</td>
</tr>
<tr>
<td>17</td>
<td>Cover when selling your home. If you are selling your home we will cover the buyer under sections 1-16 and 18-25, at the address stated in your schedule, up to the date the sale completes. If you are buying another property to live in, your new property will be covered under this section for up to three months from the date contracts are exchanged or, in Scotland, the date your offer is unconditionally accepted.</td>
</tr>
<tr>
<td>18</td>
<td>Emergency access to buildings. We will pay for damage to your buildings caused by the emergency services if they cause damage while getting into your home to deal with an emergency. The most we will pay for any one claim is the amount shown in the Schedule.</td>
</tr>
</tbody>
</table>

### What is not covered*

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Property insured under another policy. Cover does not apply after the sale or purchase has completed.</td>
</tr>
<tr>
<td>18</td>
<td>Any amount above the amount shown in the Schedule.</td>
</tr>
<tr>
<td>What is covered</td>
<td>What is not covered*</td>
</tr>
<tr>
<td>-----------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>19 Emergency access to gardens. We will pay for damage to your trees, shrubs, plants and lawns caused by the emergency services if they cause damage while getting into your home to deal with an emergency. The most we will pay for any one claim is the amount shown in the Schedule.</td>
<td></td>
</tr>
<tr>
<td>20 Trace and access. We will pay the costs you have to pay to find where water or oil is leaking from, including the cost of removing and replacing any part of the walls, floors, roof or ceiling. The most we will pay for any one claim is the amount shown in the Schedule.</td>
<td>20 The costs you have to pay to locate an escape of water if the water or heating installation is outside or in a stand alone outbuilding.</td>
</tr>
<tr>
<td>21 Plants in the garden. We will pay for loss or damage to trees, shrubs, plants and lawns that you own, while in the open and within the boundaries of your home, as a result of loss or damage insured under causes 1 to 9 of this section. The most we will pay for any one claim is the amount shown in your Schedule. The most we will pay for any one tree, shrub or plant is the amount shown in the Schedule. If you make a claim for plants in the garden under this section, you can not also make a claim for the same incident under Section 2 – Contents.</td>
<td>21 Loss or damage: • from wear and tear or reduction in value; • caused by moths, vermin, insects, parasites, woodworm, rot, fungus or poisoning; • that happens gradually over time as a result of causes such as light or atmospheric conditions; • caused by frost; • caused by smoke and/or bonfires; • while your home is unoccupied or unfurnished; • that occurs because you have not properly looked after any tree, shrub, plant or lawn; or • caused in connection with your trade, business or profession. Vandalism or malicious acts caused by you or any person lawfully allowed to be in your home.</td>
</tr>
</tbody>
</table>

*should be read in conjunction with the policy exclusions covered on page 45.
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td>22 Repair of sewer pipe.</td>
<td></td>
</tr>
<tr>
<td>We will pay for the cost of getting into and repairing the pipe between the main sewer and your home if it is blocked.</td>
<td></td>
</tr>
<tr>
<td>The most we will pay in any one period of insurance is the amount shown in the Schedule.</td>
<td></td>
</tr>
<tr>
<td>23 Squatters.</td>
<td></td>
</tr>
<tr>
<td>We will pay for your legal fees for evicting squatters from your home.</td>
<td></td>
</tr>
<tr>
<td>You must get our agreement in writing before you start proceedings to receive this benefit.</td>
<td></td>
</tr>
<tr>
<td>The most we will pay in any one period of insurance is shown in your Schedule.</td>
<td></td>
</tr>
<tr>
<td>24 Your liability as the owner of the property.</td>
<td></td>
</tr>
<tr>
<td>We will pay the amount you or a member of your family (as owners of the home) legally have to pay for causing:</td>
<td></td>
</tr>
<tr>
<td>• accidental death or bodily injury; and/or</td>
<td></td>
</tr>
<tr>
<td>• accidental loss of or damage to property owned by a third party which occurs as a result of an accident within the boundary of the home during the period of insurance.</td>
<td></td>
</tr>
<tr>
<td>24 Any amount for death or bodily injury to you, your family or any domestic employee.</td>
<td></td>
</tr>
<tr>
<td>Any amount for loss or damage to property owned by you, leased, let, rented, hired, lent or entrusted to you.</td>
<td></td>
</tr>
<tr>
<td>Liability arising directly or indirectly from:</td>
<td></td>
</tr>
<tr>
<td>• any lift (other than a stairlift) you own or you are responsible for maintaining;</td>
<td></td>
</tr>
<tr>
<td>• any deliberate or malicious act;</td>
<td></td>
</tr>
<tr>
<td>• occupation of any land or building;</td>
<td></td>
</tr>
<tr>
<td>• using the home for any business, trade, profession or employment; or</td>
<td></td>
</tr>
</tbody>
</table>
**What is covered**

We will also pay all amounts you or a member of your family (as owners of the home) legally have to pay for causing:

- accidental death or bodily injury; and/or
- accidental loss of or damage to property owned by a third party which occurs at any time as a result of faulty work carried out by you at the home during the period of insurance. Any claim arising as a result of faulty work must be notified to us within seven years from the date your policy ends or is cancelled. This section will not apply if your liability is covered by another insurance policy. The most we will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the Schedule plus any costs and expenses we agree in writing. If you die, we will extend the cover you would have received under this section to your legal representative.

---

**What is not covered**

- any agreement unless you would have had that liability without the agreement.

---

**25 Accidental damage** occurring during the period of insurance.

The cover provided is subject to the excesses and maximum claim limits in the Schedule.

**25** Any event already covered under Section 1 – Buildings.

Anything listed as not covered under Section 1 – Buildings.

Loss or damage:

- from wear and tear or reduction in value;
- caused by moths, vermin, insects, parasites, woodworm, rot or fungus;
- that happens gradually over time as a result of causes such as light or atmospheric conditions;

*should be read in conjunction with the policy exclusions covered on page 45.*
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>• caused by cleaning, washing, restoring, altering, maintaining, repairing, dismantling or misusing the building;</td>
<td>• caused by mechanical or electrical faults or breakdowns;</td>
</tr>
<tr>
<td>• caused by faulty workmanship or design;</td>
<td>• when your home is unoccupied or unfurnished;</td>
</tr>
<tr>
<td>• when your home is unoccupied or unfurnished;</td>
<td>• to hot tubs and Jacuzzis;</td>
</tr>
<tr>
<td>• caused by the effects of chemicals;</td>
<td>• caused by frost; or</td>
</tr>
<tr>
<td>• caused by the effects of chemicals;</td>
<td>• caused when any part of your home is sublet or occupied by someone who is not a member of your family.</td>
</tr>
</tbody>
</table>

*should be read in conjunction with the policy exclusions covered on page 45.
Basis of settling your buildings claims

1. **We** will pay for the cost of reinstating, repairing or replacing **your buildings** which are covered by this policy (including any required re-decoration that forms part of a valid claim). **We** will decide whether to reinstate, repair, replace or pay **you** the cash value. All replaced items will be on a new for old basis. Where **we** have offered to repair or replace any item and **you** instead request for **us** to pay a cash value, **we** will not pay **you** more than the amount it would have cost for **us** to repair or replace the item. All repairs carried out by **our** appointed suppliers are guaranteed for one year. If **your buildings** have not been kept in a good state of repair, **we** may deduct from any payment an appropriate amount in respect of the poor condition of **your buildings** prior to the **incident** for which **you** are claiming.

2. If **we** decide to not repair, replace or rebuild **your buildings** **we** will send **you** a payment representing the lowest of:
   a) the amount by which the property has gone down in value because of the damage; or
   b) the estimated cost of repair.

3. **We** will not pay for the cost of replacing or repair to any undamaged items solely because they form part of a set, suite, group or collection of items of a uniform design, nature or colour.

4. **We** will not pay for any drop in the market value of **your home** resulting from rebuilding, repairing or replacing that part of **your buildings** which have been damaged by an **incident**.

5. Where a **maximum claim limit** applies this limit will not be reduced as a result of **us** paying a claim. **You** should note however, that certain causes are subject to a limit per **period of insurance** and any payments made in respect of a claim will reduce the amount available for further claims in the same **period of insurance**. These are:
   • alternative accommodation and rent;
   • repair of sewer pipe;
   • squatters.

6. Any amount **we** pay to settle a claim will be reduced by the total amount of any applicable **excesses** shown in **your Schedule**.

7. If **you** are insured for **your buildings** and **your contents** under the same policy, **we** will deduct all applicable compulsory and voluntary **excesses** if **you** make a claim under both covers for the same **incident**. Please refer to **your schedule** to see applicable **excesses**.

8. **We** will negotiate, defend and settle any liability claim made against **you**. **We** will do this in **your** name and on **your** behalf.

9. If the decision is made not to proceed with **your** claim, the **incident** will be recorded on **your** policy as a notification of loss.
## Section 2 – Contents cover

(This section applies only if shown in your Schedule)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
</table>
| You and your family’s contents are covered for loss or damage arising as a result of the insured causes listed below when they are:  
  - in the buildings; and  
  - in the open but within the boundary of the home.  
The cover provided is subject to the excesses and maximum claim limits in the Schedule.  
Any specific limits listed in the Schedule form part of the maximum claim limit for contents. | The total excess shown in the Schedule for every claim.  
Anything more specifically insured in another part of this policy.  
Any amount above the amount shown in the Schedule.  
**Money** and **valuables** in the open but within the boundary of the home. |
| 1 Fire, lightning, explosion or earthquake. (Please refer to Bright Ideas on page 5.) | 1 Singeing, scorching or melting. |
| 2 Smoke. | 2 Damage caused by smoke that happens gradually over a period of time. |
| 3 Riot, civil commotion, labour disputes or political disturbances. | 3 Loss or damage that is not reported to the police within seven days of discovery of the loss or damage. |
| 4 Collision with the buildings or contents by any of the following:  
  - trains, trams or vehicles;  
  - aircraft or other flying objects or anything dropped from them;  
  - animals, birds or insects;  
  - telegraph poles and lamp posts;  
  - falling branches or trees;  
  - fireworks;  
  - falling satellite dishes or aerials. | 4 The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged your contents.  
Damage caused by cutting down all or part of a tree. |
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
</table>
| 5 Storm or **flood**. (Please refer to Bright Ideas on pages 4 and 6.) | 5 Loss or damage:  
|                           | • that does not arise from one identifiable event which directly and immediately caused the loss or damage; or  
|                           | • caused by **subsidence**, ground **heave** or **landslide** (this damage is covered by cause 9). |
| 6 Theft or attempted theft. (Please refer to Bright Ideas on pages 5 and 6.) | 6 Theft or attempted theft:  
|                           | • by **you** or any member of **your family**;  
|                           | • when **your home** is lived in or occupied overnight by someone who is not a member of **your family** unless forcible and violent entry is used to get into **your home**;  
|                           | • when **your home** is **unoccupied**;  
|                           | • by deception, unless deception is only used to gain entry to the **home**;  
|                           | • of **money** and **valuables** from garages and outbuildings; or  
|                           | • from an unsecured communal area. |
| 7 Vandalism or malicious acts. | 7 Vandalism or malicious acts caused:  
|                           | • by **you** or any member of **your family**;  
|                           | • when **your home** is lived in or occupied overnight by someone who is not a member of **your family** unless forcible and violent entry is used to get into **your home**; or  
|                           | • when **your home** is **unoccupied**; or  
|                           | • by **computer viruses**. |
| 8 Water or oil escaping from any fixed domestic water or heating installation, or from any domestic appliance. | 8 Loss or damage:  
|                           | • when the **home** is **unoccupied**;  
|                           | • that happens gradually over a period of time; |

*should be read in conjunction with the policy exclusions covered on page 45.
**What is covered**

**What is not covered***

- • to the fixed domestic water or heating installation;
- • caused by *subsidence*, *heave* or *landslip* (this damage is covered by section 9); or
- • caused by escape of water if the water or heating installation is outside or in a stand alone outbuilding.

<table>
<thead>
<tr>
<th>9 <strong>Subsidence</strong> or ground <em>heave</em> of the site on which the <strong>buildings</strong> stand, or <strong>landslip</strong>.</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 Loss or damage:</td>
</tr>
<tr>
<td>• caused by the sea or river wearing away the land;</td>
</tr>
<tr>
<td>• for which compensation is provided by contract or legislation;</td>
</tr>
<tr>
<td>• caused by the <strong>buildings</strong> being demolished, altered or having structural repairs carried out; or</td>
</tr>
<tr>
<td>• caused by faulty construction or design of the <strong>buildings</strong> or their foundation.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10 <strong>Plants in the garden.</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Any amount above the amount shown in the <strong>Schedule</strong>.</td>
</tr>
<tr>
<td>Loss or damage:</td>
</tr>
<tr>
<td>• from wear and tear or reduction in value;</td>
</tr>
<tr>
<td>• caused by moths, vermin, insects, parasites, woodworm, rot, fungus or poisoning;</td>
</tr>
<tr>
<td>• caused by gradually operating causes such as light or atmospheric conditions;</td>
</tr>
<tr>
<td>• caused by frost;</td>
</tr>
<tr>
<td>• caused by smoke and bonfires;</td>
</tr>
<tr>
<td>• while your <strong>home</strong> is <strong>unoccupied</strong> or <strong>unfurnished</strong>;</td>
</tr>
<tr>
<td>• that occurs because you have not properly looked after any tree, shrub, plant or lawn; or</td>
</tr>
</tbody>
</table>

---

Where *you* own, while in the open and within the boundaries of your **home**, as a result of loss or damage insured under causes 1 to 9 of this section.

The most *we* will pay for any one claim is the amount shown in your **Schedule**.

The most *we* will pay for any one tree, shrub or plant is the amount shown in the **Schedule**.

If *you* make a claim for plants in the garden under this section, *you* can not also make a claim for the same **incident** under Section 1 – **Buildings**.
### What is covered

#### 11 Contents away from your home.

Your contents are covered for loss or damage insured under sections 1 to 9 of this cover when they are temporarily removed from your home and kept in another building. These items must be within the UK and will only be covered away from your home for up to 90 days in any 12 month period.

Theft of contents (excluding money) must be from:

- any bank or safe deposit, or while you or any member of your family are taking the items to or from the bank or safe deposit;
- a home or a building you or your family are working or living in temporarily; or
- any other building if there are visible signs that force or violent means were used to get into or out of the building.

Money is covered away from your home only if it is stolen from a building and there are visible signs that force or violent means were used to get into or out of the building.

The most we will pay for any one claim is the amount shown in your Schedule.

### What is not covered

- caused in connection with your trade, business or profession.
- Vandalism or malicious acts caused by you or any person lawfully allowed to be in your home.

Any amount above the amount shown in the Schedule.

Loss or damage:

- caused by theft or attempted theft from a building unless there are visible signs that forcible and violent entry was used to get into or out of the building;
- caused by theft or attempted theft from a hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging unless there are visible signs that forcible and violent entry was used to get into or out of the room;
- to any item kept in a furniture depository or with a storage company;
- to any item taken out of your home to sell, display or exhibit;
- from a caravan, mobile home or motorhome; or
- to any contents not in a building.

*should be read in conjunction with the policy exclusions covered on page 45.
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>12 Contents</strong> at university/college. We will pay for loss or damage covered under this section to contents belonging to, or which are the responsibility of, you or a member of your family when they are in halls of residence or any other term time accommodation where you or a member of your family are living whilst attending college, university or boarding school as a result of loss or damage insured under causes 1 to 9 of this section. The most we will pay for any one claim is the amount shown in the Schedule.</td>
<td><strong>12</strong> Any amount above the amount shown in the Schedule. Loss of money. Loss or damage caused by theft or attempted theft unless there is evidence that forcible or violent entry took place. Loss or damage caused by flood or storm if the property is not in a building.</td>
</tr>
<tr>
<td><strong>13 Glass.</strong> We will pay for accidental breakage in your home to: • fixed glass in mirrors; • fixed glass in furniture, pictures or ornaments; • glass tops to furniture; or • ceramic hobs and ceramic tops in free-standing cookers.</td>
<td><strong>13</strong> Loss or damage caused by scratching or denting.</td>
</tr>
<tr>
<td><strong>14 Home entertainment equipment.</strong> We will pay for accidental damage to television sets (and their aerials), freeview boxes, desk-top personal computers, DVD recorders, DVD players, games consoles, satellite decoders or receivers, audio equipment, video-recording equipment and radios.</td>
<td><strong>14</strong> Loss or damage: • from wear and tear or reduction in value; • caused by moths, vermin, insects, parasites, woodworm, rot or fungus; • that happens gradually over time as a result of causes such as light or atmospheric conditions; • caused by scratching or denting; • caused by cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item; • caused by mechanical or electrical faults or breakdowns; • caused by computer viruses; • to hand-held games consoles; or</td>
</tr>
</tbody>
</table>
**What is covered**

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 Alternative accommodation and rent. <strong>We</strong> will pay the costs of alternative accommodation for <strong>you, your family</strong> and <strong>your</strong> domestic pets and the costs of temporarily storing the <strong>contents</strong> of <strong>your home</strong> if the <strong>buildings</strong> cannot be lived in because of damage insured by this cover. If <strong>you</strong> rent out part of <strong>your home</strong> or are a tenant, <strong>we</strong> will pay the rent that <strong>you</strong> should have received or are responsible for paying while the <strong>buildings</strong> cannot be lived in as a result of damage insured under this cover. The most <strong>we</strong> will pay in any one <strong>period of insurance</strong> is shown in the <strong>Schedule</strong>.</td>
<td></td>
</tr>
<tr>
<td>16 Metered oil and metered water. <strong>We</strong> will pay for accidental loss of metered oil or water in domestic heating systems.</td>
<td></td>
</tr>
<tr>
<td>17 Replacement locks. <strong>We</strong> will pay the cost of replacing and fitting locks on outside doors of any of the <strong>buildings</strong> or to any safe or alarm system in <strong>your home</strong> if: • <strong>your</strong> keys are lost outside the <strong>home</strong> or are stolen; or • they are damaged inside the <strong>home</strong> by an <strong>incident</strong> insured under this section. If you make a claim for replacement locks under this section, <strong>you</strong> can not also make a claim for the same <strong>incident</strong> under Section 1 – <strong>Buildings</strong>.</td>
<td></td>
</tr>
</tbody>
</table>

*should be read in conjunction with the policy exclusions covered on page 45.
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
</table>
| **18 Religious festival increase.**  
  The maximum claim limit under this section is increased by the amount shown in the Schedule during the month of your religious festival to cover gifts and extra drink and food bought for the religious festival.  
  If you make a claim for Religious festival increase, you cannot also make a claim for the same incident under Wedding and civil partnership gifts and/or Birth and adoption increase.  
  All other individual policy limits shown on your Schedule will apply to a claim made under this Section. | |
| **19 Wedding and civil partnership gifts.**  
  The maximum claim limit under this section is increased by the amount shown in the Schedule for 4 weeks before and 4 weeks after your or any member of your family’s wedding day or civil partnership ceremony day, to cover gifts and the cost of items bought for the wedding or civil partnership ceremony. During this period, we will insure the gifts against loss or damage when they are:  
  • in your home;  
  • in the building where the wedding reception or civil partnership reception is held; or  
  • being transported between your home and the reception.  
  If you make a claim for Wedding and civil partnership gifts increase, you cannot also make a claim for the same incident under Religious festival increase and/or Birth and adoption increase.  
  All other individual policy limits shown on your Schedule will apply to a claim made under this Section. | |
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
</table>
| **20 Birth and adoption increase.**  
The *maximum claim limit* under this section is increased by the amount shown in the **Schedule** for 4 weeks before and 4 weeks after the birth of or adoption of a child to any member of your family.  
All other individual policy limits shown on your **Schedule** will apply to a claim made under this Section. | |
| **21 Household removal.**  
**We** will pay for accidental loss of or damage to your contents while they are being permanently moved by a removal company from your **home** to any other private property you are going to live in within the UK. This includes while they are being temporarily kept in a furniture depository or with a storage company for up to 72 hours. | **21 Loss or damage to china, glass or other fragile items.**  
Loss of money. |
| **22 Legally downloaded information.**  
**We** will pay for loss or damage covered under this section to information that you have legally bought and stored on your home entertainment equipment, mobile phone, smartphone, smartwatch, portable media player or hand-held games consoles if it is lost or damaged. | **22 Loss or damage caused by** computer viruses.  
Loss or damage caused by anything you have downloaded illegally or from illegal websites. |
| **23 Frozen foods.**  
**We** will pay the costs of replacing food spoilt in any freezer or fridge in your **home** caused by:  
• a rise or fall in temperature; or  
• contamination by refrigerant or refrigerant fumes. | **23 Loss or damage caused by:**  
• your power supply being cut off by the electricity supplier; or  
• a strike, a lockout or an industrial dispute.  
Loss while the home is unoccupied. |

* should be read in conjunction with the policy exclusions covered on page 45.
<table>
<thead>
<tr>
<th><strong>What is covered</strong></th>
<th><strong>What is not covered</strong>*</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 Occupier’s and personal liability. <strong>We</strong> will pay the amounts <strong>you</strong> or a member of <strong>your family</strong> legally have to pay for causing: • accidental death or bodily injury; or • accidental loss of or damage to property which is caused by an accident happening during the <strong>period of insurance</strong> and arising: (a) from <strong>your</strong> occupation (but not ownership) of the <strong>buildings</strong>; or (b) in a private role not connected with owning the <strong>buildings</strong>. The most <strong>we</strong> will pay under this section for any one claim, or series of claims arising from one cause, is the <strong>maximum claim limit</strong> shown in the <strong>Schedule</strong> plus any costs and expenses <strong>we</strong> agree in writing. <strong>If you</strong> die, <strong>we</strong> will extend the cover <strong>you</strong> would have received under this section to <strong>your</strong> legal representative.</td>
<td>24 Death or injury suffered by <strong>you</strong>, <strong>your family</strong> or a domestic employee. Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to <strong>you</strong> or <strong>your family</strong>. Liability arising out of owning, using or possessing any: • motorised vehicles, drones, quadcopters or octocopters, but not other <strong>domestic motorised vehicles</strong>; • aircraft (including gliders, hang-gliders and microlights); • caravans; • trailers; • watercraft and hovercraft; • firearms, except legally held sporting guns used for sporting purposes; • dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or • lift (other than a stairlift) <strong>you</strong> own or <strong>you</strong> are responsible for maintaining. Injury or damage arising from: • a direct or indirect result of an assault or alleged assault; • any deliberate or malicious act; • hunting or racing of any kind, except on foot; or • <strong>your</strong> business, trade, profession or employment. Liability arising from any disease or virus that <strong>you</strong> pass on to another person. Any liability <strong>you</strong> have under a contract, unless <strong>you</strong> would have had that liability without the contract. Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man.</td>
</tr>
<tr>
<td><strong>What is covered</strong></td>
<td><strong>What is not covered</strong></td>
</tr>
<tr>
<td>---------------------</td>
<td>------------------------</td>
</tr>
</tbody>
</table>
| 25 Employer’s liability.  
*We* will pay the amounts which **you** become legally liable to pay for accidental death or bodily injury which happens to any of **your** domestic employees during the course of their work or which is caused by **you** during the **period of insurance**.  
Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands.  
The most **we** will pay under this section for any one claim, or series of claims arising from one cause, is the **maximum claim limit** shown in the **Schedule** plus any costs and expenses **we** agree in writing. | 25 Loss, damage, injury, illness or disease not caused during the **period of insurance** and directly by the work **your** domestic staff were employed to do. |

*should be read in conjunction with the policy exclusions covered on page 45.*
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td>26 Tenant's liability.</td>
<td>26 Loss or damage excluded under any of the causes 1 to 9 of section 2 – Contents.</td>
</tr>
<tr>
<td><strong>We</strong> will cover <strong>you</strong> for your legal liability as a tenant for the amounts <strong>you</strong> have to pay for:</td>
<td></td>
</tr>
<tr>
<td>• damage to the structure of your home, or to the landlord’s fixtures, fittings and interior decorations, caused by the causes 1 to 9 under Section 2 – Contents of this policy;</td>
<td></td>
</tr>
<tr>
<td>• the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home;</td>
<td></td>
</tr>
<tr>
<td>• accidental breakage to fixed sanitary fittings and bathroom fittings; and</td>
<td></td>
</tr>
<tr>
<td>• accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses and conservatories.</td>
<td></td>
</tr>
<tr>
<td>The most <strong>we</strong> will pay under this section for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the Schedule plus any costs and expenses <strong>we</strong> agree in writing.</td>
<td></td>
</tr>
</tbody>
</table>
### What is covered

27 **Accidental damage** occurring during the period of insurance.

### What is not covered*

27 Any event already covered under Section 2 – **Contents**.

Anything listed as not covered under the **Contents** section, insured events 1-12 & 14-21.

Loss or damage:

- from wear and tear or reduction in value;
- caused by moths, vermin, insects, parasites, woodworm, rot or fungus;
- that happens gradually over time as a result of causes such as light or atmospheric conditions;
- caused by scratching or denting;
- caused by cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item;
- caused by mechanical or electrical faults or breakdowns;
- to pedal cycles;
- to sports equipment when it is being used;
- to corneal or contact lenses;
- to money;
- if your home is sublet or occupied by someone who is not a member of your family;
- caused by computer viruses;
- to food and drink;
- to documents and securities such as share or bond certificates;
- to clothing, including furs;
- caused by faulty workmanship or design; or
- when your home is unoccupied or unfurnished.

*should be read in conjunction with the policy exclusions covered on page 45.
Section 2 – Contents cover – Unspecified personal possessions cover

(This cover applies automatically under contents insurance)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
</table>
| **Your** or **your family’s personal possessions, money, credit cards** and mobile phones are covered for loss or damage anywhere in the world during the period of insurance. The cover provided is subject to the excesses and maximum claim limits in the Schedule. Any specific limits listed in the Schedule form part of the maximum claim limit for contents. **We** treat a pair or set of items as a single item. **We** treat a bag of golf clubs, whether or not by the same manufacturer, as a set. | The total excess shown in the Schedule for every claim. Items used for business and professional purposes. Any amount above the amount shown in the Schedule. Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:
  - there is evidence that forcible and violent entry took place; and
  - the item is concealed in a locked glove or boot compartment; and
  - all access points to the vehicle are closed and locked.
Loss or damage:
  - caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;
  - from wear and tear or reduction in value;
  - caused by moths, vermin, insects, parasites, woodworm, rot or fungus;
  - that happens gradually over time as a result of causes such as light or atmospheric conditions;
  - caused by scratching or denting;
  - caused by cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item. |
<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td>• to sports equipment when it is being used;</td>
<td>• to sports equipment when it is being used;</td>
</tr>
<tr>
<td>• to pedal cycles;</td>
<td>• to pedal cycles;</td>
</tr>
<tr>
<td>• to reeds, strings, bridges or drum skins of musical instruments;</td>
<td>• to reeds, strings, bridges or drum skins of musical instruments;</td>
</tr>
<tr>
<td>• to crowns, caps or fillings in teeth;</td>
<td>• to crowns, caps or fillings in teeth;</td>
</tr>
<tr>
<td>• to dentures while being used for eating;</td>
<td>• to dentures while being used for eating;</td>
</tr>
<tr>
<td>• to corneal or contact lenses;</td>
<td>• to corneal or contact lenses;</td>
</tr>
<tr>
<td>• to china or glass (except spectacles);</td>
<td>• to china or glass (except spectacles);</td>
</tr>
<tr>
<td>• to documents and securities such as share or bond certificates;</td>
<td>• to documents and securities such as share or bond certificates;</td>
</tr>
<tr>
<td>• to motor vehicles, trailers, caravans, boats, aircraft including gliders,</td>
<td>• to motor vehicles, trailers, caravans, aircraft including gliders, hang-gliders</td>
</tr>
<tr>
<td>hang-gliders and microlights, or the accessories or associated equipment</td>
<td>and microlights, or the accessories or associated equipment belonging to any of these</td>
</tr>
<tr>
<td>belonging to any of these (apart from motorbike helmets and motorbike</td>
<td>(apart from motorbike helmets and motorbike clothing);</td>
</tr>
<tr>
<td>clothing);</td>
<td>• to portable televisions, car audio or car audio-visual equipment and car phones;</td>
</tr>
<tr>
<td>• to household goods or furniture;</td>
<td>• to household goods or furniture;</td>
</tr>
<tr>
<td>• to camping equipment;</td>
<td>• to camping equipment;</td>
</tr>
<tr>
<td>• to plants, shrubs or trees growing in the garden; or</td>
<td>• to plants, shrubs or trees growing in the garden; or</td>
</tr>
<tr>
<td>• to animals.</td>
<td>• to animals.</td>
</tr>
<tr>
<td>Mechanical or electrical faults or breakdowns.</td>
<td>Mechanical or electrical faults or breakdowns.</td>
</tr>
</tbody>
</table>

*should be read in conjunction with the policy exclusions covered on page 45.
## Section 2 – Contents optional cover – Specified personal possessions extension

(This section applies only if shown in your Schedule)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
</table>
| Your and your family’s specified personal possessions and valuables (that are individually listed in your Schedule) are covered for loss or damage anywhere in the world during the period of insurance. The cover provided is subject to the excesses and maximum claim limits in the Schedule. | The total excess shown in the Schedule for every claim. Items used for business and professional purposes unless it is a portable computer and shown in the Schedule. Any amount above the amount shown in the Schedule. Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:  
  • there is evidence that forcible and violent entry took place; and  
  • the item is concealed in a locked glove or boot compartment; and  
  • all access points to the vehicle are closed and locked. Loss or damage:  
  • caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging;  
  • from wear and tear or reduction in value;  
  • caused by moths, vermin, insects, parasites, woodworm, rot or fungus;  
  • that happens gradually over time as a result of causes such as light or atmospheric conditions;  
  • caused by scratching or denting;  
  • caused by cleaning, washing, dyeing, restoring, altering, maintaining, repairing or misusing the item. |
### What is covered

### What is not covered*

- to sports equipment when it is being used;
- to pedal cycles; or
- to reeds, strings, bridges or drum skins of musical instruments.

Mechanical or electrical faults or breakdowns.

*should be read in conjunction with the policy exclusions covered on page 45.
# Section 2 – Contents cover – Pedal Cycles

(This cover applies automatically under contents insurance)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your and your family’s pedal cycles (listed in your Schedule) are covered for loss or damage anywhere in the world during the period of insurance. The cover provided is subject to the excesses and maximum claim limits in the Schedule.</td>
<td>• The total excess shown in your Schedule for every incident.</td>
</tr>
<tr>
<td></td>
<td>• Pedal cycles you do not keep at the home when not in use.</td>
</tr>
<tr>
<td></td>
<td>• Any amount above the amount shown in the Schedule.</td>
</tr>
<tr>
<td></td>
<td>• Theft or attempted theft from an unsecured communal area.</td>
</tr>
<tr>
<td></td>
<td>• Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either:</td>
</tr>
<tr>
<td></td>
<td>- in a locked building; or</td>
</tr>
<tr>
<td></td>
<td>- securely locked to a permanent fixture, car, van, caravan or motorhome.</td>
</tr>
<tr>
<td>Loss or damage:</td>
<td></td>
</tr>
<tr>
<td>- while a pedal cycle is being used for racing, pacemaking, trials or testing;</td>
<td></td>
</tr>
<tr>
<td>- to tyres, accessories or removable parts of a pedal cycle, unless the pedal cycle is lost or damaged at the same time;</td>
<td></td>
</tr>
<tr>
<td>- to any pedal cycle that has been fitted with motorised assistance of any kind;</td>
<td></td>
</tr>
<tr>
<td>- from wear and tear or reduction in value;</td>
<td></td>
</tr>
<tr>
<td>- caused by moths, vermin, insects, parasites, rot or fungus;</td>
<td></td>
</tr>
<tr>
<td>- that happens gradually over time as a result of causes such as light or atmospheric conditions;</td>
<td></td>
</tr>
<tr>
<td>- caused by scratching or denting;</td>
<td></td>
</tr>
<tr>
<td>- caused by cleaning, washing, dyeing, altering, restoring, maintaining, repairing or misusing the pedal cycle.</td>
<td></td>
</tr>
<tr>
<td>• Mechanical breakdown.</td>
<td></td>
</tr>
<tr>
<td>• Cuts, bursts or punctures to tyres.</td>
<td></td>
</tr>
</tbody>
</table>

*should be read in conjunction with the policy exclusions covered on page 45.
Basis of settling your contents claims

1. **We** will pay for the cost of reinstating, repairing or replacing your contents which are covered by this policy (including any required re-decoration that forms part of a valid claim). **We** will decide whether to reinstate, repair, replace or pay you the cash value. All replaced items will be on a new for old basis. Where we have offered to repair or replace any item and you instead request for us to pay a cash value, we will not pay you more than the amount it would have cost for us to repair or replace the item. All repairs carried out by our appointed suppliers are guaranteed for one year.

2. If your contents maximum claim limit is not enough to replace all the contents in your home with new items of the same quality and type, we may either
   a) refuse to pay your claim or
   b) pay only part of the value of your claim.

3. The most we will pay for any one claim for valuables, pedal cycles or any other specified item is the maximum claim limit shown in your Schedule. This should be enough to replace these items as new based on the information that you have given us. If this is not the case at the time when you make a claim we may either
   a) refuse to pay your claim or
   b) pay only part of the value of your claim.

4. We will not pay for the cost of replacing or repair to any undamaged items solely because they form part of a set, suite, group or collection of items of a uniform design, nature or colour.

5. Where a maximum claim limit applies this limit will not be reduced as a result of us paying a claim. You should note however, that alternative accommodation and rent is subject to a limit per period of insurance and any payment made in respect of a claim will reduce the amount available for further claims in the same period of insurance.

6. Any amount we pay to settle a claim will be reduced by the total amount of any applicable excesses shown in your Schedule.

7. If you are insured for your buildings and your contents under the same policy, we will deduct all applicable compulsory and voluntary excesses if you make a claim under both covers for the same incident. Please refer to your schedule to see applicable excesses.

8. We will negotiate, defend and settle any liability claim made against you. We will do this in your name and on your behalf.

9. If the decision is made not to proceed with your claim, the incident will be recorded on your policy as a notification of loss.
Policy exclusions that apply to all sections of cover

This policy does not cover the following:

- Loss or damage caused by any criminal or deliberate act permitted by you or your family and carried out by you, your family or anyone lawfully in your home.
- Loss or damage that happened before this policy came into force.
- Any claim where you would be paid under any other policy if this policy did not exist.
- Any loss or damage which results from the incident that caused you to claim, except as specifically provided for under this policy.
- Loss or damage caused by domestic animals or pets.
- The cost of maintenance and routine re-decorating unless required under an insured event.
- Costs associated with general maintenance to your home such as defective rendering, repointing chimneys or general roof maintenance.
- Loss or damage that would not have arisen if there had not been a failure to deal with existing damage that would have been noticeable, you were aware of and/or where there has been an unreasonable delay in starting to deal with the damage.
- Any reduction in the market value of any property following its repair or reinstatement.
- Any expense, legal liability, loss or damage to property directly or indirectly caused by terrorism.
- Terrorism is defined as any person or people, whether acting alone or in connection with any organisation or Government, using biological, chemical or nuclear force or contamination, whether or not committed for political, religious, ideological or similar purposes. This includes an intention to influence any Government or to put members of the public in fear.
- Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
  - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
  - property being confiscated or detained by customs or other officials;
  - pressure waves caused by aircraft and other flying objects travelling at any speed;
  - ionizing radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
  - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or war, invasion, revolution or any similar event.
- Any expense, legal liability, loss or damage to property directly or indirectly caused by pollution or contamination.
- Any costs you incur in preparing any claim under this policy.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our liabilities you may be entitled to compensation under the scheme. For further information see www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.
Tesco Legal Guard

Household Legal Insurance Policy

Claims Helpline

0345 030 3183 open 24 hours a day, 365 days a year.

Throughout this section of the Policy Booklet certain words and phrases are printed in bold. These have the meanings set out on page 47-48 of this Policy Booklet.

Introduction

Thank you for choosing Tesco Legal Guard – Household Legal Insurance, which covers you and your family* to pursue or defend your legal rights in the event of a range of personal legal disputes. Tesco Legal Guard is arranged by Tesco Personal Finance plc (trading as Tesco Bank), and is underwritten by AmTrust Europe Limited.

Tesco Legal Guard provides up to £100,000 of legal expenses insurance and will ensure you receive the right level of legal and personal support.

Tesco Legal Guard also provides access to a confidential legal helpline for most personal legal matters.

*Family cover includes you and any member of your family living with you (please see policy definition of you for full details).
Tesco Legal Guard will also provide cover for you and your family in the event of any of the following…

- employment dispute
- contract dispute
- property dispute
- tax investigation
- legal defence including a motoring prosecution or inheritance dispute
- loss of salary through Jury Service attendance.

Meanings of words
Throughout this Section of the Policy Booklet certain words and phrases are printed in bold. These have the meanings set out below:

**Administrator**
Tesco Personal Finance plc (trading as Tesco Bank)
2 South Gyle Crescent
Edinburgh
EH12 9FQ

**Adviser**
Our specialist panel of solicitors or their agents (including accountants) appointed by us to act for you, or, where agreed by us, another legal representative nominated by you.

**Advisers’ Costs**
Legal or accountancy fees and disbursements incurred by the adviser.

**Adverse Costs**
Third party legal costs awarded against you which shall be paid on the standard basis provided that these costs arise after written acceptance of a claim.

**Costs**
Standard advisers’ costs and adverse costs.

**Insurer**
AmTrust Europe Limited

**Insured Incident**
The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one insured incident shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.

In a claim arising from a tax investigation, the date of the insured incident shall be deemed to be the date HM Revenue and Customs issue a formal notice to you notifying of a full enquiry into your non-business affairs.
**Insured Period**
The length of time that the contract of insurance applies for. This is shown in *your* insurance *Schedule*.

**Legal Action(s)**
- The pursuit or defence of civil legal cases for damages and/or injunctions (interdicts in Scotland) and/or specific performance (specific implement in Scotland); or
- The defence of criminal prosecutions to do with *your* employment, or the defence of motor prosecutions.

**Maximum Amount Payable**
£100,000 which is the maximum amount payable in respect of an *insured incident*.

**Standard Advisers’ Costs**
The level of *advisers’ costs* that would normally be incurred in using a specialist panel solicitor or their agents.

**Standard Basis**
The basis of assessment of costs where the court only allows recovery of costs which are proportionate to the claim and which have been incurred for good reason.

**Territorial Limits**
Sections of cover 2 & 4: The European Union, Channel Islands and Isle of Man.
All other sections of cover: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

**We/Us/Our**
Arc Legal Assistance Limited or as otherwise notified to *you* by the *administrator*, acting with good reason (such as where they or the underwriters appoint another third party to manage claims under this section of *your* policy).

**You/Your**
The person(s) named in the *Schedule* of the Tesco Home Insurance taken out in conjunction with this Legal Insurance Policy or any other person who has cover under this Legal Insurance Policy.

Cover also applies to *your* family members including *your* partner resident with *you*. If *you* die *your* personal representatives will be covered to pursue or defend cases covered by this insurance on *your* behalf that arose prior to or out of *your* death.
Terms of cover

This section of your insurance policy is arranged and administered by Tesco Personal Finance plc (trading as Tesco Bank) and is underwritten by AmTrust Europe Limited, on whose behalf we act. We will manage any claims under this policy.

The insurance covers costs as detailed under the separate sections of cover, up to the maximum amount payable where:-

a) The insured incident takes place in the insured period and within the territorial limits and

b) The legal action takes place within the territorial limits.

Once your claim has been accepted on the terms set out in this section of your policy, we will appoint one of our panel of solicitors, or their agents, to handle your case. Should you wish to appoint your own adviser, you can only do so once court proceedings are issued or a conflict of interest arises but you must obtain approval from us before proceeding. If you do not obtain our approval your claim will be rejected. Where we agree to your own choice of adviser, you will be liable to pay any advisers’ costs over and above our standard advisers’ costs.

How to make a claim

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the Claims Helpline on 0345 030 3183 and quote ‘Tesco Family Legal Guard’.

Specialist lawyers are at hand to help you. If you need a lawyer or accountant to act for you and your problem is covered under this insurance, the helpline will ask you to complete and submit a claim. If your problem is not covered under this insurance, the helpline may be able to offer you assistance under a private funding arrangement.

In general terms, you are required to immediately notify us of any potential claim or circumstances which may give rise to a claim. If you are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the Claims Helpline.

Conditions

1. Claims

a) You must notify claims immediately after you become aware of the incident. There will be no cover under this policy if, as a result of a delay in reporting the claim or a result of something you do or fail to do which prejudices your position or the position of the insurer in connection with the legal action, your prospects of succeeding in the case fall to 50% or less, or our costs increase above the level that would otherwise be the case. To report a claim you must follow the instructions under the ‘How to make a claim’ section above.

b) You must allow us to take over and conduct the legal proceedings in your name at any time.

c) We shall appoint the adviser to act on your behalf.
d) **You** must supply all of the information which **we** reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a conflict of interest arises and **you** wish to nominate a legal representative to act for **you**, **you** may do so. Where **you** have elected to use a legal representative of **your** own choice **you** will be responsible for any advisers’ costs in excess of **our** standard advisers’ costs. **We** will advise **you** of what **our** standard advisers’ costs are when **you** elect to use a legal representative of **your** choice. The adviser must represent **you** in accordance with **our** standard conditions of appointment which are available on request.

e) The adviser must:

i) Keep **us** fully advised of all developments and provide such information as **we** may reasonably require.

ii) Keep **us** advised of advisers’ costs incurred.

iii) Submit bills for assessment or certification by the appropriate body (for example, the court) if requested by **us**.

iv) Where possible, attempt recovery of costs from third parties.

f) **You** must not negotiate, or settle the claim without **our** written agreement, which will not be withheld without good reason.

g) If **you** refuse to settle the claim following a reasonable offer, or advice to do so from the adviser, **we** may refuse to pay further costs.

h) The insurer shall only be liable for advisers’ costs for work expressly authorised by **us** in writing and undertaken while there are prospects of success.

i) **You** shall supply all information reasonably requested by the adviser and **us**.

j) **You** are responsible for all legal costs and expenses including adverse costs if **you** withdraw from the legal proceedings without **our** written agreement. Any legal costs and expenses already paid under this insurance will be reimbursed by **you**.

k) **You** must instruct the adviser to provide **us** with all information that **we** ask for and report to **us** as **we** direct.

2. Prospects of Success

**You** only have cover under this policy where there is a more than 50% chance of winning the case and achieving a positive outcome.

At any time **we** may, but only when supported by independent legal advice, form the view that **you** do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, **we** may decline support or any further support. Examples of a positive outcome are:

a) Being able to recover the amount of money at stake;

b) Being able to enforce a judgement; or

c) Being able to achieve an outcome which best serves **your** interests.
3. **Dual insurance**

If any claim covered under this policy is also covered by another legal expenses policy, or would have been covered if this policy did not exist, **we** will only pay **our** fair share (rateable portion) of the claim.

4. **Cancellation**

**You** cannot cancel this section of the policy without cancelling all sections of cover.

**You** have a 14 day cooling off period from the receipt of **your** Policy Booklet to cancel cover. To exercise **your** right to cancel during the cooling off period please contact the **administrator** on 0345 674 6666 or write to the **administrator** at Freepost RSJB-RZZY-HTJB, Tesco Bank Customer Service, P. O. Box 276, Newcastle Upon Tyne NE12 2BT, who will also arrange a refund of **your** premium subject to no claims having been made.

**You** may cancel this policy at any time by calling the **administrator** on 0345 674 6666 or writing to the **administrator** at Freepost RSJB-RZZY-HTJB, Tesco Bank Customer Service, P. O. Box 276, Newcastle Upon Tyne NE12 2BT. After the 14 day cooling off period **you** will receive a proportion of the premium for the rest of the **period of insurance**. In the event that the household insurance policy sold in conjunction with this policy is cancelled this policy will automatically be cancelled.

**We** or the **administrator** can cancel this insurance at any time by giving **you** seven days’ written notice to **your** last known address. If **we** or the **administrator** do cancel this insurance **you** will receive a refund of a proportion of the premium for the rest of the **period of insurance**.

5. **Disputes**

Subject to **your** right to refer a complaint to the Financial Ombudsman Service (see the ‘What to do if you have a complaint’ section at the back of this policy booklet), any dispute between **you** and **us** may, where **we** both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration shall be paid by the person against whom the decision is made.

6. **English Law and language**

This contract is governed by English Law and the language for contractual terms and communication will be English.

Legal helpline

Use the 24 hour advisory service for telephone advice on any personal legal problem of concern to **you** or any member of your family normally living with **you**. The helpline will advise on any matter that can realistically be dealt with over the telephone. For example if documentation needs to be reviewed this could not be achieved on the telephone.

Simply telephone 0345 030 3182 and quote ‘Tesco Family Legal Guard’.

For **our** joint protection telephone calls may be recorded and/or monitored.
Sections of cover

1. Employment Disputes

What is insured:

Standard advisers’ costs to pursue a legal action against an employer, prospective employer, or ex-employer, arising from a dispute relating to your contract of employment or related statutory rights.

A dispute is deemed to have occurred once all internal dismissal, disciplinary and grievance procedures have been or ought to have been concluded.

What is not insured:

Claims

a) For standard advisers’ costs of any disciplinary investigatory or grievance procedure connected with your contract of employment.

b) To defend any dispute other than defending a counter claim.

c) Any dispute relating solely to personal injury.

2. Contract

What is insured:

Costs to pursue or defend a legal action following a breach of a contract you have for:

a) Buying or renting goods or services for your private use.

b) Selling your own personal goods.

c) Buying or selling your main home.

d) Renting your main home as a tenant.

What is not insured:

Claims

a) Where the breach of contract occurred before you purchased this insurance.

b) Relating to a lease tenancy or licence to use property or land where you act as the landlord.

c) Relating to your business, venture for gain, profession or employment.

d) Relating to a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.

e) Relating to a dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to you.

f) Directly or indirectly arising from constructing buildings or altering their structure, except in relation to disputes where the amount in dispute is less than £5,000 inc. VAT.
3. Property

What is insured:

Costs to pursue a legal action:

a) For damages against a person or organisation that causes physical damage to your main home or your personal effects.

b) For nuisance or trespass against the person or organisation infringing your legal rights in relation to your main home.

What is not insured:

Claims

a) The compulsory purchase of, or restrictions or controls placed on property under the order of any government or public or local authority.

b) Relating to a motor vehicle.

c) In respect of a contract you have entered into.

4. Personal Injury

What is insured:

Costs to pursue a legal action following an event resulting in your personal injury or death against the person or organisation directly responsible.

What is not insured:

Claims

Arising from medical or clinical treatment, advice, assistance or care.

5. Tax

What is insured:

Standard advisers’ costs incurred by an Accountant if you are subject to a formal aspect or full enquiry into your personal tax affairs.

This cover applies only if you have:

a) Maintained proper, complete, truthful and up to date records.

b) Made all returns at the due time.

c) Provided all information that the HM Revenue and Customs reasonably requires.
What is not insured:

Claims
Arising from or relating to:

i) An investigation by the Special Investigation Office or the Special Compliance Office of HM Revenue and Customs.

ii) The submission of returns or accounts where the HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements.

iii) A tax avoidance scheme.

iv) Your business or any venture for gain by you.

6. Legal Defence

What is insured:

Costs
a) in a legal action to defend your legal rights in the following circumstances:

i) Arising out of your work as an employee
   • Prior to being charged when dealing with the police or Health & Safety Executive or others with the power to prosecute.
   • In a prosecution brought against you in a court of criminal jurisdiction.
   • In a civil action brought against you for compensation under section 13 of the Data Protection Act 1998.
   • In civil proceedings brought against you under legislation for unlawful discrimination.

ii) Arising out of a motoring prosecution brought against you.

b) To defend your legal rights:

i) In a formal investigation or disciplinary hearing brought against you by any trade association or professional or regulatory body.

ii) In a dispute over something left to you in a will.

What is not insured:

Claims
a) Where you are being prosecuted for alleged offences involving:

i) driving without motor insurance, or a valid licence to drive.

ii) assault, violence or dishonesty.

iii) the manufacture, dealing in or use of alcohol, illegal drugs, indecent or obscene materials.

iv) illegal immigration.

v) offences under Part 7 of the Proceeds of Crime Act 2002 (money laundering).

b) For parking offences.
7. Absence from work

What is insured:

We will pay up to £100 per day, or part thereof, for the duration you are off work to
attend any court, tribunal, arbitration, disciplinary hearing or regulatory proceedings at
the request of the adviser, or while attending jury service, less any amount recoverable
from the court or tribunal, subject to a maximum payment of £1,000.

General exclusions

1. There is no cover where:

   a) You fail to comply with the Conditions of this section of your insurance policy.

   b) You knew when first buying this insurance that the circumstances leading to
      a claim under this insurance already existed.

   c) An estimate of advisers' costs of acting for you is more than the amount
      in dispute.

   d) Advisers’ Costs or any other costs and expenses incurred which have not
      been agreed in advance or are above those for which we have given our prior
      written approval.

2. There is no cover for:

   a) Claims over loss or damage where that loss or damage is insured under any
      other insurance.

   b) Claims made by or against your insurance advisor, the insurer, the adviser or us.

   c) Any claim you make which is false or fraudulent or exaggerated.

   d) Defending legal actions arising from anything you did deliberately or recklessly.

   e) Costs if your claim is part of a class action or will be affected by or will affect the
      outcome of other claims.

3. There is no cover for any claim arising from or relating to:

   a) A dispute between you and someone you live with or have lived with.

   b) Fines, penalties or compensation.

   c) Defamation.

   d) An application for a judicial review.

   e) Defending or pursuing new areas of law or test cases.

   f) Patents, copyright, trademarks, passing off, trade or service marks, registered
      designs, secrecy and confidential information.
Authorisation

We are authorised and regulated by the Financial Conduct Authority. Our registration number is 305958.

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

You can check this on the Financial Services Register by visiting the website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768 or the PRA on 0207 601 4878.

Financial Services Compensation Scheme

We and the insurer are covered by the Financial Services Compensation Scheme (FSCS). If we or the insurer cannot meet our liabilities, you may be entitled to compensation from the scheme. You can get more information on the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.
Home Emergency

Introduction

Tesco Home Emergency cover is arranged and administered by Tesco Personal Finance plc (trading as Tesco Bank) and is underwritten by Inter Partner Assistance SA (IPA), and included as a benefit of Tesco Finest Home Insurance. Claims are handled by AXA Assistance (UK) Ltd. Inter Partner Assistance SA is authorised by the Belgian National Bank and is subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. IPA is registered with the FCA, registration number 202664.

Throughout this section of the Policy Booklet certain words and terms in bold have a particular meaning. These are set out on pages 58 and 59.

This section of the Policy Booklet, together with the Policy Schedule forms a contract of insurance between you and IPA (the policy). Please read this section carefully so you can make sure you know what is covered under this policy. In return for you paying or agreeing to pay any relevant premium, IPA will provide cover under this policy.

If you have any queries, please call the administrator on the customer services number which can be found in your Policy Schedule.

Duration

This cover will continue for the period specified on your Policy Schedule. You have certain rights to cancel the policy, and these are set out below.

Cancellation

This cover is an inclusive benefit to your home insurance cover. If you cancel your home insurance policy, the home emergency cover will be automatically cancelled at the same time. Likewise, if you cancel this home emergency cover, your home insurance cover will automatically be cancelled at the same time.

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to notify the administrator. Contact details can be found in your Policy Schedule. This is known as the cooling off period. You can cancel by phoning or writing to the administrator and cancellation can take effect immediately or from a later date, although it cannot be backdated to an earlier date. If you cancel in the cooling off period you will receive a full refund of your premium, as long as you have not made a claim.

After the cooling off period, you can cancel this contract at any time by contacting the administrator. Contact details can be found in your Policy Schedule. You will receive a refund of your premium for the time that was left on your policy as long as you have not made a claim.
The Law that Applies to this Policy

This agreement is governed by the laws of England and Wales. All correspondence will be communicated in English for the duration of your policy.

Definitions relating to your Home Emergency cover:

Certain words within this section of the Policy Booklet have a particular meaning, shown below. Each of these words will have the same meaning wherever they are used within this section of the Policy Booklet:

Administrator: Tesco Personal Finance plc (trading as Tesco Bank), 2 South Gyle Crescent, Edinburgh EH12 9FQ.

Authorised Repairer or Contractor: A person, company or organisation appointed by us to temporarily or permanently put right, repair or prevent further damage by making safe the Emergency where possible.

Beyond Economical Repair: the point at which we estimate that the cost to repair your boiler exceeds its value (based on the scale of valuations according to age and boiler type). In the event that we find your boiler is beyond economical repair, IPA will pay an amount towards the cost of a new boiler in accordance with the scale shown below:

- Age of boiler amount payable:
  - 1-5 years £250
  - 6-10 years £100

Breakdown and/or failure: sudden or unforeseen electrical or mechanical malfunction of the main source of heating which renders the system inoperable or a sudden and unforeseen electrical malfunction of the domestic electrical wiring leaving your property with no electricity.

Call Out: The sending out of an authorised repairer or contractor following a request for Emergency assistance, even if the request is then cancelled by you.

Claims Handler: AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, United Kingdom. AXA Assistance (UK) Ltd is the claims handler and is responsible for appointing the authorised repairer or contractor.

Claims limit: is the maximum amount that IPA will pay for services provided under this policy, which is set out under the sections headed “What is Covered” later in these terms and conditions.

Domestic electrical wiring: the permanent 240 volt electrical supply system within the Property supplying electrical power to internal wall sockets, switches, bulb sockets and the fuse box which are all beyond the electricity company’s supply meter.
**Emergency/ies**: sudden and unforeseen damage to the **domestic electrical wiring**, **internal plumbing and/or drainage**, **underground external drains**, **security** or infestation of **pests** which immediately:

- exposes **you** to risks to **your** health; or
- creates a risk of loss of/or damage to the **property**; or
- makes the **property** uninhabitable.

**Emergency Repair(s)**: repair work by an **authorised repairer or contractor** to identify and/or eliminate the failure.

**Internal plumbing and/or drainage**: the water pipework, water storage and drainage systems for which **you** have responsibility inside the **buildings** of **your property**.

**IPA**: Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered No. FC008998. IPA is a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group. IPA is authorised by the Belgian National Bank and is subject to limited regulation by the Financial Conduct Authority (FCA) in the United Kingdom.

**Main Source of Heating**: The central heating boiler contained within and supplying **your property**, (excluding under floor heating, solar heating or warm air heating) from the appliance isolating valve, including all manufacturers fitted components within the boiler together with the pump, motorised valves, thermostat, time, temperature and pressure controls. The maximum permissible out of **your** private domestic gas fired boiler is 60 kW/hr.

**Pests**: brown rat, black rat, house mouse, field mouse, grey squirrels, wasps’ nest and hornets’ nest.

**Policy Schedule**: the schedule that contains additional details concerning **your** main policy, which should be read in conjunction with these terms and conditions.

**Property**: the house or flat shown on **your Policy Schedule**, its integral (built-in) garages, all used for domestic purposes only, in the United Kingdom. The extent of **your** property will be that which is wholly within **your** control and **you** are wholly responsible for. It does not include detached garages, sheds, greenhouses and other buildings.

**Security**: the external locks, doors and windows of the **property**.

**Underground external drains**: the drainage pipes and private sewers (shared drains) that serve **your property** and are within **your property** boundary but are not beneath or inside any building or outbuilding, and drainage pipes that solely serve **your property** and are outside **your property** boundary up to the junction with the main services where **you** have responsibility.

**We/us/our**: The **claims handler** except where otherwise indicated.

**You/your**: the person or people named as the policyholder(s) in the **Policy Schedule**.
How to make a claim

1. If you suffer an incident at the address on your Policy Schedule relating to the element(s) covered by this policy, you must report your claim via the 24 Hour Home Emergency Claims Number 0330 123 1964 at the time of the emergency or breakdown and/or failure.

2. We will send an authorised repairer or contractor to attend your property and deal with the incident, provided that the incident is covered by this policy.

3. This cover includes the cost of call-out, labour, parts, materials and VAT up to the claims limit of £500 per claim.

4. IPA will not cover the costs of work carried out by contractors not authorised by us in advance. Any gas leaks MUST in the first instance be reported to the National Gas Emergency Service 0800 111 999.

5. If any loss, damage or expense covered under this policy is also covered by any other insurance or maintenance contract, you must provide us with full details of the other contract. IPA will not pay more than IPA’s fair share (rateable proportion) of any claim.

6. You must co-operate with the claims handler in obtaining reimbursement of any costs IPA incurs under the terms of this cover, which may have been caused by the action of a third party, against whom you have a legal right of action.

What is covered?

Section A: Breakdown and/or failure of the Main Source of Heating

1. If you suffer a breakdown and/or failure of your main source of heating at your property, you should call us on the 24 Hour Claims Number under the How to Make a Claim heading in this section of the Policy Booklet. We will then:
   a) advise you how to protect yourself and the property immediately
   b) organise the call out and IPA will pay on your behalf for the call-out, labour, parts, materials and VAT involved in repairing or remedying the breakdown and/or failure of the main source of heating up to a total of £500 per call out
   c) in the event that a part needs to be ordered to rectify the breakdown, we will attempt to source this part in the quickest available time.
What is not covered?

This should be read in conjunction with the General Exclusions set out on pages 66 and 67.

2. The following is not covered under Section A:
   a) any boiler over 10 years old;
   b) replacing the central heating boiler;
   c) separate gas heaters providing hot water;
   d) Liquefied Petroleum Gas fuelled boilers and dual-purpose boilers (e.g. Aga, Rayburn);
   e) descaling and any work arising from hard water scale deposits or from damage caused by aggressive water or sludge resulting from corrosion. Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;
   f) gas fires except in the event of it being part of a back boiler;
   g) any secondary or other boiler;
   h) any part of the main source of heating system (such as the hot water cylinder, radiators, cold water supply tank, its feed and outlet) other than the main source of heating itself;
   i) any item not forming part of the main source of heating;
   j) the main source of heating if it is beyond economical repair (see Definitions);
   k) a breakdown and/or failure, when it has previously been identified by an authorised repairer or contractor (during a breakdown or service) that remedial/maintenance work is required to prevent a future breakdown and/or failure of your main source of heating. Such remedial and/or maintenance work will need to be carried out at your cost;
   l) normal day-to-day maintenance of the main source of heating at your property, for which you are responsible. This includes the descaling of the main source of heating, adjustment to the timing and temperature controls of the main source of heating, venting (bleeding) of radiators, the addition of corrosion inhibitors, or payment for the replacement of items within your property, which will gradually wear out over a period of time;
   m) the main source of heating in the event of spare parts not being available after a reasonable search of stockists;
   n) replacement of parts for the main source of heating which need to be replaced as a consequence of natural wear and tear, gradual deterioration or corrosion;
   o) power generation systems including solar panels, wind turbines, air conditioning units and combined heat and power systems and associated controls;
   p) all pipework, pumps, panels and controls linked to solar panel heating and air conditioning units;
   q) ground, air and water source heat pump systems.
What is covered?

Section B: Domestic electrical wiring

1. If you suffer a failure of your domestic electrical wiring at your property, you should call us on the 24 Hour Claims Number set out under the How to Make a Claim heading in this section of the Policy Booklet. We will then:
   a) advise you how to protect yourself and the property immediately
   b) organise the call-out and IPA will pay on your behalf for the call-out, labour, parts, materials and VAT involved to repair and remedy the failure of the domestic electrical wiring up to a total of £500 per call out.

2. IPA’s liability to pay for such repairs shall apply to:
   a) the permanent electricity supply system supplying electrical power to internal wall sockets, switches, bulb sockets and the fuse box which are all beyond the electricity company’s supply meter, which has failed for reasons other than a failure of external public services to the property.
   b) where necessary the repair or replacement of the fusebox to remedy a failure of the domestic electrical supply system.

What is not covered?

This should be read in conjunction with the General Exclusions set out on pages 66 and 67.

3. The following is not covered under Section B:
   a) wiring and electrics which are not permanent;
   b) wiring and electrics within sheds, greenhouses and other garden structures;
   c) wiring and electrics situated outside or mounted on the external surface of any building;
   d) any 3-phase electrical systems (including wiring, sockets and switches);
   e) any item not forming part of the domestic electrical wiring;
   f) any wiring or electrics where you do not have sole responsibility;
   g) normal day-to-day maintenance of the domestic electrical wiring at your property, for which you are responsible. This includes replacing light bulbs, decorative fittings or fuseable links, or the replacement of items within your property, which will gradually wear out over a period of time;
   h) repair or replacement costs if our contractor is unable to repair the domestic electrical wiring due to its age or poor condition;
   i) the resetting of circuit breakers, where it is not associated with permanent repair work and where it can be reset by you.
What is covered?

Section C: Internal Plumbing Cover

1. If you suffer an emergency relating to your internal plumbing or a blocked toilet at your property, you should call us on the 24 Hour Claims Number set out under the How to Make a Claim heading in this section of the Policy Booklet. We will then:
   a) advise you how to protect yourself and the property immediately;
   b) organise the call-out and IPA will pay up to £500 on your behalf for the call-out, labour, parts, materials and VAT involved to carry out the emergency repairs that are immediately necessary to:
      i) protect you against risk to your health
      ii) make the buildings of the property safe and habitable.

2. In the event of an emergency, an authorised repairer or contractor appointed by us will carry out an emergency repair. IPA will not cover any other repair work that may be required in addition to the emergency repair, such as: repairs required to avoid the problem re-occurring; or any normal day-to-day maintenance work. For example, a leaking water tank will be drained to alleviate the emergency of water escaping through the home but the leaking tank will not be replaced. IPA will cover a blocked toilet but not an individual blocked sink. If all sinks are blocked due to a complete drain blockage, this will be covered.

What is not covered?

This should be read in conjunction with the General Exclusions set out on pages 66 and 67.

3. The following is not covered under Section C:
   a) repairs to your underground water supply pipe outside your property (your water company may provide this service subject to their terms and conditions and you should refer to them for details);
   b) any water tap which requires re-washering;
   c) showers including the shower unit, controls, outlet or shower head;
   d) a leaking central heating radiator, where you are able to turn off the radiator and stop the leak;
   e) any item not forming part of the internal plumbing and drainage;
   f) any costs relating to replacement of sanitary ware (e.g. basins and toilet bowls);
   g) temporarily frozen pipes which have not resulted in confirmed damage;
   h) external guttering, rainwater downpipes and soakaways;
   i) swimming pools or decorative features including ponds, fountains and any associated pipes, valves or pumps;
j) domestic appliances and their associated pipework;
k) no water or no hot water from your hot water taps.

What is covered?

Section D: Underground External Drainage Cover

1. If you suffer a complete blockage in your underground external drains, you should call us on the 24 Hour Claims Number set out under the How to Make a Claim heading in this section of the Policy Booklet. We will then:
   a) advise you how to protect yourself and the property immediately;
   b) organise the call-out and IPA will pay up to £500 on your behalf for the call-out, labour, parts, materials and VAT involved to unblock the damaged section of drain in order for us to resolve the immediate emergency to leave the drain running clear.

2. IPA’s liability to pay for such repairs applies:
   a) to drains and private sewers within the property boundary and up to the point at which the pipes enter or go under your home;
   b) to drains on private land outside your property boundary and up to the public highway (where you have sole responsibility and a legal right of access); and
   c) to drains in the public highway, where you have sole responsibility.

3. In the event of an emergency, we will arrange for an emergency repair to be carried out by an authorised repairer or contractor. IPA will not cover any other repair work that may be required in addition to the emergency repair, such as: repairs required to avoid the problem re-occurring; or to ensure your plumbing and drainage system is restored to an adequate functional standard for ongoing use; or any normal day-to-day maintenance work. For example, a blocked drain will be left running clear so as to alleviate the immediate emergency but if the drain is required to be re-aligned to avoid the problem re-occurring, this is not covered.

What is not covered?

This should be read in conjunction with the General Exclusions set out on pages 66 and 67.

4. The following is not covered under Section D:
   a) shared drainage facilities (sewers) outside the property boundary;
   b) drain clearance where you have previously been advised of the need to install access points (e.g. rodding eye, manhole etc.) at your cost;
   c) drains and sewers that do not serve your property and for which you do not have responsibility;
   d) vacuum drainage systems;
   e) cesspits and septic tanks.
What is covered?

Section E: Security

1. If you suffer a security emergency at your property, you should call us on the 24 Hour Claims Number set out under the How to Make a Claim heading in this section of the Policy Booklet. We will then:
   a) advise you how to protect yourself and the property immediately;
   b) organise the call-out and IPA will pay up to £500 including VAT, call-out, labour, parts and materials to carry out an emergency repair.

2. Security emergencies that are covered include:
   a) broken glazing leaving the property unable to be secured. In this event the affected area will be boarded up.
   b) loss or theft of keys for external doors that leave the property unsecured. In this event the property will be made secure.

What is not covered?

This should be read in conjunction with the General Exclusions set out on pages 66 and 67.

3. The following is not covered under Section E:
   a) the replacement of locks as a result of the theft or loss of keys to the property
   b) the repair or replacement of any intruder or alarms systems;
   c) damage to external glazing unless it renders the property unsafe or insecure;
   d) any security emergency occurring after your property has been unoccupied for more than 60 consecutive days.

What is covered?

Section F: Pest

1. If you suffer a pest infestation at your property, you should call us on the 24 Hour Claims Number set out under the How to Make a Claim heading in this section of the Policy Booklet. We will then:
   a) organise the call-out and IPA will pay up to £500 on your behalf for the call-out, labour, parts, materials and VAT involved in the professional extermination and control of an infestation of pests in the property.
What is not covered?

This should be read in conjunction with the General Exclusions set out on pages 66 and 67.

2. The following is not covered under **Section F**:
   a) any pests other than those detailed in the definition of **Pests**.
   b) infestations known to exist at the insured **property** prior to commencement of this policy;
   c) any **pest** contamination occurring where the **property** has remained unoccupied for 60 or more consecutive days;
   d) damage to decorations or to any wall partition or ceiling including wallpaper and paintwork;
   e) damage to the structure or masonry or fixtures or fittings caused by **pests** directly or indirectly;
   f) damage to **contents** caused whilst remedying a **pest** contamination will not be reinstated to the original condition. The technician will advise if any damage is likely to occur;
   g) any **pest** infestation where appropriate hygiene measures to prevent a **pest** infestation have been recommended by us previously and you have failed to take those measures;
   h) any claims where you have not given reasonable access to the technician to apply appropriate treatments.

General exclusions relating to this section of the Policy Booklet:

1. The following are also excluded from cover and therefore **IPA** will not be liable for any of the following:
   a) any item not forming part of the Home Emergency cover as detailed in the ‘What is Covered?’ headings of this section of the Policy Booklet;
   b) any event, loss or damage arising from circumstances known to you before the insurance began;
   c) any loss in the event of damage occurring where the **property** has remained unoccupied for 60 or more consecutive days;
   d) the replacement of items or parts that wear out as a consequence of natural wear and tear over time, gradual deterioration or corrosion, unless stated under what is covered;
   e) normal day-to-day maintenance of the insured elements covered by the Home Emergency cover set out in this section of the Policy Booklet at your **property**, for which you are responsible;
General exclusions relating to this section of the Policy Booklet continued:

f) damage caused to the property and/or its contents whilst dealing with a claim will not be reinstated to the original condition. The authorised repairer or contractor will advise if any damage is likely to occur;

g) any defect, damage or failure caused by:
   i) modification or attempted repair to all or any part of your property by you or your own contractor which results in damage to that or another part of your property;
   ii) your, or your contractor’s failure to comply with recognised industry standards;
   iii) your, or your contractor’s malicious or wilful action, misuse or negligence;

h) any losses that are indirectly associated with the incident that caused you to claim, unless caused by our negligence or that of our agents. For example, loss of earnings due to time taken off work to deal with the incident will not be covered;

i) costs incurred where you have been informed of the need to complete permanent repairs, remedial work or maintenance to prevent a future incident or emergency. Such work will need to be carried out at your expense;

j) any situation where a specialist contractor is required, e.g. where asbestos is present;

k) any costs above the maximum amount(s) detailed under ‘What is Covered?’ You are responsible for agreeing and settling these costs directly with the authorised repairer or contractor;

l) any loss arising from subsidence, heave of the site or landslip caused by:
   - bedding down of new structures;
   - demolition or structural repairs or alterations to the property;
   - faulty workmanship or the use of defective materials;
   - river or coastal erosion;

m) any loss or damage arising as a consequence of:
   - war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance;
   - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.

n) we will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
The Financial Services Compensation Scheme

Inter Partner Assistance SA and AXA Assistance (UK) Ltd are covered by the Financial Services Compensation Scheme (FSCS). If Inter Partner Assistance SA or AXA Assistance (UK) Ltd cannot meet their obligations you may be entitled to compensation under the scheme. For further information see www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

What to do if you have a complaint?

If you have a complaint about your Home Emergency Cover or service you can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK or telephone 01737 815913 or e-mail: homeemergencycomplaints@axa-assistance.co.uk

If you are not satisfied with our final decision regarding your complaint or you have not received our final decision within eight weeks, you can write to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your legal rights.
Concierge service

The Concierge service is arranged by Tesco Personal Finance (trading as Tesco Bank) and is provided by Ten Lifestyle Management Limited as a benefit of Tesco Finest Home Insurance. Tesco Bank cannot accept responsibility for the availability, quality or standard of advice or service provided nor for any consequences resulting from or arising out of the use of these services apart from in the case of injury and death.

The Concierge service:

As a benefit of your Tesco Finest Home Insurance, you can use the concierge service provided as part of your policy.

Every day, more and more Tesco Finest customers are discovering that they don’t need to spend time trawling the internet for the perfect holiday or searching the Yellow Pages for reliable tradesmen. Instead, they can call the concierge team, who take on these sorts of tasks for customers every day.

It’s like having a friendly personal assistant on hand to give practical help whenever there is something you don’t have the time to do, don’t want to do or don’t know how to do. With concierge, you can save time to spend on something you really enjoy.

You can phone the concierge team on 0333 200 0381 or email request@tescofinestconcierge.com for help in the following areas:

- **Keep the house in order** – from a few odd jobs to serious home improvements, the specialist home team provide reliable recommendations for the tradespeople you need, together with expert tips to get the best possible outcome.
- **Family inspiration** – whether it’s things to do with the kids in the holidays, great family days out or birthday party themes, the concierge team comes up with the ideas for you.
- **Travel planner** – for flights, accommodation, package holidays, tailormade itineraries and even personalised destination guides, the experienced concierge team have the answers.
- **Entertainment access** – the concierge service tracks down the theatre, concert and sports tickets you need, as well as opening the door to sold out and exclusive events.
- **On the road** – the experienced motor team have the contacts and knowledge to help you make informed decisions whether you are buying, selling or repairing a vehicle.
Three good reasons to use the concierge service

1. **Time saving:** you can contact the concierge service anytime, including evenings and weekends, to ask for help with your time consuming tasks so that you get more time to spend on the important things in life.

2. **Peace of mind:** your requests are handled by specialist lifestyle managers with the experience, expertise and contacts needed to get great results for you.

3. **Value for money:** the service is included as a benefit of your Tesco Finest Home Insurance. There are no hidden costs, just a promise that you will only ever pay market rate or less for anything we organise.

Getting started with concierge

- Contact the concierge team by phone or email anytime, including evenings and weekends. The team is available 24 hours a day, 365 days a year.
- The concierge team will happily talk through the service in more detail or get started on your requests straight away.

Terms and conditions of the concierge service

1. This service is provided to policyholders of Tesco Finest Home Insurance in the United Kingdom, the Channel Islands and the Isle of Man only.

2. You will need to provide your surname and your client reference number to place a request with the concierge service.

3. Calls to the concierge service may be recorded for quality and training purposes.

4. Customer details will be held securely in order to fulfil a concierge request and will not be used for any other purpose.

5. Tickets and services sourced by the concierge service are subject to availability.

6. Access to this service lasts for the duration of the Tesco Finest Home Insurance policy and ceases if the policy is cancelled.

7. To make a complaint about the service, you should refer to the complaints procedure laid out for the main policy on page 81-82.
Tesco Identity Protection Service

The Tesco Identity Protection Service is arranged by Tesco Personal Finance (trading as Tesco Bank) and is provided by Experian Limited as a benefit of Tesco Finest Home Insurance. Tesco Bank cannot accept responsibility for the availability, quality or standard of advice or service provided nor for any consequences resulting from or arising out of the use of these services apart from in the case of injury and death.

Meaning of Words

The following definitions apply to this section of the Policy Booklet.

<table>
<thead>
<tr>
<th>Identity Protection Service</th>
<th>The online credit monitoring and identity fraud protection service provided by Experian which is also known as Experian’s ProtectMyID Service.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experian</td>
<td>Experian Limited is a UK credit reference agency appointed by Tesco Bank to administer this Identity Protection Service. Experian Limited, is a company registered in England and Wales at Companies House with company number 00653331. Its registered office is at the Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ, United Kingdom.</td>
</tr>
<tr>
<td>Identity Fraud</td>
<td>The stealing of your personal details – for example by taking information from stolen credit cards, passports or bank statements for the purposes of fraudulently obtaining goods and services. This will only be considered to have happened if Experian agree that you have been a victim of account takeover or application fraud during the period of insurance.</td>
</tr>
<tr>
<td>Membership</td>
<td>A subscription by a Tesco Finest Home Insurance policyholder eligible to subscribe to the Identity Protection Service.</td>
</tr>
<tr>
<td>Credit Report</td>
<td>You will be provided a copy of your Experian credit report. This is a personal record of your current and recent credit commitments such as credit cards, loans and mortgages, your repayment history and other information that helps lenders to avoid fraud and assess the likelihood that you will be able to make repayments. It includes court judgments made against you and whether or not you have taken out an individual voluntary arrangement (IVA) or been made bankrupt within the previous six years. Other information featured on the Experian credit report are financial associations with others, aliases you may be known by, details from the electoral roll, linked addresses and credit report searches made in the previous 12 months.</td>
</tr>
</tbody>
</table>

Tesco Identity Protection Service Summary

The Service provides:

1. Unlimited online access to your credit report.
2. Monitoring of your credit report information for certain changes.
3. Alerts via SMS or e-mail when there are certain changes to your credit report that may indicate identity fraud, allowing you to take quick, preventative action.


5. A victims of fraud service: In the event of identity fraud, a dedicated case-worker from Experian’s Victims of Fraud team will work with you to provide identity fraud guidance, support and assistance to dispute entries on your credit report.

6. Optional CIFAS Protective Registration to help reduce the risk of your identity being used unlawfully to obtain credit or money in your name.

7. Online identity theft and fraud information and guidance.

8. Online Risk Assessment Tool, to estimate your potential level of risk and the steps you can take to help reduce that risk.

Signing up to your Identity Protection Service

In order to activate your Identity Protection Service go online to partner.protectmyid.co.uk/tescofinest

You can choose to register and sign up for the Identity Protection Service Membership by contacting Experian on 0800 597 7221.

When you activate this service either online or over the phone you will need to provide your name and Client Reference Number (as shown on your Policy Schedule in the format 0100001/10) to allow Experian to validate you as a Tesco Finest Home Insurance customer. You will then need to complete the activation process in order to become an active member on the Identity Protection Service, including agreeing to Experian’s terms and conditions and privacy policy which are available via the link partner.protectmyid.co.uk/tescofinest

Terms and Conditions apply

1. This service is available to Tesco Finest Home Insurance policyholders resident in United Kingdom, Channel Islands and Isle of Man only.

2. Membership/access to this service provided by Experian lasts for the duration of the Tesco Finest Home Insurance policy. This service will end if your Tesco Finest Home Insurance policy is cancelled or if you cancel or close your Identity Protection Service.

3. Only one Identity Protection Service Membership is available per Tesco Finest Home Insurance policy.

Privacy Notice

More information on how your personal data will be used by Experian under the Tesco Identity Protection Service is available in Experian’s privacy policy available via the link partner.protectmyid.co.uk/tescofinest
The services provided by Experian

Identity Protection (Credit Monitoring and Identity Fraud Protection)

Your membership of the Service allows you to access your online credit report whenever you like by visiting: partner.protectmyid.co.uk/tescofinest/home.aspx

As a safeguard, in order to access your Identity Protection Service, you will need to enter the Username and Password you created when you activated the service.

- Access to this service is subject to you satisfactorily completing an application for the service, and to you accepting the terms and conditions for the service as part of the application. As part of the application, Experian will confirm your identity by checking the details you provide against details held on databases to which Experian has access. A record of this check will be kept and may be used by other organisations for verification and fraud prevention purposes.

- The information contained in your credit report is the information that could be taken into consideration by a lender using Experian as a credit reference agency. This information will include public information and financial details. Your Experian credit report will show you:
  - Your credit history, both current and past credit accounts closed within the last 6 years, held by Experian
  - Public records such as the electoral roll and court judgments
  - Any searches on your credit report made within the last 12 months

- Given that the information provided is current at the time it is produced, please be aware that the value, accuracy and relevance of the information may diminish after it is delivered. Any information delivered to you by Experian belongs to Experian. You may not copy, change or in any way commercially exploit any information contained within your credit report, including redistributing any such information or removing any copyright or trademark applied to any information or creating a database in electronic or structured manual form by systematically downloading and storing all or any such information.

- The information supplied by Experian does not constitute any form of advice, recommendation or endorsement by Experian and is not intended to be relied upon by you in making (or refraining from making) any specific decision.

Once you are an active member of Tesco’s Identity Protection Service you will automatically be registered for a notification service which alerts you if your credit report is affected by certain changes that could indicate possible identity fraud, for example:

- Addition of a credit account
- A search made on your credit report

You can choose to receive your notifications by e-mail or SMS.
Confidential Identity Protection Advice Line

If you have any concerns about being or becoming a victim of identity fraud or questions about your service, a confidential advice line is available to assist and advise you. Simply call 0800 597 7221 between the hours of 8am and 7pm, Monday to Friday and between the hours of 9am and 5pm, Saturday.

Identity Fraud Resolution Service

If you are the victim of identity fraud, you will have a dedicated fraud caseworker to work with you to help resolve your identity fraud issues.

CIFAS Protective Registration

CIFAS is the UK’s Fraud Prevention Service. If your passport or driving licence or any other forms of identification or documents with personal information are lost or stolen, or if you think your identity is being misused, CIFAS Protective Registration may be of assistance to you since it helps reduce the risk of your identity being used unlawfully to obtain credit or money in your name.

As part of the Identity Fraud Resolution Service, Experian may recommend CIFAS Protective Registration, which is provided free of charge as part of Your Identity Protection Service.

General exclusions which apply;

1. Any financial loss or costs you incur following the Identity Theft.

2. Advice, support or assistance for identity fraud outside the United Kingdom, Channel Islands and Isle of Man.

What to do if you have a complaint?

If you have a complaint about your identity Protection service, you should contact Experian as outlined below:

Step 1: Contact Experian

- Call us: phone on 0344 481 8197* from Monday to Friday, 9am to 5pm
- Send us a letter: Customer Relations Team, Experian, PO BOX 8000, Nottingham, NG80 7WF
- Email us: complaints@uk.experian.com
Wherever possible, Experian will try to resolve your complaint immediately. If Experian haven’t been able to resolve things for you immediately, they will acknowledge your complaint within 5 business days and provide you with an update after 4 weeks. In most cases, Experian will give you a final response within 8 weeks of your complaint. This final response will tell you what they have found, what they will do and why they came to that conclusion.

*Calls to 0344 numbers are charged at the national UK landline rate, and are usually inclusive of monthly phone contract packages. Calls may be recorded for training and monitoring purposes.

**Step 2: If you are still unhappy**

If you are still unhappy after Experian have completed their investigation as outlined above then, depending on the nature of your complaint, an alternative dispute resolution provider may be able to assist. Experian will provide you with the details of applicable providers at the time of completing their investigation. For example, if you are a consumer and your complaint is about your credit file or financial services, then you will have the right to refer your complaint to the Financial Ombudsman Service (“Ombudsman”).

The contact details for the Ombudsman are:

- **Phone:** 0300 123 9 123, or from outside the UK +44 20 7964 1000
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Website:** www.financial-ombudsman.org.uk
- **Address:** Financial Ombudsman Service, Exchange Tower London, E14 9SR

**The EC Online Dispute Resolution Platform**

If you are a consumer and complaining about a contractual issue, you also have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from that purchase. Complaints submitted to the platform will be dealt with by approved ADR providers. You can access the platform at the following website address:

http://ec.europa.eu/consumers/odr/
Privacy Notice

Please read this privacy notice carefully as it explains how we use your personal information.

In this privacy notice, “we”, “us” and “our” refers to Tesco Personal Finance plc, trading as Tesco Bank (part of the Tesco group) and the insurers who underwrite your policy (as named in your current Schedule) and any holding companies, subsidiaries or linked companies of those insurers, unless otherwise stated. Each of us is responsible under the Data Protection Act for the data we process about you.

This privacy notice will apply to anyone covered under your policy or who you nominate to act on your behalf or who pays your premium. You must ensure that you have shown them this notice and have their permission before giving us their personal information.

What sort of information do we hold?

We collect and retain your information when you access our website, complete an application or request a quotation either directly from us or via a price comparison website, or provide information to us either at quotation, renewal or during or after the term of the policy. You should let us know whenever your personal details change.

We may supplement and validate the information we hold about you with information from third parties such as, but not limited to, the wider Tesco group, credit reference agencies, Claims and Underwriting Exchange (CUE) and publicly available sources to perform checks, assess the accuracy of the information we hold about you and provide you with relevant offers.

We will retain and use information relating to anyone insured under your policy, paying your premiums or occupying the home.

We will also retain information you provide to us relating to anyone you nominate to act on your behalf to allow us to complete security questions before they can make any changes to your policy.

We monitor and record calls to and from our customer service centres to improve our service and to prevent and detect fraud.

If you contact us electronically (e.g. by email or Internet), we may collect your electronic identifier such as your internet protocol address. When you visit our website, we collect information about your browsing habits using cookies. Further information is available in the privacy and cookie policy on our website www.tescobank.com.
How do we use the information provided?

At quotation, renewal and if you make any changes during the period of insurance, we will use the information you provide us relating to anyone insured under your home insurance policy, to:

• assess your financial and insurance risks;
• provide you with quotations and any additional terms of cover;
• maintain and update your policy;
• record and process claims;
• understand our customers’ needs and requirements;
• develop and test products and services;
• carry out research and analysis about our products and services; or
• prevent and detect crime, including fraud.

Tesco Bank will also use any information provided to:

• recover debt; and
• provide you with tailored information and offers about products and services that may be of interest to you.

To validate the information you have provided, we may obtain information about you, all policyholders, any person occupying the home and anyone who may be paying your premiums, from third parties such as credit reference agencies (including publicly available data, previous searches and full electoral register), fraud prevention agencies and other databases. We may also check your, any other policyholder or occupant’s credit status, identity and claims history from other sources including but not limited to the Claims and Underwriting Exchange (CUE). Under the conditions of your policy, you must tell us about any incident, whether or not you think it is likely to give rise to a claim (such as an accident or theft). When you tell us about an incident, we will pass information relating to that incident to these registers. The agencies will record our enquiries. A record of the credit search will be left on the credit file at the Credit Reference Agency. It may be visible to other lenders when they carry out future credit checks. This will not affect your credit rating.

How do we use data to prevent fraud?

When we process your request for insurance cover, assess the terms on which cover may be offered, maintain your policy or when you make a claim or tell us about an incident, we may share information which we hold and which has been supplied to us in connection with any application for insurance that you have made or any insurance policy which you have with us. This information may be shared with the Claims and Underwriting Exchange register (CUE) run by the Insurance Database Service Limited (IDS Ltd), and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help us check information that is given to us and to prevent or detect crime, including fraud.
If you give inaccurate details or fraud is suspected or identified this may be shared with fraud prevention agencies, and may also be used by other organisations to make decisions about you and others in your household on credit, insurance (including claims), debt tracing, and to prevent crime. If such companies suspect fraud, we will share your relevant personal information with them. We may research, collect and use data about you, any person covered by your policy, any person paying your premiums, any person occupying the home or any person nominated by you to manage your policy, from publicly available sources, including social media and networking sites for the purposes of fraud detection or prevention.

How do we use your Clubcard information?

Tesco Bank will use the name and contact details you have provided in your application to search for a Clubcard number linked to your household. Tesco Bank uses this Clubcard information (including shopping purchases) to generate a risk profile for your household, which is used to calculate the level of Clubcard discount Tesco Bank and its insurers may offer you. This risk profile may be shared with our select panel of insurers in order for any discount to be applied. Tesco Bank does not share transactional Clubcard data (including shopping purchases) with its insurers. The Clubcard discount is only ever used to improve the price of your premium.

Clubcard information is used in this way whenever you are given a quote, including at renewal and if you make any changes to your policy and when selecting offers which may be of interest to you.

Tesco Bank may also use Clubcard information to confirm the details you have submitted to protect from identity theft, misrepresentation, fraud and to inform lending decisions. Clubcard information will only be used where it will have a positive impact.

Who do we share information with?

We will share your information:

• where we are required to do so by law;
• with statutory bodies and regulatory authorities; or
• with third party agencies including but not limited to, credit reference agencies and fraud prevention agencies for the purposes explained in this notice; or
• in other circumstances where we have your permission.

The insurer(s) shown on your Schedule may also share your information:

• with the Claims and Underwriting Exchange (CUE) for the purposes explained in this notice;
• with Tesco Bank to update your claims history;
• with other companies that help us to provide our services; or
• with other insurers or reinsurers.
Tesco Bank may also share your information:

- with the insurers shown in your Schedule;
- with its panel of insurers to enable them to return a quotation to you, when you complete an application, request a quotation and at renewal;
- with anyone you nominate to act on your behalf;
- for aggregated market research purposes where you will not be identifiable;
- with other companies that help us to provide our services including companies that provide or may provide funding or services to us or help us recover debt;
- with other lenders or companies to whom we transfer or may transfer our rights and obligations under our agreement with you; or
- with the wider Tesco Group in connection with the operation of your Clubcard account, for example to allocate points or discounts, or where you have agreed to receive marketing, but we don’t share more information than we need to.

Do we process sensitive personal data?

We may occasionally use data which the Data Protection Act 1998 defines as “sensitive personal data” where necessary, for example where you tell us that you have a medical condition which requires special treatment or where we have to use information relating to criminal convictions in connection with your insurance policy.

How will we contact you?

We may contact you by phone or post and, if you provide us with an email address or mobile phone number, we may send you emails or text messages about your application or account. As texts and emails can be intercepted, we will keep confidential information to a minimum and you should never send us any confidential information via text or email.

Will we send you marketing information?

If you agree to receive marketing, we may use your information and data obtained from third parties such as credit reference agencies to provide you with tailored offers and quotations and to keep you informed of products and services that may be of interest to you by post, telephone, text and email. The agencies may record our enquiries. This will not affect your credit rating.

You can opt out of marketing during the quotation process or at any time by using the unsubscribe options when we contact you or by calling the customer services line shown on your policy documents and on our website.

Tesco Bank may provide you with tailored marketing information through other channels such as at tills when you shop in Tesco, but only where you are opted into receive marketing communications.

Tesco Bank may also display tailored online advertising on third party websites, such as social media sites, sites operated by internet service providers and sites which sell advertising space.
Tesco Bank may use the information that we hold about you to personalise the advertisements to you. Where we display personalised advertisements on third party sites, we display the Ad Choices logo which you can click on for further information about online behavioural advertising.

For sites you have subscribed to, such as social media sites and email providers the terms and conditions and privacy policy for that site will explain how advertisements are displayed.

**Will we send the information provided to other countries?**

We might do this, for example where our service provider has a data centre overseas, but only when we can be sure your information will be adequately protected. Your information may be accessed by law enforcement agencies and other authorities. They do this to prevent and detect crime, or to comply with other legal obligations.

**How long will we keep information provided?**

We keep your information for as long as we need to for the purposes as outlined in this notice. We will retain your information for these purposes after your policy has come to an end.

**What will happen if we change how information is used?**

If we think you would not expect this change, we will write and tell you about it. If you do not agree to that change in use, you must let us know as soon as possible.

**Can you see the information we hold about you or find out more about how we use your information?**

You are entitled to receive a copy of the information we hold about you. If you would like a copy of your information held by an insurer or service provider listed in your Schedule or if you would like to receive further details of the fraud prevention and other databases we access or contribute to, please contact the Data Protection Officer of the insurer at the relevant address shown on your Schedule.

If you would like a copy of your information held by Tesco Bank, please contact the Data Protection Officer for Tesco Bank at the following address:

Freepost RSJB-RLYK-JKUX
Tesco Bank Data Protection Officer
P.O. Box 277
Newcastle Upon Tyne
NE12 2BU

In all cases please give your name, address and (if you have one) your insurance policy number. You may be charged an administrative fee of up to £10. Details will be provided at the date of request. We will respond within 40 days of receiving the request, fee and any details required to locate your information or verify your identity. If any of the details are incorrect, let us know and we’ll amend them.
What to do if you have a complaint

In this complaints section we, us and our, mean the administrator as specified in this Policy Booklet, as well as the Insurers named in your current Schedule and any holding companies, subsidiaries or linked companies.

If you have experienced a problem in relation to your Tesco Bank Finest Insurance policy, we will aim to resolve it as quickly and fairly as possible. We have the following complaints procedure which you can follow if you are dissatisfied with the service you have received.

Step 1: Let us know

If you have a complaint about your policy:

• Telephone Tesco Bank on 0345 674 6666; or
• Write to Tesco Bank at the address shown below:
  Freepost RSJB-RLYK-JKUX
  Tesco Bank Complaints
  P. O. Box 277
  Newcastle Upon Tyne
  NE12 2BU

If you have a complaint about your claim

• Contact your claim handler first. You will find their details on any letters they have sent to you; or
• Write to the Claims Manager who will ensure that the matter is dealt with at a senior level. The address can be found on any letters that you have received.

Where possible we will always aim to resolve your complaint when you first contact us, however, some complaints may take longer to resolve. If for any reason you remain dissatisfied with our written response or you have not received a final response letter within eight weeks, you may escalate the matter as outlined in Step 2.

Online Dispute Resolution (ODR)

If you purchased your policy with us online you may also be eligible to complain using the ODR service. Further information on ODR can be obtained at http://ec.europa.eu/odr or on the “Make a complaint” section of the Tesco Bank website. Please note that using the ODR service will not mean that your complaint is resolved more quickly than if you complain to us directly.
Step 2: Contact the Financial Ombudsman Service

If you are not satisfied with our final decision regarding your Claim complaint or you have not received our final decision within eight weeks, you can write to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your legal rights.
If you have problems with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers above.

For your protection, telephone calls will be recorded and may be monitored.

Tesco Home Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers. For your protection, telephone calls will be recorded and may be monitored. Tesco Home Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers.

Tesco Car Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers.

Tesco Pet Insurance is arranged, administered and underwritten by Royal & Sun Alliance Insurance plc.

Tesco Travel Insurance is provided by Ageas Insurance Ltd. Travel Legal Guard cover is underwritten by DAS Legal Expenses Insurance Company Limited and Financial Failure cover is provided and administered by International Passenger Protection Limited and underwritten by certain underwriters at Lloyd’s.

If you have problems with your hearing or speech, contact us by Typetalk by adding 18001 to the start of any of the numbers above.

For your protection, telephone calls will be recorded and may be monitored.

Tesco Home Insurance and add-on insurance products are arranged by Tesco Bank acting as an insurance intermediary and is underwritten by a select range of insurers. Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. 173199. Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We may monitor and record calls for training purposes to improve the quality of our service and to detect and prevent fraud.

Please recycle me
GIHFPB3 1017