POLICY WORDING FOR
HOLIDAY HOMES
HOLIDAY HOME LETS
SECOND HOMES
IN THE
UNITED KINGDOM
YOUR HOLIDAY HOME INSURANCE POLICY

This insurance provides cover for the sections specified in the schedule of cover during the period of insurance for which you have paid, and we have accepted, your premium.

This insurance is a contract between you and the insurer, as named in the schedule of cover and the definitions on page 6. It has been issued in accordance with the authorisation granted to Vasek Insurance by the insurer under contract reference number B1262BW0015415 and is based on the information provided in the statement of fact.

The information provided in the statement of fact, whether provided orally, electronically or in writing and the declaration that you have made, have been relied upon by us in entering into the insurance. (*see important note below)

This policy wording, along with the schedule of cover, endorsements and the statement of fact should be read together as one document and form the contract of insurance.

* Important Notice
The statement of fact containing the information supplied either orally, electronically or in writing by you or anyone acting on your behalf, upon which your premium was calculated, is the basis of your contract with the insurer. Your attention is drawn to the importance of the accuracy of the information supplied on the statement of fact. If you agree that the information is correct, please retain the statement of fact with your policy document (you must sign and date the statement of fact where indicated and retain for your records). If the information supplied is incorrect or missing please notify Vasek Insurance or your broker immediately, but no later than fourteen days after receipt. The revised information may result in a change to the premium quoted and/or the terms that apply to the policy or it may result in us being unable to continue this insurance and having to cancel the policy. Please note that if the information provided on the statement of fact is not complete and accurate then we may cancel your policy and refuse to pay any claim or your claim may be reduced and not paid in full.

Please read all the documents carefully to make sure they meet your requirements. If you decide that you do not wish to proceed then you may cancel this insurance by notifying the broker who sold you this insurance, or Vasek Insurance, within 14 days of either;

- The date you receive your insurance documentation, or
- The start of the period of insurance

whichever is the later. Providing you have not made any claims we will refund the premium in full less an administration charge of £15.

Certain conditions, exclusions and clauses apply to all sections of this insurance and are shown on pages 7, 8, 9 and 10. It is important that you read them carefully, as they apply at all times.
OUR SERVICE COMMITMENT TO YOU

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Vasek Insurance. This can be by telephone, fax, email or online at www.vasek.co.uk

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Department. Their address is:-

Policyholder and Market Assistance Department
Lloyd’s Market Services, One Lime Street, London EC3M 7HA
Tel: 0207 327 5693
Fax: 0207 327 5225
Email: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. We will not be responsible for any complaints regarding companies other than us or Vasek Insurance. This complaints procedure is without prejudice to your right to take legal proceedings.

ADMINISTRATION CHARGES

Vasek Insurance charge a small administration fee for arranging and amending policies. A scale of these charges can be found at www.vasek.co.uk. However no charge will ever be made if you wish to make a claim. Any administration fees are included in the premium charged.

DATA PROTECTION ACT 1998

It is understood by you that any information provided to us regarding you will be processed by us in compliance with the provision of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

YOUR TOTAL PEACE OF MIND

Lloyd’s Underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd’s Underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, by telephoning 0800 678 1100 and on their website www.fscs.org.uk
**DEFINITIONS**

Certain words will carry the same meaning wherever they appear in this policy and are highlighted in bold type, unless defined differently in the appropriate section. They are highlighted as follows:-

**Accidental damage** – damage caused by violent, unforeseen, external and visible means,

**Bodily injury** – damaged to persons caused by accident or disease,

**Insurer** – this insurance is underwritten by Certain Underwriters at Lloyd’s, One Lime Street, London EC3M 7HA, United Kingdom. Both the Society of Lloyd’s and Underwriters at Lloyd’s are authorised and regulated by the Financial Conduct Authority. Please note that correspondence should not be directed to the above address, but must always go through the insurance broker who sold you this insurance or Vasek Insurance.

**Holiday home let** – where the premises is let to any third party, other than family and friends,

**Money** – cash, currency, bank notes, negotiable documents or coins or stamps not forming part of a coin or stamp collection,

**Period of insurance** - the length of time for which this insurance is in force, as shown in the **schedule of cover**,

**Premises** - the risk address as named in the **schedule of cover**,

**Property** – the private residential premises built of brick, stone or concrete and roofed with slates, tiles, metal, asbestos or concrete, as shown in the **schedule of cover**;

**Schedule of cover** – the printed document containing details of you, the premises, the sums insured, the period of insurance, the excess, the insurer and any special terms which may apply,

**Solar panels** – photovoltaic modules, panels or systems professionally installed at the property for the purpose of generating an electrical supply,

**Unoccupied** – not having been lived in overnight,

**We/us/our** – the insurer,

**You/your** – the person(s) named in the **schedule of cover**,

**Vasek Insurance** – the company who have been authorised by the insurer, under a delegated authority, to transact insurance business on their behalf. **Vasek Insurance** are authorised and regulated by the Financial Conduct Authority, their Firm Reference Number is 309354.
GENERAL CONDITIONS, EXCLUSIONS AND CLAUSES WHICH APPLY TO THE WHOLE OF THIS POLICY

General Conditions

A) i. **you** must ensure that all protections provided for the security of the premises, including all intruder and fire alarm systems and locks, are maintained in good working order throughout the period of insurance, and are in full and effective operation and in use when there is no-one at the premises,

   ii. where there is a statutory or regulatory requirement for the premises to be protected by a fire alarm system or any other fire protection then **you** must ensure that these protections are maintained in accordance with the manufacturer’s specifications and be in full and effective operation and use at all times,

   if **you** fail to comply with any part of this condition **your** claim will be void and not paid.

B) **you** must ensure that the premises are adequately protected and secure at all times, if **you** fail to comply with this condition claims as a result of the premises being insecure will not be covered.

C) if the premises are a holiday home let **you** must comply with all regulations/statutory conditions regarding the letting of the premises in the country where the premises are situated. Including but not limited to:-

   i. the number of persons legally allowed to reside at the premises,

   ii. compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended) or local equivalent where the premises are situated outside the United Kingdom,

   iii. having the minimum legal number of smoke detectors/fire extinguishers/fire blankets installed at the premises,

   if **you** fail to comply with this condition **your** claim will be void and not paid,

D) if the premises are a holiday home let it is a condition precedent to our liability that all gas appliances fitted at the premises are serviced, by an individual registered with the Gas Safe Register, on an annual basis, **you** must also ensure that a valid Landlord Gas Safety Record (also known as a CP12 certificate) is in place at all times when the premises are let to tenant(s) and keep all records for a minimum of 2 years, we will request sight of these if **you** wish to make a claim. If **you** fail to comply with any part of this condition precedent then this insurance policy will be void,

E) **you** must comply with all the terms and conditions of this policy, **you** must also take all reasonable steps to prevent loss, damage or accidents and keep the premises in a good state of repair, if **you** fail to comply with any part of this condition **your** claim will be void and not paid.

F) **you** must notify us, by way of a claim form, of all incidents that may give rise to a claim. If the incident is as a direct result of loss, theft or any malicious act **you** must report the incident to the police within 24 hours of the date **you** became aware of the incident and then obtain a crime reference number, if **you** fail to comply with any part of this condition **your** claim will be void and not paid,

G) **you** must forward to us, by registered post and within 3 working days, any writ, summons or other legal document served on **you** in connection with a claim or possible claim, **you** must not answer any correspondence, admit, deny or negotiate any claim without our prior written consent, if **you** fail to comply with any part of this condition **your** claim will be void and not paid,

H) **you** must provide us with reasonable evidence of value or age (or both) for all items involved in a claim,
I) you must not dispose of any damaged items before we have had the opportunity to inspect them unless you have been advised by us to dispose of them,

J) you must take all reasonable care to limit any loss, damage or injury,

K) it is a condition precedent to our liability that you must sign and date the Statement of Fact which confirms your acceptance of the details contained within it,

L) if you or your representative makes a claim under this insurance knowing the claim to be false, fraudulent or intentionally exaggerated in any respect, or makes a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect, or makes a claim in respect of any loss or damage caused by your willful act or connivance then your claim will be void and not paid, any other claim which has been or will be made under this insurance will also be void and not paid. We may at our option declare your insurance void, we shall be entitled to recover from you the amount of any claim already paid under this insurance since the last renewal date, we shall not return any premium, we may inform the Police of the circumstances,

M) if any premium that is due has not been paid at the time of any claim or incident giving rise to a claim your claim will be void and not paid,

N) we or our representatives will be entitled to enter the premises or any building where any loss or damage has occurred and deal with the claim, we will also be entitled to defend or settle any legal action and take proceedings to recover compensation from any third party in respect of anything that is covered by this policy, we may do this in your name and for our benefit but at our expense,

O) we will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected,

P) this policy is subject to English law and any disputes in connection with this policy will be subject to English Courts, if there is any dispute as to which law applies, it will always be English law,

Q) we may cancel this policy by giving you seven days notice to your last known postal address or to your insurance broker we will return a proportion of your premium on a pro rata basis, you may cancel this policy by giving us seven days notice or seven days notice via your insurance broker, we will return a proportion of your premium, as long as no claim has been made or reported during the period of insurance, on a pro rata basis less a £20 administration charge. No return of premium will be given if under £20.

R) you must notify us before any alterations, extensions or renovations take place at the premises. You do not need to notify us about internal alterations at the premises.
EXCLUSIONS

We will not cover:

A) 1) loss or destruction of or any damage to any premises or insured items whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;

2) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:-
   i) ionising radiations or contamination by radioactivity from any nuclear waste from the combushtion of nuclear fuel,
   ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,

B) loss or destruction of or any damage to any premises or insured items whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss, or any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to premises by or under the order of any government or public or local authority,

C) loss or damage resulting from mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot, vermin, insects, chewing, scratching, tearing, fouling or loss or damage caused by pets,

D) any damage caused by the action of chemicals on or the reaction of chemicals with any materials which form part of the buildings,

E) if the premises are situated in the United Kingdom loss or damage to any flat roof, except over garages or porches, which is over 10 years old, if the flat roof is under 10 years old, the following excesses will apply to all claims relating to the flat roof; up to 5 years old, £250; 5 – 10 years old £500,

F) loss or damage to any premises or insured items as a result of seizure or confiscation or attempts at either of these by customs or any other authorities,

G) any loss or damage occurring before cover commenced,

H) any loss or damage resulting from theft or malicious acts by you or any other person(s) lawfully at the premises,

I) the cost of replacing or repairing any undamaged item or parts of items forming part of a pair, set, suite or other article of a uniform natural colour or design, when damage occurs within a clearly identifiable area or to a specific part,

J) any loss or damage that is not directly associated with the incident that caused you to claim, or any reduction in value except where that loss or damage is expressly included within this insurance,

K) any claim that is lower than the excess, as stated in the schedule of cover,

L) any loss or damage as a result of poor maintenance or wear and tear at the premises,

M) any loss, damage or liability arising out of the activities of contractors, for the purpose of this exclusion a contractor is defined as any person, company or organisation working at or on the premises, including where you are working in your capacity as a professional tradesman,

N) any loss or damage that could be paid for by monies recoverable by you from any guests deposit or advance rental payment.
O) **Electronic data exclusion clause**

We will not cover

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Or any legal liability of whatsoever nature
directly or indirectly caused by or contributed to by or arising from:
   - Computer viruses, erasure or corruption of electronic data,
   - The failure of any equipment to correctly recognise the date or change of date.

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

P) **Biological and chemical contamination exclusion clause**

We will not cover

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Or any legal liability of whatsoever nature,
3. Death or injury to any person,
directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;
   - Terrorism; and/or
   - Steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:
   - The causing, occasioning or threatening of harm of whatever nature and by whatever means;
   - Putting the public or any section of the public in fear.

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

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

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

R) **Financial Sanctions**

We shall not be deemed to provide any cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit 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.
HOW TO MAKE A CLAIM UNDER THIS INSURANCE

Naturally we hope that you will not have any accidents or misfortune, but if you do and wish to make a claim under this insurance, please contact the Vasek Insurance claims department as soon as possible. This can be by telephone, fax, email or online at www.vasek.co.uk

Vasek Insurance Claims Department
30-34 Hounds Gate
Nottingham
NG1 7AB
Tel: 0115 950 5052
Fax: 0115 947 5514
www.vasek.co.uk

At the time of making a claim, you will be asked:-
• The name of the insurance broker who sold you this insurance;
• The policy number stated on your schedule of cover;
• Full details of the claim
• For the statement of fact that you signed and retained at the inception of this policy.

A claim form will be issued to you which must be returned fully completed along with at least two separate independent estimates or quotations for any damage or items you are claiming, this will be at your expense.

We may need to arrange an inspection of your premises by an independent loss adjuster, this will be at our expense.

In the event of loss, theft or any malicious act you must report the incident to the police within 24 hours of the date you became aware of the incident and then obtain a crime reference number, otherwise your claim may be void.
BUILDINGS SECTION

Buildings are:

- the main structure of the property and its permanently fitted fixtures and fittings,
- its domestic outbuildings and private garage(s),
- terraces, patios, paths and drives,
- walls, gates, fences, hedges, lamp-posts and railings,
- permanently fitted swimming pools and tennis courts,
- permanently fitted central heating/fuel tanks, septic tanks and cesspits,
- permanently fitted solar panels,
- permanently fitted flooring, but not carpets.

All within the premises named in the schedule of cover

Buildings are not:

- radio and television aerials, satellite dishes, satellite television receiving equipment, their fittings and masts which are attached to the premises,
- carpets.

What is covered

We cover loss or damage directly caused by insured events 1 to 11 to the buildings of the premises.

INSURED EVENTS

1. Fire, lightning, earthquake or explosion

2. Storm or flood, but not to domestic fixed fuel tanks in the open, swimming pools, tennis courts, drives, patios, terraces, gates, hedges, fences, railings or for loss or damage caused by subsidence, landslip or ground heave other than as covered under insured event 11 of this section

3. Escape of water from any fixed appliance, pipe or tank, plus damage to these caused by frost, but not if any loss or damage is caused by faulty workmanship, wear and tear, any gradually operating cause, to domestic fixed fuel tanks in the open, to swimming pools or to domestic outbuildings and garages

4. Escape of oil from any fixed appliance, pipe, or tank, but not if any loss or damage is caused by faulty workmanship, wear and tear or any gradually operating cause

5. Theft or attempted theft, but only following forcible and violent entry to or exit from the premises

6. Riot

7a. Malicious damage or terrorism, but not if caused by you or any person(s) lawfully at the premises

7b. Malicious damage caused by your tenant(s), but not for amounts that are recoverable by you from the tenant(s) deposit or for damage caused by wear and tear

8. Collision with the property by aircraft, animals or vehicles

9. Falling trees or branches, lampposts or telegraph poles, but not to trees being cut down or cut back at the premises

10. Breakage or collapse of satellite television receiving equipment or television and radio aerials
11. **Subsidence, landslip or ground heave of the site on which the premises stands**, but not:

a) to terraces, patios, paths, drives, walls, gates, fences, hedges, lampposts, railings, swimming pools, tennis courts, permanently fitted central heating/fuel tanks, septic tanks or cesspits unless the main structure of the **premises** are affected at the same time and by the same event or cause,

b) damage caused by coastal or river erosion,

c) whilst the **premises** are undergoing any structural repairs, alterations or extensions,

d) damage caused by the normal bedding down, settlement or expansion or contraction of new structures, the settlement of newly made up ground or compaction of infill, demolition, defective design, faulty materials or inadequate construction of foundations, or faulty workmanship,

e) damage to solid floor slabs unless the foundations of the external walls of the **premises** are damaged at the same time and by the same cause,

f) if the **premises** have previously suffered damage by subsidence, landslip or ground heave, unless you have disclosed this and it has been accepted by us in writing,

g) the first £1,000 of each claim.

**ADDITIONAL COVER**

12. **Accidental damage** – we will also provide cover for accidental breakage of fixed glass, fixed sanitary ware or ceramic hobs in fixed kitchen units, forming part of the building.

13. **Underground services** – we will also provide cover for damage caused by external and visible means from a single identifiable event to any underground water or gas main, sewer or drain pipe, underground electricity or telephone cable, all of which extend from the home to the public supply and for which you are legally liable, but not for damage to any land drainage pipe or the cost of clearing any blocked drain, drainage or sewer pipe, but limited to £500 in all during the **period of insurance** for properties situated outside the United Kingdom.

14. **Additional expenses** – we will also provide cover to pay the necessary and reasonable expenses that you incur following loss or damage to the **premises** by an insured event in respect of removal of debris, demolition, shoring or propping up, architects, surveyors, structural engineers or legal fees and the fees for complying with any government or local authority requirement, but not any fee for preparing a claim or estimate.

15. **Loss of rent / alternative accommodation** – if the **premises** are a **holiday home let** we will also provide cover, up to 100% of the building sum insured for a period of up to twelve months, if the **premises** become uninhabitable following loss or damage caused by any insured event for the amount of rent due to be paid to you which is lost, but only in respect of the period reasonably necessary to repair the **premises**. If the **premises** are not a **holiday home let** we will provide cover, up to 100% of the building sum insured for a period of up to twelve months, if the **premises** become uninhabitable following loss or damage caused by any insured event for the cost of alternative accommodation, but only in respect of the period reasonably necessary to repair the **premises**. You may only claim for either loss of rent or alternative accommodation not both.

16. **Trace and access** – we will also provide cover for the necessary and reasonable costs you may incur in locating the source of any leak which may occur from any fixed water tanks, apparatus or pipes and the necessary and reasonable costs you may incur in re-instating the **property** back to its original condition – all during the **period of insurance** up to 10% of the building sum insured.

17. **Index linking** – we will increase your sum insured each year in line with an applicable House Rebuilding Cost Index for the country where the **premises** are situated.
SETTLING CLAIMS

We will decide whether to repair, replace or reinstate the lost or damaged building, but not so that it is better or more extensive than immediately prior to the incident giving rise to the claim. Where we have agreed that the building will not be repaired, replaced or reinstated following loss or damage, we will make a deduction for wear and tear.

UNDER INSURANCE

If you are under insured, which means the sum insured is not adequate enough to rebuild the premises at the time of the loss or damage, then we will only pay a proportion of the claim. For example if your sum insured only covers one half of rebuilding the premises, we will only pay one half of the cost of your claim.

EXCESS

When we pay your claim we will deduct the amount of the excess as shown in the schedule of cover.

AUTOMATIC REINSTATEMENT

The sum insured under this section of the policy will not be reduced by the amount of any claim provided that you implement without delay any requirements made by us.
CONTENTS SECTION

Contents are:

- household goods and all other personal belongings within the premises, which you own or which you are legally liable for,
- radio and television aerials, satellite dishes, satellite television receiving equipment, their fittings and masts which are attached to the premises,
- items in outbuildings, garages or sheds, all used for domestic purposes, which are situated within the boundaries of the premises, up to £250 in all during the period of insurance,
- items in the open, which are situated within the boundaries of the premises, up to £250 in all during the period of insurance,
- money, if the premises are your main residence, up to £250 in all during the period of insurance,
- stamps or coins forming part of a collection, if the premises are your main residence, up to £500 in all during the period of insurance,
- deeds, registered bonds and other personal documents, if the premises are your main residence, up to £500 in all during the period of insurance,
- metered water or domestic oil in a fixed oil tank, up to £500 in all during the period of insurance,
- gold, silver, gold and silver plated articles, jade, jewellery and furs, up to £2,500 or 10% of the contents sums insured, whichever is the less, but limited to £1,000 for any one item, unless specified in the schedule of cover,
- carpets but not permanently fitted flooring.

Contents are not:

- motor vehicles, caravans, aircraft, trailers or watercraft or their accessories,
- any living creature,
- any part of the structure, decorations or permanent fixtures and fittings at the premises,
- any item(s) insured under any other insurance.

What is covered

We cover loss or damage directly caused by insured events 1 to 11 to the contents of the premises.

INSURED EVENTS

1. Fire, lightning, earthquake or explosion
2. Storm or flood, but not to contents in the open
3. Escape of water from any fixed appliance, pipe or tank, but not if any loss or damage is caused by faulty workmanship, wear and tear, any gradually operating cause, to domestic fixed fuel tanks in the open, to swimming pools, or to contents within domestic outbuildings or garages
4. Escape of oil from any fixed appliance, pipe or tank, but not if any loss or damage is caused by faulty workmanship, wear and tear or any gradually operating cause
5. Theft or attempted theft, but not if the premises are lent, let or sublet unless the loss or damage is caused by forcible and violent entry to or exit from the premises
6. Riot
7a. Malicious damage or terrorism, but not if caused by you or any person(s) lawfully at the premises
7b. Malicious damage caused by your tenant(s), but not for amounts that are recoverable by you from the tenant(s) deposit or for damage caused by wear and tear
8. Collision with the property by aircraft, animals or vehicles
9. Falling trees or branches, lampposts or telegraph poles, but not to trees being cut down or cut back at the premises
10. Breakage or collapse of satellite television receiving equipment or television and radio aerials
11. **Subsidence, landslip or ground heave of the site on which the property stands,**
   but not:
   a) damage caused by coastal or river erosion,
   b) whilst the premises are undergoing any structural repairs, alterations or extensions,
   c) damage caused by the normal bedding down, settlement or expansion or contraction of new structures, the settlement of newly made up ground or compaction of infill, demolition, defective design, faulty materials or inadequate construction of foundations, or faulty workmanship,
   d) if the premises have previously suffered damage by subsidence, landslip or ground heave, unless you have disclosed this and it has been accepted by us in writing,

**ADDITIONAL COVERS**

12. **Accidental damage** – we will also provide cover for accidental damage to televisions, satellite decoders, audio and video equipment, radios, dvd and video cassette recorders used for domestic purposes all within the premises but not for damage to tapes, records, cassettes, discs or any software, or for mechanical or electrical faults or breakdown.

13. **Loss of rent / alternative accommodation** – if the premises are a holiday home let we will also provide cover up to 20% of the contents sum insured for a period of up to twelve months, if the premises become uninhabitable following loss or damage caused by any insured event for the amount of rent due to be paid to you which is lost, but only in respect of the period reasonably necessary to repair the premises. If the premises are not a holiday home let we will provide cover, up to 20% of the contents sum insured for a period of up to twelve months, if the premises become uninhabitable following loss or damage caused by any insured event for the cost of alternative accommodation, but only in respect of the period reasonably necessary to repair the premises, you may only claim for either loss of rent or alternative accommodation not both.

14. **Mirrors and glass in furniture** – we will also provide cover for accidental breakage of mirrors, glass in furniture or ceramic hobs in unfixed kitchen appliances.

**SETTLING CLAIMS**

We will decide whether to repair or replace any item that is lost or damaged, if it cannot be repaired or replaced we will pay the cost of an equivalent replacement. For total loss or destruction of any item we will pay you the cost of replacing the item as new, but only if the new item is as close as possible to but not an improvement on the original item and we have authorised the replacement.

**UNDER INSURANCE**

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

**EXCESS**

When we pay your claim we will deduct the amount of the excess as shown in the schedule of cover.

**AUTOMATIC REINSTATEMENT**

The sum insured under this section of the policy will not be reduced by the amount of any claim provided that you implement without delay any requirements made by us.
PROPERTY OWNERS LIABILITY

This section of the policy only applies to any premises where the buildings are insured.

We will cover you for your legal liability as property owner only for any amounts you become legally liable to pay as damages for bodily injury or damage to property caused by an accident happening at the premises during the period of insurance.

The most we will pay for any one accident or series of accidents arising out of any one event is £5,000,000, in all, unless shown differently in the schedule of cover, plus the costs and expenses which we have agreed to pay in writing.

LEGAL LIABILITY AS OCCUPIER OR LANDLORD

This section of the policy only applies to any premises where the buildings and/or contents are insured.

We will cover you for your legal liability as a result of your actions if you are or had been the property occupier for amounts you become legally liable to pay as damages for bodily injury or damage to property caused by an accident happening in the property or at the premises during the period of insurance.

The most we will pay for any one accident or series of accidents arising out of any one event is £5,000,000, unless shown differently in the schedule of cover, plus the costs and expenses which we have agreed to pay.

We will not cover you under Property Owners Liability or Legal Liability as Occupier or Landlord for any liability:

1) for bodily injury to you, any member of your family or any person who at the time of sustaining such injury is engaged in your service or employed by you,
2) for bodily injury arising directly or indirectly from any communicable disease or condition,
3) arising out of any criminal or violent act to another person or property,
4) for damage to property owned by or in the charge or control of you, any member of your family or any person engaged in your service or employed by you,
5) arising directly or indirectly out of any profession, occupation, business or employment, other than your direct liability arising out of the premises being used as a holiday home let but only if you have disclosed to us, and we have accepted, that the premises are a holiday home let, as shown in the schedule of cover,
6) which you have assumed under contract and which would not otherwise have attached,
7) arising out of your ownership, possession or use of:
   any motorised or horse drawn vehicle, other than domestic gardening equipment used at the premises,
   any power-operated lift,
   any aircraft or watercraft other than manually operated rowing boats, punts or canoes,
   any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991,
8) in respect of any kind of pollution and/or contamination other than:
   caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time at the premises during the period of insurance and is reported to us, in writing, no later than 30 days from the end of the period of insurance; in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident,
9) arising out of your ownership, occupation, possession or use of any land or building that is not within the boundaries of the premises,

10) if you are entitled to indemnity under any other insurance, (until such insurance(s) is/are exhausted).

**ACCIDENTS TO DOMESTIC STAFF**

This section of the policy only applies to any premises where the contents are insured.

We will cover you for any amounts you become legally liable to pay for accidental bodily injury to your domestic staff employed in connection with the premises, but only for accidents occurring at the premises, during the period of insurance, plus the costs and expenses which we have agreed to pay.

The most we will pay for any one accident or series of accidents arising out of any one event is £10,000,000, unless shown differently in the schedule of cover, plus the costs and expenses which we have agreed to pay.

We will not cover you for any liability:

1) for bodily injury arising directly or indirectly from any vehicle,
2) for bodily injury arising directly or indirectly from any communicable disease or condition,
3) for bodily injury arising directly or indirectly in connection with your profession, occupation, business or employment,
4) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance.