

## Effected through

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

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

This insurance relates **ONLY** to those sections of the certificate which are shown in the **schedule** as being included.

The written authority (which number is shown in the **schedule**) allows **your broker** to sign and issue this certificate on behalf of Underwriters whose syndicate numbers are given in the authority.

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

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# Introduction

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This policy has been arranged by Schofields on behalf of Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

This certificate of insurance, **schedule** and any **endorsement** applying to **your** certificate form **your** Lloyd's insurance document.

This document sets out the conditions of the contract of insurance between **you** and **us**. **You** should keep it in a safe place.

**You** should read the whole document carefully. It is arranged in different sections and it is important that:

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

Please contact **your broker** immediately if this document is not correct or if **you** would like to ask any questions.

## 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. However, this does not affect any other rights they may have.

## LAW APPLICABLE TO THE INSURANCE

This contract is written in English and all communications about it will be in English. Unless **we** have agreed otherwise, the law applying to this contract will be English law.

## FINANCIAL SERVICES COMPENSATION SCHEME

Certain Underwriters at Lloyd's are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if Certain Underwriters at Lloyd's are unable to meet their 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 this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7<sup>th</sup> Floor, Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: [www.fcs.org.uk](http://www.fcs.org.uk).

## DATA PROTECTION ACT 1998

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

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# Definitions

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Wherever the following words appear in this insurance, they will have the meanings shown below.

<b>Accidental damage</b>	Damage caused as a direct result of a single unexpected event.
<b>Bodily injury</b>	<b>Bodily injury</b> includes death or disease.
<b>Buildings</b>	<ul style="list-style-type: none"><li>• The <b>let property</b> and its decorations;</li><li>• fixtures and fittings attached to the <b>let property</b>;</li><li>• domestic outbuildings, garages, domestic fixed fuel oil tanks, fixed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences</li></ul> <b>you</b> own or for which <b>you</b> are legally responsible within the <b>premises</b> named in the <b>schedule</b> .
<b>Contents</b>	<p>Household furniture, carpets, curtains and domestic appliances, goods, within the <b>let property</b> which belong to <b>you</b> or for which <b>you</b> are legally responsible.</p> <p><b>Contents</b> also includes radio and television aerials, satellite dishes, their fittings and masts which are attached to the home.</p> <p><b>Contents</b> does not include:</p> <ul style="list-style-type: none"><li>• motor vehicles including motor bikes, quad bikes or sit-on lawn mowers, caravans, trailers or watercraft and accessories attached thereto;</li><li>• any living creature;</li><li>• any part of the <b>buildings</b>;</li><li>• any property insured under any other insurance;</li><li>• cash, currency, bank notes, negotiable documents or coins, stamps, deeds, registered bonds and other personal documents, jewellery, furs, gold or silver articles, works of art or valuables;</li><li>• property of <b>tenants</b>;</li><li>• property not permanently kept at the <b>premises</b>;</li><li>• growing plants/gardens, trees and items of a similar nature.</li></ul>
<b>Cost of alternative accommodation</b>	The cost incurred in providing alternative accommodation for the <b>tenant(s)</b> in the property at the time loss or damage occurs.
<b>Endorsement</b>	A change in the terms and conditions of this insurance.
<b>Let property</b>	The <b>let property</b> of <b>standard construction</b> and the garages and outbuildings used for domestic purposes at the <b>premises</b> shown in the <b>schedule</b> .
<b>Period of insurance</b>	The length of time for which this insurance is in force, as shown in the <b>schedule</b> and for which <b>you</b> have paid and <b>we</b> have accepted a premium.
<b>Premises</b>	The address which is named in the <b>schedule</b> .
<b>Sanitaryware</b>	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
<b>Schedule</b>	The <b>schedule</b> is part of this insurance and contains details of <b>you</b> , the <b>premises</b> , the sums insured, the <b>period of insurance</b> and the sections of this insurance which apply.

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## Definitions (continued)

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<b>Standard construction</b>	Built of brick, stone or concrete and roofed with slates, tiles, asphalt or concrete.
<b>Tenant(s)</b>	A person or people paying rent to <b>you</b> under a tenancy agreement for at least six months.
<b>Unoccupied</b>	Where the <b>premises</b> have been left without <b>tenants</b> for more than thirty days in a row.
<b>We/us/our</b>	The insurer named in the <b>schedule</b> which is made up of the Lloyd's underwriters who have insured <b>you</b> under this contract. <b>You</b> can ask <b>us</b> for the names of the underwriters and the share of the risk each has taken on.
<b>You/your</b>	The person or persons named in the <b>schedule</b> , or the directors or partners of the business named in the <b>schedule</b> .
<b>Your broker</b>	The insurance broker who placed this insurance on <b>your</b> behalf.

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## General conditions applicable to the whole of this insurance

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Each **premises** included under this insurance is considered to be covered as if separately insured.

### 1. Your duties

**You** must keep **your let property** in a good condition and state of repair, and take all reasonable care to prevent loss or damage, accident, **bodily injury** or legal proceedings. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

**You** must make sure that all forms of protection provided for the security of the **let property**, including all locks and alarm systems, are kept in good working order and can be put into full and effective use whenever **you** or the **tenants** leave the **let property** unattended. If **you** do not comply with this, **we** will not pay a claim for loss or damage resulting from illegal entry or exit.

### 2. Notice of change in circumstance

**You** must tell **us** as soon as possible about any changes in the information **you** have provided to **us** which happens before or during any **period of insurance**. **We** will tell **you** if such change affects **your** insurance and, if so, whether the change will result in revised terms and/or premium being applied to **your** policy. If **you** do not inform **us** about a change, it may affect any claim **you** make or could result in **your** insurance being invalid.

**You** must tell **us** about the following if **you**:

- plan to carry out building works at the **premises**;
- change how the **let property** is used or if the type of **tenant** changes;
- are convicted or have a prosecution pending for any offence (other than motoring);
- leave the **premises unoccupied**;
- change **your** address.

### 3. Cancellation clause

**You** may cancel the insurance by sending **your broker** written notice and returning the insurance documents within fourteen days of it starting or (if later) within fourteen days of **you** receiving the insurance documents. **We** will return any premium **you** have paid providing **you** have not made a claim.

**You** may cancel this insurance after the first fourteen days by giving **your broker** notice in writing. **We** will refund the part of **your** premium based on the short period cancellation charges below, but subject to **us** retaining a minimum premium of £115 plus Insurance Premium Tax, providing **you** have not made a claim. This applies to each and every **period of insurance**.

Up to 1 month's cover – 25% of the premium will be retained  
Up to 2 months' cover – 30% of the premium will be retained  
Up to 3 months' cover – 40% of the premium will be retained  
Up to 4 months' cover – 50% of the premium will be retained  
Up to 5 months' cover – 60% of the premium will be retained  
Up to 6 months' cover – 70% of the premium will be retained  
Up to 7 months' cover – 80% of the premium will be retained  
Up to 8 months' cover – 85% of the premium will be retained  
Up to 9 months' cover – 90% of the premium will be retained  
10 months or more – 100% of the premium will be retained

**We** may cancel the insurance by sending **you** thirty days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**, providing **you** have not made a claim.

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## General conditions applicable to the whole of this insurance

(continued)

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### 3. Cancellation clause (continued)

Valid reasons may include but are not limited to:

- Where **we** have been unable to collect a premium payment. In this case **we** will contact **you** in writing requesting payment by a specific date. If **we** do not receive payment by this date **we** will write to **you** again notifying **you** that payment has not been received and giving **you** 21 days' notice of a final date for payment. This letter will also notify **you** that if payment is not received by this date **your** policy will be cancelled. If payment is not received by that date **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place;
- Where **you** are required in accordance with the terms of this policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend **our** interests. In this case **we** may issue a cancellation letter and will cancel **your** policy if **you** fail to co-operate with **us** or provide the required information or documentation by the end of the cancellation notice period;
- Where **we** reasonably suspect fraud; or
- Due to the use of threatening or abusive behavior or language, or intimidation or bullying of staff or suppliers.

Notice shall be deemed to be duly received in the course of post if sent by pre-paid letter post properly addressed.

### 4. Regulations and conditions for rented accommodation

**You** must meet all current local and national authority regulations governing rented accommodation. If **you** do not meet these regulations, and a claim happens, **we** may decide not to pay the claim.

**You** or an authorised person must inspect the inside and outside the **premises** at least once every three months. The inspections must be recorded in a written log that can be submitted to **us** upon request.

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## General exclusions applicable to the whole of this insurance

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### 1. Radioactive contamination and nuclear assemblies exclusion

We will not pay for direct or indirect loss or damage to any property, any legal liability, costs and expenses, or death or injury to any person caused by, contributed to or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

### 2. War exclusion

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

### 3. Electronic data exclusion clause

We will not pay for direct or indirect loss or damage to any property, any legal liability, costs and expenses, or death or injury to any person caused by, contributed to or arising from:

- computer viruses;
- the erasure and corruption of electronic data, other than as a direct result of an event which also gives rise to a valid claim elsewhere.

### 4. Sonic bangs

This insurance does not cover loss, destruction or damage, directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### 5. Existing and deliberate damage

We will not pay for loss or damage:

- occurring before cover starts or arising from an event before cover starts;
- caused deliberately by **you** or **your** domestic staff employed under a contract of service.

### 6. Indirect loss or damage

We will not pay for indirect loss of any kind.

### 7. Diminution in value

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

### 8. Wear and tear

We will not pay for damage caused by wear and tear or any other gradually operating cause.

### 9. Criminal activities

We will not pay for loss or damage consequent upon criminal activities being carried out at the **premises**.

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## General exclusions applicable to the whole of this insurance

(continued)

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### 10. Biological or chemical contamination

We will not pay for direct or indirect loss or damage to any property, any legal liability, costs and expenses, or death or injury to any person caused by, contributed to or arising from biological or chemical contamination due to or arising from:

- terrorism; or
- steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

- causing or threatening harm; or
- putting the public or any section of the public in fear

if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational) or similar nature.



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## Claims conditions applicable to the whole of this insurance

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### Your duties

In the event of a claim or possible claim under this insurance:

- **you** must notify Schofields within thirty days of discovery giving full details of what has happened;
- **you** must provide Schofields with written details of what has happened within thirty days of **you** notifying **us** and provide any other information **they** may reasonably require;
- **you** must immediately forward to Schofields, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive;
- **you** must not admit liability or offer or agree to settle any claim without **our** written permission;
- **you** must inform the Police as soon as reasonably possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property;
- **you** must take all reasonable care to limit any loss, damage or injury;
- **you** must provide **us** with reasonable evidence of value or age (or both) for all items involved in a claim;
- **you** must not abandon any property to **us** without **our** written consent.

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

### How we deal with your claim

#### 1. Defence of claims

We may:

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

#### 2. Non-disclosure and retrospective action

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

- refuse to pay any claim or claims, if **your** carelessness causes **us** to provide **you** with insurance cover which **we** would not otherwise have offered; or
- only pay a proportion of the claim if **we** would have charged more for **your** insurance.

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

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

#### 3. Fraudulent claims

If **you** make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this insurance shall become void and all claims hereunder shall be forfeited.

#### 4. Other insurance

There shall be no liability under this insurance in respect of any claim where **you** are entitled to indemnity under any other insurance EXCEPT in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected and subject to being limited to the sums insured on the policy.

## Section one: Buildings

The **buildings** are covered against loss or damage directly caused by:

What is covered	What is NOT covered
1. Fire, lightning, explosion.	The first £50 of each loss or damage sustained.
2. Aircraft and other flying devices or articles dropped from them.	The first £50 of each loss or damage sustained.
3. Storm, flood or weight of snow.	a) Loss or damage caused by subsidence, landslip or heave however caused. b) Loss or damage to domestic outbuildings and garages of non- <b>standard construction</b> , domestic fixed fuel oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences. c) The first £50 of each loss or damage sustained, increased to £250 in respect of claims arising from weight of snow.
4. Escape of water from fixed water tanks, apparatus or pipes.	a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> . b) Loss or damage to domestic outbuildings and garages of non- <b>standard construction</b> . c) Loss or damage caused by subsidence, heave or landslip, faulty workmanship, chemicals or a chemical reaction, or the escape of water from guttering, rainwater downpipes, roof valleys and gullies. d) Loss or damage: <ul style="list-style-type: none"> <li>- to fixed swimming pools, fixed hot tubs, fixed jacuzzis and fixed spas;</li> <li>- to the installation itself; or</li> <li>- if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device.</li> </ul> e) The first £250 of each loss or damage sustained.
5. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any domestic fixed heating installation.	a) Loss or damage caused by faulty workmanship. b) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> . c) The first £50 of each loss or damage sustained.
6. Theft or attempted theft.	a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> . b) Caused by <b>you</b> , <b>your</b> domestic staff or <b>your tenant(s)</b> . c) The first £50 of each loss or damage sustained.
7. Collision by any vehicle or animal.	The first £50 of each loss or damage sustained.

## Section one: Buildings (continued)

What is covered	What is NOT covered
8. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	<ul style="list-style-type: none"> <li>a) Loss or damage while the <b>buildings</b> are <b>unoccupied</b>.</li> <li>b) Any amount over £5,000 caused by <b>your tenant(s)</b>.</li> <li>c) The first £50 of each loss or damage sustained.</li> </ul>
9. Subsidence or heave of the site upon which the <b>buildings</b> stand or landslip.	<ul style="list-style-type: none"> <li>a) Loss or damage to domestic fixed fuel oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event.</li> <li>b) Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event.</li> <li>c) Loss or damage arising from faulty design, specification, workmanship or materials.</li> <li>d) Loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law.</li> <li>e) Loss or damage caused by coastal or river erosion.</li> <li>f) Loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions.</li> <li>g) The first £1,000 of every claim.</li> </ul>
10. Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts.	<ul style="list-style-type: none"> <li>a) Loss or damage to radio and television aerials, satellite dishes, their fittings and masts.</li> <li>b) The first £50 of each loss or damage sustained.</li> </ul>
11. Falling trees, telegraph poles or lamp-posts.	<ul style="list-style-type: none"> <li>a) Loss or damage caused by trees being cut down or cut back within the <b>premises</b>.</li> <li>b) The first £50 of each loss or damage sustained.</li> </ul>
12. Earthquake.	<ul style="list-style-type: none"> <li>a) Loss or damage to swimming pools, tennis courts, drives, patios, terraces, gates, fences.</li> <li>b) The first £50 of each loss or damage sustained.</li> </ul>

## Section one: Buildings (continued)

This section also includes:

What is covered	What is NOT covered
<p>A. The cost of repairing accidental breakage to:</p> <ul style="list-style-type: none"> <li>• fixed glass and double glazing (including the cost of replacing frames);</li> <li>• solar panels;</li> <li>• <b>sanitaryware</b>;</li> <li>• ceramic hobs</li> </ul> <p>all forming part of the <b>buildings</b>.</p>	<p>a) Damage whilst the <b>buildings</b> are <b>unoccupied</b>.</p> <p>b) The first £50 of each loss or damage sustained.</p>
<p>B. The cost of repairing <b>accidental damage</b> to:</p> <ul style="list-style-type: none"> <li>• domestic fuel oil pipes;</li> <li>• underground water supply pipes;</li> <li>• underground sewers, drains and septic tanks;</li> <li>• underground gas pipes;</li> <li>• underground cables</li> </ul> <p>which <b>you</b> are legally liable for.</p>	<p>a) The cost of clearing blocked sewer pipes, drains, soakaways, underground pipes or tanks.</p> <p>b) Damage caused by subsidence or heave of the land, or landslip.</p> <p>c) Loss or damage caused to pitch fibre pipes as a result of pressure from weight of soil or other covering material.</p> <p>d) Delamination of pitch fibre pipes.</p> <p>e) Damage whilst the <b>buildings</b> are <b>unoccupied</b>.</p> <p>f) The first £50 of each loss or damage sustained.</p>
<p>C. Expenses <b>you</b> have to pay and which <b>we</b> have agreed in writing for:</p> <ul style="list-style-type: none"> <li>• architects', surveyors', consulting engineers' and legal fees;</li> <li>• the cost of removing debris and making safe the <b>buildings</b>;</li> <li>• costs <b>you</b> have to pay in order to comply with any Government or local authority requirements</li> </ul> <p>following loss or damage to the <b>buildings</b> which is covered under this section.</p>	<p>a) Any expenses incurred for preparing a claim or an estimate of loss or damage.</p> <p>b) Any costs if Government or local authority requirements have been served on <b>you</b> before the loss or damage.</p>
<p>D. <b>We</b> will pay the cost (incurred with <b>our</b> permission) of finding the source of any escape of water or oil from any fixed internal domestic heating installations including subsequent repairs to walls, floors or ceilings.</p>	<p>a) More than £1,000 in any <b>period of insurance</b>.</p> <p>b) Damage whilst the <b>buildings</b> are <b>unoccupied</b>.</p>
<p>E. Expenses <b>you</b> have to pay in respect of Fire Brigade charges for which <b>you</b> are liable to pay following attendance by the Fire Brigade at the <b>premises</b> shown in the <b>schedule</b>, following loss or damage to the <b>buildings</b> which is covered under this section.</p>	<p>a) More than £750 in any <b>period of insurance</b>. If <b>you</b> claim for such loss under Section one: Buildings and Section two: Contents, <b>we</b> will not pay more than £750 in total.</p> <p>b) Damage whilst the <b>buildings</b> are <b>unoccupied</b>.</p>
<p>F. Increased domestic metered water charges <b>you</b> have to pay following an escape of water which gives rise to an admitted claim under Insured event 4 of this section.</p>	<p>a) More than £750 in any <b>period of insurance</b>. If <b>you</b> claim for such loss under Section one: Buildings and Section two: Contents, <b>we</b> will not pay more than £750 in total.</p> <p>b) Damage whilst the <b>buildings</b> are <b>unoccupied</b>.</p>

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## Section one: Buildings (continued)

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### Basis of claims settlement

We will decide whether to pay the cost of repairing or replacing the part of **your buildings** damaged or destroyed or make a payment in respect of the damaged parts if:

- the sum insured is enough to rebuild **your buildings**;
- the repair or rebuilding is carried out immediately after we give **our** approval (other than emergency repairs, which should be carried out immediately); and
- **your buildings** are in a good state of repair.

If the loss or damage to **your buildings** is not repaired or replaced as we have explained above, we will then decide to pay either:

- the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- the difference between the market value of the **premises** immediately before the damage and its value after the damage.

We will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If we have discounted the premium for this section because you have not made any claims, we may reduce or remove the discount if you make a claim.

### Sum insured

The most we will pay under Section one: Buildings is the sum insured for **buildings** shown on the **schedule** and adjusted in line with index linking. This includes the extra expenses and fees listed under Additional Cover C in Section one: Buildings.

### Under-insurance

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

In respect of each **premises** separately insured, our liability for any loss or damage shall not exceed the respective sum insured specified in the **schedule**.

## Section two: Contents

The **contents** are covered against loss or damage directly caused by:

What is covered	What is NOT covered
1. Fire, lightning, explosion.	The first £50 of each loss or damage sustained.
2. Aircraft and other flying devices or articles dropped from them.	The first £50 of each loss or damage sustained.
3. Storm, flood or weight of snow.	a) Loss or damage caused by subsidence, landslip or heave, however caused. b) The <b>contents</b> of domestic outbuildings and garages of non- <b>standard construction</b> . c) The first £50 of each loss or damage sustained, increased to £250 in respect of claims arising from weight of snow.
4. Escape of water from fixed water tanks, apparatus or pipes.	a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> . b) Frost damage to water tanks, apparatus or pipes. c) Loss or damage caused by faulty workmanship, chemicals or a chemical reaction, or the escape of water from guttering, rainwater downpipes, roof valleys and gullies. d) Loss or damage: <ul style="list-style-type: none"> <li>- to free-standing hot tubs, jacuzzis or spas;</li> <li>- to the installation itself; or</li> <li>- if the installation is outdoors or in an outbuilding, unless the installation is connected to a domestic heating boiler protected by a frost-stat device.</li> </ul> e) The first £250 of each loss or damage sustained.
5. Escape of oil from a domestic fixed fuel oil-fired heating installation and smoke damage caused by a fault in any domestic fixed heating installation.	a) Loss or damage caused by faulty workmanship, chemicals or a chemical reaction. b) Loss or damage when the <b>buildings</b> are <b>unoccupied</b> . c) The first £50 of each loss or damage sustained.
6. Theft or attempted theft.	a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> . b) Loss or damage unless loss or damage follows a violent and forcible entry. c) Loss or damage caused by <b>you, your</b> domestic staff or <b>your tenant(s)</b> . d) More than £500 in any <b>period of insurance</b> from detached domestic outbuildings or garages. e) The first £50 of each loss or damage sustained.
7. Collision by any vehicle or animal.	The first £50 of each loss or damage sustained.

## Section two: Contents (continued)

What is covered	What is NOT covered
8. Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously.	a) Loss or damage whilst the <b>buildings</b> are <b>unoccupied</b> . b) Any amount over £5,000 caused by <b>your tenant(s)</b> . c) The first £50 of each loss or damage sustained.
9. Subsidence or heave of the site upon which the <b>buildings</b> stand or landslip.	a) Loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event. b) Loss or damage arising from faulty design, specification, workmanship or materials. c) Loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law. d) Loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions. e) Loss or damage by coastal or river erosion.
10. Falling trees, telegraph poles or lamp-posts.	a) Loss or damage caused by trees being cut down or cut back within the <b>premises</b> . b) The first £50 of each loss or damage sustained.
11. Earthquake.	The first £50 of each loss or damage sustained.

### Extra benefits included with contents

This section also includes:

What is covered	What is NOT covered
Accidental breakage of: <ul style="list-style-type: none"> <li>• glass tops and fixed glass in furniture;</li> <li>• ceramic glass in cooker hobs; and</li> <li>• mirrors.</li> </ul>	a) Damage whilst the <b>buildings</b> are <b>unoccupied</b> . b) The first £50 of each loss or damage sustained.

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## Section two: Contents (continued)

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### **Basis of claims settlement**

**We** will decide whether to pay the cost of repairing an item or replacing it with a new item (in the same form and style) if it is lost or damaged beyond repair, except for household linen where **we** will take off an amount for wear and tear. Alternatively, at **our** option, **we** will pay the cost at which **we** can replace the item through **our** network of suppliers.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

### **Limit of insurance**

**Our** liability shall not exceed such proportions of any loss or damage as the sum(s) insured bear to the total value of the **contents** of each **premises** separately stated in the **schedule**.

### **Under-insurance**

If **you** are under-insured, which means the cost of replacing or repairing the **contents** 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**, **we** will only pay one half of the cost of repair or replacement.



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## Section three: Accidents to domestic staff

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What is covered	What is NOT covered
<p>This section indemnifies <b>you</b> for legal liability, including costs and expenses incurred by <b>you</b> which <b>we</b> have agreed in writing, to pay compensation for accidental <b>bodily injury</b> to domestic staff employed by <b>you</b> under a contract of service at the <b>premises</b>.</p>	<p><b>Bodily injury</b> arising directly or indirectly:</p> <ul style="list-style-type: none"> <li>a) from any vehicle outside the <b>premises</b>;</li> <li>b) from any vehicle used for racing, pacemaking or speed testing;</li> <li>c) from any communicable disease or condition;</li> <li>d) whilst in Canada or the United States of America after the total period of stay has exceeded thirty days in the <b>period of insurance</b>.</li> <li>e) <b>Bodily injury</b> to independent contractors, their employees and members of <b>your</b> family or household.</li> <li>f) <b>Bodily injury</b> arising from any wilful or malicious act.</li> </ul>

### Limit of insurance

The limit of liability in respect of all claims under this section SHALL NOT EXCEED £5,000,000 ANY ONE ACCIDENT or series of accidents arising out of any one event, plus the costs and expenses incurred by **you** which **we** have agreed in writing.

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## Section four: Legal liability to the public

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What is covered	What is NOT covered
<p>We will indemnify <b>you</b> as owner or occupier for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury</b>;</li> <li>• damage to property caused by an accident happening at the <b>premises</b> during the <b>period of insurance</b>.</li> </ul>	<p>We will not indemnify <b>you</b> for any liability arising:</p> <ol style="list-style-type: none"> <li>a) other than as owner or occupier of the <b>premises</b>;</li> <li>b) from any agreement or contract unless <b>you</b> would have been legally liable anyway;</li> <li>c) from criminal acts;</li> <li>d) as a result of an assault, alleged assault or a deliberate or malicious act;</li> <li>e) from owning or occupying any land or buildings, other than the <b>premises</b>;</li> <li>f) where <b>you</b> are entitled to cover from another source;</li> <li>g) from any profession, trade or business;</li> <li>h) from paragliding or parascending;</li> <li>i) directly or indirectly from any communicable disease or condition;</li> <li>j) from <b>you, your</b> domestic staff or <b>your tenant(s)</b> owning or using any: <ul style="list-style-type: none"> <li>- power-operated lift</li> <li>- electrically-, mechanically- or power-assisted vehicles (including children’s motorcycles and motor cars) or horse-drawn vehicles (other than domestic garden equipment not licensed for road use)</li> <li>- aircraft, hang-glidors, hovercraft, land- or sand-yachts, parakarts, jet skis or watercraft (other than rowing boats or canoes);</li> </ul> </li> <li>k) from <b>you, your</b> domestic staff or <b>your tenant(s)</b> owning or using any: <ul style="list-style-type: none"> <li>- caravans or trailers</li> <li>- animals other than <b>your</b> pets</li> <li>- animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking) or</li> <li>- dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991, or any amending legislation.</li> </ul> </li> </ol>

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**Section four: Legal liability to the public** (continued)

What is covered	What is NOT covered
	<p>We will not indemnify <b>you</b> for any liability arising from the following:</p> <ul style="list-style-type: none"> <li>• Liquidated damages Damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract, at the time the contract was made.</li> <li>• Punitive or exemplary damages Damages that punish the person they are awarded against, as well as compensate the person they are awarded to.</li> <li>• Aggravated damages Damages that are awarded when a person’s behaviour or the circumstances of a case increase the injury to the other person because they are humiliated, distressed or embarrassed.</li> <li>• Multiplying compensatory damages In some areas of the world, the amount of money awarded as compensation is multiplied as a punishment.</li> </ul>

**Limit of insurance**

The limit of liability in respect of all claims under this section SHALL NOT EXCEED £5,000,000 ANY ONE ACCIDENT or series of accidents arising out of any one event, plus the costs and expenses incurred by **you** which **we** have agreed in writing.

## Section five: Loss of rent

What is covered	What is NOT covered
<p>Whilst the <b>premises</b> cannot be lived in, we will pay the rent <b>you</b> would have received from existing <b>tenant(s)</b> if the <b>premises</b> could have been lived in and we will pay the <b>cost of alternative accommodation</b> as defined consequent upon:</p> <ul style="list-style-type: none"> <li>a) damage to the <b>premises</b> by any of the insured events covered by Section one: Buildings and Section two: Contents of this insurance;</li> <li>b) access to the insured <b>buildings</b>, or that part of the <b>premises</b> owned and insured by <b>you</b>, being rendered impossible by virtue of any of the insured events covered by Section one: Buildings and Section two: Contents of this insurance;</li> <li>c) access to the <b>buildings</b> being restricted or denied following a law, order or decree of the Government or of the country in which the <b>premises</b> is situated, which is consequent upon natural disaster or outbreak of contagious disease or other threat to health;</li> <li>d) oil or chemical pollution within 10km of the <b>premises</b>.</li> </ul> <p><b>You</b> may only claim this benefit under one section of this document.</p>	<ul style="list-style-type: none"> <li>a) Any amount over 20% of the sum insured for <b>buildings</b> or <b>contents</b> for any one claim.</li> <li>b) Loss of rent/alternative accommodation: <ul style="list-style-type: none"> <li>- if the <b>premises</b> were <b>unoccupied</b> immediately before the insured event;</li> <li>- arising from <b>your tenant(s)</b> leaving the <b>premises</b> without giving notice to <b>you</b> or <b>your</b> letting agents;</li> <li>- after the <b>premises</b> can be lived in again;</li> <li>- rent which is unpaid at the time of the loss or damage;</li> <li>- costs, fees or charges <b>you</b> have to pay to <b>your</b> letting agents.</li> </ul> </li> </ul>

### Limit of insurance

Any amount over 20% of the sum insured for either **buildings** or **contents**, depending on which section of the policy the claim is made.

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## Section six: Theft of keys

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What is covered	What is NOT covered
Costs <b>you</b> have to pay for replacing locks to safes, alarms and outside doors in the <b>let property</b> following theft of <b>your</b> keys.	The first £50 of each loss or damage sustained.

### Limit of insurance

Cost of replacement.

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## Complaints

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**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 **your broker**.

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 Policyholder & Market Assistance team at Lloyd's. Their address is:

Policyholder & Market Assistance  
Market Services  
Lloyd's  
One Lime Street  
London  
EC3M 7HA  
Tel: 020 7327 5693  
Fax: 020 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

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

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to:

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

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