

## HUGHES INSURANCE

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## Making a Claim

In the event of accident, loss or damage to **your home** or property that might give rise to a claim, these are the steps **you** should take:

- check whether **you** are covered;
- check **your schedule**, which lists the sections under which **you** are insured;
- refer to the appropriate section in **your policy** booklet. In it **you** will find details of the property insured and the cover which applies, including details of any exceptions. (These are usually shown on the right hand side of the page.) Remember, under 'Claims Settlement' and 'How We Settle Claims' are a number of conditions which may affect the amount of any claim settlement. Finally, also take account of all general exceptions and conditions.

To make **your** claim, please telephone the Claims Handlers, MIS, on 028 9041 0220 or write to:

MIS Ltd  
Beechwood House  
37 Comber Road  
Dundonald  
Belfast  
BT16 2AA

MIS Ltd are appointed agents of Hughes Insurance

## Some notes for your guidance:

- if a burglary occurs or **you** lose **valuables**, **you** should tell the police as soon as possible. **You** should also tell them as soon as possible about any loss or damage caused by malicious acts, vandalism, riot, civil commotion, strikes or labour disturbance;
- **we** may ask an independent loss adjuster to visit **you**, in which case **we** will let **you** know.

If **you** are in any doubt as to what **you** should do, or **you** need help in making **your** claim, please telephone MIS Ltd on 028 9041 0220.

As part of the initial notification, **you** will be asked to provide:

- **your** name, address and **your home** and mobile telephone numbers;

- personal details necessary to confirm **your** identity;
- **policy** number;
- the date of the incident;
- the cause of the loss or damage;
- details of the loss or damage together with claim value if known;
- police details where applicable;
- names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **us** to make an initial evaluation on **policy** liability.

## Your Home Insurance Policy

This **policy** is a contract between **you** and **us**.

The **policy** and all communications with **you** will be in English.

The **policy** describes the insurance cover provided during the **period of insurance you** have paid for, or have agreed to pay for, and for which **we** have accepted the premium.

This **policy** booklet, **schedule**, any endorsement applicable to the **policy** and the **statement of fact** all form part of the contract. **Your statement of fact** is completed with the information **you** provide. **You** must take care to answer all questions asked, honestly, fully and accurately to the best of **your** knowledge. Please read the **statement of fact** carefully and contact Hughes Insurance, as soon as **you** become aware, if any of the information is incomplete or inaccurate. Any misrepresentation could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid. **Our** provision of insurance under this **policy** is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of this **policy**.

Please read the **policy**, **schedule** and endorsements carefully as these provide details of what **you** are covered for. If there is anything **you** do not understand or are unclear about please contact Hughes Insurance.

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## Your Home Insurance Policy (cont'd)

Hughes Insurance is authorised and regulated by the Financial Conduct Authority under registration number 308462. **You** can check Hughes Insurance's registration on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by phoning the Financial Conduct Authority on 0800 1116768.

This **policy** and other associated documentation will be made available in large print, audio and Braille. If **you** require any of these formats please contact Hughes Insurance on 028 9181 7375 or write to Hughes Insurance, Strangford House, 4 Jubilee Road, Newtownards BT23 4WN.

## Customer Care

**We** and Hughes Insurance value the opportunity to investigate concerns **you** may have about the service **you** receive. **We** and Hughes Insurance are committed to handling complaints fairly, thoroughly and promptly.

If **you** have reason to complain, **you** should contact Hughes Insurance and provide them with the details of **your** complaint by using any of the following methods:

- phone and ask to speak to the manager of the appropriate department or branch;
- write or fax to the address shown on **your** welcome letter or renewal letter;
- send details by email to [complaints@hughesinsurance.co.uk](mailto:complaints@hughesinsurance.co.uk)
- call in person to the branch which deals with **your** insurance.

Should **your** complaint relate to the service provided by **us**, Hughes Insurance will refer the matter to **us** to deal with directly and inform **you** accordingly.

If **you** remain dissatisfied following a firm's final response, **you** may ask the Financial Ombudsman Service to review **your** complaint.

## Financial Ombudsman Service

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

Phone 0800 023 4 567 (from a landline)  
Phone 0300 123 9 123 (from a mobile)  
Fax 0207 964 1 001  
Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products and other financial services.

It will only consider **your** complaint if a firm has provided **you** with written confirmation that internal complaint procedures have been exhausted.

If, however, a firm has been unable to resolve **your** complaint within 8 weeks, the Financial Ombudsman Service will accept a direct referral.

**You** have six months from the date of a firm's final decision in which to refer **your** complaint to the Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect **your** rights to take legal action.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of insurance **you** have and the circumstances of **your** claim.

Further information about the compensation scheme arrangement is available from the FSCS by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or writing to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.

## Choice of Law

The law of Northern Ireland will apply to this contract unless:

- **you** and **we** agree otherwise;
- at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) England, Scotland, Wales, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Language of Contract of Insurance

Unless otherwise agreed the language of this contract of insurance shall be English.

## How we use your Personal Information Data Protection Act 1998 and Insurance Administration

This information explains how **we** may use **your** details and tells **you** about the systems **we** use that allow **us** to detect and prevent fraudulent applications and claims.

For the purposes of the Data Protection Act 1998, the data controllers in relation to any personal data **you** supply are Hughes Insurance.

Information provided to **us** may be held on computer, paper file or other format whether or not **you** purchase the **policy**. **We** will hold this information to ensure **we** have a clear and complete history of insurance enquiries, applications, **policy** records and transactions. All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. **We** will not keep **your** information for longer than is necessary. Subject to the provisions of the Data Protection Act 1998, **you** are entitled on payment of the appropriate fee, to have the right to access information held about **you**. If information held about **you** is found to be incorrect, **you** have the right to rectify it.

**We** and **our** agents (e.g. service providers that **we** have agreements with both within and outside the European Economic Area) may use this information (some of which may be sensitive data) to process and

administer **your** insurance and claims handling. It may also be used or disclosed to regulators to monitor and enforce **our** compliance with any regulation. It is important that **you** read the insurer's terms and conditions to check that **you** understand and agree with them.

## What details do we share, who with and why?

**We** will only take instructions to change a **policy** from **you**, **your** husband, wife or civil partner or **your** parent. **We** will only take instruction to cancel a **policy** from **you**. In some cases **we** may deal with other people contacting **us** on **your** behalf as long as **we** have **your** permission. If **you** would prefer that **we** only deal with **you**, please let **us** know. In exceptional circumstances, **we** may need to deal with other people, for example, if **you** are incapacitated and if a next of kin contacts **us** in relation to **your policy**.

**We** may pass information about **you** and **your** claims history to:

- **our** agents and service providers and other associated companies;
- other insurers, either directly or through people acting for **us** and them (such as loss adjusters or private investigators);
- other companies in the **Group**;
- any agent acting for **you**;
- recognised trade, governing and regulatory organisations **we** belong to or are governed by;
- the police, other law-enforcement agencies, government agencies or regulatory authorities, and any other person or organisation if this is needed by law; and
- any other person, where necessary, to perform any insurance contract with **you**, so **we** can protect ourselves from risk or to make sure **we** meet with regulations or good governance.

**We** may provide information about **you** to anyone **we** transfer **our** rights and duties to under the **policy**, for example to a third party in relation to the sale of **our** business in whole or in part. For the avoidance of doubt such disclosures would only be to actual purchasers or the business in whole or part, not prospective purchasers.

## Preventing and Detecting Fraud and Claims History

Fraudulent insurance applications and claims increase premiums for all **policyholders**. To prevent and detect insurance-related fraud, **we** may, at any time check **your** details with fraud-prevention agencies and databases including the Claims and Underwriting Exchange, the MID, and the Credit Industry Fraud Avoidance System.

If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. It is important that **you** give **us** accurate information. **We** and other organisations may also use and search these agencies and databases to do the following:

- help make decisions about credit and credit-related services for **you** and members of **your** household;
- help make decisions on applications for motor, household, travel and other insurance;
- help make decisions on claims for **you**;
- check **your** identity to prevent **money** laundering, unless **you** give **us** other satisfactory proof of **your** identity.

## Credit reference checks, fraud-prevention, anti-money-laundering and counter-terrorism financing checks

In assessing **your** application, **we** may now, at renewal and in certain circumstances where **policy** amendments are requested, to prevent fraud, money laundering, counter terrorism financing, check **your** identity, **your** credit status and to maintain **our policy** records, use information obtained from credit reference agencies, fraud prevention agencies and other publicly and privately available sources of information. These checks will include electoral roll and credit information. **We** may share the results of these

checks with other companies in the **Group**, other insurers and their agents, credit-reference agencies, fraud-prevention agencies and others concerned with fraud, the police and other law-enforcement agencies, government agencies or regulatory authorities. **We** may use this information to help **us** assess risk and credit and in **our** insurance decisions and to meet **our** legal and regulatory responsibilities. Other companies in the **Group** may do the same for their own similar purposes.

These credit checks are registered as general insurance searches and may be viewed by other companies when **you** apply for credit or insurance. These searches should not harm or adversely affect **your** credit profile.

### Where are your details sent?

**Your** personal information, including sensitive personal information, may be transferred to countries outside the European Economic Area including to **our Group** companies and their agents and service providers. **We** will aim to make sure that the level of protection which applies to **your** personal information processed in these countries is similar to that which applies in the UK, such as by using an appropriate data-transfer agreement.

### Contacting you

**We** may contact **you** with a reminder that **your** insurance is due to be renewed. **We** will use the details **you** have given **us** to provide information about **our** products and services and those of other companies in **our Group** and other companies whose products and services may interest **you**. However, **we** will not do so if **you** have already told **us** **you** do not want this information. **We** may also use **your** information for these purposes after **your policy** has come to an end, unless **you** ask **us** not to.

### How we might contact you?

From time to time **we** may contact **you** by phone, post, email or text message using the information **you** have provided in relation to **our** products and services. If **you** do not wish **your** information to be used for these purposes, **you** can opt out by contacting **us** at Hughes Insurance, Freeport BE1915, Strangford House, 4 Jubilee Road, Newtownards, Co Down, Northern Ireland, BT23 4 WN.

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## Why might you contact me?

**We** might contact **you**:

- about an enquiry **you** have made;
- with relevant products or services offers;
- in relation to **your policy** or quote;
- to ask for **your** feedback or views on the products and services **we** provide;
- to tell **you** about any important changes to **our** website; or
- where there is another genuine reason for doing so.

## Cancelling Your Policy

### Cooling-Off Period (your cancellation rights)

**You** are entitled to a period of reflection during which **you** may decide whether to proceed with the purchase of this insurance **policy**. The period extends for 14 days from the later of either:

- the date on which cover is inception or renewed;
- the date on which **you** receive the full terms and conditions of **your policy**.

To exercise this right **you** must send written notice and return all documents in **your** possession to:

Hughes Insurance  
Strangford House  
4 Jubilee Road  
Newtownards  
BT23 4WN

If **you** exercise the right to cancel this **policy** within the 14 day cooling off period **you** will be entitled to a full refund of the premium paid.

If **you** do not exercise **your** right to cancel this **policy** within the 14 days cooling off period, it will continue for the full term and **you** will be required to pay the relevant premium. This does not affect **your** right to cancel the **policy** after the cooling off period and this is explained in the next section.

If there has been a claim paid during the current **period of insurance** or if a claim is outstanding, there will be no refund of premium.

If **you** choose to pay Hughes Insurance through a monthly instalment scheme and **you** cancel **your policy** following an event which may lead to a claim, **you** must pay the full outstanding balance.

### Cancellation (outside the Cooling-Off Period)

**You** may cancel this **policy** at any time by sending written notice to:

Hughes Insurance  
Strangford House  
4 Jubilee Road  
Newtownards  
BT23 4WN

The **policy** will be cancelled from the date **your** letter is received.

Where there is a valid reason for doing so **we**, or Hughes Insurance, may at any time cancel this **policy**, explaining the reason, by giving seven days' notice by recorded delivery to **you** at **your** last known address. Examples of when **we** could cancel **your policy** include, but are not limited to:

- if **you** or anyone covered by this **policy** breach any terms or conditions of **your policy**;
- where **we** identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which **you** are not entitled;
- where **you** do need to make a change to **your policy** which **we** are unable to insure;
- if **you** do not pay a premium when it is due. In the event of non-payment of the premium or default by **you** under any monthly instalment scheme, **we**, or Hughes Insurance, will write to **you** and provide **you** with an opportunity to settle the amount within a specific time period before sending seven days' notice of cancellation by recorded delivery;
- where **you** do not provide documents that **we**, or Hughes Insurance, have requested in the time period provided;
- where **you** harass or show threatening behaviour against **our** staff or the staff of Hughes Insurance.

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HUGHES INSURANCE

## Cancelling Your Policy (cont'd)

**We** will apply a pro-rata charge for the period **you** were on cover.

If there has been a claim paid during the current **period of insurance**, or if a claim is outstanding, there will be no refund of premium.

If **you** choose to pay Hughes Insurance through a monthly instalment scheme and **you** cancel **your policy** following an event which may lead to a claim, **you** must pay the full outstanding balance.

## Your Policy Wording

This **policy** of insurance, **your statement of fact**, **your policy schedule** and any endorsements and amendment notices applying to **your policy** forms **your** Hughes Insurance document.

This document sets out the conditions of the contract of insurance between **you** and **us**.

Please read the whole document carefully. It is arranged in different sections. It is important that:

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

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

## Definitions

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

<b>Accidental Breakage</b>	Sudden, unexpected and visible breakage which has not been caused on purpose.
<b>Accidental Damage</b>	Sudden, unexpected and visible damage which has not been caused on purpose.
<b>British Isles</b>	England, Scotland, Wales, Northern Ireland, Channel Islands, Isle of Man and Republic of Ireland.
<b>Buildings</b>	<p>The <b>home</b>, fixtures and fittings, patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges, gates, <b>trees and shrubs</b>.</p> <p>Permanently connected:</p> <ul style="list-style-type: none"> <li>• drains, pipes and cables;</li> <li>• service tanks and central heating oil tanks;</li> <li>• wind turbines, solar panels and ground source heating pumps all sited within the boundaries of the land belonging to the <b>home</b>.</li> </ul> <p><b>Buildings does not include aerials and satellite receiving equipment.</b></p>
<b>Business Equipment</b>	Computers, modems, keyboards, monitors, printers, word processing equipment and computer-aided design equipment, facsimile machines, photocopiers, typewriters, telecommunication equipment and office furniture, but not including any property held as trade stock.

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## Definitions (cont'd)

<b>Computer Virus</b>	Any loss or damage to any property (including computers and loss or corruption of data) caused directly or indirectly by an attack by electronic means including computer hacking or the introduction of any form of <b>computer virus</b> .
<b>Contents</b>	<p>Household goods, <b>valuables</b>, personal property and <b>business equipment</b> within the <b>home</b>, which are <b>your</b> property or which <b>you</b> are legally liable for including:</p> <ul style="list-style-type: none"> <li>• pedal cycles;</li> <li>• money;</li> <li>• radio and television aerials, satellite dishes, their fittings and masts which are attached to the <b>home</b>;</li> <li>• domestic oil in fixed fuel oil tanks up to £2,000;</li> </ul> <p>but excluding:</p> <ul style="list-style-type: none"> <li>• mechanically-propelled or assisted vehicles and conveyances (other than domestic gardening equipment, mobility carriages and electric wheelchairs) whether licensed for road use or otherwise or parts and accessories on or in any of them;</li> <li>• caravans, trailers, aircraft, hovercraft, boats or parts and accessories on or in any of them;</li> <li>• livestock or pets;</li> <li>• landlord's fixtures and fittings;</li> <li>• property held or used for business purposes other than <b>business equipment</b>;</li> <li>• any part of the <b>buildings</b>;</li> <li>• property insured under any other insurance.</li> </ul>

<b>Credit Cards</b>	<b>Credit cards</b> , charge cards, cheque cards and cash dispenser cards issued in the <b>British Isles</b> and all held solely for private or domestic purposes.
<b>Electronic Equipment</b>	<ul style="list-style-type: none"> <li>• Any computer equipment, system or software, or</li> <li>• Any product, equipment or machinery containing, connected to or operated by means of a data processor chip.</li> </ul>
<b>Electronic Failure</b>	Any loss of or damage to any property (including computers and the loss or corruption of data) caused, directly or indirectly, by the failure of any <b>electronic equipment</b> , whether belonging to <b>you</b> or not, to correctly recognise, accept, respond to or process any date or part of a date or any data or instruction.
<b>Europe</b>	<b>Europe</b> , Madeira, the Canary and Mediterranean Islands and those countries bordering the Mediterranean.
<b>Excess</b>	The amount <b>you</b> must pay towards each and every incident of loss or damage as shown on the <b>policy schedule</b> .
<b>Family</b>	The <b>policyholder</b> and any member of the <b>policyholder's family</b> permanently residing at the <b>home</b> . ( <b>Family</b> does not include lodgers or tenants).

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## Definitions (cont'd)

Heave	Upward movement of the ground beneath the <b>buildings</b> as a result of the soil expanding.
Home	The private dwelling of standard construction (walls built of brick, stone or concrete and a roof externally covered with tiles, slates, concrete or metal or a flat roof covered with Asphalt) and the garages and outbuildings, used for domestic purposes at the premises shown in the <b>schedule</b> .
Landslip	Downward movement of sloping ground
Money	Current legal tender, cheques, postal and <b>money</b> orders, postage stamps not forming part of a stamp collection, savings stamps (gas, electricity and television) and savings certificates, travellers' cheques, premium bonds, luncheon vouchers and gift tokens, but not items used for business purposes.
Pair or Set	Articles which are complimentary to one another or used together.
Period of Insurance	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.
Period of Unoccupancy	Any period starting from the first day, during which the <b>home</b> will not be lived in and slept in for more than 60 consecutive days. By lived in <b>we</b> mean slept in for at least five consecutive nights every month or two consecutive nights every week.

Personal Possessions	Clothing, personal belongings and <b>valuables</b> normally worn or carried about <b>your</b> person but excluding: <ul style="list-style-type: none"> <li>• money, <b>credit cards</b>, securities and documents;</li> <li>• mechanically-propelled or assisted vehicles and conveyances whether licensed for road use or otherwise or parts and accessories on or in any of them;</li> <li>• pedal cycles, caravans, trailers, aircraft, hovercraft, boats or parts or accessories on or in any of them;</li> <li>• business or trade goods;</li> <li>• household goods and domestic appliances.</li> </ul>
Policy	The <b>policy</b> booklet, <b>your statement of fact</b> , <b>your policy schedule</b> and any applicable endorsements (a condition or clause that alters the cover provided) and amendment notices that may apply.
Policyholder	The person(s) named as <b>policyholder</b> on the <b>policy schedule</b> .
Sanitary Ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Schedule	The <b>schedule</b> is part of this insurance and contains details of <b>you</b> , the <b>home</b> , the sums insured, the <b>period of insurance</b> and the sections of this insurance which apply.

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## Definitions (cont'd)

Statement of fact	A statement of the information <b>you</b> supplied which <b>we</b> used to determine whether to offer <b>you</b> a <b>policy</b> and <b>your</b> premium.
Subsidence	Downward movement of the site on which <b>your buildings</b> stand by a cause other than the weight of the <b>buildings</b> themselves.
Trees and Shrubs	Trees, shrubs, plants, hedges and lawns on the land belonging to <b>your home</b> .
Valuables	<ul style="list-style-type: none"> <li>Articles of jewellery, pearls, gemstones, gold, silver and precious metal.</li> <li>Pictures, works of art and curios.</li> <li>Stamp and coin collections.</li> <li>Computers.</li> <li>Software, data, files and downloads which are stored on any computer, laptop, entertainment device or Audio or Video equipment and the device it is stored on.</li> <li>Clocks and watches.</li> </ul>
Us, We or Our	Insurer identified on the schedule
You or Your	The <b>policyholder</b> and any member of the <b>policyholder's family</b> permanently residing at the <b>home</b> .
Group	Companies within the same <b>Group</b> as the insurer stated on <b>your</b> schedule.

## Underinsurance

**You** must tell **us** if the **buildings, contents** or **personal possessions** sums insured are not high enough. If not, **you** may find that **you** do not have enough cover and **we** will not pay the full value of **your** claim. For example, if the amount of **your** contents cover is equal to 75% of the amount needed to replace all the contents, **we** will only pay 75% of **your** claim.

## How We Settle Claims

**We** will:

- i) replace as new; or
- ii) pay the cost it would cost **us** to replace as new; or
- iii) repair; or
- iv) pay the cost it would cost **us** to repair;
- v) **we** will not apply any supplier discount where they are unable to repair or replace the property.

**We** will not reduce the sum insured or monetary limits if **you** make a claim.

**We** will take the appropriate **excess** from all claim payments **we** make.

## Matching sets and suites

**We** treat one item of a matching set of items or suite of furniture or **sanitary ware** or other bathroom fittings as a single item. **We** will pay **you** for individual damaged items but not for the other undamaged pieces unless Section F is specified on the **schedule**.

## Will we take off an amount for wear and tear?

### Buildings

If **we** carry out a repair or reinstatement, **we** will not take off an amount for wear and tear as long as the sum insured represents the full reinstatement value of the building and **you** have kept the building in good condition.

The full reinstatement value is not necessarily the value **you** would get if **you** sold the property (market value).

### Contents and personal possessions

**We** will take off an amount for:

- clothing if over two years old.

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## How We Settle Claims (cont'd)

**We** will not take off an amount for wear and tear for all **your** other **contents** as long as the sum insured represents their full value as new at the time of loss and **you** have kept them in good condition.

### Other insurance policies

If any injury, loss or damage is covered by any other insurance, **we** will not pay more than **our** share. This does not apply to subsection 21 of Section B (**Contents**) of the **policy**.

### No Claims Discount (if applicable)

If there is no claim being made or arising under this **policy** in a **period of insurance**, the premium for renewal will be reduced in accordance with **our** 'No Claims Discount' (NCD) scale which is available on request.

In the event of a claim **your** premium may increase following loss of the 'No Claims Discount'.



Fire, smoke &  
lightning – we'll  
protect you from the  
unexpected.

## Policy Limits

The maximum amount **we** will pay in respect of any one claim is:

<b>Buildings</b>	Sum insured on <b>policy schedule</b>
Tracing and accessing leaks	£5,750
<b>Trees and shrubs</b>	<ul style="list-style-type: none"> <li>• £1,000 in total</li> <li>• Single article limit £250</li> </ul>
<b>Contents</b>	Sum insured on <b>policy schedule</b>
<b>Valuables within contents</b>	<ul style="list-style-type: none"> <li>• 33% of the contents sum insured</li> <li>• Single article limit £5,000</li> </ul>
<b>Business equipment</b>	10% of contents sum insured
Pedal cycles (any one article unless specified)	£750
Money	£500
Emergency entries	£1,000
Clean up expenses	£1,500
Loss of rent and alternative accommodation – <b>buildings</b>	£20,000
Alternative accommodation – <b>contents</b>	£5,000
<b>Your liability as a tenant</b>	10% of <b>contents</b> sum insured
<b>Contents in garage</b>	£3,000
<b>Contents temporarily removed from the home</b>	20% of <b>contents</b> sum insured
<b>Contents in the garden</b>	£1,000
Replacing locks	£750
Freezer contents	£1,250
Credit Cards	£5,000
Oil or metered water	£2,000
Jury service	<ul style="list-style-type: none"> <li>• £50 per day</li> <li>• £2,000 in total</li> </ul>

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## Policy Limits (cont'd)

Weddings and special events	10% of <b>contents</b> sum insured
New purchases	£3,000
Reinstatement of documents	£1,000
External satellite broadcast receiving equipment	5% of <b>contents</b> sum insured
Visitor's and employee's <b>personal possessions</b>	£1,000
Specified articles	Sum insured on <b>policy schedule</b>
Loss from an unattended vehicle	£2,500
<b>Personal possessions</b>	Sum insured on <b>policy schedule</b>
Single article limit (unless specified)	£2,500
Fatal accident	£5,000
<b>Contents at University or College</b>	£3,500

## Section A – Buildings

This section only applies if shown on the **policy schedule**.

The **policy excess** as shown on the **policy schedule** will be deducted from all claims under Section A.

### What is covered

Loss or damage directly caused by:

1. Fire, smoke, lightning, explosion or earthquake.
2. Storm, flood or weight of snow.
3. Riot, civil commotion, strikes or labour disturbances.
4. Malicious acts or vandalism.
5. Water escaping from, or frost damage to, a fixed water, drainage or heating installation, washing machine, dishwasher, fridge freezer, waterbed or fish tank.

### What is not covered

- Loss or damage to **trees and shrubs** by smoke from air pollution.
- Loss or damage caused by frost, **subsidence, heave** or **landslip**.
- Loss or damage to fences, gates, **trees and shrubs**.
- Loss or damage occurring during a **period of unoccupancy**.
- Loss or damage caused by **you, your** domestic employees, lodgers, paying guests or tenants.
- Loss or damage occurring during a **period of unoccupancy**.
- Loss or damage to walls, ceilings and tiles caused by water leaking from shower units and baths through seals and grouting.

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HUGHES INSURANCE

## Section A – Buildings (cont'd)

### What is covered cont'd

Loss or damage directly caused by:

6. **Subsidence** or **heave** of the site upon which the **buildings** stand or **landslip**.

### What is not covered cont'd

- Loss or damage to domestic fixed-fuel oil tanks, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, tennis courts, drives, patios and terraces, walls, gates, hedges and fences unless the **home** is also affected at the same time by the same event.
- Loss or damage to solid floors unless the foundations of the outside walls of the **home** are damaged at the same time by the same event.
- Loss or damage arising from faulty design, specification, workmanship or materials.
- Loss or damage caused by coastal or river erosion.
- Loss or damage whilst the **buildings** are undergoing any structural repairs, alterations or extensions.
- Loss or damage caused by settlement (downward movement as a result of the soil being compressed by the weight of the **buildings** within 10 years) chemical action or any structures bedding down.

### What is covered cont'd

7. **Theft** or attempted theft.
8. **Escape of oil** from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.
9. **Any aircraft**, flying object or anything falling from them, or a vehicle, train or animal hitting **your home**.
10. **Falling of fixed radio** and television aerials, fixed satellite dishes and their fittings and masts.
11. **Falling trees and branches**, telegraph poles or lamp-posts.

### What is not covered cont'd

- Loss or damage caused by made-up ground or land-filled sites settling or moving.
- Loss or damage occurring during a **period of unoccupancy**.
- Loss or damage while the **home** is lent, let or sublet unless the loss or damage follows a violent and forcible entry.
- Loss or damage caused by **you**, **your** domestic employees, lodgers, paying guests or tenants.
- Loss or damage caused by faulty workmanship.
- Loss or damage occurring during a **period of unoccupancy**.
- Loss or damage to **trees and shrubs**.
- Loss or damage caused by domestic animals.
- Loss or damage to trees and branches, telegraph poles or lamp-posts.

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## Section A – Buildings (cont'd)

What is covered cont'd      What is not covered cont'd  
 Loss or damage directly caused by:

This section also provides insurance against:

<p>12. <b>Accidental Breakage to:</b></p> <ul style="list-style-type: none"> <li>• fixed glass and double glazing;</li> <li>• solar panels;</li> <li>• <b>sanitary ware</b>;</li> <li>• ceramic hobs;</li> </ul> <p>all forming part of the <b>buildings</b>.</p>	<ul style="list-style-type: none"> <li>• Breakage occurring during a <b>period of unoccupancy</b>.</li> <li>• The replacement cost of any part of the item other than the broken glass.</li> </ul>
<p>13. <b>Accidental Damage to:</b></p> <ul style="list-style-type: none"> <li>• domestic oil pipes;</li> <li>• underground water-supply pipes;</li> <li>• underground sewers, drains and septic tanks;</li> <li>• ceramic hobs;</li> <li>• underground gas pipes;</li> <li>• underground cables;</li> </ul> <p>for which <b>you</b> are legally liable.</p>	<ul style="list-style-type: none"> <li>• Damage occurring during a <b>period of unoccupancy</b>.</li> <li>• Damage by any cover listed elsewhere in the <b>Buildings</b> Section and which is specifically excluded under that cover.</li> <li>• Damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions.</li> </ul>

## Optional Cover – Accidental Damage to your building

Paragraph 14 only applies if the **policy schedule** shows that extended **accidental damage to buildings** is included.

What is covered cont'd      What is not covered cont'd

<p>14. <b>Accidental Damage to the building.</b></p>	<ul style="list-style-type: none"> <li>• <b>Electronic failure</b></li> <li>• The cost of maintenance and routine redecoration.</li> <li>• Loss or damage caused by settlement (downward movement as a result of the soil being compressed by the weight of building within 10 years).</li> <li>• Damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions, the effect of light or damage that happens gradually over a period of time.</li> <li>• Damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown.</li> <li>• Damage caused by chewing, scratching, tearing or fouling by domestic pets.</li> <li>• Damage caused by faulty workmanship, defective design, or the use of defective materials.</li> </ul>
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## Section A – Buildings (cont'd)

### What is covered cont'd

Loss or damage directly caused by:

### What is not covered cont'd

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Section A</p>	<ul style="list-style-type: none"> <li>Any damage specifically excluded elsewhere in Section A of the <b>policy</b>.</li> <li>Damage occurring when the <b>home</b> is lent, let or sublet.</li> </ul>
<p>15. <b>Loss of rent and alternative accommodation</b> during the period <b>your home</b> is made uninhabitable by any cause insured under this section, <b>we</b> will pay for:</p> <ul style="list-style-type: none"> <li>loss of rent which ceases to be payable to <b>you</b>;</li> <li>any ground rent which continues to be payable by <b>you</b>;</li> <li>the cost of similar short term accommodation if <b>you</b> are the occupier.</li> </ul>	
<p>16. <b>Sale and purchase</b> If <b>you</b> are selling <b>your home</b>, <b>we</b> will give the purchaser the benefit of <b>your policy</b> up to the date of completion of the sale provided the <b>buildings</b> are not otherwise insured.</p>	<ul style="list-style-type: none"> <li>Damage by any cover listed elsewhere in the <b>Buildings</b> Section and which is specifically excluded under that cover.</li> </ul>
<p>17. <b>Removing debris and building fees.</b> If the following costs are incurred with <b>our</b> consent in making good the insured loss or damage, <b>we</b> will pay for:</p>	<ul style="list-style-type: none"> <li>Fees incurred in the preparation of a claim.</li> <li>The cost of stabilising the site.</li> <li>The cost of removing trees other than as is necessary to enable repairs to be carried out.</li> </ul>

### What is covered cont'd

### What is not covered cont'd

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Section A</p> <ul style="list-style-type: none"> <li>architects, surveyors, consulting engineers and legal fees;</li> <li>the cost of clearing the site and making safe the damaged parts of the <b>buildings</b>;</li> <li>costs incurred solely because of the need to comply with any statutory requirement or local authority by law;</li> <li>the cost of making good damage to landscaped gardens caused by Fire Brigade equipment and personnel in the course of combating fire.</li> </ul>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Section A</p> <ul style="list-style-type: none"> <li>Costs arising from a notice served prior to the date of the loss or damage.</li> </ul>
<p>18. <b>Replacing locks</b> <b>We</b> will pay the cost of replacing locks (including keys) to any outside door of the <b>home</b> or any domestic safe or intruder alarm protecting the <b>home</b> if the keys have been accidentally lost or stolen.</p>	<ul style="list-style-type: none"> <li>Window Locks.</li> </ul>
<p>19. <b>Emergency entries</b> <b>We</b> will pay for loss or damage to the building caused when the fire brigade, police or the ambulance service have to make a forced entry because of an emergency to <b>you</b> or to prevent damage to the <b>home</b>.</p>	

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## Section A – Buildings (cont'd)

### What is covered cont'd

Loss or damage directly caused by:

**20. Tracing and accessing leaks**  
The insurance provided by paragraphs 5 and 8 of this section also covers the costs involved in tracing the source of the damage and the replacement or repair of any walls, floors or ceilings in the **home** damaged in the course of these investigations.

**21. Clean-up expenses**  
**We** will pay the costs of removing oil from the garden belonging to the home, following an escape of oil from any fixed domestic heating system or appliance.

### What is not covered cont'd

- Any amount exceeding £5,750 in any one insurance period.

## Index Linking – Buildings

The sum insured is linked to the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors. If this index ceases to be published **we** will use a suitable alternative index.

Each month the sum insured is automatically adjusted in line with changes in the index. At renewal, the premium will be based on the adjusted sum insured. For **your** protection, should the index fall below zero, **we** will not reduce the sum insured.

During the period of repairs resulting from loss or damage, the sum insured will continue to be index-linked provided **you** ensure that the work is carried out without delay.

## Section B – Contents

This section only applies if shown on the **policy schedule**.

**PLEASE NOTE: Accidental Loss is not covered within the home unless the item is covered under Section D – Personal Possessions.**

The **policy excess** as shown on the **policy schedule** will be deducted from all claims under Section B.

### What is covered

Loss or damage directly caused by:

- Fire, smoke, lightning, explosion or earthquake.
- Storm, flood or weight of snow.
- Riot, civil commotion, strikes or labour disturbances.
- Malicious acts or vandalism.
- Water escaping from fixed water, drainage or heating installation, washing machine, dishwasher, fridge freezer, waterbed or fish tank.

### What is not covered

- Loss or damage to **contents** in the garden.
- Loss or damage occurring during a **period of unoccupancy**.
- Loss or damage caused by **you**, **your** domestic employees, lodgers, paying guests or tenants.
- Computer virus**.
- Loss or damage occurring during a **period of unoccupancy**.

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## Section B – Contents (cont'd)

### What is covered cont'd

Loss or damage directly caused by:

6. **Subsidence** or **heave** of the site upon which **your home** stands or **landslip**.

• Loss or damage arising from faulty design, specification, workmanship or materials.

• Loss or damage caused by coastal or river erosion.

• Loss or damage caused by settlement (downward movement as a result of the soil being compressed by the weight of the buildings within 10 years), chemical action or any structures bedding down.

• Loss or damage caused by made-up ground or land-filled sites settling or moving.

• Loss or damage caused during demolition, structural alteration or structural repairs.

7. **Theft** or attempted theft.

• Loss or damage occurring during a **period of unoccupancy**.

• Loss or damage while the **home** is lent, let or sublet unless the loss or damage follows a violent and forcible entry.

• Loss of **money** or pedal cycles unless the loss or damage follows a violent and forcible entry.

• Loss or damage caused by **you**, **your** domestic employees, lodgers, paying guests or tenants.

### What is not covered cont'd

### What is covered cont'd

8. **Escape of oil** from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation.

9. **Any aircraft**, flying object or anything falling from them, or a vehicle, train or animal hitting **your home**.

10. **Falling of fixed radio** and television aerials, fixed satellite dishes and their fittings and masts.

11. **Falling trees and branches**, telegraph poles or lamp-posts.

### What is not covered cont'd

• Loss or damage caused by faulty workmanship.

• Loss or damage occurring during a **period of unoccupancy**.

• Loss or damage caused by domestic animals.

• Loss or damage to trees and branches, telegraph pole or lamp-posts.

### This section also provides insurance against:

12. **Accidental breakage** of mirrors, ceramic hobs in free standing cookers or glass which forms part of **your** furniture.

• Breakage occurring during a **period of unoccupancy**.

• The replacement cost of any part of the item other than the broken glass.

• Breakage occurring when the **home** is lent, let or sublet.

13. **Accidental damage to business equipment**, televisions and their aerials, satellite de-coders, radios, computers and ancillary

• **Electronic failure.**

• **Computer virus.**

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## Section B – Contents (cont'd)

### What is covered cont'd

Loss or damage directly caused by:

equipment, video cassette recorders and other recording, audio and video equipment.

Section B

### What is not covered cont'd

- Wear and tear.
- Electrical or mechanical breakdown.
- Damage occurring when the **home** is lent, let or sublet.
- Damage caused in the process of cleaning, maintenance, repair or dismantling.
- Damage to records, cassettes, discs, diskettes or recording tapes.
- Damage to items designed and intended to be portable (other than desktop computers and televisions) or to hand held computer games and equipment such as e-readers, tablets and smart phones.

Section B

## Optional Cover – Accidental Damage to your contents

Paragraph 14 only applies if the **policy schedule** shows that extended **accidental damage to contents** is included.

### What is covered cont'd

14. **Accidental Damage to contents** however caused.

Section B

### What is not covered cont'd

- **Electronic failure**
- **Computer virus.**
- Damage to clothing (including furs), money, food and drink.
- Damage caused by chewing, scratching, tearing or fouling by domestic pets.
- Damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions, the effect of light or other damage that happens gradually over a period of time.
- Damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown.
- The cost of remaking any film, tape or disc or the value of any information contained on it.
- Damage caused during household removal.

Section B

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## Section B – Contents (cont'd)

### What is covered cont'd

Loss or damage directly caused by:

### What is not covered cont'd

Section B	<ul style="list-style-type: none"> <li>Loss or damage specifically excluded elsewhere in Section B of the <b>Policy</b>.</li> <li>Damage occurring when the <b>home</b> is lent, let or sublet.</li> <li>Damage caused during demolition, structural alteration or structural repairs.</li> <li>Damage caused by water entering the <b>home</b> (unless caused by an event under paragraphs 1 to 11 when it would be insured subject to the exceptions and <b>excess</b> applicable to that paragraph).</li> </ul>	Section B
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Protect your buildings, contents and personal possessions.



### What is covered cont'd

### What is not covered cont'd

Section B	<p>15. <b>Alternative accommodation</b> During the period <b>your home</b> is made uninhabitable by any cause insured under this section <b>we</b> will pay for the cost of similar short term accommodation if <b>you</b> are the occupier.</p> <p>16. <b>Household removal</b> <b>We</b> will cover accidental loss or damage to <b>contents</b> being transported from the <b>home</b> for permanent removal to another <b>home</b> in the <b>British Isles</b>. The removal must be carried out by professional contractors and must take no longer than 72 hours.</p> <p>17. <b>Your liability as a tenant</b> <b>We</b> will cover <b>you</b> against <b>your</b> legal liability as a tenant for:</p> <ul style="list-style-type: none"> <li>loss, damage or breakage to the <b>home</b> and to landlord's fixtures and fittings from any cause described in paragraphs 2, 5, 7, 8, 12, and 13 of Section A of this <b>policy</b>;</li> <li>damage to internal decorations caused by fire or smoke.</li> </ul>	Section B
	<ul style="list-style-type: none"> <li>Loss of or damage to china, glass, earthenware and other items of a brittle nature unless they have been packed by professional packers.</li> <li>Loss of money.</li> <li>Loss due to <b>electronic failure</b>.</li> <li>Loss or damage caused by electrical or mechanical failure.</li> </ul>	

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## Section B – Contents (cont'd)

### What is covered cont'd

Loss or damage directly caused by:

#### 18. Contents temporarily removed from the home.

**We** will cover loss or damage by causes 1 to 11 to **contents** temporarily removed from the **home** to other premises within the **British Isles**.

#### 19. Contents in the garden

**We** will cover loss or damage by causes 1 to 11 to **contents** outside the **home** but within the boundaries of the land belonging to the **home**.

### What is not covered cont'd

- Loss of or damage to property in the open.
- Loss or damage including **money** caused by theft or attempted theft unless the **contents** are in a building or caravan and force is used to gain entry.
- Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.
- Loss or damage from any building in the **British Isles** where **you** are residing whilst attending full time education.

- Loss or damage to pedal cycles.
- Theft of money.
- Theft or attempted theft from any unattended vehicle.
- Loss or damage caused by domestic pets.
- Loss or damage occurring during a **period of unoccupancy**.
- Loss or damage when **your home** is used to receive visitors or paying guests in connection with **your** business.

### What is covered cont'd

#### 20. Replacing locks

**We** will pay the cost of replacing locks (including keys) to any outside door of the **home** or any domestic safe or intruder alarm protecting the **home** if the keys have been accidentally lost or stolen

#### 21. Fatal accidents

**We** will pay the **policy** limit if **you** die as a result of violence from intruders or fire that occurs within **your home**. For **us** to pay a claim, **your** death must happen within 60 days of the incident

#### 22. Freezer contents

**We** will pay for food in a freezer cabinet or freezer compartment of a refrigerator at **your home** made unfit for human consumption due to:

- a rise or fall in temperature;
- contamination by refrigerant or refrigerant fumes.

**We** will also pay for the cost of hiring temporary alternative freezer space if the freezer cabinet or the freezer compartment of the refrigerator in which the food is kept fails.

### What is not covered cont'd

- Window locks.

- Loss of or damage to food if the freezer cabinet or refrigerator is more than 15-years old.
- Loss of or damage to food held or used for business purposes.
- Loss or damage due to the power supply authority deliberately cutting or reducing the supply to **your home**.
- Loss or damage occurring during a **period of unoccupancy**.

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## Section B – Contents (cont'd)

### What is covered cont'd

Loss or damage directly caused by:

Section B	Section B
<p>23. <b>Credit Cards</b>  <b>We</b> will pay for financial loss resulting from any <b>credit card</b> being stolen from <b>your home</b> and fraudulently used without the permission of any authorised cardholder.</p>	<ul style="list-style-type: none"> <li>Loss which results from any authorised cardholder not following the terms and conditions under which the <b>credit card</b> was issued.</li> <li>Use of <b>credit cards</b> by any member of <b>your family</b> without the permission of any authorised cardholder.</li> </ul>
<p>24. <b>Oil and metered water</b>  <b>We</b> will pay for loss of oil or metered water following <b>accidental damage</b> to domestic water or heating installations.</p>	<ul style="list-style-type: none"> <li>Loss or damage occurring during a <b>period of unoccupancy</b>.</li> </ul>
<p>25. <b>Jury Service</b>  <b>We</b> will pay for expenses or loss of earnings as a result of <b>you</b> being called for jury service.</p>	<ul style="list-style-type: none"> <li>The first seven days of any period of jury service.</li> <li>Expenses or earnings that can be recovered from any other source.</li> </ul>
<p>26. <b>Weddings &amp; special events</b>            During the period of one month before and one month after a special event or religious festival where the value of <b>contents</b> owned by <b>you</b> is increased due to purchases related to the special event or religious festival.</p>	
<p>27. <b>New purchases</b>            The insurance provided by paragraphs 1 to 11 of this section also covers loss or</p>	<ul style="list-style-type: none"> <li>Loss or damage to articles for which <b>you</b> do not have proof of date of purchase.</li> </ul>

### What is covered cont'd

### What is not covered cont'd

Section B	Section B
<p>damage to any single article, <b>pair or set of valuables</b> up to a maximum of £3,000 occurring within 30 days of purchase and which has not previously been notified to <b>us</b>.</p>	
<p>28. <b>Reinstatement of documents</b>  <b>We</b> will pay the cost of preparing new title deeds to <b>your home</b>, bonds and securities if they are lost or damaged by any cause described in paragraphs 1 to 11 of Section B of this <b>policy</b> whilst in <b>your home</b> or whilst kept in <b>your</b> bank, building society or solicitor's office.</p>	<ul style="list-style-type: none"> <li>Negotiable bonds or securities.</li> </ul>
<p>29. <b>Visitor's and employee's possessions</b>            Loss or damage by causes 1 to 11 to the personal belongings of <b>your</b> visitors and domestic employees while in the <b>home</b>.</p>	<ul style="list-style-type: none"> <li>Money.</li> <li>Property otherwise insured.</li> </ul>

## Index Linking – Contents

The sum insured is linked to the general Retail Price Index published by the UK Government's National Statistics office. If this index ceases to be published **we** will use a suitable alternative index.

Each month, the sum insured is automatically adjusted in line with changes in the index. At renewal, the premium will be based on the adjusted sum insured. For **your** protection, should the index fall below zero, **we** will not reduce the sum insured.

## Section C – Legal Liability to the Public

This section applies only if the **schedule** shows that either the **buildings** are insured under Section A or the **contents** are insured under Section B of the **policy**.

**Part 1** – Property Owners’ Liability (Section A, **Buildings**, is shown on **policy schedule**)

**Part 2** – Occupiers’ liability to Third Parties (Section B, **Contents**, is shown on **policy schedule**)



## Part 1 - Property Owners' Liability

### What is covered

We will cover **you** against liability at law for damages payable in respect of:

- death or bodily injury (including disease and illness);
- loss of or damage to material property caused by an accident occurring during the **period of insurance** and incurred by **you**:
  - i. as owner of the **buildings**;
  - ii. in respect of any **buildings**; previously owned and occupied by **you** for residential purposes and incurred by virtue of Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 provided that:
    - no other **policy** covers the liability;
    - **you** had sold the **buildings** before the incident giving rise to the liability occurred.

If this **policy** is cancelled when **you** sell **your home**, the cover provided by paragraph ii) above will continue for seven years from the date that cover was cancelled, provided no other **policy** covers the liability.

### What is not covered

We will not pay for liability arising from:

- death of or bodily injury (including disease and illness) to **you** or any person employed by **you**;
- loss of or damage to material property belonging to **you** or under **your** charge or control;
- **your** business or profession, except for the letting of the **buildings** or any part thereof for private residential purposes;
- accidents for which **you** may be responsible as occupier of the **buildings**;
- the use or possession of lifts or mechanically-propelled vehicles;
- a contractual obligation;
- any **home** previously owned and occupied by **you** in which **you** still hold legal title or have an interest;
- liability arising from The Party Wall etc Act 1996;
- liability accepted by any of **your family** under any agreement, unless the liability would exist without agreement;

## Section C – Legal Liability to the Public

(cont'd)

### Claims Settlement under Part 1

The maximum amount **we** will pay is £2,000,000 in respect of any one claim or number of claims arising out of any one accident.

**We** will also pay all legal costs and expenses which **you** have to pay, provided they are incurred with **our** written consent.

If **you** die, **we** will cover **your** personal representatives against any liability incurred by **you** and insured by this **policy**.

### Part 2 – Occupiers' Liability

#### What is covered

**We** will cover **you** against liability at law for damages payable in respect of:

- death or bodily injury (including disease and illness);
- loss of or damage to material property caused by an accident occurring during the **period of insurance** incurred by **you**:
  - i) as occupier of:
    - the **home**;
    - land belonging to the **home**;
    - any residential premises temporarily occupied for private purposes for no more than 30 days in any one **period of insurance**;
  - ii) as an employer of employees involved in domestic duties at **your home**;

#### What is not covered

**We** will not pay for liability arising from:

- the transmission of any communicable disease or virus by **you**;
- death of or bodily injury (including disease and illness) to **you**;
- loss of or damage to material property belonging to **you** or under **your** charge or control;
- death or bodily injury (including disease and illness) and loss or damage to property arising out of ownership, custody or control by or on behalf of **you** of a dog of a type specified in Section 1 of the Dangerous Dogs Act 1991 (or

### Part 2 – Occupiers' Liability

#### What is covered cont'd

- iii) as a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee;

#### What is not covered cont'd

- designated for the purposes of that Section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991;
- death of or bodily injury to any employee arising out of:
  - being carried in or upon a vehicle;
  - entering or getting on to or alighting from a vehicle in circumstances where any road traffic legislation requires insurance or security;
- **your** business or profession;
- a contractual obligation;
- the ownership, use or possession of:
  - mechanically-propelled vehicles (other than domestic gardening implements used within the boundary of the land belonging to **your home**, mobility carriages and electric wheelchairs);
  - aircraft, hovercraft, lifts or water craft (other than hand-propelled water craft);
  - any caravan or trailer whilst being towed;
  - the use of firearms other than sporting guns used for sporting purposes;

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## Section C – Legal Liability to the Public

(cont'd)

### Part 2 – Occupiers' Liability

#### What is covered cont'd

iii) as a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee.

#### What is not covered cont'd

- the use of horses for racing, steeple chasing or hunting;
- liability arising from The Party Wall etc. Act 1996;
- liability accepted by any of **your family** under any agreement, unless the liability would exist without agreement;
- loss or corruption of data directly or indirectly caused by the failure or malfunction of **electronic equipment** belonging to **you** or under **your** charge or control.

### Claims Settlement under Part 2

The maximum amount **we** will pay is £2,000,000 in respect of any one claim or number of claims arising out of any one accident.

**We** will also pay all legal costs and expenses which **you** have to pay, provided they are incurred with **our** written consent.

If the accident involves injury (including disease and illness) to a person working for **you** under a contract of service or apprenticeship, and injury arises out of and in the course of such service or apprenticeship:

- the maximum amount **we** will pay is £10,000,000 in respect of any one claim or number of claims arising out of any one accident;
- the maximum amount **we** will pay is inclusive of claimants' costs and expenses and all other costs and expenses incurred with **our** written consent.

If **you** die, **we** will cover **your** personal representatives against liability incurred by **you** and insured by this **policy**.





## Section C – Legal Liability to the Public

(cont'd)

### Part 2 – Occupiers' Liability

#### Unsatisfied Court Awards

We will pay all sums up to a maximum of £250,000 which **you** have been awarded by a court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and which still remain outstanding three months after the award has been made, provided that:

- part 2 of Section C of this **policy** would have operated had the award been made against **you** rather than to **you**;
- the incident giving rise to the court proceedings occurred within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and within the **period of insurance**;
- there is no appeal waiting to be heard.



## Section D – Personal Possessions, Money and Pedal Cycles

(in and away from the home)

This section only applies if shown on the **policy schedule**.

The **policy excess** as shown on the **policy schedule** will be deducted from all claims under Section D.

### What is covered

### What is not covered

<p>Loss of or damage to your personal possessions and specified articles.</p>	<ul style="list-style-type: none"> <li>• Loss or damage listed under General Exceptions applying to Section D.</li> <li>• Loss or damage to property specifically insured under New Purchases of this Section.</li> </ul>
<p>Loss of <b>money</b> while in the possession of any member of <b>your family</b>.</p>	<ul style="list-style-type: none"> <li>• Loss or damage listed under General Exceptions applying to Section D.</li> <li>• Loss due to error, omission or depreciation in value.</li> <li>• Loss if not reported to the police.</li> </ul>
<p>Loss of or damage to pedal cycles while in the possession of any member of <b>your family</b>.</p>	<ul style="list-style-type: none"> <li>• Loss or damage listed under General Exceptions applying to Section D.</li> <li>• Loss or damage if the pedal cycle is being used for racing.</li> <li>• Loss or damage to a motorised pedal cycle.</li> </ul>

continued overleaf

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## Section D – Personal Possessions, Money and Pedal Cycles

(in and away from the home) (cont'd)

### What is covered cont'd

#### New Purchases

The insurance provided by this section also covers loss or damage to any single article, **pair or set of valuables** up to a maximum of £3,000 occurring within 30 days of purchase and which has not previously been notified to **us**.

### What is not covered cont'd

- Loss or damage listed under General Exceptions to Section D.
- Loss or damage to articles for which **you** do not have proof of date of purchase.

## VERY IMPORTANT NOTICE

The value of some of **your personal possessions**, particularly jewellery and other **valuables**, is likely to fluctuate considerably. **We** strongly recommend that **you** review the value of these items regularly and seek professional advice if necessary. Please notify **us** of any changes **you** require. Individual articles, **pairs or sets**, valued at, near to or over £2,500 should be specified separately.

In the event of a claim, **you** will need to provide a professional valuation, receipt or proof of purchase pre-dating the loss as proof of value and ownership. **We** may not meet **your** claim, or the amount of the claim may be reduced if **you** cannot provide such proof.

## General Exceptions applying to Section D Personal Possessions, Money and Pedal Cycles

### We will not pay for:

1. **Electronic failure.**
2. **Computer virus.**
3. Loss or damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions, the effect of light or damage that happens gradually over a period of time.
4. Loss or damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown.
5. Loss of or damage to:
  - **personal possessions, money** or pedal cycles held or used for business purposes;
  - sports equipment whilst in course of play;
  - remote-controlled models whilst in operation;
  - musical instruments involving only loss of tone, breakage of strings or breakage of drum skins.
6. Loss or damage caused by theft or attempted theft from any unattended vehicle unless:
  - all windows and sunroofs are securely closed and all doors and the boot are locked;
  - the property is completely concealed within the vehicle in a glove compartment, locked luggage compartment or locked boot.

continued overleaf

## General Exceptions applying to Section D Personal Possessions, Money and Pedal Cycles (cont'd)

7. Loss or damage caused by theft or attempted theft of an unattended pedal cycle unless:
  - in a locked building; or
  - attached by a security device to a permanently fixed structure; or
  - immobilised by a security device.
8. Loss arising from the cost of remaking any film or tape or the value of any information contained on it.
9. Loss or damage occurring outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands if **you** have spent more than 60 days in total away from this country during the current **period of insurance**.
10. Breakage of articles of a brittle nature unless specified.
11. Loss of or damage to **business equipment** unless specified.
12. Loss or damage while the **home** is lent, let or sublet unless the loss or damage follows a violent and forcible entry.
13. Loss or damage in **your home** during a **period of unoccupancy**.
14. Loss of **money** not reported to the police within 24 hours of discovery.

## Section E – Contents at University or College

The **policy excess** as shown on Section B of the **policy schedule** will be deducted from all claims under Section E.

**PLEASE NOTE: Accidental loss is not covered within halls of residence or university accommodation unless the item is covered under Section D – Personal Possessions.**

### What is covered

**Contents** belonging to a member of the **family** whilst at university or college hall of residence or accommodation anywhere in the **British Isles** against loss or damage caused by **Contents** perils 1 to 13 (and 14 if insured).

### What is not covered

- Loss or damage to **contents** not contained in a building.
- Loss or damage by theft unless the loss or damage follows a violent and forcible entry.



## Section F – Matching Sets

This section only applies if shown on the **policy schedule**.

The **policy excess** as shown on Section B of the **policy schedule** will be deducted from all claims under Section F.

### What is covered

We will pay for the cost of any undamaged items of **Buildings** or **Contents** forming part of a pair, set, suite or other item of a uniform nature or design, when:

- insured damage or insured peril happens to a specific part or within a clearly identifiable area;
- replacements cannot be matched; and
- repair cannot be carried out satisfactorily.

If **we** ask, **you** must give **us** any undamaged parts of the pair, set, suite or other item.

### What is not covered

- Valuables.**

## General Exceptions (which apply to the whole policy)

We will not pay for:

### 1. Radioactive contamination and nuclear assemblies exclusion

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from:
- Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

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

### 2. Biological, chemical, or nuclear contamination

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from:
- Any legal liability of whatsoever nature:
- Death or injury to any person:

Directly or indirectly caused by or contributed to by or arising from biological, chemical or nuclear contamination due to or arising from:

- terrorism; and/or
- steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

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;

continued overleaf

## General Exceptions (cont'd)

- 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.

### 3. Pollution and contamination

Any loss, damage, liability, cost or expense of any kind arising from pollution or contamination unless caused by:

- a sudden and unforeseen and identifiable accident; or
- leakage of oil from a domestic oil installation at **your home**;
- sulphate reacting with any materials from which **your home** is built.

### 4. Gradually operating cause

Any loss, damage, liability, cost or expense of any kind arising from wear and tear or damage that happens gradually over a period of time.

### 5. War risks

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.

### 6. Confiscation

Loss of or damage to any property due to its confiscation, requisition or destruction by order of any government, public or local authority.

### 7. Faulty design

Damage arising from faulty design or defective design, specification, workmanship or materials.

### 8. Existing damage

Any loss, damage, injury or accident occurring before cover commences.

### 9. Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft or other aerial device travelling at sonic or supersonic speeds.

### 10. Wilful acts

Loss or damage caused by **your own** wilful act or the wilful act of any other person permanently residing at the **home**.

### 11. Loss of value and depreciation

Loss of value and depreciation resulting from the repair or replacement of lost or damaged property.

### 12. Indirect Loss or Damage

Any loss or damage that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this insurance.

### 13. Terrorism

Any loss, damage, liability, cost or expense caused directly or indirectly by an act of terrorism as defined in the Terrorism Act 2000 (or any amendments).

*For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s) whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of public in fear.*

continued overleaf

## General Exceptions (cont'd)

### 14. Software, data, files, downloads and mobile phone call costs

Any loss, damage or liability arising from:

- the erasure, distortion, mislaying or misfiling of any software, data, files and downloads;
- mobile phone call costs.

### 15. Electronic data

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from;
- 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.*

### 16. Loss by deception

Loss by deception unless it is only entry into **your home** that is gained by deception.

## VERY IMPORTANT NOTICE

Please note that this **policy** is not a maintenance contract. It does not cover the cost of maintenance, routine decoration or wear and tear.

It is **your** responsibility to ensure that the property is maintained in good repair.

## General Conditions (which apply to the whole policy)

These are the conditions of the insurance **you** will need to meet as **your** part of this contract.

### 1. Changes that may affect your insurance

**You** must tell Hughes Insurance as soon as **you** become aware of any changes to the information set out in the application and/or the most recent **Statement of Fact** or on **your schedule**. **You** must also tell Hughes Insurance as soon as **you** become aware of the following:

- **you** change **your** address where **you** normally live;
- **you** structurally alter **your home**, build an extension or are planning building works;
- **your home** is used for business or as a holiday **home**;
- **your** building becomes unoccupied for more than 60 days in a row or does not contain enough furniture for normal living purposes;
- **your home** is let to tenants or shared with lodgers;
- **you** or anyone living with **you** has been declared bankrupt or been convicted of any offence or have a prosecution pending other than a driving offence;
- any increase in the value of **your contents** or if the rebuilding cost of **your home** exceeds the sum insured shown on **your schedule**.

If **you** are in any doubt, please contact Hughes Insurance.

When **you** inform **us** of a change, **we** will tell **you** if this affects **your policy**, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **your policy**. **We** will not charge or refund any premium resulting from any permanent change where such premium would be under £25 plus insurance premium tax.

continued overleaf

## General Conditions (cont'd)

If the information provided by **you** is not complete and accurate or **you** fail to tell Hughes Insurance about a change:

- **we** may cancel **your policy** and treat it as though it had never existed;
- refuse to pay all or part of any claim;
- **we** may revise the premium and/or change the compulsory **excess**;
- the extent of the cover may be affected.

### 2. Taking care of **your** property

**You** must take all precautions to avoid injury, loss or damage and take all steps to protect **your** property from loss or damage. **You** must keep all **your** property in good condition.

### 3. Fraud

**You** must not act in a fraudulent manner.

If any claim made is in any respect fraudulent, or if any fraudulent means or device is used by **you** or anyone acting on **your** behalf to obtain payment under this **policy**, then all benefit under this **policy** will be forfeit and **we** will:

- not pay the claim;
- not pay any other claim which has or will be made under this **policy**;
- cancel cover without any return premium;
- be entitled to recover the amount of any claim already paid during the current **period of insurance**;
- inform the police.

### 4. Claims

#### Reporting a claim

- **You** or **your** personal representatives must, as soon as is possible, report any incident which may lead to a claim under the **policy**.
- If the loss or damage involves theft or malicious damage, **you** must tell the police immediately.
- **You** must take all steps to get back the missing property.
- **You** must immediately send **us** any writ, summons, letter, claim or other document.
- **You** must provide, within 60 days, any details of **your** claim **we** ask for in writing.
- To help prove **your** claim **we** may require **you** to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills, pre-purchase surveys, plans and deeds of **your** property, purchase dates and location of lost or damaged property. For damaged property – confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair may also be required.

**We** will only ask for information relevant to **your** claim and **we** will pay for any expenses **you** incur in providing **us** with the above information as part of **your** claim.

#### Dealing with the claim

- **You** must not admit responsibility for any claim made by someone else against **you** or make any agreement with them.

continued overleaf

## General Conditions (cont'd)

- **We** have the right to negotiate, settle or defend any claim in **your** name and on **your behalf**.
- **You** must not abandon any property to **us** for **us** to deal with.

### 5. Arbitration

If a dispute arises under this **policy**, it should be referred to an arbitrator that **you** and **we** will both appoint. If **you** dispute any decision **we** make under this **policy**, **you** must do so within 12 months of **our** decision. If not, **we** will assume that **you** do not want to take the matter further. The decision of the arbitrator will be binding on **you** and **us**.

### 6. Your obligation to keep to the terms and conditions of the policy

**Our** liability to make payment under the **policy** will be conditional upon the compliance with the terms and conditions of this **policy**.

### 7. Contracts (Rights of Third Parties) Act 1999 clarification clause

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

### 8. Financial Sanctions

**We** will not provide any cover or be liable to prove any indemnity payment or other benefit under this **policy** where doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the **period of insurance we** may cancel this **policy** immediately by giving **you** notice at **your** last known address. If **we** cancel the **policy we** will refund premiums already paid for the remainder of the current **period of insurance** provided no claims have been paid or outstanding.

### 9. Unoccupancy Clause

There is no liability under this **Policy** for loss or damage whilst the Buildings are unoccupied for a period in excess of 60 consecutive days unless:

- during the period 1st October to 31st March annually, all gas and main water supplies are turned off and all tanks and cisterns etc drained, unless the central heating system is kept running to maintain a minimum temperature of 55°F (15°C);
- a responsible person inspects the inside of **your** home every week.

During periods of unoccupancy exceeding 60 days there is no cover for valuables, money and credit cards.

Theft or attempted theft from **your** home is excluded from cover during a period of unoccupancy.

A £250 excess shall apply to each claim other than **subsidence** or **landslip** which remains as per the schedule.



Peace of mind  
for you and  
your home.



## Safety Precautions

### Fire Prevention

**Electrical appliances:** Electrical sockets should not be overloaded. The ideal is one appliance, one socket. Replace worn flexes immediately and unplug all appliances when not in use.

**Heating appliances:** Keep heaters away from furniture, curtains and bedclothes. Never move or refuel an oil or gas heater while it is alight.

**Open fires:** Never leave a room without putting a spark guard in front of the fire. Have **your** chimney swept regularly – at least twice a year.

**Cooking:** Keep all electrical flexes off cooker rings or hobs. Be especially careful with chip pans, they should never be left unattended on a lighted cooker.

**Smoke alarms:** **You** should install at least one smoke alarm in **your** house.

**At night:** Unplug all electrical appliances – especially the TV set. Close doors to all rooms as this will assist in containing fire and smoke should a fire break out.

### Water Damage

Every year severe winter conditions cause pipes to freeze and burst. The ensuing water damage to **your** house and **contents** can be quite substantial.

**We** urge **you** to take precautions to help reduce, or prevent, loss or damage of this nature in the winter months:

All pipes and tanks should be fully lagged. Leave the underside of attic tanks unlagged to ensure rising warmth can reach them. Inspect **your** cold water tank for rust or corrosion.

### Winter

Most damage tends to occur while people are away from the **home**. If **you** are away for a few days, unless **your** heating is being left on turn off the water supply at the mains and drain **your** domestic hot/cold water system by letting the taps run.

Please remember however when **you** return **home** do not light **your** boiler until the system is completely filled. Refill slowly to avoid airlocks.

### Burglary Prevention

While **your** insurance covers the financial loss **you** suffer as a result of a break-in, nothing can protect **you** from the emotional trauma and shock suffered when a stranger ransacks **your home** and rummages through **your** belongings. However, there is a lot **you** can do to help prevent it happening in the first place.

**All external doors:** Fit mortice deadlocks to all external doors or security locks in respect of French windows and patio doors. **You** should lock these doors even if **you** are out for just a short time.

**All accessible windows:** A large number of break-ins occur through windows. Fit security locks to all accessible windows, i.e. those on the ground floor or near drainpipes or flat roofs.

**Going out at night:** When **you** go out for the evening, it's a good idea to draw the curtains and leave a light on in the living room or a bedroom. Leaving the hall light on is not a good deterrent. Keep **your** garage/garden shed locked. Do not leave garden implements, especially ladders, lying around. They could help a thief gain access to **your home**.

**Going on holiday:** When **you** go away on holiday, cancel all deliveries i.e. milk, newspapers etc. Give a key to a trusted neighbour and ask him or her to keep an eye on the house and to remove mail from the letterbox or hall. Inform **your** local Police station that **you** will be away.

## Endorsements

**Your** insurance under this **policy** may be extended or restricted by endorsements. The following endorsements only apply if they are included in the schedule.

### 1. Fire Only Cover

The insurance provided by **your Policy** is restricted to fire, smoke, lightning, explosion and earthquake.

### 2. Fire and Property Owners Liability Cover

The insurance provided by **your Policy** is restricted to fire, smoke, lightning, explosion, earthquake and under Section C, Part 1, Property Owners Liability.

### 3. Theft Restriction Clause

This insurance does not cover theft or attempted theft from the home other than as a result of violent and forcible entry.

### 4. Alarm Clause

There is no liability under this **Policy** for loss or damage due to theft or attempted theft from the home, when the home is left unattended by **you** or by a responsible person acting on **your** behalf or when **you** retire for the night unless:

- a) the intruder alarm system has been put into full and effective operation;
- b) the intruder alarm is maintained in good and working order throughout the period of insurance under an annual maintenance contract with the installers or competent engineer;
- c) at the time of loss or damage, the police have, in writing, refused to respond to any alarm calls resulting from **your** alarm going off and **we** have agreed to continue cover.

### 5. Flood Clause

This insurance does not cover loss or damage caused by flood directly or indirectly by:

- a) water which backs up through sewers, sumps, septic tanks or drains;
- b) water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through pavements, driveways, foundations, walls, basement or other floors, or through doors, windows or other openings in such pavements, driveways, foundations, walls or floors;
- c) any of the following perils whether or not caused by or attributable to flood: fire, explosion, smoke, "leakage from fire protective equipment" or from a watermain, theft, riot, vandalism or malicious acts.

### 6. Cancellation Notice

The notice period under the Cancellation (outside of the Cooling-Off Period) on page 8 is amended to 30 days.

### 7. Minimum Protections Clause

There is no liability under this Policy for loss or damage due to theft or attempted theft from the home, when the home is left unattended by you or by a responsible person acting on your behalf or when you retire for the night unless:

- a) the intruder alarm system has been put into full and effective operation;
- b) the intruder alarm system is maintained in good and working order throughout the period of insurance under a written annual maintenance contract with the installers or competent engineer;

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HUGHES INSURANCE

## Endorsements (cont'd)

- c) at the time of loss or damage, the police have, in writing, refused to respond to any alarm calls resulting from your alarm going off and we have agreed to continue cover;
- d) five lever mortice deadlocks have been fitted to all external doors;
- e) key operated window locks have been fitted to all ground floor, basement and accessible windows.

### 8. Safe Warranty

We will not pay for loss or damage to items of jewellery specifically referred to in the schedule under Section B Contents or Section D Personal Possessions, Money and Pedal Cycles unless:

- a) you are wearing or carrying them at the time; or
- b) you keep them in a locked safe and you take all the keys out of your home, whenever there are no responsible adults in your home.

### 9. Farm Clause

This policy excludes cover for the following:

- a) loss or damage to farm outbuildings and/or their contents;
- b) liability to domestic employees does not apply to any employee engaged in farm work.

### 10. Subsidence, Heave and Landslip Exclusion

Loss or damage to your buildings and/or contents which is caused by subsidence, heave or landslip is excluded.