

Saga Home Insurance
Additional cover policy book

SAGA

Contents

	Page
Welcome	4
Glossary of terms	5
Domestic Emergency Cover	7
Garden Cover	10
Golf Cover Level 1 and Level 2	11
Homeworker	
- Bed and Breakfast Cover	15
- Office Cover	20
Identity Theft Cover	30
Multi-appliance Breakdown Cover	34
Student Cover	
- Level 1	38
- Level 2	40
General Exclusions	44
How to make a claim and how much we will pay	46
General Conditions	52
Emergency help and advice from Saga	54
Protecting your property	55
Customer service	56

Saga Services Limited has arranged for Saga Home Insurance to be underwritten by London and Edinburgh Insurance Company Limited. Registered in England, Number 924430. Registered Office: 8 Surrey Street, Norwich, Norfolk NR1 3NG. London and Edinburgh Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Saga Services Limited deals with a limited number of underwriters and selects a single underwriter for each type of insurance. The additional cover options in this booklet are underwritten by London and Edinburgh Insurance Company Limited, with the exception of the following:

Multi-appliance Breakdown Cover is underwritten by AXA Insurance UK plc. Registered in England No 78950. Registered office: 107 Cheapside, London, EC2V 6DU. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

Domestic Emergency Cover is underwritten by ELVIA Travel Insurance International N.V (Company number: KvK Amsterdam Nr 3394603) and is administered in the UK by Mondial Assistance (UK) Limited (Company number 1710361). Registered address: Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ. Mondial Assistance (UK) Limited is authorised and regulated by the Financial Services Authority.

These details can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by calling 0845 606 1234.

Dear customer

Welcome to Saga Home Insurance.

We always aim to provide high levels of care and service for our customers, so we have designed this policy with your needs in mind.

Please read your policy booklets carefully, together with your policy Schedule, to make sure that the cover you have chosen is the most appropriate for you. Please note that the cover detailed in this booklet is optional and may not be automatically included in your chosen policy. If you are interested in any extra cover, we will be happy to offer advice and give you a quotation.

If you need to make a claim on the policy, you can find details of how to do so on page 46.

Yours sincerely

A handwritten signature in black ink that reads "Andrew Goodsell." The signature is written in a cursive style and is followed by a horizontal line.

Andrew Goodsell
Chief Executive

Welcome

The words shown in bold print or capital letters are defined on pages 5 and 6.

The contract of insurance between **you** and **us** is made up of this policy booklet, the Schedule, Statement of Insurance and any endorsements shown on the endorsement sheet. It is based on the information **you** have given **us**.

You should read this policy booklet together with the Schedule and endorsement sheet. Please check them carefully to make sure that they give **you** the cover **you** want.

You agree to pay the premium and keep to the conditions of the contract of insurance. If **you** arrange to pay by Direct Debit and do not keep up **your** payments, **you** will not be covered by this policy from the date the premium was due.

We agree to insure **you** according to the terms in this policy booklet for the sections shown in the Schedule. **We** will provide cover for any period of insurance for which **we** have accepted **your** premium.

Unless **we** have agreed otherwise, this contract will be governed by English Law.

Renewal process

You will be sent a renewal invitation 21 days before **your** renewal date which will include **your** premium for the next year. If **you** choose to pay by Direct Debit, **we** will renew **your** policy each year using the payment details **you** have given **us** unless **you** notify **us** that **you** do not want to renew or that **you** want to renew using a different payment method, in which case **you** will need to cancel **your** Direct Debit mandate with the bank.

Important Personal information

The information **you** have given **us** will be held and used to manage **your** insurance policy and this will include both underwriting and claim handling. For this purpose **we** may disclose it to other interested third parties - for example, other insurers, regulatory authorities and agents who provide services on **our** behalf.

By accepting this policy **you** consent to **our** processing personal data including sensitive data about **you** and other persons who may be insured under the policy. **You** understand that all personal data **you** give to **us** must be accurate and that **you** have the specific consent of those other persons to disclose their personal data.

Insurers pass information to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd. **We** may search this register as this helps **us** to check information provided and to prevent fraudulent claims. **We** may also undertake credit searches and additional fraud searches. Under the conditions of **your** policy **you** must tell **us** about any incident (such as an accident or theft) which may or may not give rise to a claim. When **you** tell us about an incident **we** will pass information relating to it to the register.

Future underwriter changes

Your Saga Home Insurance policy is currently provided and underwritten by London and Edinburgh Insurance Company Limited as part of an agreement between Saga Services Limited and London and Edinburgh. If **you** have selected any additional cover options, these may be provided by different insurers to the main policy. At some time in the future Saga may enter into an arrangement with a new provider for all or part of **your** policy in which case this new provider will offer **you** new cover to replace **your** current policy. If this is the case, **we** will write to **you** to confirm the details of the new provider, and give **you** details of any changes to the Terms and Conditions of **your** policy. **You** hereby authorise Saga to transfer any personal data to the new provider, and **you** consent to the new provider being able to offer cover to **you**. If at any time **you** wish to withdraw **your** agreement to this, please let us know by calling 0845 9000 039.

Glossary of terms

We have defined below some words and phrases which appear throughout the policy. They have the meanings shown next to them, and are shown in bold print or capital letters.

You will find more definitions at the beginning of each section which are in addition to or may replace these general definitions.

Accidental damage	Damage caused suddenly by external means which is not expected and not deliberate.
Bedroom	Any room you currently use as a bedroom or which was originally designed to be used as a bedroom.
Buildings	Your home , its permanent fixtures and fittings , boundary and garden walls, gates, hedges, fences, paths, terraces, drives, patios, permanently-built swimming or ornamental pools, tennis courts, septic tanks and central-heating gas or oil tanks, all forming part of the property for which you are legally responsible.
Business equipment	Personal computers, keyboards, visual display units, printers, stationery, word processing equipment, desk-top publishing units, multi-user small business computers, computer-aided design equipment, facsimile machines, photocopiers, typewriters, telecommunications equipment and office furniture which you own or is in your possession.
Contents	Household goods, valuables , personal money , deeds and documents, business equipment and personal belongings you own or are legally responsible for.

Contents does not include the following:

- Property which **you** own or use at any time for business, professional or trade purposes (except for **business equipment**)
- Fixed items of decoration
- Anything covered by another insurance policy or more specifically insured by this policy
- Any aircraft, boat, caravan, motor vehicle (but not motorised gardening equipment, wheelchairs or golf trolleys), or trailers, and their accessories and contents:
 - in them;
 - attached to them; or
 - meant to be used only with them
- Animals
- Trees, shrubs or plants
- Contact or corneal lenses
- Mechanical breakdown of wheelchairs or golf trolleys.

Credit cards Bank, charge, cheque guarantee, credit, debit and cash dispenser cards.

Fixtures and fittings Built-in furniture, built-in ovens and hobs, fixed glass and sanitary ware, pipes, ducts, tanks, wires, cables, switches, fires, boilers, radiators, storage heaters, fixed wall, floor and ceiling coverings other than carpets.

Home **Your** house as described in **your** Schedule and its garages, sheds and outbuildings on permanent foundations **you** use only for domestic purposes.

Your home must be built of brick or stone and roofed with slates or tiles, unless **we** have agreed otherwise.

Personal belongings

Property **you** normally wear or carry in everyday life.

Personal belongings does not include:

- **personal money;**
- pedal cycles; or
- any item, pair or set which would cost more than £1,000 to replace.

Personal money

Cash, current bank and currency notes, cheques, postal and money orders, bankers' drafts, premium bonds, savings stamps, savings certificates, unused current postage stamps, travellers' cheques, travel tickets, season tickets, luncheon vouchers, gift tokens, phone cards and trading stamps including television licence, gas, electricity and phone stamps **you** hold for personal purposes.

Personal money does not include:

- lottery and raffle tickets;
- air miles vouchers and cards; or
- promotional vouchers and cards.

Terrorism

Terrorism is defined as any act or acts including, but not limited to:

- the use or threat of force and/or violence and/or
- harm or damage to life or property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means

caused or occasioned by any person(s) or group(s) of persons, or so claimed, in whole or in part, for political, religious, ideological or similar purposes.

Unfurnished

Not having enough furniture for normal living purposes.

Unoccupied

Not lived in by **you** for more than 60 days in a row.

Valuables

Jewellery, watches, clocks, furs, articles made of precious metal, precious stones, pictures, works of art and collections of stamps, coins and medals.

We, our, us

London and Edinburgh Insurance Company Limited.

You, your

The person or people shown in the Schedule as the policyholder and your husband, wife or partner, children (including children of your husband, wife or partner and adopted and foster children) and any other person, who permanently lives with you in your **home**. This does not include lodgers and other guests.

Domestic Emergency Cover

This section is an additional cover option available with any contents only, buildings only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53 and General Exclusions on pages 44 to 45.

Simply ring 0800 777 136, 24 hours a day, 365 days a year - please have **your** policy details and information about the **emergency** ready when **you** call.

Please note: The acceptance of a claim under this section of the policy does not guarantee that the incident or event will automatically be accepted as a claim under other sections. **You** may claim any number of times under this section of the policy but **you** should realise that this is not a maintenance contract and **we** would not normally expect incidents or events to arise from the same cause.

Important: In the event of a suspected gas leak, call Transco immediately on **0800 111 999**.

Glossary of terms

The following definitions are in addition to or may replace those shown on pages 5 and 6 of the policy. They only apply to this section.

Contractor A qualified person approved and instructed by **us** to provide the domestic emergency repair service detailed in this section.

Emergency

An unforeseen situation which, if not dealt with quickly, would in **our** opinion:

- make **your home** unsafe or insecure;
- damage or cause further damage to **your home**, making it unsafe or insecure; or
- cause unreasonable discomfort, difficulties or risk for **you** in **your home**, or any person living in **your home**.

Primary heating system

The principal heating system in **your home** including:

- a domestic boiler which services pipework of less than one inch in diameter;
- any controls forming an integral part of the boiler; and
- the programmer, central heating pump, hot water cylinder, room thermostat and radiators.

The primary heating system does not include:

- any form of solar heating system; or
- any non-domestic boiler and associated system.

We, our, us

Mondial Assistance (UK) Limited

Cover

We cover the following:

1. The cost of repairs arising from an **emergency** occurring in **your home** by one or more of the following:

Plumbing and drainage

Failure of, or damage to, the plumbing or drainage system which will result in flooding or internal water damage to **your home**.

Electricity supply

Complete failure of the electricity supply in **your home**.

Security

Failure of, or damage to, external locks, doors or windows of **your home**.

Primary heating system

Failure or breakdown of the **primary heating system**.

Roofs

Damage to the roof of **your home** caused by adverse weather conditions or fallen trees.

Main domestic cooking appliance

Complete breakdown of the permanently installed cooker/oven/hob so that no means of heating food is possible.

Vermin Removal

The cost of removing rats or mice, or for the treatment and removal of wasps or bees nests, that occur inside the home or are attached to the main structure of the home.

Alternative Accommodation

In the event of **your** home being rendered uninhabitable in **our** opinion as a result of an emergency, **we** will (with **our** prior consent) pay all reasonable costs incurred by **you** in obtaining accommodation for one night.

2. Locks

The cost of replacing and installing:

- any locks in your home; or
- any locks, alarms and immobilisers in **your** motor vehicle, if the keys are lost or stolen anywhere in the world.

We also cover the cost of a hire car for up to three days if lost or stolen keys cause **you** to be stranded without a motor vehicle.

Claims settlement

We will pay up to a maximum of £750 (including VAT) for call out, labour, parts, materials and alternative accommodation under section 1.

We will pay up to a maximum of £1,000 (including VAT) for locks, alarms and immobilisers under section 2.

Exclusions

You should read these exclusions together with the General Exclusions on pages 44 and 45.

We will not pay for the following:

- Any wilful act by **you** or anything **you** do not do.
- Claims arising where **your home** is left **unoccupied**.
- Further loss or damage resulting from an **emergency**.
- Any system or equipment which has not been installed, maintained or repaired according to the manufacturer's instructions, or has not been used properly, or modified properly, or which is faulty as a result of a manufacturer's or designer's defect.
- Claims arising from circumstances known to **you** before the start of this insurance.
- Claims arising within 14 days of the start of this section of the policy.

- Claims arising from the interruption or the disconnection of public services to **your home**, or from the main electricity, water or gas supply system not working properly or breaking down or gas leaks.
- Any costs other than those stated.
- Services provided where **you** have not contacted **us** first to ask for assistance in an **emergency**.
- Costs incurred before **we** give **our** permission.
- Claims arising from the breakdown of microwave ovens.
- Claims arising from damage to garden areas, or caused by nesting birds or any small mammals including squirrels, moles, foxes and any insects except for wasps and bees.

Conditions

You should read these conditions together with the General Conditions on pages 52 to 53.

1. Reasonable care

We can:

- refuse assistance if, in **our** opinion, **your** property or services have not been maintained in a safe and serviceable condition.
- decide the best way to meet **your** request for assistance, although **we** will take account of **your** wishes wherever possible.

2. Your responsibilities

You will be responsible for call-out charges if:

- having asked for assistance **you** are not at **home** when the **contractor** arrives.
- failure of the **primary heating system** is due to **your** failing to turn it on or lighting it up or adjusting timing or temperature controls.

3. What **you** should do if **you** have an **emergency**

Should **you** be unfortunate enough to suffer an **emergency** in **your home**, **you** must follow these simple steps:

- Phone the Saga Domestic Emergency Helpline on **0800 777 136**.
- Tell **us your** policy number (**you** will find this on **your** policy Schedule).
- Tell **us** what has happened (**we** will then know what action to take to deal with **your emergency**).

4. Our service to **you**

- When **you** call for assistance **we** will try to meet **your** requirements.
- **We** will arrange to supply and fit adequate replacement parts or components. If, at **your** request, replacement parts or components of a superior specification to the original are fitted, **you** will be responsible for the increased cost involved.
- **We** are not responsible for any inconvenience, loss or damage caused by delay in manufacturers or suppliers providing spare parts or components.
- **We** will try to obtain a suitable **contractor** as long as the service is not prevented by adverse weather conditions, industrial disputes (official or not), failure of, or repairs to, the public transport system, including road or rail network, or other circumstances preventing access to **your home** which make the delivery of the service impossible.
- If **your** needs exceed the cover provided by this section, **we** will still offer **you** assistance, but **you** will have to pay any extra costs. **You** must pay the **contractor** when the service is provided. **You** may be able to reclaim these, if the damage is covered under **your** household policy.
- Please remember that this is not a maintenance contract and that **we** have the right to cancel if, in **our** opinion, the service is being abused.

Garden cover

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53 and General Exclusions on pages 44 to 45 and How to make a claim on pages 46 to 51.

We cover the following

Loss or damage to:

- plants (including shrubs, trees, vegetables and hedges);
- turf and lawns;
- rockeries;
- ponds and accessories;
- walls, patios, fences, gates, beehives, cold frames, sheds, greenhouses, trellis-work, gazebos, pergolas, bird tables and dovecotes;
- garden tools and equipment;
- garden furniture and barbecues;
- ornaments (including statues, urns, bird-baths and gnomes);
- greenhouse accessories,

all within the boundaries of the land belonging to **your home**, caused by the following:

- theft or attempted theft;
- fire, smoke (but not from bonfires), explosion, lightning or earthquake;
- storm or flood;
- malicious persons or vandals;
- wild animals;
- accidental damage;
- failure of the heating system in the greenhouse;
- falling trees and branches; or
- falling masonry, aerials, satellite dishes, masts or their fittings.

We do not cover the following

The first £35 of each claim.

Any amount in excess of £1,000 in any one period of insurance.

Storm damage to fences.

Damage caused by frost, drought, insects and their larvae, slugs and snails, rot, mildew and plant diseases.

Fish or animals.

Ride-on mowers and their accessories.

Golf Cover - Level 1 & Level 2

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53 and General Exclusions on pages 44 to 45 and How to make a claim on pages 46 to 51.

Glossary of terms

The following definitions are in addition to or may replace those shown on pages 5 and 6 of the policy. They only apply to this section.

Accident	An event caused suddenly by external means, which is not expected and not deliberate.
Bodily injury	Death, bodily injury, illness or disease.
Golf buggies	Mechanically or electrically propelled vehicles that are designed and used exclusively for playing or practising golf.
Golf equipment	Golf clubs, golf bags, golf trolleys, waterproof clothing, golf umbrellas and golf shoes, which are used for playing and practising golf. Golf equipment does not include golf buggies or personal belongings .
Golf venue	A recognised golf club or golf driving range at which you are playing or practising golf.

We cover the following

Sections 1 to 9 apply to Golf Cover Level 1 and Golf Cover Level 2.

Section 10 applies only to Golf Cover Level 2.

1. **Golf equipment**

Loss or damage to **golf equipment you** own while it is anywhere in the world.

The most **we** will pay for any one item is £500.

We do not cover the following

The first £25 of each claim.

Any amount in excess of £2,000.

Damage covered under the manufacturer's guarantee.

Loss or theft not reported to a golf club official and a written report obtained if the loss or theft took place at a **golf venue**.

We cover the following

2. Hospital cover

If **you** sustain **bodily injury** arising out of, or resulting from, an **accident** at a **golf venue**, which requires emergency hospitalisation exceeding 24 hours, **we** will pay **you** a benefit of £50 per complete 24 hours which **you** are hospitalised.

3. Personal accident

If **you** sustain **bodily injury** arising out of, or resulting from, an **accident** at a **golf venue**, which within 12 months of the occurrence results in **your** death or disablement, **we** will pay to **you** benefits in accordance with the following items:

- Death - £75,000
 - Permanent total loss of sight in both eyes - £75,000
 - Permanent loss of, or permanent loss of use of, two or more limbs - £75,000
 - Permanent total loss of sight in one eye and permanent loss of, or permanent loss of use of, one limb - £75,000
 - Permanent total loss of sight in one eye or permanent loss of, or permanent loss of use of, one limb - £35,000.
-

4. Membership fees

If **you** are disabled from playing golf as a result of an **accident**, **we** will pay **your** monthly membership fee (or one twelfth of the annual fee) whilst **you** are disabled.

We do not cover the following

Hospitalisation lasting less than 24 hours.

Any amount in excess of £700.

Claims if at the date of effecting this insurance **you** have attained the age of 85.

Any claim not supported by a doctor's or consultant's report.

The first £50 of each claim.

Any amount in excess of £2,000 in any one period of insurance.

Membership fees if **you** cancel **your** club subscription.

Any claim where a doctor's written advice confirming that **you** are unable to play and evidence that fees have been paid has not been obtained.

5. Tournament entry fees

We will pay for the non-refundable portion of a golf tournament entry fee when cancellation is due to an unexpected, unforeseen sickness or accidental **bodily injury** occurring within 14 days of the tournament start date that renders **you** unable to play golf.

6. Golf equipment hire

We will pay for the hire of **golf equipment** if **your golf equipment** is delayed or lost in transit whilst travelling to an overseas destination.

7. Hole-in-one

We will pay for customary bar expenses incurred by **you** as a result of, and immediately subsequent to, achieving a hole-in-one during a competition round.

The first £25 of each claim.

Any amount in excess of £200.

Any claim where prior to cancellation of **your** entry to a tournament a doctor's written advice confirming that **you** are unable to play and evidence that fees have been paid has not been obtained.

Any amount in excess of £250.

Any claim where **your golf equipment** has not been booked onto the same carrier as **you** to arrive at the same destination and time as **you**.

Any claim not accompanied by:

- written confirmation of the loss or delay of **your golf equipment** whilst in transit from the travel company or carrier, with whom the journey was booked; and
 - a letter from a relevant golf club official confirming:
 - a) that **your** clubs were not available for **your** use; and
 - b) the total cost of hiring replacement clubs.
-

Any amount in excess of £300.

Any claim not accompanied by:

- a letter from the relevant Golf Club Secretary confirming the competition name and date;
- a certified copy of **your** scorecard countersigned by **your** opponent and by the Official Scorer for the competition; and
- a dated golf club bar receipt.

We cover the following

8. Loss of golf trophies

Loss or damage to golf trophies.

The most **we** will pay for any one item is £250.

9. Personal liability

Please refer to **your** Saga contents policy for details of **your** personal liability cover.

10. Golf Buggies

Loss or damage to **your golf buggies**.

This section only applies to Golf Cover Level 2.

We do not cover the following

The first £25 of each claim.

Any amount in excess of £1,000.

Any golf trophies, which at the time of loss or damage are in the custody of a Clubhouse.

Damage caused by scratching and denting.

Please refer to **your** Saga contents policy for details of the exclusions that apply to **your** personal liability cover.

The first £50 of each claim.

Any amount in excess of £4,000.

Any liability whatsoever in connection with any **golf buggy** which is being operated by **you** or on **your** behalf in circumstances where Third Party Insurance is required under any applicable Road Traffic Legislation.

Golf buggies not kept in a locked building when not in use.

Theft of removable parts unless the **golf buggy** itself is stolen.

Damage caused by mechanical or electrical fault, failure or breakdown.

Loss or damage to **golf buggies** during hire for reward.

Claims for loss or damage occurring outside of the United Kingdom.

Conditions

The following condition applies to this section in addition to the General Conditions shown on pages 52 and 53.

All **golf equipment** owned or used by **you** must be regularly maintained in accordance with the manufacturer's recommendations.

Homeworker - Bed and Breakfast Cover

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53, General Exclusions on pages 44 to 45 (except Exclusion 12 in respect of **your business**) and How to make a claim on pages 46 to 51.

Glossary of terms

The following definitions apply to this section as well as those shown on pages 5 and 6 of the policy.

- Bodily injury** Death, bodily injury, illness or disease.
- Business** The Bed and Breakfast business described to **us** and carried out in **your home**.
- Business employee(s)** Person(s) engaged or employed by **you** for the purpose of carrying out duties as part of **your business**.
- Costs and expenses**
- Legal fees and expenses reasonably incurred by the solicitor appointed or agreed by **us** to represent **you**.
 - Claimant's costs and expenses for which **you** are legally liable.

We cover the following

1. Business contents

Please refer to **your** contents cover policy wording located in your Saga Home Insurance policy booklet or Saga Home Insurance Cover Plus policy booklet for full details of cover. The definition of **contents** is extended to include cover for household goods used in connection with **your business**.

Money

- Other costs and expenses incurred with **our** consent, in respect of any claim or circumstances which may be the subject of indemnity under this section.
- Crossed cheques, crossed girocheques, crossed postal orders and money orders, credit card and debit card sales vouchers, bankers' drafts, used National Insurance stamps, savings certificates or VAT purchase invoices up to a maximum total of £5,000.
- Current coins, bank or currency notes, uncrossed cheques, uncrossed girocheques, uncrossed postal and money orders, unused postage stamps or unused National Insurance stamps up to a maximum in total of £500 (unless contained in a locked safe whereupon the maximum payable will be increased to £1,000) all used for the purpose of **your business**.

We do not cover the following

The first £50 of each claim.

Accidental damage caused by guests.

Theft or attempted theft unless someone uses force and violence to go into or leave **your home**.

Loss or damage caused by:

- scratching or denting;

We cover the following

2. Business frozen food

Loss or damage to frozen food belonging to **your business** contained in any freezer cabinet or similar appliance used for the purpose of **your business** and contained within **your home** caused by any malfunction or rise or fall in temperature in such appliance.

3. Business money

Loss of **money** while in **your home** or in direct transit to a bank or in a bank night safe.

The replacement or repair of any safe damaged in **your home** by theft or attempted theft.

4. Malicious attack

Bodily injury caused by violent external and visible means to **you** or **your business employee** arising out of or resulting from a malicious attack or attempt thereat by any person not connected with **your business**, stealing

We do not cover the following

- domestic pets; or
- wear and tear on linen, except under Contents Cover Plus.

The cost of replacing any undamaged item or parts of items which form part of a set, collection, suite, carpet, curtains and other matching items if the loss or damage only affects one area or part and a replacement cannot be matched, except under Contents Cover Plus.

Any amount in excess of £500.

The **contents** of any cold room, freezer cabinet or similar appliance powered by a motor in excess of two horsepower or equivalent capacity.

Spoilage resulting from:

- the deliberate disconnection by the supply authority of the individual gas or electricity supply to **your home**; or
- any wilful act or wilful neglect by **you** or any **business employees** or domestic employees or tenant.

Loss arising from fraud or dishonesty of any **business employees** or domestic employees not discovered within seven working days of the occurrence.

Loss from any unattended vehicle.

Any consequential loss or shortages due to error or omission or any depreciation in value.

Loss resulting from any **business** transaction.

Loss or shortage due to clerical or accounting errors.

Any death, loss or disablement which occurs more than 12 months after the date of injury.

Any claim under benefit b) unless the injured person suffers permanent total

We cover the following

or attempting to steal **money** or **contents**.

If **bodily injury** is the sole and direct cause of the following and is suffered in the circumstances described above while **your** policy is in force **we** will pay the following sums:

- a) Death – £5,000
- b) Total loss or loss of use of a limb or limbs and/or the total irrecoverable loss of sight of an eye or eyes – £5,000
- c) Permanent total inability to attend to any occupation or business – £5,000
- d) Temporary total inability to attend to the usual occupation or business – £50 per week for up to a maximum of 104 weeks from the date of the occurrence.

Loss or damage to personal effects arising out of or resulting from a malicious attack up to a maximum of £250 per person.

5. Employers' liability

Bodily injury to any **business employee** caused while this policy is in force and arising out of and in the course of their employment by **you** in connection with **your business** within the United Kingdom.

Costs and expenses incurred with **our** consent in connection with any prosecution (including an appeal against a conviction resulting from a prosecution) as a result of an alleged offence the circumstances of which may give rise to a claim in respect of **bodily injury to business employees** occurring while this policy is in force.

Court attendance costs at the following rates in the event of **you** or any of **your** directors, partners or **business employees** attending court as a witness at **our** request in connection with a claim under this sub-section:

- **You, your** director or partners – £250 per day
- **Business employees** – £150 per day.

We do not cover the following

loss of use of an entire hand, arm, foot or leg, or suffers a total loss by physical separation at or above the wrist or ankle.

More than one benefit in respect of the same incident or the same period of incapacity, except benefit c) which shall become payable as soon as **we** are satisfied that the inability is permanent (if such is the case). Upon benefit c) becoming payable no further benefit under d) shall be due.

The payment of any fine or penalty.

Costs and expenses insured under any other policy.

Bodily injury to business employees arising from the use, loading or unloading of any motor vehicle where compulsory insurance or security is required by relevant Road Traffic Legislation unless the **business employees** are acting in the capacity of driver of the motor vehicle at the time.

We cover the following

Limit of cover

Our liability in respect of all claims arising out of one original cause shall not exceed £10,000,000.

Rights of recovery

The indemnity provided under this sub-section is deemed to be in accordance with such provisions as any law relating to the compulsory insurance of liability to employees in the United Kingdom may require but **you** shall repay to **us** all sums paid by **us** which **we** would not have been liable to pay but for the provisions of such law.

6. Public liability

- Accidental **bodily injury** to any person
- Accidental loss of or damage to material and tangible property occurring while this policy is in force and arising in connection with **your business** within the United Kingdom.

Costs and expenses incurred with **our** consent in connection with any prosecution (including an appeal against a conviction resulting from a prosecution) as a result of an alleged offence the circumstances of which may give rise to a claim in respect of **bodily injury**, or loss or damage to material and tangible property as specified above occurring while this policy is in force.

Court attendance costs at the following rates in the event of **you** or any of **your** directors, partners or **business employees** attending court as a witness at **our** request in connection with a claim under this sub-section:

- **You, your** director or partners – £250 per day
- **Business employees** – £150 per day.

Limit of cover

Our liability in respect of all claims arising out of one original cause shall not exceed £1,000,000.

We do not cover the following

Bodily injury to you, business employees or any domestic employees.

Loss of or damage to material and tangible property belonging to **you, business employees**, or any domestic employees or visitors or which is in the custody or control of **you, business employees**, or any domestic employees.

Any liability arising out of work undertaken away from **your home** other than delivery or collection by **you** or **business employees**.

Any liability arising from the ownership, possession, use, loading or unloading by **you** or **business employees** of any mechanically propelled vehicle or machine or trailer attached to it

- which is licensed for road use,
- where compulsory insurance or security is required by relevant Road Traffic Legislation,
- in respect of which **you** are entitled to cover under any other policy.

Any liability assumed or retained by **you** under contract or agreement unless such liability would have arisen in the absence of such agreement or contract.

The payment of any fine or penalty, aggravated, punitive or exemplary damages or damages resulting from multiplying the compensatory damages.

Compensation and claimants **costs and expenses** in respect of liability unless the action is brought in a court of law within the European Community.

We cover the following

7. Products liability

- **Bodily injury** to any person,
- Accidental loss or damage to material and tangible property occurring while this policy is in force and caused in connection with **your business** within the United Kingdom, and arising out of the sale or supply of food and drink by **you**.

Costs and expenses incurred with **our** consent in connection with any prosecution (including an appeal against a conviction resulting from a prosecution) as a result of an alleged offence the circumstances of which may give rise to a claim in respect of **bodily injury** or loss or damage to material and tangible property as specified above occurring while this policy is in force.

Court attendance costs at the following rates in the event of **you** or any of **your** directors, partners or **business employees** attending court as a witness at **our** request in connection with a claim under this sub-section:

- **You, your** director or partners – £250 per day
- **Business employees** – £150 per day.

Limit of cover

Our liability in respect of any period of insurance shall not exceed £1,000,000.

We do not cover the following

Bodily injury to you or business employees or any domestic employees.

Loss or damage to material and tangible property belonging to **you, business employees** or any domestic employees or visitors or which is in the custody or control of **you, business employees** or domestic employees.

Any liability assumed or retained by **you** under a contract or agreement unless such liability would have arisen in the absence of such agreement or contract.

Compensation and claimants **costs and expenses** in respect of liability caused by or arising from the sale or supply of food and drink by **you** unless the action is brought in a court of law within the European Community.

The payment of any fine or penalty, aggravated, punitive or exemplary damages or damages resulting from multiplying the compensatory damages.

Indemnity to others

We will cover under the terms of paragraphs 5 and 6 in this Bed and Breakfast Cover section:

- a) At **your** request any directors, partners or **business employees** in respect of legal liability for which **you** have been entitled to cover under this policy had the claim been made against **you**.
- b) The legally appointed personal representative of any person claiming cover under this section in the event of that person's death in respect of liability incurred by such person, provided that if cover is extended to any party described above they shall be subject to the terms of this policy so far as they can apply. In any event **our** liability shall not exceed the limit of cover.

Homeworker - Office Cover

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53, General Exclusions on pages 44 to 45 (except Exclusion 12 in respect of **your business**) and How to make a claim on pages 46 to 51.

Glossary of terms

The following definitions apply to this section as well as those shown on pages 5 and 6 of the policy.

Bodily injury	Death, bodily injury, illness or disease.
Business	Your trade, occupation or any charitable work as described to us and carried out within your home .
Business employee(s)	Person(s) engaged or employed by you for the purpose of carrying out duties as part of your business .
Business equipment	Personal computers, keyboards, visual display units, printers, word processing equipment, desk-top publishing units, multi-user small business computers, computer-aided design equipment, facsimile machines, photocopiers, typewriters, telecommunication equipment, office furniture and stationery which you own or is in your possession.
Claim period	The period beginning with the date of the loss or damage and ending no later than 12 months thereafter during which income of your business is affected.
Costs and expenses	<ul style="list-style-type: none">• Legal fees and expenses reasonably incurred by the solicitor appointed or agreed by us to represent you• Claimants costs and expenses for which you are legally liable• Other costs and expenses incurred with our consent in respect of any claim or circumstances which may be the subject of indemnity under this section.

Geographical limits

- United Kingdom
- Elsewhere in the World other than the United States of America or Canada where directors, partners or **business employees** who are normally resident in the United Kingdom are on a temporary visit in connection with **your business** for the purpose of non-manual work.

Goods

Any goods or products (including containers, labelling, instructions or advice provided in connection therewith) sold, supplied, erected, repaired, altered, treated or installed by **you** in the course of **your business**.

Income

The money paid or payable to **you** for work done and services rendered.

Money

- Crossed cheques, crossed girocheques, crossed postal orders and money orders, credit card and debit card sales vouchers, bankers' drafts, used National Insurance stamps, savings certificates or VAT purchase invoices up to a maximum in total of £100,000
- Current coins, bank or currency notes, uncrossed cheques, uncrossed girocheques, uncrossed postal and money orders, unused postage stamps or unused National Insurance stamps up to a maximum in total of £1,000 (unless contained in a locked safe whereupon the maximum payable will be increased to £2,000) all used for the purpose of **your business**.

We cover the following

Loss or damage to **business equipment** in **your home** caused by the events in paragraphs 1 to 13.

1. Fire, smoke, explosion, lightning or earthquake.

2. Riot, civil commotion, strike, labour or political disturbance.

3. Malicious acts or vandalism.

4. The **business equipment** being hit by:
 - an aircraft, flying objects or anything falling from them;
 - a vehicle;
 - a falling aerial, satellite dish or mast and their fittings; or
 - a falling tree or branch.

5. Storm or flood.

6. Subsidence or ground heave of the site on which **your buildings** stand or landslip.

7. Water which has leaked or overflowed from any domestic drain, water or heating installation, appliance or piping.

We do not cover the following

The first £50 of each claim, except under paragraphs 15, 17, 18, 19 and 20.

Any amount exceeding £15,000.

Loss or damage to **business equipment** in garages or outbuildings.

Business equipment you leave in the open within the boundary of the land belonging to **your home**.

Loss or damage caused by smoke arising from anything which happens gradually.

Loss or damage caused:

- by **your business employees**;
 - by a person who is in **your home** with **your** permission; or
 - when **your home** is **unoccupied** or **unfurnished**.
-

The cost of removing and getting rid of a fallen tree or branch if it has not damaged the **business equipment**.

Loss or damage arising from felling, lopping or topping of trees.

Loss or damage to **business equipment** in the open.

Loss or damage:

- when **your home** is **unoccupied** or **unfurnished**; or
- resulting in wet or dry rot.

We cover the following

8. Oil which has leaked or overflowed from a fixed domestic oil-fired heating installation including smoke or smudge damage.

9. Theft or attempted theft.

10. Loss or damage caused by animals or birds.

11. Hold-up - being theft or attempted theft involving violence or threat of violence to **you, business employees** or domestic employees.

12. Accidental loss or damage to **your business equipment** while in direct transit from **your home** for permanent removal to **your new home** within the United Kingdom.

We do not cover the following

Loss or damage which happens when **you** lend, let or sublet any part of **your home** to any person other than those listed under the definition of '**you, your**' on page 6, unless someone uses force and violence to go into or leave **your home**.

Loss or damage caused:

- by **business employees** or domestic employees;
 - when **your home** is **unoccupied** or **unfurnished**;
 - by deception unless the only deception is gaining entry to **your home**; or
 - by a person who is in **your home** with **your** permission.
-

Loss or damage caused by:

- domestic pets;
 - anything which happens gradually, such as damage caused by moths, vermin (squirrels are not classed as vermin), parasites, woodworm or insects; or
 - the usual nesting and feeding activities of animals and birds.
-

Loss or damage **you** do not report to the carrier within 14 days of delivery to **your new home**.

Loss or damage caused by scratching or denting.

Loss or damage to:

- glass or brittle items;
- **business equipment** in storage;

We cover the following

13. Accidental damage to business equipment while in your home.

14. Business money

Loss of **money** while in **your home** or in direct transit to a bank or in a bank night safe.

The replacement or repair of any safe damaged in **your home** by theft or attempted theft.

We do not cover the following

- **business equipment** which is not professionally packed and carried;
- **business equipment** transported by sea or air; or
- **valuables** and **personal money**.

Loss or damage:

- while **your home** is **unoccupied** or **unfurnished**;
- which is specifically excluded elsewhere in this policy; or
- which happens when **you** lend, let or sublet any part of **your home** to any person other than those listed under the definition of **'you, your'** on page 6.

Loss or damage caused by:

- anything which happens gradually, such as damage caused by moths, vermin (squirrels are not classed as vermin), parasites, woodworm, insects, wet or dry rot, fungus, frost, climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;
- mechanical or electrical fault, failure or breakdown;
- any deliberate act;
- any process of cleaning, restoring, adjusting, maintaining, repairing or misuse; or
- domestic pets.

Loss arising from fraud or dishonesty of any **business employees** or domestic employees not discovered within seven working days of the occurrence.

Loss from any unattended vehicle.

Any consequential loss or shortages due to error or omission or any depreciation in value.

Loss resulting from any **business** transaction.

Loss or shortage due to clerical or accounting errors.

We cover the following

15. Malicious attack

Bodily injury caused by violent external and visible means to **you** or **your business employees** arising out of or resulting from a malicious attack or attempt thereof by any person not connected with **your business**, stealing or attempting to steal **business money** or **business equipment**.

If **bodily injury** is the sole and direct cause of the following and is suffered whilst **your** policy is in force **we** will pay the following sums:

- a) Death – £5,000
- b) Total loss of or loss of use of a limb or limbs and/or the total irrecoverable loss of sight in an eye or eyes – £5,000
- c) Permanent total inability to attend to any occupation or **business** – £5,000
- d) Temporary total inability to attend to the usual occupation or **business** – £50 per week for up to a maximum of 104 weeks from the date of the occurrence.

Loss or damage to personal effects arising out of or resulting from a malicious attack up to a maximum of £250 per person.

16. Goods in transit

Up to £1,000 for loss or damage to **business equipment** while being loaded upon, conveyed by or unloaded from any vehicle belonging to **you** or for which **you** are responsible and used in connection with **your business** within the United Kingdom.

We do not cover the following

Any death, loss or disablement which occurs more than 12 months after the date of injury.

Any claim under benefit b) unless the injured person suffers permanent total loss of use of an entire hand, arm, foot or leg, or suffers a total loss by physical separation at or above the wrist or ankle.

More than one benefit in respect of the same incident or the same period of incapacity, except benefit c) which shall become payable as soon as **we** are satisfied that the inability is permanent (if such is the case). Upon benefit c) becoming payable no further benefit under d) shall be due.

Loss or damage to:

- furs, suede and leather goods, jewellery, watches, gold, silver, other precious metals, precious stones or articles made from any of them, **money**, securities for **money**, stamps or livestock.
- **business equipment** from an unattended motor vehicle unless:
 - a) all doors, windows and other openings have been locked and the property hidden from view; or
 - b) the vehicle is parked or garaged within locked premises or yards between the hours of 9pm and 6am.

The breakage of glass, china, statuary marble, plasterwork, earthenware, scientific instruments, clocks, pictures and goods of a brittle nature, scratching and denting of furniture or electrical or mechanical derangement unless caused by fire, theft or an accident to the conveying vehicle.

We cover the following

17. **Business interruption - loss of income**

- a) The difference between the **income you** actually received during the **claim period** and the **income you** would have received during the same period had there been no loss or damage.
- b) Any additional expenses necessarily incurred for the sole purpose of minimising the loss of **income** suffered but not exceeding the amount otherwise payable under a) above.
- c) Professional accountants' charges reasonably incurred for producing and certifying details of any claim under this section that **we** may require.

Following:

- i) Loss or damage covered by the **business equipment** paragraph of **your** policy for which payment has been made or liability admitted by **us**.
- ii) Loss or damage to property in the vicinity of **your home** due to any of the causes specified in the **business equipment** paragraph which prevents or materially hinders the use of **your home** or access to it whether **your home** or **business equipment** is damaged or not.
- iii) Loss or damage due to any of the causes specified in the **business equipment** paragraph occurring at **your** suppliers' premises not occupied by **you** within the United Kingdom.
- iv) Closure of **your home** by a competent authority due to an infectious disease or food poisoning suffered by any visitor or **business employees** or by defective sanitation, vermin (squirrels are not classed as vermin) or pests at **your home** or by murder or suicide occurring at **your home**.
- v) Accidental failure of the public telephone system, electricity, gas or water supplies at the point of connection to **your home**.

We do not cover the following

Loss or damage due to:

- theft or pilferage contributed to or caused by **you**, any domestic employees or **business employees**; or
- delay or any consequential loss.

Any amount exceeding £30,000.

Loss of **income** after **your business** is wound up or carried on by a liquidator or receiver or is permanently discontinued.

Loss of **income** following any failure due to the deliberate act of the telephone or supply authorities or as a result of strikes (whether official or not) or other industrial action.

Loss of **income** following loss or damage which is excluded under the **business equipment** paragraph.

Loss of **income** arising directly or indirectly from erasure, loss, distortion or corruption of information on computer systems or other records, programs or software unless caused by circumstances described in paragraphs 1-11 of this section of **your** policy.

Any amount exceeding £5,000 for any one claim in respect of loss of **income** following loss or damage at **your** suppliers' premises.

Loss or damage to material and tangible property.

The cost of preparing any claim under this paragraph.

We cover the following

18. Business interruption - book debts

- a) The difference between the outstanding debit balances not received or traced and the total amounts received or traced.
- b) Any additional expenses necessarily incurred for the sole purpose of tracing outstanding debit balances but not exceeding the amount otherwise payable under a) above.
- c) Professional accountants' charges reasonably incurred for producing and certifying details of any claim under paragraph 18 that **we** may require.

Following:

- i) Loss or damage covered by the **business equipment** paragraph of this section for which payment has been made or liability admitted by **us**.
- ii) Loss or damage to property in the vicinity of **your home** due to any of the causes specified in the **business equipment** paragraph which prevents or materially hinders the use of **your home** or access to them whether **your home** or **business equipment** is damaged or not.
- iii) Loss of or damage by any of the causes specified in the **business equipment** paragraph occurring at **your** suppliers' premises not occupied by **you** within the United Kingdom.
- iv) Closure of **your home** by a competent authority due to an infectious disease or food poisoning suffered by any visitor or **business employees** or by defective sanitation, vermin (squirrels are not classed as vermin) or pests at **your home** or by murder or suicide occurring at **your home**.
- v) Accidental failure of the public telephone system, electricity, gas or water supplies at the point of connection to **your home**. Provided that **you** maintain an up-to-date monthly record of the outstanding debit balances and keep a copy of the total of such balances at premises other than those to which this insurance applies.

We do not cover the following

Any amount exceeding £5,000.

Outstanding debit balances following damage which is excluded under the **business equipment** paragraph.

Loss resulting from bad debts, mislaying or misplacing of information or deliberate falsification of business records.

Loss of **income** arising directly or indirectly from erasure, loss, distortion or corruption of information on computer systems or other records, programs or software unless caused by circumstances described in paragraphs 1-11 of this section of the policy.

The cost of preparing any claim under this paragraph.

Loss or damage to material and tangible property.

We cover the following

19. Employers' liability

Bodily injury to any **business employees** caused while this policy is in force and arising out of and in the course of their employment by **you** in connection with **your business** within the **geographical limits**.

Costs and expenses incurred with **our** consent in connection with any prosecution (including an appeal against a conviction resulting from a prosecution) as a result of an alleged offence the circumstances of which may give rise to a claim in respect of **bodily injury to business employees** occurring while this policy is in force.

Court attendance costs at the following rates in the event of **you** or any of **your** directors, partners or **business employees** attending court as a witness at **our** request in connection with a claim under this paragraph:

- **You, your** director or partners – £250 per day; or
- **Business employees** – £150 per day.

Limit of cover

Our liability in respect of all claims arising out of one original cause shall not exceed £10,000,000.

Rights of recovery

The indemnity provided under this paragraph is deemed to be in accordance with such provisions as any law relating to the compulsory insurance of liability to employees in the United Kingdom may require but **you** shall repay to **us** all sums paid by **us** which **we** would not have been liable to pay but for the provision of such law.

We do not cover the following

The payment of any fine or penalty.

Any liability arising offshore, i.e. from the time of embarkation by **business employees** onto a conveyance at the point of final departure to an offshore rig or offshore platform until disembarkation by the **business employees** from a conveyance onto land upon return from an offshore rig or platform.

Costs and expenses insured under any other policy.

Bodily injury to business employees arising from the use, loading or unloading of any motor vehicle where compulsory insurance or security is required by relevant Road Traffic Legislation unless **your business employees** are acting in the capacity of driver of the motor vehicle at the time.

We cover the following

20. Public liability

- Accidental **bodily injury** to any person
- Accidental loss or damage to material and tangible property occurring while this policy is in force and caused in connection with **your business** within the **geographical limits**.

Costs and expenses incurred with **our** consent in connection with any prosecution (including an appeal against a conviction resulting from a prosecution) as a result of an alleged offence the circumstances of which may give rise to a claim in respect of **bodily injury** or loss or damage to material and tangible property, as specified above occurring while this policy is in force.

Court attendance costs at the following rates in the event of **you** or any of **your** directors, partners or **business employees** attending court as a witness, at **our** request in connection with a claim under this paragraph:

- **You, your** director or partners – £250 per day; or
- **Business employees** – £150 per day

Limit of cover

Our liability in respect of all claims arising out of one original cause shall not exceed £1,000,000.

We do not cover the following

Bodily injury to you or business employees or any domestic employees.

Loss or damage to material or tangible property belonging to **you, business employees**, domestic employees or visitors or which is in the custody or control of **you or business employees**.

Any liability arising out of work undertaken away from **your home** other than delivery or collection by **you or business employees**.

Loss or damage to that part of any material or tangible property on which **you or business employees** are or have been working where the damage results from such work.

Any liability arising from the ownership, possession, use, loading or unloading by **you or business employees** of any:

- aircraft or other aerial devices, hovercraft or watercraft (other than hand-propelled watercraft not exceeding 6 metres in length)
- mechanically propelled vehicle or machine or trailer attached to it:
 - i) which is licensed for road use;
 - ii) where compulsory insurance or security is required by relevant Road Traffic Legislation; or
 - iii) in respect of which **you** are entitled to make a claim under any other policy.

Any liability caused by any **goods** after they have ceased to be in **your** custody or control.

Any liability caused by or arising from:

- any advice, design or specification given for a fee;
- professional services rendered by or on behalf of **you or business employees**;
- treatment provided by **you or business employees**;
- any cleaning or dyeing process;

We cover the following



We do not cover the following

- loss or damage to documents or data; or
- the erasure, loss, distortion or corruption of information on computer systems or other records, programs or software.

Any liability assumed or retained by **you** under a contract or agreement unless such liability would have arisen in the absence of such agreement or contract.

The payment of any fine or penalty, aggravated, punitive or exemplary damages or damages resulting from multiplying the compensatory damages.

Compensation and claimants **costs and expenses** in respect of liability unless the action is brought in a court of law within the European Community.

Claims Settlement

Business interruption

The amount payable under this section may be adjusted by **us** to take into account:

- a) trends and other factors affecting **your business** so that the adjusted figures shall represent as far as possible the income which otherwise would have been obtained during the claim period.
- b) any income which **you** receive if **your business** is conducted elsewhere other than at **your home**.
- c) any sum saved during the claim period in respect of **your business** payable out of **income** which ceases, or reduces, following a loss insured by this section.

Indemnity to others

We will cover under the terms of paragraphs 19 and 20 in this Office Cover section:

- a) At **your** request any directors, partners or **business employees** in respect of legal liability for which **you** have been entitled to cover under this policy had the claim been made against **you**.
- b) The legally appointed personal representative of any person claiming cover under this section in the event of that persons death in respect of liability incurred by such person, provided that if cover is extended to any party described above they shall be subject to the terms of this policy so far as they can apply. In any event **our** liability shall not exceed the limit of cover.

Identity Theft Cover

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53 and General Exclusions on pages 44 to 45 and How to make a claim on pages 46 to 51.

Glossary of terms

The following definitions are in addition to or may replace those shown on pages 5 and 6 of the policy. They only apply to this section.

Discovery date The date when **you** first become aware of an **identity theft occurrence**.

Identity theft The act of knowingly transferring or using, without lawful authority, **your** means of identity, which constitutes a violation of law or a crime.

Identity theft occurrence Any act or series of acts of **identity theft** by a person or group, committed during the **policy period**.

Policy period The period of time covered by the policy as shown in the Schedule.

We cover the following

Identity theft expenses

Your identity theft expenses (as detailed in paragraphs 1 to 5) following an **identity theft** occurring during the **policy period**, up to a maximum of £5,000 (including VAT) for any **policy period**.

1. Loan re-application fees

Costs of loan re-application fees following rejection of a loan due to incorrect credit information caused by an **identity theft occurrence**.

The most **we** will pay under this section is £500.

We do not cover the following

The following exclusions apply to all identity theft expense claims:

The first £100 of each claim.

Identity theft expenses incurred without **our** prior agreement.

Any amount in excess of £5,000 (including any VAT) per **policy period**.

Any loss other than the stated identity theft expenses.

Any claim, where **you** have been previously subjected to **identity theft** which occurred before you took out this identity theft insurance.

We cover the following

2. Telephone and postal expenses

Reasonable telephone and postal expenses for calls to police, financial institutions, law enforcement and credit agencies, which are reasonably incurred as a result of an **identity theft occurrence**.

The most **we** will pay under this section is £100.

3. Expenses incurred for notarising legal documents

Costs of notarising fraud affidavits or any similar required documents for police and other law enforcement agencies, financial institutions and credit agencies, which are reasonably incurred as a result of an **identity theft occurrence**.

The most **we** will pay under this section is £2,500.

4. Loss of earnings

Loss of earnings **you** incur as a result of having to take time off work to complete fraud affidavits, meet with credit agencies and police as a result of an **identity theft occurrence**.

We will pay £50 for each day that **you** reasonably have to take off work, up to £1,000.

5. Solicitors' fees

Reasonable solicitors' fees and disbursements incurred by **you** as a direct result of an **identity theft occurrence** which **you** have incurred with **our** prior agreement for:

- The defence of any legal proceedings by businesses or their collection agencies.

We do not cover the following

The following exclusions apply to all identity theft expense claims:

Claims arising from any business activities carried out by **you**.

Incurred identity theft expenses following any fraudulent, dishonest or criminal act by **you** or any person acting with **you** or by any authorised representative of **you** whether acting alone or in collusion with others.

Any loss attributable to an **identity theft** occurring outside the **policy period**.

Any claim submitted in excess of 90 days from the **discovery date**.

Any claim submitted in excess of 3 years after the end of the **policy period** in which the **identity theft** occurred.

We cover the following

- The removal of any criminal or civil judgements wrongly entered against **you**, and any challenge to the information regarding **your** consumer credit report.

The most **we** will pay under this section is £5,000 (including any VAT) inclusive of the other noted identity theft expenses (as set out in paragraphs 1 to 4).

We do not cover the following

How to make a claim

A five point plan to recovery

Inform us

- As soon as **you** discover that **your** identity has been stolen, please contact **our** claims team on **0870 603 9525**.
- **You** should keep hold of all appropriate documents to support **your** claim.
- Take all prudent measures to prevent further damage to **your** identity.
- Please remember that legal expenses reimbursement will only be provided for cases which have **our** prior agreement.

File a police report

- **We** recommend that **you** contact the police and file a police report within 24 hours of first discovering the theft of **your** identity.
- Ensure that **you** request a crime reference number, which **you** can then provide to any company **you** deal with in the course of restoring **your** identity.
- **You** will need to provide as much supporting documentation as **you** can to the police.
- Be persistent when reporting the incident. If **you** need advice on how to report a crime check www.crimestoppers-uk.org for guidance or give them a call on 0800 555 111.
- If **you** need to find a contact number for **your** local police force, visit www.police.uk or call directory enquiries.

Request a copy of your credit report

- **You** can request a copy of **your** credit report from any of the companies listed below:
Call Credit - www.callcredit.co.uk - 0113 244 1555
Equifax - Equifax Credit File Advice Centre, P.O. Box 1140, Bradford, BD1 5US
Experian - www.experian.co.uk - 0870 241 6212
- The report will show **you** all credit accounts opened in **your** name and any recent applications for credit.
- Once **you** have the report, **you** will be able to see exactly where and when the Identity Thief has struck.
- When **you** are requesting **your** credit report **you** should advise the company to add a note to **your** file to state that **you** have been the victim of **identity theft**.

Notify banks, credit companies and other account holders

- As soon as possible after **you** realise **your** identity has been stolen, **you** should advise **your** banks, credit card companies and any other account holders.
- Write down the name of everyone **you** talk to and what they tell **you**, alongside the date and time of each call.
- It is important to remember that **you** will have to prove to these companies that **you** did not make the transactions in question.

- Follow up all calls with a letter confirming the actions arising from each call and the advice **you** have been given. **We** recommend **you** send all correspondence by recorded delivery.
- **We** recommend that **you** set up a filing system for all paperwork relating to the incident.
- It is a good idea to close all of **your** accounts that have been tampered with and set up new ones.

Prevent further damage

- **We** would advise **you** to register with CIFAS Protective Registration Service. CIFAS is the UK's Fraud Prevention Service and has helped thousands of people clear their names and prevent repeat attempts to steal their identity: CIFAS - www.cifas.org.uk - 08700 102 091
- Once **your identity theft** situation has been resolved, **you** should request a letter from **your** banks, credit card companies etc, stating that they have closed the accounts in question and discharged **you** of any fraudulent debt.
- Keep all of **your** paperwork in relation to the theft of your identity, even if the case is closed. **You** never know when this may come in useful.
- Keep a record of all the time that **you** have spent resolving the theft of **your** identity, including any time **you** have had to take off work.

General Conditions

You should read these conditions together with the General Conditions on pages 52 to 53.

1. Previous identity theft

You must tell **us** if **you** have been previously subjected to **identity theft**.

2. Reasonable care

You must take all reasonable precautions to prevent becoming a victim of **identity theft**.

Multi-appliance Breakdown Cover

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53 and General Exclusions on pages 44 to 45 and How to make a claim on pages 46 to 51.

Glossary of terms

The following definitions are in addition to or may replace those shown on pages 5 and 6 of the policy. They only apply to this section.

Appliance

The 11 domestic appliances or products covered under this policy. This includes one each of the following: dishwasher, washing machine, tumble dryer, cooker/oven, fridge, freezer, TV up to 28", VCR, hi-fi (including CD) to £500, vacuum cleaner, microwave oven.

Breakdown

The sudden and unforeseen failure of an insured **component** arising from any permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before normal operation can be resumed.

We cover the following

This insurance is designed to pay for repair costs incurred as the result of **breakdown**, which occur during the period of cover.

Components covered by this policy:

all mechanical, electrical and electronic **components** of the **appliance** that were the manufacturer's original fitment except those service and cosmetic items listed opposite.

Component

Any mechanical, electrical and electronic component insured under this policy which forms part of the appliance's original specification.

Servicing handbook

The handbook which was issued by the manufacturer and which details the servicing and maintenance requirements for the **appliance**.

Sum insured

The original purchase price of the **appliance** which has suffered the **breakdown**.

We/us/our

AXA Insurance UK plc, who are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

We do not cover the following

Any costs caused by, arising from, or in connection with the following:

- **Appliances** over six years old.
- **Breakdown** occurring within the first 30 days of the start date of the policy.
- Service items, normally replaceable **components** or limited life consumables including but not limited to: fuses, batteries, disks, records, tapes or the information on them, styli, cartridges and software, vacuum cleaner bags, belts, brushes and tools, light bulbs and fluorescent tubes, remote controls.

We cover the following

If the **components** of the **appliance** suffer a **breakdown** during the period of insurance then **we** will pay for the repair or replacement of the **components**, or if this is not economical at **our** option **we** will replace the **appliance** with an **appliance** of the same make or specification (or its nearest equivalent, if it is no longer available) subject to the **sum insured**.

We do not cover the following

- Cosmetic items including but not limited to: light covers, knobs, buttons, paintwork, plastic or metal casings, trim, badges or other insignia.
- Repair or replacement of **components** which were faulty prior to the commencement of this insurance.
- Where the **appliance** is sited at an address other than **your home**.
- Any **appliance** purchased outside the United Kingdom.
- Any modification to the **appliance** or use which is not in accordance with the manufacturer's instructions or use of any accessory which has not been approved by the manufacturer.
- Application of incorrect or abnormal electrical, gas or water supply or signal connection to the **appliance**.
- Defects in external wiring, electrical connection or plumbing that are not an integral part of the **appliance**.
- Permanent or temporary interruption of gas, electricity or water supplies.
- Foreign bodies, neglect, wilful abuse or misuse of the **appliances**.
- **Accidental damage**.
- Corrosion, blockages, denting or scratching.
- Any external cause such as fire, flood, lightning, theft, attempted theft, explosion or water damage or anything more specifically covered under another part of this policy.
- Transportation **home** or installation.
- Food spoilage.
- Routine maintenance or service, inspection, cleaning or adjustment to the **appliance**.
- Failure to clean soap dispensers, video and audio heads.
- Repairs carried out by anyone other than an authorised repairer.
- Realigning of satellite dishes.
- Design faults, manufacturing faults or faults which are the subject of a recall by the manufacturer.
- Costs incurred where no **breakdown** has been found.
- Damage caused by any domestic animal.
- Damage caused by atmospheric or climatic conditions, moths, insects, vermin (squirrels are not classed as vermin), fungus.

Conditions

1. Repair authorisation

No repairs are to be commenced until authorisation is given by the claims office.

2. Investigation costs

It is **your** responsibility to give the repairer permission to commence exploratory, investigation or dismantling work and to pay the costs if such work proves that the fault is not **our** responsibility.

Any exploratory, investigation or dismantling costs will only be reimbursed as part of a valid claim.

3. Claims procedure

A detailed procedure is given in this policy. **You** must follow this procedure, failure to do so may result in non-payment of **your** claim if **we** can demonstrate that **your** action has prejudiced **our** position in relation to **your** claim.

4. Servicing your appliance

If any of the **appliances** covered by this insurance has a regular service requirement then it is a condition of this policy that any such service is carried out following the manufacturer's procedure and recommended intervals.

5. Indemnity/contribution

This is an indemnity policy and **you** may be required to contribute towards the repair costs depending upon the age and condition of the **appliance** at the time of **breakdown**. In certain circumstances where replacement **components** are fitted to replace old worn **components** which have suffered a **breakdown** and this results in **your appliance** being in a better condition than it was before the **breakdown**, **you** may be required to pay a contribution towards the cost of the repairs.

6. Fraud

You must not act in a fraudulent manner.

If **you** or anyone acting for **you**:

- make a claim under the policy knowing it to be false or fraudulently exaggerated in any respect; or

- make a statement in support of a claim knowing the statement to be false in any respect; or
- submit a document in support of a claim knowing the document to be forged or false in any respect; or
- make a claim in respect of any loss or damage caused by **your** wilful act or connivance

then **we**:

- shall not pay the claim;
- shall not pay any other claim which has or will be made under the policy;
- may at **our** option declare the policy void;
- shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date;
- shall not make any return of premiums;
- may inform the police of the circumstances.

7. Cancellation

You may cancel this policy at any time. **You** must tell us in writing.

If **you** cancel this policy within 14 days of commencement of cover then, provided the policy has been paid in full and that there have been no claims or incident likely to give rise to a claim, **we** will refund any premium paid.

If **you** cancel this policy after the first 14 days of commencement of cover, no premium refund will be given.

We may also cancel this policy by sending 14 days' notice by recorded delivery to **you** at **your** last known address. A proportionate refund of premium will be given.

How to Make a Claim

All claims must be advised to the Claims Helpline Office within seven days of the **breakdown**.

1. Check

Check 'what is insured' on pages 34 to 35 to make sure that the cause of **breakdown** is covered.

2. Contact the Claims Helpline Office

Before any work is undertaken telephone the Claims Helpline Office on **0870 9000 855** with details of the problem. They will decide whether **you** have a valid claim and will then make the necessary arrangements with **you** for inspection. The repairer will contact the Claims Helpline Office for authorisation to repair at the time they inspect the item.

3. Cause of breakdown uncertain?

If the cause of the **breakdown** is uncertain, investigation, exploratory or dismantling work may be necessary. If this reveals that the **breakdown** is covered by **your** policy and the **claim** is duly authorised **we** will pay the associated costs. If, however, it is revealed that the **breakdown** is not covered, then **you** must pay the costs incurred. Only **you** have the power to give permission for investigation, exploratory or dismantling work to be carried out but the repairer should be able to give **you** helpful advice.

4. When your equipment has been repaired

After repair, check that all work has been properly completed. If the repair is not satisfactory do not accept the work and advise the Claims Helpline Office immediately.

Please note:

- **We** do not accept responsibility for faults in workmanship or materials in repairs paid for by **us** on **your** behalf.
- It is **your** responsibility to meet any charges in excess of, or rejected as not being, **our** liability.
- **We** reserve the right to instruct an approved repairer to inspect the **appliance** before and/or after any repair or replacement is carried out.

5. Payment

After the claim has been authorised and the repair has been completed to **your** satisfaction, **you** should send any documents requested by the Claims Helpline Office (if any) and the repairer should send the invoice for the repair to the Claims Helpline Office at the following address:

AXA Insurance,
1st Floor,
Churchill House,
11/21 Churchill Way,
Cardiff
CF10 2TY.

The Claims Helpline Office will then arrange for a cheque to be sent directly to the repairer, provided that authorisation was obtained prior to the repair being carried out.

Claims helpline - 0870 9000 855 Monday to Friday 9am - 5pm

If one of the covered **appliances** suffers a **breakdown** a claims helpline is available for the full period of cover.

It should be noted that any costs involved in providing the above service will be **your** responsibility unless the problem is defined and accepted by the Saga Claims helpline as a valid claim under this policy.

To obtain assistance **you** should telephone the Claims helpline on the telephone number printed above and be ready to provide the following information:

- **Your** policy number shown on the policy Schedule.
- The telephone number **you** are calling from in case the connection is lost.
- **Your** name, plus the type, make and model of the **appliance**.
- The nature of the problem.

The Claims helpline will arrange for an **emergency** call out should this be deemed necessary.

Student Cover - Level 1

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53 and General Exclusions on pages 44 to 45 and How to make claim on pages 46 to 51.

We cover the following

Loss or damage to **contents**:

- while they are being transferred to or from **your home**; and
- while they are contained in **your** student accommodation in the United Kingdom

for the purposes of attending college, university or boarding school caused by the events in paragraphs 1 to 9.

The most **we** will pay for any one event for **contents** in **your** student accommodation is £3,500 in total. Included within the £3,500;

- computer equipment and accessories £1,500 in total;
- DVDs, CDs, video tapes, records and cassettes £350 in total;
- **personal money** £250 in total; or
- £350 in respect of any other individual item.

1. Fire, smoke, explosion, lightning or earthquake.
2. Theft or attempted theft following force and violence to go into or leave **your** student accommodation.
3. Storm or flood.
4. Water which has leaked or overflowed from any fixed domestic water or heating installation, appliance, piping or drain.

We do not cover the following

The first £50 of each claim.

Pedal cycles.

Theft from any unattended vehicle.

Loss or damage caused by smoke arising from anything which happens gradually.

Loss or damage caused:

- when **your** student accommodation is **unoccupied** or **unfurnished**; or
- by deception unless the only deception is gaining entry to **your** student accommodation.

Loss or damage:

- when **your** student accommodation is **unoccupied** or **unfurnished**; or
- resulting in wet or dry rot.

We cover the following

5. Oil which has leaked or overflowed from a fixed domestic oil-fired heating installation.

6. Malicious persons or vandals.

7. Riot, civil commotion, strikes, labour and political disturbances.

8. The **contents** being hit by:
 - an aircraft, flying object or anything falling from them;
 - a vehicle;
 - a falling aerial, satellite dish or mast and their fittings; or
 - a falling tree or branch.

9. Loss or damage caused by animals and birds.

We do not cover the following

Loss or damage caused:

- by a person **you** have given permission to be in **your** student accommodation; or
 - when **your** student accommodation is **unoccupied** or **unfurnished**.
-

The cost of removing and getting rid of a fallen tree or branch if it has not damaged **your contents**.

Loss or damage arising from felling, lopping or topping of trees.

Loss or damage caused by:

- domestic pets;
- anything which happens gradually, such as damage caused by moths, vermin (squirrels are not classed as vermin), parasites, woodworm or insects; or
- the usual nesting and feeding activities of animals and birds.

Student Cover - Level 2

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. This section should be read in conjunction with General Conditions on pages 52 to 53 and General Exclusions on pages 44 to 45 and How to make claim on pages 46 to 51.

We cover the following

Loss or damage to **contents**:

- while they are being transferred to or from **your home**; and
- while they are contained in **your** student accommodation in the United Kingdom

for the purposes of attending college, university or boarding school caused by the events in paragraphs 1 to 10.

The most **we** will pay for any one event for **contents** in **your** student accommodation is £3,500 in total. Included within the £3,500;

- computer equipment and accessories £1,500 in total;
- DVDs, CDs, video tapes, records and cassettes £350 in total;
- **personal money** £250 in total; or
- £350 in respect of any other individual item.

1. Fire, smoke, explosion, lightning or earthquake.
2. Theft or attempted theft following force and violence to go into or leave **your** student accommodation.
3. Storm or flood.
4. Water which has leaked or overflowed from any fixed domestic water or heating installation, appliance, piping or drain.

We do not cover the following

The first £50 of each claim.

Theft from any unattended vehicle.

Loss or damage caused by smoke arising from anything which happens gradually.

Loss or damage caused:

- when **your** student accommodation is **unoccupied** or **unfurnished**; or
- by deception unless the only deception is gaining entry to **your** student accommodation.

Loss or damage:

- when **your** student accommodation is **unoccupied** or **unfurnished**; or
- resulting in wet or dry rot.

We cover the following

5. Oil which has leaked or overflowed from a fixed domestic oil-fired heating installation.

6. Malicious persons or vandals.

7. Riot, civil commotion, strikes, labour and political disturbances.

8. The **contents** being hit by:
 - an aircraft, flying object or anything falling from them;
 - a vehicle;
 - a falling aerial, satellite dish or mast and their fittings; or
 - a falling tree or branch.

9. Loss or damage caused by animals and birds.

10. **Accidental damage** to **your contents** while in **your** student accommodation.

We do not cover the following

Loss or damage caused:

- by a person **you** have given permission to be in **your** student accommodation; or
 - when **your** student accommodation is **unoccupied** or **unfurnished**.
-

The cost of removing and getting rid of a fallen tree or branch if it has not damaged **your contents**.

Loss or damage arising from felling, lopping or topping of trees.

Loss or damage caused by:

- domestic pets;
 - anything which happens gradually, such as damage caused by moths, vermin (squirrels are not classed as vermin), parasites, woodworm or insects; or
 - the usual nesting and feeding activities of animals and birds.
-

Loss or damage caused when:

- **your** student accommodation is **unoccupied** or **unfurnished**.
-

Loss or damage caused by:

- anything which happens gradually such as damage caused by moths, vermin (squirrels are not classed as vermin), parasites, woodworm, insects, wet or dry rot, fungus, frost, climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;
- mechanical or electrical fault, failure or breakdown;

We cover the following

-
11. Loss or damage to the student's pedal cycle, including its accessories, anywhere in the United Kingdom. The most **we** will pay for any one pedal cycle is £350.

We do not cover the following

- any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse;
- domestic pets.

Loss or damage to:

- clothing including furs;
- contact lenses or corneal lenses; or
- food.

Any claim outside the United Kingdom unless **we** specifically agree beforehand to provide cover and **you** pay any extra premium **we** require.

Motorised pedal cycles.

Pedal cycles used for or in practice for racing, pacemaking or testing.

Theft or attempted theft of unattended pedal cycles **you** leave in a public place, unless the pedal cycle is securely locked to a permanently-fixed structure by a chain and padlock or similar locking device.

Cuts to tyres or burst tyres.

Loss or damage caused by:

- anything which happens gradually such as damage caused by vermin (squirrels are not classed as vermin), frost, climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;
- mechanical or electrical fault, failure or breakdown; or
- any process of washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse.

We cover the following

12. Loss or damage to the student's **personal belongings** while they are anywhere in the United Kingdom.

-
13. **Personal money** up to £250.

We do not cover the following

Loss or damage caused by:

- anything which happens gradually such as damage caused by moths, vermin (squirrels are not classed as vermin), parasites, woodworm, insects, wet or dry rot, fungus, frost, climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;
- mechanical or electrical fault, failure or breakdown; or
- any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse.

Loss or damage to:

- reeds, strings or skins of musical instruments;
- pedal cycles and their accessories, trees, shrubs, plants, camping equipment, animals, contact or corneal lenses;
- furniture, household goods, food or property you own or use at any time for business, professional or trade purposes;
- motor vehicles, trailers, caravans, boats or any accessories or associated equipment;
- car audio equipment, audiovisual equipment (other than video cameras or camcorders), computer equipment (other than laptops, Personal Digital Assistants and their accessories) or disks;
- articles of china or glass other than spectacles, watch faces or camera lenses; or
- **personal money, credit cards**, deeds and documents.

Loss or damage caused by shortages caused by mistakes.

General Exclusions

We will not pay for the following:

1. War

Any loss, damage, legal liability or consequential loss whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event:

- War, invasion, act of foreign enemy, hostilities, or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- Any action taken in controlling, preventing, suppressing or in any way relating to the above.

2. Terrorism

- Any loss, damage, legal liability or consequential loss caused by, or by the threat of, nuclear, chemical, biological or radiological means resulting directly or indirectly from or in connection with **terrorism**, regardless of any other contributing cause or event;
- Any loss, damage, legal liability or consequential loss which is the direct or indirect result of any action taken in controlling, preventing, suppressing or in any way relating to the above.

3. Radioactive contamination

Any loss, damage or legal liability directly or indirectly caused by:

- ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel; or
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.

4. Sonic bangs

Any loss, damage or legal liability directly or indirectly caused by pressure waves caused by aircraft and other flying objects travelling at or above the speed of sound.

5. Northern Ireland

Any loss, damage or legal liability directly or indirectly caused by riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting for political organisations.

6. Territorial limit

Loss or damage arising from riot or civil commotion outside the United Kingdom.

7. Confiscation

Loss or damage caused by officials or authorities legally confiscating or holding **your** goods.

8. Damage that already exists and deliberate damage

- Any loss or damage which happened before the first period of insurance.
- Loss or damage **you** deliberately cause.

9. Deception

Any loss or damage caused by deception unless the only deception is gaining entry to **your home**.

10. Wear and tear

Loss or damage caused by wear and tear, loss of value or anything which happens gradually.

11. Loss of value and consequential loss

- Reduction in value resulting from the lost or damaged property being repaired or replaced.
- Any loss or damage which results indirectly from anything insured by this policy.

12. Business property and legal responsibility

- Any property (which is not **business equipment**) or money **you** own, hold in trust or use in connection with any business, profession or trade.
- Any legal responsibility arising directly or indirectly from any business, profession or trade.

13. Matching items

The cost of replacing any undamaged item or parts of items which form part of a set, collection, suite, carpet, curtains and other matching items if the loss or damage only affects one area or part and a replacement cannot be matched.

14. Pollution

Any loss, damage or legal liability directly or indirectly caused by pollution or contamination of buildings, structures, water, land or the atmosphere.

15. Date recognition

Any loss or damage to any property, appliance or appliance forming part of the **buildings** caused by or resulting from the failure of that property or appliance or any part of it (whether belonging to **you** or not) correctly to recognise or respond to any date.

How to make a claim and how much we will pay

How to make a claim

1. If an event happens for which **you** want to make a claim, first check the Schedule and policy to make sure that the event is covered.
2. Please read General Conditions 6 and 7 on pages 52 and 53 for details of the claims conditions.
3. If the event is covered, or if **you** are in any doubt, call the relevant number on the back of this booklet.

Our claims unit will take details of the event and tell **you** whether **your** claim is covered. Whenever possible, **we** accept claims without the need for a claim form. However, **we** may ask **you** to fill in and return a claim form, which **we** will normally send to **you** within two working days of **your** call.

4. After **your** call, one of several things will happen. **You** will be guided by **your** incident manager.
 - If repairs are needed, **we** may arrange for a contractor approved by **us** to call. **We** will try to do this within two working days of **you** making **your** claim. The contractor will draw up a quote for repairs and should start work at a time which is convenient to **you**. When the repair is finished, the contractor will send the invoice straight to **us** so **we** can pay it.
 - **We** may arrange to send **you**, and if appropriate have installed, replacement goods (such as domestic appliances, furnishings, sanitary ware and kitchen units) and/or issue vouchers to the same replacement value from a supplier approved by **us**, and **we** will do **our** best to make sure that **you** receive the goods within five working days. Or, **we** may agree to pay **you** cash for **your** claim and **we** will aim to send **you** a cheque within two working days.

- If **we** ask, **you** need to give **us** any evidence to support **your** claim, such as estimates, invoices or photographs. **We** will confirm exactly what **we** need.
- Sometimes **we** will need to ask an independent loss adviser to assess the loss or damage. If so, **we** will tell **you** and arrange for the loss adviser to contact **you** within two working days. The loss adviser's role is to assess the claim, confirm what action **you** need to take, and recommend to **us** how to deal with the claim. The loss adviser, on **our** behalf, may arrange for repairs or replacement to be carried out and agree with **you** the amount **we** should pay for the claim.

Please remember **you** are responsible for paying any excess which applies to **your** claim. The excess is the first amount of each claim **you** have to pay. If **you** make a claim under more than one section for loss or damage which happens at the same time by the same cause, **we** will take off a maximum of one standard excess. **We** will then take off any voluntary or compulsory excess applicable to the sections, as shown on **your** Schedule or endorsement sheet. **We** will decide the most **we** will pay before taking off the excess.

Claims history

Depending on the circumstance and number of claims **you** make, **we** may apply additional terms to **your** policy or reduce the cover that **we** are prepared to offer **you** at **your** next renewal.

How much we will pay

If **you** suffer loss or damage under any of the sections in this policy booklet, at **our** option **we** will either:

- repair (using a supplier approved by **us**);
- pay the reasonable cost of repairing;
- arrange for the replacement as new using a supplier approved by **us**. This may involve the issue of vouchers.
- pay the reasonable cost of replacing; or
- make a cash payment for

the loss or damage.

If **we** make a cash payment, this will not be more than the cost to **us** (after any discounts available from **our** approved suppliers) of replacing or repairing the lost or damaged item or items as new.

The most **we** will pay for any one event is as follows (unless a different amount is shown in **your** Schedule or stated otherwise within this section).

Domestic Emergency Cover

The most **we** will pay in any one **emergency** is as follows:

Emergency costs	£750 (including VAT)
Locks, alarm and immobiliser replacement	Up to £1,000 including three days car hire

Garden Cover

The most **we** will pay in any one period of insurance is £1,000

Golf Cover Level 1:

Golf equipment	£2,000
Hospital cover	£50 per day up to a maximum of £700

Personal accident	£75,000
Membership fees	£2,000
Tournament entry fees	£200
Golf equipment hire	£250
Hole in one	£300 in any one period of insurance
Loss of golf trophies	£1,000
Personal liability	£2,000,000
Golf Cover Level 2:	
Golf equipment	£2,000
Hospital cover	£50 per day up to a maximum of £700
Personal accident	£75,000
Membership fees	£2,000
Tournament entry fees	£200
Golf equipment hire	£250
Hole in one	£300 in any one period of insurance
Loss of golf trophies	£1,000
Personal liability	£2,000,000
Golf buggies	£4,000
Homeworker - Bed and Breakfast Cover	
Business frozen food	£500
Cheques, postal orders etc.	£5,000
Coins, bank notes etc. not in a safe	£500

Coins, bank notes etc. in a safe	£1,000
Death from malicious attack	£5,000
Total loss or loss of use of a limb or limbs and/or the total irrecoverable loss of sight of an eye or eyes due to malicious attack	£5,000
Permanent total inability to attend to any occupation or business due to malicious attack	£5,000
Temporary inability to attend to the usual occupation or business due to malicious attack	£50 per week for a maximum of 104 weeks from the date of the occurrence
Employers' liability	up to £10,000,000
Public liability	up to £1,000,000
Product liability	up to £1,000,000

Homeworker - Office Cover

Business equipment	£15,000
Cheques, postal orders etc.	£100,000
Coins, bank notes etc. not in a safe	£1,000
Coins, bank notes etc. in a safe	£2,000
Death from malicious attack	£5,000
Total loss or loss of use of a limb or limbs and/or the total irrecoverable loss of sight of an eye or eyes due to malicious attack	£5,000
Permanent total inability to attend to any occupation or business due to malicious attack	£5,000
Temporary inability to attend to the usual occupation or business due to malicious attack	£50 per week for a maximum of 104 weeks from the date of the occurrence
Goods in transit	£1,000
Loss of income	£30,000

Student Cover Level 2:

Contents in your student accommodation £3,500 (£350 in respect of any one item)

(except in the following cases):

Computer equipment and accessories £1,500 in total

DVDs, CDs, records and cassettes £350 in total

Personal money £250 in total

Pedal cycles £350

General Conditions

1. Policy terms

We will only provide cover if as far as **you** know the declaration **you** have made and the information **you** have supplied, as detailed in **your** Statement of Insurance, is true and complete. **You** must keep to all the terms of this policy. If **you** do not do this, it will make the contract invalid and **you** will not be able to make a claim.

2. Alterations

You must tell **us** or Saga Services Limited in writing as soon as possible about any change which may affect this policy. If **you** do not tell **us**, **we** can declare the policy not valid or reduce the cover **we** provide.

The facts **we** need are those which **we** consider important in assessing or accepting **your** insurance. If **you** are in any doubt as to whether to tell **us** about any change, **you** should tell **us** anyway.

3. Reasonable care

You must take reasonable care to prevent or reduce any loss, destruction, damage or injury and maintain **your home** and other property in a good state of repair.

4. Other insurance

If **you** have any other insurance covering anything insured by this policy, **we** will pay only **our** share of any claim.

5. Fraudulent claims

If **you** or anyone acting for **you** makes a claim which is false or fraudulent in any way, **we** will not pay the claim and all cover under the policy will end immediately.

6. Claims - **your** duty

For information on the claims procedure and how **we** settle **your** claim, please read pages 46 to 51.

When **you** know **you** may have to claim under this policy, **you** must:

- tell **us** as soon as reasonably possible;
- tell the local police immediately **you** become aware that something is lost or if **you** suspect theft, attempted theft or malicious damage, and keep a note of any reference number given to **you**;
- tell **us** within seven days of loss or damage caused by riot, civil commotion, strike, labour or political disturbance or malicious acts or vandalism;
- take all reasonable steps to recover any property which has been lost;
- when asked, send **us** all the documents and information (including written estimates and proof of ownership or value) **we** may need at **your** expense; and
- send **us** any written claim made against **you** and give **us** full details in writing of any verbal claim made against **you**.

You must not:

- respond to any claim made against **you** or admit or deny responsibility or negotiate or settle any claim made against **you** without **our** written permission; or
- leave property for **us** to deal with unless **you** have **our** permission.

7. Claims - **our** rights

We can do the following:

- **We** can enforce **your** rights against another person, for **our** own benefit, before or after **we** have settled a claim.
- **We** can negotiate, defend or settle in **your** name any claim made against **you**.

- **We** are entitled to the remains of any insured property for which **we** have paid a claim.

Recovery of lost or stolen property

- If any lost or stolen property is recovered **you** must let **us** know as soon as reasonably possible.
- If property is recovered before payment of the claim **you** must take it back and **we** will then pay for any damage.
- If the property is recovered after payment of the claim it will belong to **us** but **you** will have the option to retain it and refund any claim payment to **us**.

8. Non-payment of premium

If **you** do not pay a premium **we** will not provide cover from the date the premium was due.

9. Financial Services Compensation Scheme

In the unlikely event that any of the underwriters become insolvent and are unable to pay the benefits under **your** policy, **you** are protected by the Financial Services Compensation Scheme (FSCS). The first £2,000 of any claim is protected in full. For amounts above this FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid. Further information about the operation of the scheme is available on the FSCS website: www.fscs.org.uk.

10. Cancellation

Cancellation within the first 14 days

If **you** cancel **your** policy within 14 days of receiving it **we** will refund your full premium within 30 days, unless **you** have made a claim. If **you** have made a claim in the first 14 days, **we** will give **you** a pro-rata refund on **your** premium based on the cover **you** have had.

If **you** do wish to cancel **your** policy and the insurance cover has not yet commenced **you** will be entitled to a full refund of the premium.

If after 14 days **you** have not cancelled your policy, **we** will assume that **you** have accepted the terms and wish **your** policy to continue for the agreed period of cover.

Cancelling your policy

If this policy does not meet **your** needs **you** have the right to cancel it at any point during its duration. **You** can telephone **us** on 0845 366 1607 or write to **us** at Saga Services Limited, The Saga Building, Middelburg Square, Folkestone, Kent, CT20 1AZ to cancel **your** policy. Cancellation is effective from the date **your** letter is dispatched.

We will refund any premium owing to **you** on a pro-rata basis, if **you** have not made a claim. Please be advised that the Legal Expenses Cover and Multi-appliance Breakdown Cover premiums are non-refundable after the first 14 days.

Saga Services Limited may cancel this policy by giving **you** seven days' notice by recorded delivery letter. **We** will send this notice to **your** last known address.

Please note that if **you** amend or cancel **your** policy mid-term and have paid by credit card or cheque, **we** will be unable to refund any amounts of £5 or less. Similarly, if **you** make any changes to **your** policy or cancel it mid-term, **we** will only request any payment from **you** if the amount is over £5.

Emergency help and advice from Saga

This advice section is to help you in the event of an emergency, and is available to all policyholders.

Saga know that you may need practical help at any time, night or day. We have arranged these useful helplines which you can use 24 hours a day, 365 days a year at no charge.

24 hour domestic emergency helpline - 0800 919 660

Domestic crises - a storm-damaged roof or broken door, burst pipes, blocked drains, even a heating or electricity failure - can happen all too often.

If this kind of unfortunate event happens, simply call the Saga helpline and we will contact a skilled tradesman such as a plumber or electrician. You will be responsible for the tradesman's charges, but if the damage is insured under the policy, you can make a claim for these charges in the normal way. Please read your Saga Home Insurance or Cover Plus policy booklet for details of how to claim.

If you have taken out the optional Domestic Emergency Cover you may be able to use this, please refer to pages 7 to 9 for details.

24 hour legal advice helpline - 0845 9000 013

You can get advice on domestic legal problems, such as neighbour disputes or consumer law, from our qualified legal experts. There is no limit to the number of calls you can make and you can rest assured that your conversation will be treated in the strictest of confidence.

The Saga helpline does not provide cover for any costs you have to pay because you followed the advice given. However, if you have Legal Expenses Cover, you may be able to claim for legal costs. Please read the Legal Expenses Cover section in your Saga Home Insurance or Cover Plus policy booklet for details of the cover and how to make a claim.

Protecting your property

This advice section is to help you and it does not form any requirement or exclusion as part of the policy.

If you are unfortunate enough to suffer loss or damage to your property, your insurance policy can help put things right. However, even settling a claim quickly may not compensate you for the worry and inconvenience you have suffered. In many cases, you can prevent loss or damage, so we have listed below some hints to help you protect your property.

Fire

- Make sure that you have proper fire guards for any open fires.
- Check all electrical and heating appliances regularly, especially if you use portable heaters.
- Make sure that you use the correct fuses and do not overload the circuits.
- Switch off power points when you are not using them and remove plugs from all wall sockets at night, especially television sets and electric blankets.
- Make sure you get your electrical wiring checked from time to time.
- Kitchens are a major source of fires, so always keep an extinguisher and a fire blanket handy for an emergency. Never leave the room if you have a chip pan on.
- Fit a smoke alarm. Carry out regular checks to make sure that the alarm is working.

Flood

If you think a flood is likely, take as many of your possessions as possible upstairs.

Burst pipes

- Lag all your water pipes and tanks that you can get to, not forgetting the loft.
- If your pipes freeze, turn off the water at the mains and thaw them out slowly using hot water bottles. Never use a blowlamp or heater with a naked flame.

Theft

- Fit good-quality locks to all your doors and windows.
- Keep doors and windows locked, especially when you go out.
- Fit a chain and 'door viewer' so you can check the identity of callers. (This is like a 'peep-hole' which lets you see callers without being seen.) Never let anyone into your home if they cannot prove their identity.
- Leave a light on if you go out in the evening.
- Close and lock your garage, shed and other outbuildings when you are not using them.
- Lock away garden equipment and tools, especially ladders.
- Do not leave keys outside your home.
- When you go away, cancel all deliveries and ask a friend or neighbour to move letters off your doormat and keep an eye on your home.
- Keep valuables out of sight.

Valuations

- These can help keep your policy up to date by ensuring that your specified items are adequately covered.

Finally, keep a detailed description and photographs of your property. If you do need to make a claim, this will help us handle your claim quickly and will also help the police in their investigations. If you need any more advice, we will be pleased to help.

Customer service

Our customer service commitment to you

Saga aims to provide **you** with high levels of service at all times. However, there may be times when **you** feel that **our** service has fallen below the standard **you** expect. If this is the case and **you** want to complain, **we** will do **our** best to try and resolve the situation.

Whether **you** are phoning or writing, please remember to quote **your** name, address and policy number as it will help **us** deal with **your** enquiry or complaint quickly.

If **you** have a query or complaint about **your** Saga Home Insurance policy, please contact Customer Services on **0845 366 1607**. If **you** have a complaint about a claim, please call Saga Home Claims on **0870 603 9525** (0800 919 660 for Domestic Emergency claims or 0870 9000 855 for Multi-appliance Breakdown claims). If this does not resolve **your** complaint, please follow the procedure listed below.

If your enquiry or complaint is about a claim (other than Domestic Emergency or Multi-appliance Breakdown):

Step 1 - Please contact:

The Saga Claims Manager
London and Edinburgh Insurance Company Limited
The Warren
Worthing
West Sussex BN14 9QD
Telephone: 0870 603 9525

Step 2 - If this does not resolve your problem, you may write to:

Group Chief Executive
London and Edinburgh Insurance Company Limited
Surrey Street
Norwich
Norfolk NR1 3NS

Step 3 - If you are not satisfied with the underwriter's final response, you can ask the Financial Ombudsman Service to review your case. Please see opposite for further details.

If your enquiry or complaint is about a Multi-appliance Breakdown claim:

Step 1 - please contact:

Head of Customer Care
AXA Insurance UK plc
Civic Drive
Ipswich IP1 2AN
Telephone: 01473 205926
Fax: 01473 205101
Email: customercare@axa-insurance.co.uk

Step 2 - If you are not satisfied with the underwriter's response, you can ask the Financial Ombudsman Service to review your case. Please see opposite for further details.

If your enquiry or complaint is about a Domestic Emergency claim:

Step 1 - please contact:

The Quality Standards Manager
Mondial Assistance (UK) Limited
102 George Street
Croydon
Surrey CR9 1AJ
Telephone: 020 8603 9853

Step 2 - If this does not resolve your problem, you may write to:

The Managing Director
Mondial Assistance (UK) Limited
102 George Street
Croydon
Surrey CR9 1AJ
Telephone: 020 8681 2525

Step 3 - If you are not satisfied with the underwriter's final response, you can ask the Financial Ombudsman Service to review your case. Please see opposite for further details.

If your complaint is about any other matter (please note we cannot deal with claim related complaints):

Step 1 - Please contact:

The Customer Relations Department
Saga Services Limited
The Saga Building
Middelburg Square
Folkestone
Kent CT20 1AZ
Telephone: 01303 771160
Fax: 01303 771347
e-mail: services.customer-relations@saga.co.uk

Step 2 - If this does not resolve your problem, you may write to:

Chief Operating Officer
Saga Services Limited
Middelburg Square
Folkestone
Kent CT20 1AZ

Step 3 - If you are not satisfied with our final response, you can ask the Financial Ombudsman Service to review your case. Please see opposite for further details.

Financial Ombudsman Service

The Financial Ombudsman Service resolves disputes in an independent and fair way. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800

Important note

The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to resolve your problem. However, if we have not provided a final response within eight weeks you can refer your complaint straight to the Financial Ombudsman Service.

Saga telephone numbers

If you are interested in any other products or services from Saga please call the following telephone numbers stating reference HHPB05.

Motor insurance	0800 096 4080
Breakdown assistance	0800 015 6833
Private medical insurance	0800 857 857
Health cash plan	0800 096 4085
Accidental death benefit	0800 096 4560
Travel insurance	0800 096 4556
Pet insurance	0800 056 5096
Motorhome insurance	0800 096 4553
Caravan insurance	0800 096 4087

Boat insurance	0800 015 3360
Holiday home insurance	0800 015 0751
Saga Investment Direct	0800 300 555
Saga Share Direct	0800 559 3195
Saga Visa Card	0800 096 4082
Telephone service	0800 559 3229
Internet service	0800 056 5089
Saga Magazine	0800 056 1057
Saga Holidays	0800 300 456

Helplines (Please have your policy number to hand when calling)

Customer service

For questions about your home insurance policy

from the UK

0845 366 1607

Monday to Friday 8.30am to 5.30pm, Saturday 9am to 1pm.

from abroad

+44 1303 771 825

Claims

For new claims or help with your existing claim
(except domestic emergency or multi-appliance breakdown claims)

from the UK

0870 603 9525

Monday to Friday 8am to 6pm, Saturday 9am to 12.30pm.

An emergency out of hours service for claims is available on the same telephone number.

from abroad

+44 1903 635 500

For the numbers above, Talk Type facilities are available for customers who are hard of hearing. Please call 01303 776030 for assistance

Domestic Emergency helpline

from the UK

0800 919 660

24 hours a day, seven days a week.

from abroad

+44 208 666 9388

Domestic Emergency Cover claims

from the UK

0800 777 136

24 hours a day, seven days a week.

Multi-appliance Breakdown Cover claims

from the UK

0870 9000 855

Monday to Friday 9am to 5pm.

For your protection and for training purposes, telephone calls may be monitored and recorded.

SAGA

Saga has arranged for its home insurance to be underwritten by London and Edinburgh Insurance Company Limited. Registered No. 924430. Registered Office: 8 Surrey Street, Norwich NR1 3NG. Authorised and regulated by the Financial Services Authority. Saga Services Limited is a wholly owned subsidiary of Saga Group Limited and is registered in England and Wales (Company No. 732602). Registered Office: The Saga Building, Enbrook Park, Folkestone, Kent CT20 3SE. Authorised and regulated by the Financial Services Authority.