

HOME WORKS

Residential Building Works
Insurance Policy

2026



Far from standard

Plum
UNDERWRITING

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Welcome

Thank **you** for choosing to insure **your home** with Plum Underwriting Ltd.

We are a specialist home insurance provider, established in 2002. **We** offer **our** products to **our** broker partners in the UK and Ireland and have built a strong reputation based on **our** excellent customer service and underwriting appetite.

We choose **our insurers** who cover the risks in the **policy** very carefully, based on their financial strength and service capabilities. The **insurer(s)** for **your policy** is as detailed on **your schedule**. **Our** claims service is designed to respond when **you** need it most – 24 hours a day, 7 days a week.

We are delighted to be given the opportunity to insure **your home** and can assure **you** that **we** will do all **we** can to keep **you** as a valued customer for many years ahead.

Your Policy

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

It is essential that **you** read **your policy** very carefully.

Your policy sets out clearly what is and what is not covered and to assist **you**, any words or phrases with special meanings are shown in bold text and are defined under the 'Definitions – Words with Special Meanings' section of the **policy**.

The **policy** sections are:

1. **Your Property**
2. **Your Contents**
3. **Your Liability as Property Owner**
4. Helplines & Legal Services Website

Your schedule details which sections are operative and which **insurer** is providing the cover under each section.

Upon request Plum Underwriting Ltd can provide Braille, audio or large print versions of the **policy** and the associated documentation. If **you** require an alternative format **you** should contact Plum Underwriting Ltd through whom this **policy** was arranged.

The language of this insurance contract and all communications relating to it will be in English.

Information You Have Given Us

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

If **we** establish that **you** deliberately or recklessly provided **us** with untrue or misleading information **we** will have the right to:

- (a) treat this **policy** as if it never existed;
- (b) decline all claims; and
- (c) retain the premium.

If **we** establish that **you** carelessly provided **us** with untrue or misleading information **we** will have the right to:

- (i) treat this **policy** as if it had never existed, refuse to pay all claims and return the premium **you** have paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- (ii) treat this **policy** as if it had been entered into on different terms from those agreed, if **we** would have provided **you** with cover on different terms;
- (iii) reduce the amount **we** pay on any claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**, if **we** would have charged **you** more.

We will notify **you** in writing if (i), (ii) and/or (iii) apply.

If there is no outstanding claim and (ii) and/or (iii) apply, **we** will have the right to:

- (1) give **you** thirty (30) days' notice that **we** are terminating this **policy**; or
- (2) give **you** notice that **we** will treat this **policy** and any future claim in accordance with (ii) and/or (iii), in which case **you** may then give **us** thirty (30) days notice that **you** are terminating this **policy**.

If this **policy** is terminated in accordance with (1) or (2), **we** will refund any premium due to **you** in respect of the balance of the **period of insurance**.

Change in Circumstances

You must tell **us** within fourteen (14) days of **you** becoming aware of any changes in the information **you** have provided to **us** which happens before or during any **period of insurance**.

When **we** are notified of a change **we** will tell **you** if this affects **your policy**. For example **we** may cancel **your policy** in accordance with the Cancellation and Cooling-Off Provisions, amend the terms of **your policy** or require **you** to pay more for **your** insurance. If **you** do not inform **us** about a change it may affect any claim **you** make or could result in **your** insurance being invalid.

Cooling Off and Cancellation

Cooling-Off Period

If, for any reason, **you** feel that this insurance is not right for **you**, **you** are entitled to cancel this insurance by notifying **us** through **your broker or insurance intermediary** in writing, by email or by telephone within 14 days of either the date **you** receive **your policy** documentation or the start of the **period of insurance**, whichever is the later.

Should **you** choose to cancel **your policy** within the 'Cooling-Off Period', **we** will cancel **your** insurance from the start of the **period of insurance** treating this **policy** as if it had never existed. **We** will refund any premium **you** have paid, provided that **you** have not made a claim. Any **policy** fee paid from the start of the **period of insurance** will be refunded to **you** and no **policy** fee will be charged for cancellation.

Your broker or insurance intermediary contact details are shown on **your schedule**.

Cancellation

1. Cancellation of **your policy** by **you**:

You may cancel this **policy** at anytime by notifying **us** through **your broker or insurance intermediary** in writing, by email or by telephone.

Your broker or insurance intermediary contact details are shown on **your schedule**.

2. Cancellation of **your policy** by **us**:

We may cancel this **policy** or any part of it if there are serious grounds to do so by giving **you** 30 days written notice through **your broker or insurance intermediary** detailing the reason for cancellation by recorded delivery to the correspondence address stated on **your schedule**.

We will detail the reason for the cancellation in **our** written notice to **your broker or insurance intermediary**.

Examples of where **we** would cancel **your policy** are as follows:

1. Where Plum Underwriting Ltd has been unable to collect a premium payment following non-payment correspondence issued to **you** or **your broker or insurance intermediary**.
If **you** pay **your** premium to **us** through a direct debit facility, **we** will allow 30 days for the premium to be brought up to date. If **you** fail to do so **we** will cancel from the date at which **you** have paid the relevant premium.
2. A change in the information **you** have previously given **us** where **we** are able to demonstrate that **we** would not normally offer insurance.
3. Unacceptable behaviour by **you** such as abusive behaviour or language, intimidation or bullying of **our** staff or suppliers.
4. **Your** failure to cooperate with **us** in accordance with **our** claims conditions where it affects **our** ability to process **your** claim.
5. If **you** have acted fraudulently in any way.
6. **You** have deliberately or falsely overstated information given to **us**.

3. Cancellation by **us** following a fraudulent claim:

If **you** make a fraudulent claim under this **policy** **we** will cancel **your policy** from the date of the fraudulent act and **we** will retain 100% of the premium.

4. Premium refund following cancellation of **your policy**:

In the event of cancellation by **you**, **your** premium refund will be calculated as follows:

If **you** cancel after the initial 14 day 'cooling off' period any refund will be on a proportional basis less the **policy** fee and always subject to the **period of insurance** being claim free.

If **you** have made a claim in the **period of insurance** being cancelled **we** will retain 100% of the premium and no refund will be due to **you**.

In the event of cancellation by **us**, **your** premium refund will be calculated as follows:

Any refund will be on a proportional basis and always subject to the **period of insurance** being claim free. If **you** have made a claim **you** will not be eligible for a refund and **you** must pay **us** any amount **you** still owe **us** for the period for which **you** have been insured.

Policy Fees

Plum Underwriting Ltd apply fees to administer all policies. Full details regarding our **policy** fees can be found on **your schedule**.

Please note that should **you** choose to cancel **your policy** within the 'Cooling-Off Period', any **policy** fees paid from the start of the **period of insurance** will be refunded to **you** and no **policy** fee will be charged for cancellation. Please see the 'Cooling Off & Cancellation' section within the **policy** wording for full details.

Customer Service & Complaints Procedure

The **insurers**, Plum Underwriting Ltd and **your broker or insurance intermediary** are committed to providing **you** with the highest standard of service at all times. If **you** have any questions or queries about **your policy** or the handling of any claim, in the first instance please contact **your broker or insurance intermediary** shown on **your schedule**.

Customer Complaints Procedure

In the event that **you** wish to make a complaint regarding **your policy** or claim please follow the complaints procedure shown on **your schedule**.

Financial Ombudsman Service

Complaints that Plum Underwriting Ltd or **insurers** cannot resolve may be referred to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free service set up by parliament to sort out individual complaints that consumers or small businesses are not able to resolve with financial businesses.

You can refer **your** complaint to the Financial Ombudsman Service if **you** have not received a written final response in respect of **your** complaint within 8 weeks of the date **your** complaint was received by the parties detailed in the complaints procedure shown on **your schedule** or if **you** are unhappy with the decision following **your** complaint.

If **you** would like to refer **your** complaint to the Financial Ombudsman Service, **you** must do so within 6 months from the date **you** receive the final response about **your** complaint from Plum Underwriting Ltd or the **insurer**.

You can contact the Financial Ombudsman Service as follows:

Financial Ombudsman Service
Exchange Tower, London, E14 9SR

From within the United Kingdom

Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

Tel: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers.

Free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Tel: +44 (0)207 964 0500

Fax: +44 (0)207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service can look into most complaints from consumers and small businesses.

For more information contact them on the above number or address, or view their website www.financial-ombudsman.org.uk.

The complaint procedure does not affect **your** right to take legal action.

Authorisation, Regulation & Compensation

Plum Underwriting Ltd

Plum Underwriting Ltd is registered in England and Wales: 04509589, 7th Floor, 55 Mark Lane, London, EC3R 7NE.

Plum Underwriting Ltd is authorised and regulated by the Financial Conduct Authority, 309166.

Your Insurers

The **insurers** for **your policy** are detailed on **your schedule** under the 'Insurers' section.

You can also visit the Plum Underwriting Ltd website which shows further detail at www.plum-underwriting.com/about-us/uk-insurers

All **insurers** providing cover under this **policy** are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority unless stated otherwise on **your schedule**.

Further details can be found on the Financial Services Register at www.fca.org.uk/register

The Financial Conduct Authority

The Financial Conduct Authority (FCA) want consumers to use financial services with confidence and have products that meet their needs from firms and individuals they can trust.

To achieve this, the FCA regulates firms and financial advisers so that markets and financial systems remain sound, stable and resilient and their aim is to help firms put the interests of their customers and the integrity of the market at the core of what they do.

You can contact the FCA as follows:

The Financial Conduct Authority
12 Endeavour Square, London, E20 1JN
UK: 0800 111 6768 (freephone) or 0300 500 8082
From abroad: +44 (0)20 7066 1000
Email: consumer.queries@fca.org.uk

Prudential Regulation Authority

The Prudential Regulation Authority's (PRA) role is defined in terms of two statutory objectives to promote the safety and soundness of banks, building societies, credit unions, insurers and major investment firms and specifically for insurers, to contribute to the securing of an appropriate degree of protection for policyholders.

You can contact the PRA as follows:

The Prudential Regulation Authority
Bank of England, Threadneedle Street, London EC2R 8AH
UK: +44 (0)20 3461 4878
From abroad: as above
Email: enquires@bankofengland.co.uk

Financial Services Compensation Scheme

All **insurers** providing cover under this **policy** and Plum Underwriting Ltd are members of and are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if an **insurer** or Plum Underwriting Ltd is unable to meet its obligations to **you** under this contract.

If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. The Scheme contact details are as follows:

Financial Services Compensation Scheme
PO Box 300, Mitcheldean, GL17 1DY

UK: 0800 678 1100

From abroad: +44 (0)20 7741 4100

Further information about the Scheme is available from the Financial Services Compensation Scheme: www.fscs.org.uk.

Subscribing Insurers' Several Liability

Your policy or sections of **your policy** may be underwritten by more than one **insurer**. **Your schedule** confirms who the **insurer(s)** are for **your policy** or section of **your policy**.

Where there is more than one **insurer** noted, each **insurer** is solely responsible for their own percentage of **your policy** or section of **your policy**, they are not responsible for any other **insurer(s)** percentage of **your policy** or section of **your policy**.

The responsibility does not pass to any other **insurer** noted in the event that for whatever reason, another **insurer** does not satisfy all or part of its obligations under **your policy** or section of **your policy**.

This is standard procedure where more than one **insurer** is underwriting **your policy** or section of **your policy**. **You** can rest assured that Plum Underwriting Ltd chooses **insurer(s)** that are financially stable and professional ensuring that they will always meet their obligations in accordance with **your policy** or section of **your policy**.

You can also visit the Plum Underwriting Ltd website which shows further detail at www.plum-underwriting.com/about/underwriting-capacity/

Laws Applying

Choice of Law and Jurisdiction

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary prior to the inception of this **policy**, this insurance shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Contracts (Right of Third Parties) Act 1999

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

Use of Personal Data

Plum Underwriting Ltd and the **insurer(s)** are committed to protecting **your** personal information. Plum Underwriting Ltd and the **insurer(s)** will use personal information about **you** fairly and lawfully, primarily in connection with the provision of insurance. Full details can be found in the Privacy Notice at www.plum-underwriting.com/info/privacy-policy which specifies:

- the information that Plum Underwriting Ltd and the **insurer(s)** may collect on **you** and from whom;
- how and why this information will be used;
- how Plum Underwriting Ltd and the **insurer(s)** may share and disclose the information; and
- the retention of **your** data.

In some instances Plum Underwriting Ltd and the **insurer(s)** may need to seek **your** consent before processing such data. Plum Underwriting Ltd and the **insurer(s)** will always make it clear to **you** when and why **your** consent is being sought. A hard copy of the Privacy Notice is available on request.

You have a number of rights (including the right of access to see personal information about **you** that is held in Plum Underwriting Ltd and the **insurer(s)** records) and these are detailed in the Privacy Notice. If **you** have any questions or concerns relating to the Privacy Notice or Plum Underwriting Ltd's data protection practices, or to make a subject access request, please contact:

Plum Underwriting Ltd, Data Protection Officer, 7th Floor, 55 Mark Lane, London, EC3R 7NE

How to Make a Claim

To make a claim, **you** can contact **us** by telephone, email or post – please refer to the section 'How to Make a Claim' on **your schedule** for the contact details.

When notifying a claim, please provide **your** name, **policy** number (shown on **your schedule**), the name of **your broker or insurance intermediary** and full details of the **accidental damage** and/or **bodily injury**.

There are a number of claims conditions that operate. Please refer to the 'General Claims Conditions' section of this **policy** wording as well as the individual sections of cover which explain **your** duties in the event of a claim and how **we** deal with **your** claim.

Definitions – Words with Special Meanings

The following definitions apply to all sections of this **policy** unless otherwise stated. Additional definitions are shown in the sections to which they apply.

Accidental Damage

Sudden and unintentional physical damage that occurs unexpectedly and not through wear and tear, breakdown or malfunction.

Act of Terrorism

An act, including for example the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Bodily Injury

Bodily injury to any person shall include:

- Death illness and disease
- Mental injury, anguish or nervous shock sustained by any person as a result of actual or threat of bodily injury, death, illness or disease

Computer Viruses

A set of corrupting, harmful or otherwise unauthorised instructions or code including any malware or a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network.

Contents

Household goods and personal property within the **home**, which are **your** property or which **you** are legally liable for.

Contents includes:

- carpets
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**
- property in the open but within the **risk address** up to £1,000 in total per claim (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the **home**)
- deeds and registered bonds and other personal documents up to £1,500 in total per claim
- stamps, medals, coins or items forming part of a collection up to £2,500 in total per claim
- paintings or other bespoke or unique works of art or craft, gold, silver, gold and silver plated articles, jewellery, watches, gemstones and furs up to £2,500 in total per claim
- pedal cycles including **electrically assisted pedal cycles** up to £500 in total per claim
- **contents** in garages and outbuildings

Contents do not include:

- motor vehicles (other than domestic gardening equipment, **electrically assisted pedal cycles** or motorised mobility scooters, electric wheelchairs and powerchairs), caravans, trailers or watercraft or their accessories
- money, credit cards or casino chips
- any living creature
- any part of the **existing structure** or the **contract works**
- any property held or used for business purposes
- any property insured under any other insurance
- land or water

Contract

The agreement with the **contractor(s)** for work to be carried out on behalf of **you** by way of construction, installation, extension, alteration, repair or maintenance.

Contractor(s)

The parties (including contractors and sub contractors and every tier where required to be insured under the **contract**) who carry out **contract works** at the **risk address** as detailed under the **contract works** section on **your schedule**.

Contract Works

The permanent and temporary activities executed in performance of the **contract** and **site** materials and **free issue materials** for incorporation therein whilst at the **risk address** as detailed under the **contract works** section on **your schedule**.

Costs and Expenses

Costs and expenses recoverable by any claimant from **you**, costs and expenses incurred by **you** with **our** written consent or **your** solicitors fees for the representation at any coroners inquest or fatal accident inquiry or in any court of summary jurisdiction.

Domestic Outbuildings and Garages

Free-standing permanent structures including:

- Garages, stables, barns, studios, pool houses and summer houses
- Garden sheds, greenhouses and other similar structures

Electrically Assisted Pedal Cycles (EAPC)

An EAPC must have pedals that can be used to propel it.

It must show either:

- the power output
- the manufacturer of the motor

It must also show either:

- the battery's voltage
- the maximum speed of the bike

Its electric motor:

- must have a maximum power output of 250 watts
- should not be able to propel the bike when it's travelling more than 15.5mph

An EAPC can have more than 2 wheels (for example, a tricycle).

Endorsement(s)

A change in the terms and conditions of this insurance that can extend or restrict cover.

Excess

The amount stated on **your schedule** or **endorsement(s)** which **you** will be responsible for paying in the event of each and every claim.

Existing Structure

The existing land, permanent buildings, **domestic outbuildings and garages** at the **risk address** owned by **you** including:

- Interior decorations, fixtures and fittings, fitted appliances, machinery, plant, lifts and climate control systems
- **Swimming pools**, ornamental fountains and ponds
- Hard tennis courts, terraces, patios, driveways, footpaths, walls, gates, fences and hedges
- Underground service pipes, cables, sewers, drains, fixed domestic fuel tanks, externally fixed radio and television aerials, satellite dishes, their fittings and masts, solar panels.

Flood

Water from any source external to a building, which enters a building:

- a) at or below ground level; or above ground level, provided part of the body of such water is at ground level; and
- b) does so with a volume, weight or force which is substantial and abnormal

whether resulting from **storm** or otherwise.

For the avoidance of doubt the following do not constitute a Flood:

- c) the gradual seepage or percolation of water into a building (such as rising damp); and
- d) water escaping from a water main, drain, sewer, pipe or other thing inside a building, unless such escape was solely the consequence of a flood meeting the above definition.

Free Issue Materials

New materials or items purchased by **you** and any **reused materials** made available for incorporation within the **contract works** by **your contractor(s)** provided that **you** declare to **us** the original purchase and replacement values of such **free issue materials** during the **period of insurance**.

Heave

Upward movement of the ground beneath the foundations of the **risk address** as a result of the soil expanding.

Other Party/Parties

Any other party named on **your schedule** under the 'Other Parties' section.

Home

The private dwelling, the **domestic garages and outbuildings** at the **risk address** shown on **your schedule**.

Landslip

Downward movement of sloping ground.

Period of Insurance

The length of time this insurance is in force as shown on **your schedule** plus up to an additional 14 days after the end date shown on **your schedule** unless otherwise cancelled.

Policy

- The **policy** wording (as stated on **your schedule** which confirms which **policy** wording is applicable to **you**)
- **Your schedule**
- Any **endorsement(s)** shown on **your schedule**

Reused Materials

Materials available for incorporation into the **contract works** and for which **you** are responsible, which have been fully removed from the **existing structure** and laid aside ready for re-use.

Risk Address

The address as detailed on **your schedule** which includes the **site**, the **existing structure** and the **contract works**.

Schedule

Your schedule is part of this insurance and contains details of the **insurers**, **you**, **your** statement of fact, the **risk address**, the **contract works**, the **sums insured**, the **excess**, any **endorsement(s)**, the **period of insurance** and the sections of this insurance which apply.

Settlement

Downward movement as a result of the soil being compressed by the weight of the **risk address** within ten years of construction.

Site

The site of the **contract** as detailed on **your schedule** under **risk address** and adjacent thereto and shall include any special storage areas set up in connection with the **contract works**.

Standard Construction

Constructed of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete (but excluding anything roofed in whole or in part with thatch or highly combustible material).

Storm

A period of violent weather which may incorporate:

- wind speeds of at least 48 knots (55mph) which are equivalent to Storm Force 10 on the Beaufort Scale.
- torrential rain, falling at a rate of at least 25mm per hour
- snow to a depth of at least one foot (30 centimetres) in 24 hours
- hail of such intensity that it causes damage to hardened surfaces or breaks glass

Subsidence

Downward movement of the ground beneath the **risk address** other than by **settlement**.

Sum(s) Insured

The amounts shown against each section, limit and/or item on **your schedule** and/or in this **policy**.

Swimming Pools

Swimming pools which are permanently installed.

Territorial Limits

Anywhere within England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.

Transit

Transit within the **territorial limits** undertaken in connection with the **contract works**.

Trespass or Nuisance

Trespass, nuisance or obstruction or interference with any easement right of air, light, water or way.

Unoccupied

Where the **risk address** is vacant for a period of 7 consecutive days.

Vitiating Act

Circumstances of fraud, misrepresentation, misdescription, non disclosure or breach of any warranty or condition by an insured party or parties.

We/Us/Our/Insurer(s)

Insurers as named on **your schedule**.

You/Your/Insured

The person or persons named on **your schedule** as the policyholder, owner of the **risk address** and the employer of the **contractor(s)** who are carrying out **contract works** on the **risk address**.

Your Broker or Insurance Intermediary

The person or persons who placed this insurance on **your** behalf.

General Conditions

The following general conditions apply to all sections of this **policy**. Additional conditions are shown in the sections to which they apply.

If **you** fail to comply with any of the general conditions this insurance may become invalid, or affect the settlement of any claim under this **policy**.

1. Multiple Premises

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

2. Your Duty of Care

You must take all reasonable steps to:

- ensure the safety of the **risk address**
- prevent accidents and comply with all statutory obligations and to maintain the **contract works**, machinery, plant and **existing structure** in good condition and repair
- select registered **contractor(s)** who are experienced to carry out the **contract works** they will be undertaking as defined in the **contract**.
- Ensure that all **contractor(s)** working at the **risk address** have a public liability insurance policy in place with a sum insured of no less than £2,000,000, both prior the start date of this **policy** and throughout the **period of insurance**. **You** must record and retain details of such insurance policies and make these available for **our** inspection upon **our** request.
- remedy any defect or danger as soon as it is discovered and take any necessary precautions
- prevent any circumstances arising or cease any activity which may give rise to a claim under the **policy**

If **you** do not, **we** will not be liable to pay any related claim.

3. Fraud Prevention

In order to protect the interests of **our** policyholders and to prevent and detect fraud, **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police
- Check and/or file **your** details with fraud prevention agencies and databases
- Undertake credit searches and additional fraud searches.

If **you** provide false or inaccurate information and fraud is identified, details will be passed to the fraud prevention agencies and databases to prevent fraud and money laundering.

We can supply on written request to **us** details of the databases **we** access or contribute to.

4. Assignment

You cannot transfer **your** interest in this **policy** to anyone else without **our** written agreement.

5. Other Insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any amount over which would have been covered under such other insurance had this insurance not been effected.

6. Sums Insured

You have an ongoing duty to ensure that **your sum insured** represents the full value of the property insured.

For **your existing structure**, the full value is the cost of rebuilding by a professional third party contractor if **your existing structure** were destroyed (this is not the same as the market value).

'Section 1 – Your Property' automatically provides additional cover for architects, surveyors, consulting engineers, legal and other fees required to reinstate or replace the **risk address** and, clearing debris from the **site** and making the **site** and **risk address** safe up to 15% of the total **sum**

insured. If this amount is not sufficient for **your** requirements, **you** must ensure the **sum insured** for **your existing structure** is adequate to include these additional expenses.

Your sum insured for **contents** must be the cost to replace as new.

If, at the time of any loss or damage, the **sum insured** is not enough **we** will proportionally reduce the amount of any claim payment made by the percentage of under payment of premium which has arisen as a result of the shortfall in the **sum insured**.

For example, if the premium **you** have paid for **your existing structure** insurance is equal to 75% of what **your** premium would have been if **your existing structure sum insured** was enough to reconstruct **your existing structure**, then **we** will pay up to 75% of any claim made by **you**.

7. Fraudulent Claims

If **you** or anyone acting on **your** behalf makes a claim knowing it to be false or fraudulent in amount or in any other respect **we** will cancel this **policy** from the date of the fraudulent act.

We will seek to recover any payments from **you** which **we** have already made in respect of the fraudulent claim.

This action will not affect any previous claims unless the fraudulent act took place before any previous claims in which case the **policy** will be cancelled from the date of the fraudulent act and therefore no cover exists after this date and **we** will seek to recover any payments from any previous claims which **we** paid **you** on or after the date of the fraudulent act.

8. Non-invalidiation

This insurance shall not be invalidated by any act or omission or by an alteration whereby the risk of **accidental damage** is increased unknown to **you** provided that when **you** become aware thereof **you** shall as soon as practically possible give notice to **us**. Any terms, conditions and exclusions applied will be in accordance with **our** usual underwriting that **we** would have applied had **you** been aware and notified **us** of such risk of **accidental damage**. **You** may also be required to pay an additional premium.

9. General Property Management

You must ensure that:

- all gas, water and electricity mains supplies are disconnected if the **risk address** is **unoccupied** other than those required to operate any sprinkler system, fire alarm system or intruder alarm system.
- the **risk address** must be inspected thoroughly internally and externally at least once every 7 days by either **you** or **your** representative to check the premises thoroughly and to carry out any work necessary to prevent **accidental damage** and maintain the security arrangements. A record of all inspections must be kept and made available to **us** on request. An example of an inspection record is included below, along with an example inspection checklist.
- all outside doors at the **risk address** are kept securely locked to prevent unauthorised entry when **you** or **your** representative or **your contractor(s)** are not present at the **risk address**.
- all windows firmly secured at all times when **you** or **your** representative or **your contractor(s)** are not present at the **risk address**.
- any alarm system is put into operation when **you** or **your** representative or **your contractor(s)** are not present at the **risk address**.
- any accumulations of combustible materials introduced to the **risk address** as part of the **contract** be adequately protected against sources of ignition and heat.
- any accumulations of waste from any **contract works** are to be removed from the **existing structure** at the end of each working day and deposited in skips. Such skips are to be situated at least 5 metres (16 feet 4.85 inches) from any **existing structure** and removed at least weekly from the **risk address**.

Example Inspection Record:

Name	Date	Time	Observations/Actions
John Smith	17/12/2015	14:20	All rooms checked and found in good condition, left fully locked with alarm activated.

Example Inspection Checklist

Whilst not exhaustive, the following is a list of areas which **you** or **your** representative may consider including in the inspection to mitigate any loss or damage:

- Windows shut and fastened and locked
- All external doors shut, fastened and locked when the **risk address** is left unattended
- Check throughout the **risk address** for any signs of ingress of water
- Check inside and outside of the **risk address** for any signs of leaks/escape of water
- Check all windows and doors of the **risk address** for signs of any attempted forced entry
- Remove any build up of newspapers and post
- Consider sealing letter box
- Remove any rubbish that has accumulated outside of the **risk address** or in doorways/porches
- If fitted ensure the intruder alarm is fully functional and operates correctly
- If fitted ensure CCTV system is fully functional and operates correctly
- Ensure electrical appliances are switched off when not in use
- Ensure any uncontained electrical wiring is in good condition and no bare wires are showing
- Roof tiles in good order, no slipped or broken tiles
- Flat roofs in good condition, no rips/tears or pooling of water
- Ensure gutters and rainwater goods are regularly checked and cleared of any build up of leaves/rubbish
- Ensure trees and shrubs are maintained with any damage/diseased sections being removed
- Gardens are maintained with rubbish removed
- Ensure aerial and satellite dishes are secured
- Internally ensure water is free running through sanitary ware and there are no signs of blockages
- Lift drain inspection covers to ensure water is free running and that there are no signs of blockages
- Check level of oil in external tanks is in line with expectation
- Check oil tanks externally for damage or leaks
- Ensure central heating is functional and operates correctly including timers
- Check any garages/outbuildings for signs of any attempted forced entry

10. Risk Management Survey

Where the total of the **existing structure sum insured** and the **contract works sum insured** is greater than or equal to £1,000,000 **we** may speak to **your broker or insurance intermediary** to arrange a mutually agreeable date and time to visit the **risk address** with **you** or **your** representative to undertake a risk management survey free of charge.

We may at **our** discretion offer this service to **you** if **your existing structure sum insured** and **contract works sum insured** is less than £1,000,000. Where **we** do, **we** will speak to **your broker or insurance intermediary** to arrange a mutually agreeable date and time to visit the **risk address** with **you** or **your** representative.

The risk management survey will be conducted by a qualified risk engineer and **we** will insure the **risk address** in accordance with the terms described on **your schedule** from the start of the period of insurance until the date **we** tell **your broker or insurance intermediary** about the results of the risk management survey.

Your broker or insurance intermediary will then write to **you** to confirm that the insurance will continue on the current terms if the risk management survey is satisfactory, or to tell **you** if **we** require **you** to carry out any additional requirements. **Your broker or insurance intermediary** will then tell **you** the timescales within which **you** must carry out any additional requirements. It is a condition under the **policy** that **you** comply with all risk improvement requirements **we** request following any survey within the timescales specified.

If **we** consider the risk management survey to be unsatisfactory, or if **you** do not or will not carry out the stated additional survey risk improvement requirements, **we** have the right with immediate effect to:

- cancel the **policy**;
- alter the premium; and/or
- alter the terms and conditions of the **policy**.

If this is the case **your broker or insurance intermediary** will write to **you** by recorded post to **your** correspondence address shown on **your schedule**. If **you** choose to reject the alterations or **we** cancel **your policy** and **you** have not made a claim, **we** will refund a percentage of the premium based on the number of days left in the **period of insurance**. If **you** have made a claim, **you** will not get a refund and **you** must pay us any amount **you** still owe for the period **you** have been insured for.

General Claims Conditions

The following claims conditions apply to all sections of this **policy**. Additional claims conditions are shown in the sections to which they apply. If **you** fail to comply with any of the conditions this may affect the settlement of any claim under this **policy**.

Please also refer to the individual **policy** sections for additional comment.

1. Your duties in the event of a claim – Things you need to do

a) Notifying us of a Claim

You must as soon as practicably possible provide details of the claim or possible claim, using the claims contact details as stated on **your schedule**.

b) Circumstances of the Claim

You must provide **us** with written details of what has happened within 30 days and provide any other information **we** may require.

c) Liability Claims

If a liability claim is made against **you**, **you** must forward to **us** as soon as is practically possible notice of the claim, including any letter, writ, summons or other legal document **you** receive.

d) Notifying the Police or Other Relevant Authorities

You must, following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property:

- tell the Police as soon as practicably possible and, if required, any other relevant authorities
- obtain an incident report number (where issued), a property irregularity or other appropriate report.

e) Our Representatives

You must co-operate fully with **us** and **our** authorised representatives including loss adjusters and other experts that **we** have appointed at all times.

f) Other Information and Assistance

You must as soon as practicably possible provide any information and assistance **we** may require.

g) Your Authority

You must not negotiate, pay, settle, offer to settle, admit to or deny any claim without **our** prior written consent.

h) Your Duty of Care

You must take all care to limit any loss, damage or injury.

i) Evidence & Value

Where **we** request **you** must provide **us** with evidence of value or age (or both) for items involved in **your** claim.

j) Your Property

Your property shall remain **yours** at all times. **We** will only take ownership of or accept liability for **your** property if **we** have agreed with **you** in writing to do so.

If **you** fail to comply with any of the points detailed in '1. Your duties in the event of a claim – Things you need to do' shown above this insurance may become invalid.

2. How we deal with your claim

a) Payment of Claims

Subject to **you** complying with '1. Your duties in the event of a claim – Things you need to do' as detailed above, **we** will ensure that **we** will pay sums due to **you** for any valid claim allowing time for investigation and assessment of the claim.

b) Defence of Claims

We have the right to:

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

c) Our Rights

After a claim **we** have the right to:

- take over and conduct in **your** name, the defence or settlement of any claim
- prosecute in **your** name to recover, at **our** expense and for **our** benefit, any payment **we** have made under this insurance
- inspect any damaged property should **we** wish to do so.

d) Excess

In respect of a single event, if **your** claim is for loss or damage under more than one section of **your** **policy**, **we** will only deduct one **excess** rather than deduct an **excess** per section.

The **excess** deducted will be the highest **excess** of the sections **you** are claiming under.

e) Discharge of Liabilities

We may, at **our** discretion, in respect of any claim covered by this **policy**, pay to **you** the **sum insured** (or the balance of this amount not yet paid to **you**), or any lesser amount for which the claim can be settled. On payment of this sum, **we** will be under no further liability other than for **costs and expenses** incurred prior to the date of this payment for which **we** are responsible.

f) Possession

We will be entitled, without incurring any liability under the **policy** to:

- enter any building or premises where **accidental damage** has happened and take and keep possession of the damaged property
- deal with salvage in any reasonable way

But no property can be abandoned to **us**.

If **we** elect to reinstate or replace any property, **you** must, at **your** own expense produce any plans, documents or information as **we** may reasonably require. **We** will pay for any reasonable expenses **you** incur in providing **us** with this as part of **your** claim. **We** are not bound to reinstate exactly or completely, but as well as circumstances permit and in a reasonable and sufficient manner.

g) Access

For the purpose of handling and settling **your** claim as quickly and as efficiently as possible **you** will give **us** access to the **risk address** at a mutually agreeable date and time.

General Exclusions

The following general exclusions apply to all sections of this **policy**. Additional exclusions are shown in the sections to which they apply.

What is not covered:

1. Any loss or damage:
 - that is not associated with the incident that caused **you** to claim
 - that commenced before cover starts
 - caused by wilful acts by **you** or any of **your** employees
 - or liability caused by deception other than by any person using deception to gain entry to **your home**
 - caused by loss of profit, business interruption or any economic loss of any kind
 - caused by or resulting from the **risk address** being confiscated, taken, damaged or destroyed by or under the order of any government, public or local authority, or any emergency service
 - resulting from any **contract works** being undertaken at an open trench depth of 5 metres (16 feet 4.85 inches) below the normal ground level surrounding the **home**, unless **we** have agreed and accepted such **contract works** before such **contract works** commence and **your schedule** specifically states that this exclusion no longer applies
 - to, and the cost necessary to replace, repair or rectify any part of the **risk address** which is in a defective condition due to a defect in design, plan, specification, materials or workmanship. This shall not apply to any part of the **risk address** which is free of the defective condition but is damaged in consequence thereof
 - to any part of the **risk address** to enable the replacement, repair or rectification of any part of the **risk address** which is in a defective condition due to a defect in design, plan, specification, materials or workmanship.

For the purpose of this **policy** and not merely this exclusion, the **risk address** shall not be regarded as damaged solely by virtue of the existence of any defect in design plan specification materials or workmanship in the **risk address** or any part thereof

- where **contract works** cease for 60 continuous days unless expressly agreed by **us** in writing.
- where any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any amount over which would have been covered under such other insurance had this insurance not been effected
- caused by wear and tear or any other gradually operating cause, mechanical or electrical breakdown, fault or failure.

Examples of wear & tear excluded under this policy include but are not limited to the following:

- Damp formed over a period of time
- Blocked or poorly maintained guttering
- Failure of a flat roof due to age
- Worn out carpets.

Examples of mechanical & electrical breakdown excluded under this policy include but are not limited to the following:

- Electrical failure of an electrical component in televisions or computers
- Mechanical failure of a clock mechanism.

2. Any loss or destruction of or damage to any property or any loss or expenses arising from or any legal liability of any nature caused by or contributed to or by or arising from:
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear components thereof.
3. Any loss, damage, expense, or legal liability caused by, contributed to, or arising from pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Any loss or destruction of or damage to any property, or any loss or expenses resulting or arising from, or any legal liability caused by or contributed to by or arising from the failure of any equipment to correctly recognise the date or change of date.
5. Any loss or damage or liability occasioned by, happening through or resulting from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However this General Exclusion shall not apply to **accidental damage** to the **risk address** from or occasioned by the detonation of munitions of war in or about the **risk address**, providing that the presence of the munitions is not the result of a state of war at the time of the **accidental damage**.
6. Any loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising from:
 - a) any legal liability of whatsoever nature; or
 - b) death or injury to any person, caused by or contributed to by or arising from biological or chemical contamination due to or arising from;
 - i) an **act of terrorism**; and/or
 - ii) steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, threatened, suspected or perceived **act of terrorism**.
7. Any loss or damage which but for the existence of this insurance would have been provided under contract, legislation, guarantee or other more specific insurance.
8. Any benefit under this **policy** to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.
9. Any loss, damage or liability resulting from any structural work undertaken as part of the **contract works** that is not designed and planned by a fully qualified structural engineer and carried out in line with the current building regulation with the local authority building control services overseeing the work as they deem necessary.
10. Any additional proportion, other than **our** rateable proportion of any claim loss, damage or liability covered under this **policy**, should that loss, damage or liability be covered wholly or in part under any other insurance.
11. Any claim under this **policy** unless **you** transact **your** UK insurance business for this **policy** through a UK bank account in Sterling for the payment of premium from and the payment of claims to **you**.
12. **We** will not pay any claim for loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - i. the use of or inability to use any application, software, or programme;
 - ii. any **computer virus**;
 - iii. any computer related hoax relating to i and/or ii above.
13. **We** will not pay any claim for loss of or damage to any electronic data (for example files or images) wherever it is stored.
14. This insurance **policy** does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:
 - a) infectious or contagious disease;
 - b) any fear or threat of a) above; or
 - c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Special Conditions that apply to Fire cover

The following special conditions apply to sections 1 and 2 of this **policy**. If **you** fail to comply with any of these special conditions this may affect the settlement of any fire claim under sections 1 and 2 of this **policy**.

1. Heat Application Condition

Whenever there is application of heat involving a naked flame, an open heat source, operations producing sparks or a hot air stripper at the **risk address**:

- a) all combustible material must be removed a safe distance from the area the work is being carried out. A safe distance must be at least fifteen metres when welding or cutting is taking place.

Where such clearance is impracticable, combustible material must be covered by blankets or screens which are both non-combustible and which prevent the transfer of heat into surrounding items or structures.

Combustible parts of the **risk address** must be protected in the same way, and

- b) at least one water (with a capacity of more than 8.2 litres), dry powder (with a weight of more than 1.2 kilograms) or other fire extinguisher of an equivalent rating or a type suitable for the combustible material at the **risk address** is kept immediately adjacent to the area of work in full working order and available for immediate use, and
- c) equipment is lit for as short a time as possible before use and extinguished immediately after use, and
- d) equipment which is lit or switched on is not left unattended, and
- e) on every occasion that work with heat occurs, one hour after work has finished, a thorough examination for any sign of combustion must be made, in and around the work area with the appropriate findings recorded and signed off by an independent party. A hot works permit system is recommended for this purpose.

2. Asphalt, Bitumen and Tar Heaters Condition

Your contractor(s) must ensure that:

- a) all heating of asphalt, bitumen, tar or pitch is carried out in a suitable vessel, at least 5 metres (16 feet 4.85 inches) from any **existing structure** and at ground level, using bottled gas, and
- b) the vessel is attended at all times whilst the source of heat is lit and whilst in use, and
- c) a suitably sized spill tray is used which can hold the entire contents of the vessel, which is both non-combustible and which prevents the transfer of heat into surrounding items or structures.

3. Joint Code of Practice

This special condition applies where the original **contract** price exceeds £2,500,000.

Your contractor(s) undertake to comply with the Joint Code of Practice on the Protection from Fire of Construction Sites and Buildings Undergoing Renovation Eighth Edition dated July 2012 or any subsequent amendment thereto or revised edition thereof current at the commencement of the **contract** (as specified in the **policy**) hereinafter referred to as the Joint Code.

Our appointed representative shall have the right at all reasonable times to enter and inspect the **risk address** for the purpose of checking whether the conditions thereon in all respects comply with the Joint Code.

In the event that **we** become aware of a breach of the Joint Code **we** may inform the construction **site** management of the nature of the breach specifying the remedial measures **we** require and the period within which these must be completed.

Where **we** consider such a breach is of sufficient importance **we** may confirm the same by notice in writing to **you**. Under the terms of this or any subsequent notice **we** may suspend or cancel all cover under this **policy** from the date named in the notice not being a date earlier than the date named for completion of remedial measures it being understood that upon suspension such cover will be reinstated when **we** are satisfied that the remedial measures have been completed. Such notice shall be given by registered post, recorded delivery, facsimile transmission or by hand. This special condition shall not by itself be considered a condition precedent to **our** liability, but its inclusion shall not prejudice, waive or remove **our** rights under the terms of any other **policy** exclusions, conditions or special conditions.

Special Conditions that apply to Escape of Water cover

The following special condition applies to all sections of this **policy**. If **you** fail to comply with any of the conditions this may affect the settlement of any escape of water claim under all sections of this **policy**.

1. Quality Control of New Water Supply Systems (And/Or The Alteration of Existing Water Supply Systems)

If the **contract works** involve the installation of a new water supply system or the alteration of any existing water supply system, including the replacement, repair or maintenance of any apparatus within the system, then the **contractor(s)** must:

- a) pressure test all pipe work and apparatus forming part of, or attached to, the **contract works** in accordance with the manufacturers guidelines.

Unless otherwise instructed by the manufacturer's guidelines, the pressure test should be subject to an initial air test followed by sectional hydraulic testing at a minimum of 1.5 times the working pressure for a minimum duration of two hours.

Following successful sectional pressure testing, full system pressure testing at the **risk address** should be carried out inclusive of all apparatus forming part of that system, in line with manufacturer's guidelines. A minimum test period of eight hours is required.

The results of each sectional and full system test should be recorded and retained.

The pressure tests should not be conducted when the **risk address** is unattended by personnel familiar with the system and competent to attend to any escape of water.

Following successful pressure tests, appropriate test certification should be issued and retained.

Copies of each test and any issued certification should also be made available to **us** if requested, and

- b) visually inspect all joints for a period of not less than two weeks after commissioning / charging the system. In areas where no visual examination is possible, the **contractor(s)** must employ alternate detection or examination methods at appropriate strategic points on the water supply system.

The results of each inspection should be recorded and retained for inspection by **us** if requested.

Section 1 – Your Property – Cover

The following cover applies only if **your schedule** shows that it is included.

What is covered

We will insure **you** for **accidental damage** to the **risk address** occurring during the **period of insurance** to ensure **you** are returned to the same financial position as **you** were in immediately before such damage occurred subject always to the terms, conditions and exclusions of this **policy**.

Other Interests

We will note the interest of any financial institution or **other party** with respect to this section of the **policy** as requested by **you** or **your contractor(s)** as soon as we have issued confirmation in writing of our acceptance.

Insurance for Other Parties

Unless cover is otherwise restricted or extended the inclusion of the **other parties** as joint insured under Section 1 applies to the extent required by any conditions of the **contract** applying between **you** and the **contractor(s)**. We retain rights of recourse at Law against negligent **other parties** in all other circumstances.

If the **other parties** shown on **your schedule** consist of more than one party, each operating as a separate and distinct entity and cover applies to them under **contract**, then the cover under this **policy** shall apply as if individual policies have been issued to each **other party**.

The total we will pay to **you** and all of the **other parties** collectively shall not exceed the **sum insured** shown on **your schedule** plus any limit shown under any special extension which applies and gives cover over and above the **sum insured** shown on **your schedule**.

Any payment or payments by us to **you** or any one or more **other party** shall reduce to the extent of that payment, the liability of us to **you** and all **other parties** covered by this **policy**, arising out of any one event giving rise to a claim under this **policy**.

We shall at all times be entitled to avoid liability to, or claim damages from **you** or any of the **other parties** in the event of a **vitiating act**.

Any **vitiating act** committed by **you** or any **other party** shall not prejudice the right of payment to **you** or any **other party** who has not committed a **vitiating act**.

We will waive all rights of subrogation which we may have or acquire against any **other party** except where the rights of subrogation or recourse are acquired in consequence of or otherwise following a **vitiating act** in which circumstances we may enforce such rights notwithstanding the continuing or former status of the vitiating party as an **other party**.

Any lenders to the project shall not be entitled to any payment under this **policy** arising from loss, destruction or damage in respect of which we by reason of a **vitiating act** are no longer liable to pay any one or more **other party**.

How much we will pay

The full cost of repair, replacement or rebuilding of insured loss or damage up to the **sum insured** shown on **your schedule** plus any limit shown under any special extension which applies and gives cover over and above the **sum insured** shown on **your schedule**, subject to the repair, replacement or rebuilding work being carried out.

We may require **you** to carry out reinstatement or replacement. Our liability is subject to all the terms, conditions and exclusions of this **policy**.

The most we will pay is the **sum insured** shown on **your schedule** less the **excess** shown on **your schedule** plus any limit shown under any special extension which applies and gives cover over and above the **sum insured** shown on **your schedule**.

After arriving at a claims settlement, we will deduct the applicable **excess** before paying the claim.

No **excess** will be deducted from any claim **we** have agreed to pay if the total claim amount exceeds £100,000. The entire amount of the claim will be paid subject to **policy** limits.

The basis of settlement is at **our** sole discretion.

We will not provide any contribution, allowance or consideration for the cost of extending, improving or refurbishing any part of the **risk address**.

We will not pay any costs which **we** have not agreed in writing, any expenses for preparing a claim or an estimate of loss or damage.

Section 1 – Your Property – Special Extensions

What is additionally covered

1. Architects, Surveyors, Engineers Fees and Costs

We will pay **you** an additional 15% of the total **sum insured** in respect of architects, surveyors, consulting engineers, legal and other fees required to reinstate or replace the **risk address**, provided that **we** have approved the appointment of such persons.

2. Debris Clearance Fees and Costs

We will pay **you** an additional 15% of the total **sum insured** in respect of clearing debris from the **site** and making the **site** and **risk address** safe (to the extent it was made unsafe by the **accidental damage**).

3. Government or Local Authority Fees and Costs

We will pay **you** an additional 15% of the total **sum insured** in respect of complying with government or local authority requirements when repairing or reinstating **accidental damage** to the **risk address** including repairing or reinstating any **accidental damage** that does not comply with current government and local authority regulations as long as the **risk address** did comply with such regulations that were in force at the time the **risk address** was originally built.

What is not covered by each Special Extension

We will not pay

- a) fees and costs that are not the direct consequence of the **accidental damage**.
 - b) fees and costs relating to undamaged parts of the **risk address**.
 - c) fees and costs incurred in preparing **your** claim.
 - d) costs for any requirements notified to **you** before the **accidental damage** occurred.
-
- a) fees and costs that are not the direct consequence of the **accidental damage**.
 - b) fees and costs relating to undamaged parts of the **risk address**.
 - c) fees and costs incurred in preparing **your** claim.
 - d) costs for any requirements notified to **you** before the **accidental damage** occurred.
-
- a) fees and costs that are not the direct consequence of the **accidental damage**.
 - b) fees and costs relating to undamaged parts of the **risk address**.
 - c) fees and costs incurred in preparing **your** claim.
 - d) costs for any requirements notified to **you** before the **accidental damage** occurred.

What is additionally covered

4. Automatic Increase for Existing Structure

We will pay **you** up to 110% of the **sum insured** for the **existing structure** if, in the event of a loss, the rebuilding value exceeds the **sum insured** and it can be proven that the **sum insured** was correct at inception of the **policy** provided that **you** pay an additional premium for that extension at that time.

5. Automatic Increase for Contract Works

We will pay **you** up to 125% of the **sum insured** for **contract works** if during the **period of insurance** the original estimated **contract price** is increased above the original **sum insured** for **contract works** set at inception of the **policy**, provided **you** pay an additional premium as **we** advise at that time.

6. Alternative Accommodation and Loss of Rent

In the event of **accidental damage** to the **risk address** rendering the **existing structure** uninhabitable **we** will pay the following, to the extent that they are a direct consequence of that **accidental damage**:

- 1) additional costs incurred by **you** for alternative accommodation substantially the same as the **risk address**, and/or,
- 2) loss of rent due to **you** under a rental or lease agreement for the **risk address** which **you** are unable to recover.

The maximum amount that **we** will pay under this special extension is £250,000 or 25% of the **sum insured** for the **existing structure**, whichever is less.

Amounts paid under this special extension are additional to the **sum insured** for the **existing structure**.

7. Automatic Reinstatement following a Claim

In return for an additional premium, to be calculated at a rate to be determined at **our** discretion, the amount **we** will pay for the **risk address** will not be reduced by the amount of any claim.

What is not covered by each Special Extension

We will not pay

- a) any costs recoverable elsewhere.
- b) any costs incurred before **you** obtained **our** consent unless immediate action was required for safety reasons.
- c) any alternative accommodation for **your** lodgers/paying guests unless **we** specifically agree.

What is additionally covered

8. Expediting Expenses

We will pay for expenses reasonably incurred by **you** with **our** consent for overtime rates of wages and the cost of special delivery to avoid delay in completion of the **contract works** caused as a direct consequence of **accidental damage**.

The maximum **we** will pay under this special extension is 25% of the final agreed claim before the deduction of the **excess** and will be considered as being included within the **sum insured** for **contract works**.

9. Free Issue Materials

We will pay **you** for **accidental damage** to **free issue materials** as long as **you** declare to **us** the value of such **free issue materials** during the **period of insurance** and their value has been included within the total **sum insured** for **contract works**.

10. Plans and Specifications

We will pay **you** for **accidental damage** to plans or specifications of the **contract works** owned solely by **you** or for which **you** are legally responsible provided that:

- the cost of rewriting or redrawing plans or specifications is needed in order to complete the **contract works**
- the maximum **we** will pay under this special extension is 10% of the **sum insured** for **contract works** or £50,000 whichever is the lower and will be considered as being included within the **sum insured** for **contract works**.

11. Pollution Clean-up Costs

We will pay the clean-up costs of **your** land or property damaged by any kind of pollution or contamination occurring at the **risk address** provided that the pollution is a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** and a properly authorised body deems it necessary for clean-up action to be taken and paid for by **you**.

The maximum amount payable by **us** under this special extension is £100,000 and will be considered as being included within the **sum insured** for the **existing structure**.

What is not covered by each Special Extension

We will not pay

- a) for **accidental damage**, costs or expenses in connection with any kind or description of seepage and/or pollution and/or contamination, arising from any cause whatsoever other than a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** and properly authorised body deems it necessary for clean up.
- b) for pollution or contamination advised to **us** more than 6 months after the expiry of the **period of insurance**.

What is additionally covered

12. Rectification Period

This special extension applies:

- when the issue of the certificate of completion or taking over certificate has occurred or when the **risk address** has been taken back into full use by **you**
- when the **contract** requires insurance for **accidental damage** to the **risk address** arising during any rectification, maintenance or defects liability period to be provided by **you**

We will insure **you** against any **accidental damage** to the **risk address** arising during any rectification, maintenance or defects liability period stipulated within the **contract**, even if this period falls outside of the **period of insurance**, for **accidental damage**:

- a) arising from any defect in the **contract works** originating after inception of this **policy** and prior to the commencement of the stipulated rectification, maintenance or defects liability period.
- b) caused by **your contractor(s)** in the course of any operations they carry out at the **site** for the purpose of remedying any defects in the **contract works** or otherwise fulfilling their obligations under the terms of the **contract**.

Provided that any cover provided by this special extension:

- i. shall not exceed a maximum of twelve (12) months in duration from the date of issue of the completion certificate or taking over certificate or when the **risk address** has been taken back into full use by **you** whichever is the earlier.
- ii. applies only to the extent that **your contractor(s)** are responsible under the terms of the **contract**.
- iii. shall not increase **our** liability beyond the amount payable as the **sum insured** specified on **your schedule**.

What is not covered by each Special Extension

We will not pay

What is additionally covered

13 - Avoidance of Impending Accidental Damage

We will pay costs incurred by **you** in taking reasonable but exceptional measures to avoid or reduce impending **accidental damage** which would have resulted in a claim under this **policy**.

Provided that:

- a) the impending **accidental damage** did not arise from any defect in the insured property
- b) the impending **accidental damage** did not arise from a reasonably foreseeable cause
- c) the **accidental damage** would have been the natural outcome to be expected in the absence of the measures taken
- d) **we** are satisfied that the **accidental damage** which would have been insured under this **policy** has been avoided or reduced as a result of the measures **you** have taken.

The amount payable will be considered as being included within the **sum insured** for section 1.

14. Breakdown

We will pay for the cost of electrical or mechanical breakdown or derangement to any new and unused apparatus, machinery or equipment forming part of the **contract works** occurring during the period:

- a) seven (7) days from the commencement of testing or commissioning of an individual item, and
- b) up to one (1) calendar month from the commencement of overall testing and commissioning at the **risk address**.

15. Offsite Storage

We will pay for the cost of **accidental damage** to materials and goods allocated for inclusion within the **contract works** whilst in store at any location within the United Kingdom, Channel Islands or Isle of Man other than the **risk address** provided:

- **you** or **your contractor(s)** are responsible for the materials and goods, and
- the materials and goods are / were ready for delivery to the **site**.

What is not covered by each Special Extension

We will not pay

for **accidental damage**:

- a) to materials and goods held in storage for any period exceeding one month or
- b) where the total value of materials and goods in storage exceeds £250,000.

What is additionally covered

16. Trace and Access

We will pay for the costs incurred to find the source of an escape of:

- water, oil or gas from any domestic water or heating installation within the **risk address** including subsequent repairs to walls, floors and ceilings
- water from underground service pipes, cables, sewers and drains for which **you** are legally responsible outside the **risk address** but at the address shown on **your schedule**.

17. VAT Extension

Following **accidental damage** insured by this **policy**, in the event that the **sum insured** provided for **contract works** is exceeded solely due to the inclusion of Value Added Tax, and it can be shown that the originally advised **sum insured** for **contract works** does not include a Value Added Tax amount, **your sum insured** for **contract works** will automatically be increased to the extent of the Value Added Tax applicable to the **contract works**, subject to a maximum of 20% of the **contract works sum insured** shown on **your schedule**. At the completion of the **contract works**, **you** will be required to declare to **us** the final **contract** value, including Value Added Tax, and **we** will adjust the premium charged accordingly against the last supplied **contract** value.

18. Replacement Locks

Costs **you** have to pay for replacing and installing locks and keys to safes, alarms, external doors and windows of the **home** following:

- a) theft or loss of **your** keys; or
- b) where there is evidence that such keys have been copied by an unauthorised person.

No **excess** applies to this Special Extension.

19. Illegal Depositing of Waste

The removal of illegally deposited waste from **your risk address** to a licensed waste management site.

Reinstating any damage caused by the illegal dumping of waste at **your risk address**.

What is not covered by each Special Extension

We will not pay

- a) more than 20% of the total **sum insured** in any one **period of insurance**
- b) costs incurred if the escape of water, oil or gas commenced before cover starts.

- a) more than £5,000 in total per claim

Section 1 – Your Property - Exclusions

The following section 1 specific exclusions apply in addition to the General Exclusions.

What is not covered

1. **Accidental damage** to the **risk address** (or any part thereof) which occurs beyond 7 days after:
 - a) a certificate of completion or taking over certificate has been issued by **your contractor(s)**;
or
 - b) it has been completed and handed over to **you**

However, where completed aspects are handed over to **you** during the **period of insurance** this exclusion shall not apply if the **existing structure** is insured under this insurance and where other phases of the **contract works** remain incomplete. Where this is the case:

 - i. the **contract works sum insured** shall automatically be reduced by the amount of the **contract works** completed and handed over to **you**, and
 - ii. the **existing structure sum insured** shall automatically be increased by that same amount of the reduction.
2. **Accidental damage** occurring 60 days after the **contractor(s)** has substantially ceased the **contract works** at the **risk address** (other than for normal stoppages at the end of the day at weekends or holidays) unless **you** have given **us** prior notice in writing with the details of **contract works** completed and outstanding, **you** have received **you** agreement to continue this insurance and **you** have agreed to accept any terms imposed by **us**.
3. **Accidental damage** caused by **storm**, tempest, **flood** or weight of snow unless the person(s) responsible for securing the **site** have taken reasonable steps to make the **risk address** weatherproof.
4. **Accidental damage** by **subsidence** or **heave** of the **site** or **landslip**:
 - a) to **swimming pools**, hot tubs, tennis courts, service tanks, central heating oil tanks, ground source heating pumps, terraces, paths, drives, walls, fences, gates and hedges unless the **risk address** is damaged by the same cause and at the same time
 - b) caused by or arising from impact and infill
 - c) caused by or arising from **settlement**
 - d) caused by or arising from riverbank or coastal erosion
 - e) caused by or arising from any movement of solid floor slabs, unless the foundations beneath the exterior walls of **your home** are damaged by the same cause and at the same time.
5. Any lost opportunity or loss of profit, income or goodwill of any kind or description not specifically insured.
6. **Accidental damage** to property forming or which has formed part of any structure prior to the commencement of the **contract works** unless specifically insured under this **policy**.
7. Loss of property either by disappearance or by shortage if the loss is only revealed when an inventory is made or is not traceable to an identifiable event.
8. **Accidental damage** consisting of mechanical or electrical breakdown or derangement unless as a result of insured **accidental damage** or resultant **accidental damage**.
9. **Accidental damage** in respect of:
 - a) money which term shall mean coin, bank and currency notes, cheques, travellers cheques, national giro payment orders, postal and money orders, current unused postage stamps, national savings stamps and certificates, premium bonds, luncheon vouchers, credit card and debit card vouchers, unused franking machine units, trading stamps, gift tokens, customer redemption vouchers, holiday with pay stamps, bankers drafts, promissory notes, bonds, securities, bills of exchange, dividend warrants, V.A.T. purchase invoices or other negotiable instruments
 - b) any private car, van, lorry or other vehicle
 - c) any airborne or waterborne craft or vessel.

10. Penalties or fines for delay, lack of performance, non-completion or non-compliance with the conditions of any contract or reimbursement of any financial agreements.

11. **Accidental damage** arising outside the **territorial limits**.

12. **Accidental damage** caused by or consisting of:

- a) wear and tear, corrosion, oxidation, gradual deterioration, wet or dry rot, shrinkage, dampness, frost, marring or scratching
- b) normal upkeep or normal making good.

13. **Pre Existing Defect(s)**

Accidental damage to the **contract works** arising from a defect in the **existing structure** that existed prior to the commencement of the **period of insurance**.

You are required to provide a report on the condition of the **existing structure** prior to the commencement of the **period of insurance**. If **you** fail to do so, the onus of proof will be on **you** to show that the damage did not occur as a result of a defect in the **existing structure** that was present prior to the commencement of the **period of insurance**.

14. **Accidental damage** arising from **storm, flood**, frost, falling trees or weight of snow to gates, fences, pergolas, gazebos, arbours, hedges within the boundaries of the **home**.

15. **Accidental damage** caused by escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement

Section 2 – Your Contents – Cover

The following cover applies only if **your schedule** shows that it is included.

We will insure **contents** for physical loss or damage caused by the numbered perils below occurring during the **period of insurance** to ensure **you** are returned to the same financial position as **you** were in immediately before such damage occurred subject always to the terms, conditions and exclusions of this **policy**.

What is covered

1. fire, lightning, explosion or earthquake
2. aircraft and other flying devices or items dropped from them
3. storm, flood or weight of snow
4. escape of water from fixed water tanks, apparatus or pipes
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation
6. theft or attempted theft
7. collision by any vehicle or animal
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
9. **subsidence** or **heave** of the **site** on which the **risk address** stands or **landslip**
10. falling trees, telegraph poles or lamp-posts

What is not covered

We will not pay:

- a) for **accidental damage** to property that is not situated within a building or other enclosed structure at the time of the **accidental damage**.
 - a) for **accidental damage** while the **home** is **unoccupied**.
 - a) for **accidental damage** caused by faulty workmanship.
 - b) for **accidental damage** while the **home** is **unoccupied**.
 - c) any amount over £50,000 for clean up costs following an escape of oil.
 - d) for **accidental damage** caused by escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.
 - a) for **accidental damage** while the **home** is lent, let or sublet unless the **accidental damage** follows breakage or damage to the **home** in the course of entry.
 - b) for **accidental damage** while the **home** is **unoccupied**.
 - a) for **accidental damage** while the **home** is **unoccupied**.
- for **accidental damage** by **subsidence** or **heave** of the **site** on which the **risk address** stands or **landslip**:
- a) caused by or arising from **settlement**.
 - b) caused by or arising from riverbank or coastal erosion.
 - c) caused by or arising from movement of solid floor slabs, unless the foundations beneath the exterior walls of the **risk address** are damaged by the same cause and at the same time.
 - a) for **accidental damage** caused by trees being cut down or cut back within the **risk address**.

Section 2 – Your Contents – Conditions that apply to this section only

How much we will pay

1. If **you** claim for loss or damage to the **contents** we will at **our** option repair, replace or pay for any article covered under section 2.

For total loss or destruction of any **contents** we will pay **you** the cost of replacing the **contents** as new, as long as:

- the new **contents** are as close as possible to but not an improvement on the original **contents** when they were new, and
- **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to:

- clothes
- pedal cycles including **electrically assisted pedal cycles**

for which **we** will pay up to the value of the item at the time of loss or damage.

2. **We** will pay up to 50% of the cost of replacing any undamaged parts of the **contents** which form part of a pair, set, suite or part of a common design or function but no more than the **contents sum insured** shown on **your schedule**.

The basis of settlement is at **our** sole discretion.

We will not pay more than the **sum insured** less the **excess** shown on **your schedule**.

No **excess** will be deducted from any claim **we** have agreed to pay if the total claim amount exceeds £100,000. The entire amount of the claim will be paid subject to **policy** limits.

Your sum insured

1. **We** will not reduce the **sum insured** under section 2 after **we** have paid a claim as long as **you** agree to carry out **you** recommendations to prevent further loss or damage.
2. If **you** are under-insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your sum insured** for the **contents**, then **we** will only pay a proportion of the claim.

For example if **your sum insured** only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

Section 3 – Your Liability as Property Owner – Cover

This section applies only if **your schedule** shows that it is included.

What is covered

Cover under this section is granted to **you** only in respect of accidental **bodily injury** or **accidental damage**. There is no cover provided to **your contractor(s)** and no employers' liability provided by this insurance.

How much we will pay

We will pay **you** up to the **sum insured** shown on **your schedule** for **your** legal liability to pay as damages all sums incurred by **you** during the **period of insurance** as a direct result of any accidental **bodily injury** or **accidental damage** to material property, trespass, nuisance or obstruction arising in connection with the **risk address** and/or the **contract works**.

We will in addition pay **costs and expenses** incurred by **you** arising from, but we will not pay for:

- a) fines, penalties or for damages intended only to punish or make an example of **you**.
- b) the cost of putting right any defect or alleged defect.

Our liability is subject to all of the exclusions and conditions of this **policy**.

All claims caused directly or indirectly by one accident will be treated as one claim. All pollution or contamination arising out of one accident will be treated as having happened at the time the accident took place.

After arriving at a claims settlement we will deduct the **excess** before paying the claim.

Section 3 – Your Liability as Property Owner – Special Extensions

Cross Liabilities Clause

Where **you** are comprised of more than one party, any claim by one party of **you** against any **other** party of **you**, will be treated as though the party claiming is not an insured party provided that this is not deemed to increase the **sum insured**.

Section 3 – Your Liability as Property Owner – Exclusions

The following Section 3 specific exclusions apply in addition to the General Exclusions.

What is not covered

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

1. from the ownership, possession, control, or use of mechanically or electrically propelled aircraft or watercraft, or to road vehicles or attached trailers where Road Traffic Act legislation applies, or on any public road outside **territorial limits**.
2. in respect of any loss, demand, claim or suit arising out of or related in any way to asbestos or asbestos-containing materials.
3. in respect of **accidental damage** to property
 - a) belonging to **you**, or
 - b) in the custody or control of **you** or **your** agent, or
 - c) that comprises the **risk address**.
4. under any contract or agreement unless **you** would have been liable had the contract not existed.
5. for the amount stated on **your schedule** in respect of the **excess** for section 3 – Your Liability as Property Owner under the Policy Excesses section. It is understood and agreed that:
 - a) this exclusion 5 does not apply to liability in respect of **bodily injury**
 - b) if any payment is made by **us** that includes an amount for which **you** are responsible, this amount must be repaid to **us** as soon as practicably possible.

6. in respect of any **costs and expenses** claimed or incurred for replacing or making good faulty defective or incorrect:
 - a) workmanship
 - b) design, plan or specifications
 - c) materials goods or other property
7. in respect of **bodily injury** or **accidental damage** relating to anyone employed by **you** arising out of and in the course of employment by **you** at or adjacent to the **risk address** and/or as part of the **contract**.
8. for fines, liquidated damages or under any penalty clause or under any collateral warranty.
9. from pollution or contamination of air, water or soil unless such pollution or contamination was caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** and a properly authorised body deems it necessary for clean-up action to be taken and paid by **you**.
10. for any goods or products sold, supplied, repaired, renovated, restored, tested or serviced by **you**.
11. out of any instruction, advice, information or professional service rendered for a fee.
12. from a legal liability to a third party where there is absence of proven negligence by **you** or **your contractor(s)** unless **we** have extended this **policy** to include non negligence cover as stated on **your schedule**.
13. from any accident happening outside of the **territorial limits** and/or claims or legal proceedings brought or originating outside of the **territorial limits** for:
 - a) punitive or exemplary damages
 - b) any pollution, irritant or contaminant, or assessment or clean up of any pollution, irritant or contaminant.
14. from escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.

Section 4 – Helplines & Legal Services Website

The cover under this section is provided by ARAG plc or other members of the ARAG UK Group.

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Helplines

We record and monitor calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime.

All helplines are subject to fair and reasonable use. The level of fair usage will depend on individual circumstances. However, if our advisors consider that your helpline usage is becoming excessive, they will tell you. If following that warning usage is not reduced to a more reasonable level, we can refuse to accept further calls.

Legal and Tax Advice - 0344 571 7976

If you have a legal or tax problem, we recommend that you call our confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days of the year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

We give advice about personal legal matters within UK, Isle of Man, Channel Islands and EU law and personal tax matters within the UK. Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

Counselling Assistance - 0333 000 2082

Our qualified counsellors will provide free confidential support and advice by phone to you or your family members who are suffering from emotional upset or feeling worried and anxious about a personal or work-related problem. This service is available 24 hours a day, 365 days of the year.

Calls to the Counselling Assistance service will not be recorded.

Legal Services Website

Consumer legal services

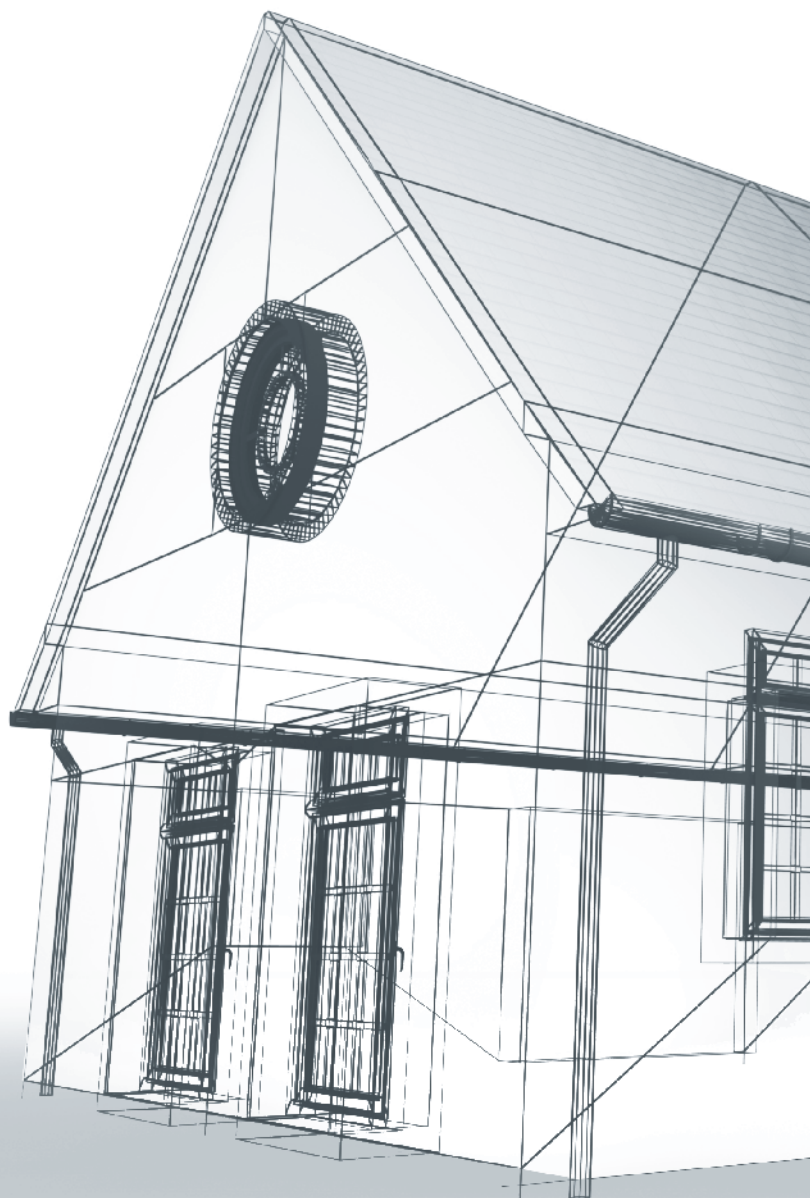
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Getting started

Register today using voucher code **AFE48BBE98B5** to access law guides and legal documents to help with consumer legal matters. Once you have registered, you can access the website at any time to create and securely store your legal documents.

More help?

If you have problems using the website, please contact our digital technical support team. Contact details can be found on the website. Our digital technical support team cannot give you legal or insurance advice.



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