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Important Information

Welcome to **your** Markham Private Clients high value **home** insurance policy. The policy is underwritten by Canopus Management Agents at Lloyds of London.

Wherever words appear in **bold** type in this policy, **schedule** or any **endorsement** relating to this policy, other than in titles and paragraph headings, they will have the meanings shown in the Definitions Section of this policy unless otherwise stated.

This policy of insurance, **schedule** and any **endorsement** applying to **your** policy forms **your** Markham Private Clients Home Insurance document. **Your** home insurance document sets out the conditions of the contract between **you** and **us**.

When drawing up this insurance, **we** have relied on the information and statements which **you** gave in the proposal form or statement of fact on the date shown in the **schedule**. The information that **you** have provided to **us** has been used to determine not only acceptance of **your** insurance requirements but also the premium payable and any additional conditions, exclusions and/or terms that **we** believe are necessary. It is therefore imperative that, when providing this information to **us**, **you** take care not to misrepresent any information and to give **us** all the information **you** are asked for.

This policy relates ONLY to those sections which are shown in the **schedule** as being included and each **home** included under this insurance is considered to be covered as if separately insured.

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

This is a legally-binding contract of insurance between **you** and **us**. This insurance does not give or intend to give rights to anyone else. No one else has the right to enforce any part of this insurance.

Please read the whole document carefully and keep it in a safe place. It is important that:

- **you** check that the information contained in the **schedule** is accurate and that the **schedule** reflects the coverage Sections **you** have requested;
- **you** notify **your broker** of any inaccuracies in the information contained in the **schedule**, or of any changes to that information;
- **you** take all reasonable steps to prevent loss, **damage** or an accident and keep the **buildings** in a good state of repair; and
- **you** comply with **your** duties under "Important Information – Your Duties" and **your** duties under the insurance as a whole.

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

Failure to comply with the above could adversely affect **your** insurance or any claim **you** make.

Important Information (continued)

Your Duties

You must keep the sums insured at a level which represents the full value of the property. Full value should represent the following:

- For **buildings** – the full rebuilding cost including **additional rebuilding expenses**;
- For **contents** – the current cost as new; and
- For **valuables, antiques and works of art, gold and silver** – the current market value.

You must notify your broker

- As soon as reasonably possible if **you** become aware that information **you** have given **us** is inaccurate;
- within 14 days of **you** becoming aware of any changes in the information **you** have provided to **us** which happen before or during the **period of insurance**;
- at least 30 days before **you** start any work to extend, renovate, build or demolish any part of the **buildings**, or any work involving the use of heat, where the contract value is more than £100,000;
- if **you** make any changes that will downgrade the security or fire protections at **your home**;
- if **you** stop using **your home** as **your permanent home**; or
- if **you** regularly leave **your home unoccupied** or regularly leave **your home** unattended at night.

When **we** are notified that information **you** previously provided is inaccurate, or of any changes to that information, or of planned building works, **we** will tell **you** if this affects **your** insurance. For example, **we** may amend the terms of **your** insurance or require **you** to pay more for **your** insurance or cancel **your** insurance in accordance with “Other Important Information – How to cancel this insurance” on page 6.

If **you** fail to notify **us** that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.

Information you have given us

We have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this insurance as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** insurance and any claim. For example **we** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered; or
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place from the start of the period of insurance; or
- reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** insurance in accordance with “Other Important Information – How to cancel this insurance” on page 6.

We or **your broker** will write to **you** if **we**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **your** insurance; or
- require **you** to pay more for **your** insurance.

Other Important Information

How to amend this insurance

If **you** would like to make changes to **your** insurance please contact **your broker**.

You must tell **your broker** as soon as reasonably possible of any change to **your** circumstances and/or the information **you** and/or **your broker** have previously provided during the **period of insurance** to allow **us** to reassess **your** insurance risk. Changes that should be notified, which apply to all members of **your** household, include (but are not limited to):-

- a change of name;
- a change to **your** occupation or the nature of business in which **you** work;
- anyone covered by this policy or anyone usually living you being convicted of a non-motoring criminal offence or being charged with, but not yet tried for, any non-motoring criminal offences;
- anyone covered by this policy being declared bankrupt (whether in a personal or business capacity), receiving a County Court Judgement (CCJ) or entering into an Individual Voluntary Arrangement (IVA); and
- any loss or **damage** not reported or claimed for under this policy.

Changes to **your home** that should be notified include (but are not limited to):-

- a change of address;
- **your home** no longer being in a good state of repair;
- a change to the use of **your home**, including any **business** use;
- any works being carried out at **your home** with a contract value of more than £100,000;
- if **you** downgrade the security or fire protections at **your home**;
- if **you** stop using the **home** as **your permanent home**;
- if **you** regularly leave **your home unoccupied/unattended** at night.

When **we** are notified that information **you** previously provided is inaccurate, or of any changes to that information, **we** will tell **you** if this affects **your** insurance. For example, **we** may amend the terms of **your** insurance, require **you** to pay more for **your** insurance or cancel **your** insurance in accordance with "Other Important Information – How to cancel this insurance" on page 6.

If **you** are in any doubt regarding the information being requested of **you**, please contact **your broker**.

REMEMBER - failure to notify **us** of changes may affect any claim **you** make.

Renewal of this insurance

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically. This would mean **you** do not need to confirm **your** intention to renew before this policy ends. If **we** offer to do this for **you**, **your broker** will contact **you** before the **period of insurance** ends with full details of **your** next year's premium and policy terms and conditions. If **you** do not want to renew this policy, please contact **your broker** before the renewal date. Occasionally, **we** may not be able to offer to renew **your** policy. If this happens, **your broker** will contact **you** at least 21 days before the expiry of **your** policy to allow enough time for **you** to make alternative insurance arrangements.

Other Important Information (continued)

How to cancel this insurance

During the cooling off period

You may cancel this insurance within 14 days:

- of buying this insurance or
- of the day on which **you** receive the insurance documents,

whichever is later, by writing to **your broker**. **We** will provide a full refund of the premium paid unless **you** have made a claim on this insurance. **We** can decide not to refund any premium if **you** have made a claim or there has been an event that could result in a claim being made on this insurance.

After the cooling off period

If **you** cancel this insurance outside the cooling off period, provided **you** have not made a claim, or there has not been an event that could result in a claim, **you** will be entitled to a refund of any premium paid, subject to a deduction for the time for which **you** have been covered. If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

We may cancel this insurance where there is a valid reason by giving **you** 30 days' notice in writing. **We** will only do this for a valid reason. Examples of valid reasons are as follows:

- Non-payment of premium;
- A change in risk occurring which means that **we** can no longer provide **you** with insurance cover;
- Non-cooperation or failure to supply any information or documentation **we** request;
- Failure to comply with **your** duties under "Important Information - Your Duties" on page 4;
- Failure to inform **us** of changes to information provided by **you** on **your** proposal form/statement of fact; and
- Failure to implement changes that have been requested by **us**.

Any refund of premium due to **you** will depend on how long this insurance has been in force. For example, if you have been covered for six months, the deduction for the time you have been covered will be half the annual premium.

Important Note

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel this policy, sometimes back to its start date, and to keep any premiums paid.

How to make a claim

We aim to provide a first class claims service. **Your** claim will be handled promptly and with due care and professionalism. **We** will also ensure **you** are kept informed of the progress of **your** claim.

In the event of a claim or possible claim under this insurance please contact **your broker** or the claims handler using the contact details shown in **your schedule**.

The procedures differ across the Sections of this policy in order to reflect the different types of claim **you** might have and services that **you** may need.

Other Important Information (continued)

We have set out below how to find what **you** need to know to make a claim or use a service under the applicable Section of this policy.

Sections One to Six

Your duties:

- 1) **You** must notify **your broker** or the claims handler as soon as reasonably possible giving full details of what has happened. **You** must however provide full details within thirty days. The contact details for reporting a claim are shown in **your schedule**.
- 2) **You** must supply any other information we may reasonably require, including proof of ownership and value, within thirty days.
- 3) **You** must inform the police as soon as reasonably possible following malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or loss of property.
- 4) If a claim for liability is made against **you**, **you** must as soon as reasonably possible forward to **your broker** or the claims handler any letter, claim, writ, summons or other legal document **you** receive.
- 5) **You** must not admit liability or offer or agree to settle any claim without **our** written permission.

If **you** fail to comply with any of the above duties, **your** claim may not be paid.

Defending claims

We may:

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

Please note there are also claims conditions that apply to individual Sections of this policy, as detailed below:

- Conditions that only apply to Section One – Buildings *on page 20*
- Conditions that only apply to Section Two – Contents *on page 26*
- Conditions that only apply to Section Three – Valuables, Antiques and Works of Art, Gold and Silver *on page 34*
- Condition that only applies to Section Four – Accidents to Domestic Employees *on page 37*
- Conditions that only apply to Section Six – Annual Travel *on page 41*

Other Important Information (continued)

Section Seven – Legal Expenses

Family Legal Protection Provides:-

- Assistance Helpline includes 24/7 Legal and Tax Advice
- Insurance for legal costs for certain types of disputes.
- Total Legal - Online Document Templates

Assistance helpline services

Legal and Tax Helpline

You can use the helpline service to discuss any legal or tax problem occurring within the United Kingdom, the Channel Islands and the Isle of Man, and arising during the period of this policy.

Simply telephone **0344 770 1040** and quote “**Markham Private Clients – Legal Expenses Insurance**”

For **Our** joint protection telephone calls may be recorded and/or monitored.

Arc Legal Document Service

As an addition to **Your** Legal Expenses cover, **You** have access to **Our** Legal Document Service.

This will provide **You** with:-

- Access to a range of legal document templates
- A step by step walkthrough to assist **You** in completing the documents

This service can be accessed by visiting www.arclegal.co.uk/legaldocuments where **You** can register **Your** details using the voucher code: **MarkhamFamily**

Other Important Information (continued)

Section Eight – Home Emergency

Please telephone: **0333 234 2675** as soon as reasonably possible (lines are open 24 hours a day, 365 days a year).

Please provide **us** with **your** name, address, postcode and the nature of the problem. Also, please refer to "How to make a claim" *on page 76*.

Fraudulent claims

If **you**, or anyone acting on **your** behalf, make a claim or any statement knowing it to be false or fraudulent in any way, **we** will cancel this policy from the date of the fraudulent claim or when the false or fraudulent statement was made and all benefits under this policy will cease. This means we will not pay the false or fraudulent claim, or any subsequent claim.

Complaints

How to make a complaint

We aim to provide a first class service. If **you** have any reason to complain about **your** insurance **policy**, or **us**, please refer to the complaints procedure below.

The first step is to contact:

Markham address: Markham Private Clients Limited, St. John's Innovation Centre, Cowley Road,
Cambridge, CB4 0WS, United Kingdom
Tel no: +44 (0) 1223 200678
Email: Info@markhambrokers.com
Website: www.markhambrokers.com

When **you** do this, please quote **your** insurance document number as it will help **us** to deal with **your** complaint promptly.

In the event that **you** remain dissatisfied **you** can refer **your** complaint to the Complaints team at Lloyd's.

Their address is:

Complaints

Lloyd's

One Lime Street

London

EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "**Your** Complaint – How **We** Can Help" available at <http://www.lloyds.com/complaints> and are also available from the above address.

Other Important Information (continued)

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

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

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: complaint.info@financial-ombudsman.org.uk, Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

This does not affect **your** right to take legal action if necessary.

Financial Services Compensation Scheme (FSCS)

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations under this contract. If **you** are entitled to compensation under the scheme, how much compensation **you** would receive would depend on the nature of this contract. **You** can get more information about the scheme from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website at www.fscs.org.uk

Privacy Notice

In order to prepare a report and/or quotation in response to your enquiry, we will need to process the details you have given us on our computer system and share them with insurers we ask to quote.

We will not, of course, share the information with any other parties. You may receive our newsletter from time to time, carrying relevant news on insurance.

If you would prefer to be removed from our database after the report or quotation has been prepared, please mention this to our staff.

Personal Data Use

Your personal data is in safe hands.

We do: use your personal data to help us provide a great customer service, which includes tailoring the information we share with you to help ensure that it's relevant, useful and timely.

We do: respect your privacy and work hard to ensure we meet strict regulatory requirements.

We don't: sell your personal data to third parties.

The Personal Data we may collect from you could include:

- Name
- Email address
- Address
- Phone numbers
- Job function and employer details/institutional affiliation
- Gender and nationality
- Recruitment Information (e.g. CV, certificates, date of birth, performance assessments, reference letters etc.)
- Connection Information (e.g. IP address, web cookies, host information, approximate host location, pages visited, services used)

We may use your Personal Data:

- To provide you with information about our services, activities or our online content
- By offering to subscribe you to newsletters, publications, event announcements, etc.
- To personalise the way our web content is presented to you
- To use IP addresses to identify your location for statistical reporting purposes and if necessary to block disruptive use
- To analyse and improve our websites by examining statistical usage information
- To generate statistical reports as to how our website and services are being used
- For managing events that you have registered for

We may disclose your Personal Data:

- To service providers processing your information on our behalf which are required to keep your information confidential
- In forming part of the record of data submitted to our data archives

Privacy Notice (continued)

We may use your Personal Data to contact you:

- When you have asked us to as part of a specific service request (e.g. claim, policy query, voicemail message)
- In relation to any contribution that you have provided to our archives
- To invite your voluntary participation in surveys about our services
- In relation to any service, activity or online content you have signed up for in order
- to ensure that we can deliver the services to you (e.g. to notify you of service down time)
- When you have opted in to receive further correspondence for and outreach purposes (e.g. newsletters)

If you choose not to give personal information

We may need to collect personal information by law, or under the terms of a contract we have with you. If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations. It may also mean that we cannot perform services needed to run your accounts. It could mean that we cancel a product or service you have with us. Any data collection that is optional would be made clear at the point of collection.

Data transfers out of the EEA

We may send personal information to countries outside the European Economic Area ('EEA'). When they do, there will be a contract in place to make sure the recipient protects the data to the same standard as the EEA. This may include following international frameworks for making data sharing secure.

How long we keep your personal information

We will keep your personal information for as long as you are a customer of Markham Private Clients Ltd. After you stop being a customer, we may keep your data for up to 7 years for one of these reasons:

- To respond to any questions or complaints.
- To show that we treated you fairly.
- To maintain records according to rules that apply to us.

We may keep your data for longer than 7 years if we cannot delete it for legal, regulatory or technical reasons. We may also keep it for research or statistical purposes. If we do, we will make sure that your privacy is protected and only use it for those purposes.

Letting us know if your personal information is incorrect

You have the right to question any information we have about you that you think is wrong or incomplete. Please contact us if you want to do this.

If you do, we will take reasonable steps to check its accuracy and correct it.

What if you want us to stop using your personal information?

You have the right to object to our use of your personal information, or to ask us to delete, remove, or stop using your personal information if there is no need for us to keep it. This is known as the 'right to object' and 'right to erasure', or the 'right to be forgotten'.

Privacy Notice (continued)

There may be legal or other official reasons why we need to keep or use your data. But please tell us if you think that we should not be using it.

We may sometimes be able to restrict the use of your data. This means that it can only be used for certain things, such as legal claims or to exercise legal rights. In this situation, we would not use or share your information in other ways while it is restricted.

You can ask us to restrict the use of your personal information if:

- It is not accurate.
- It has been used unlawfully but you don't want us to delete it.
- It not relevant any more, but you want us to keep it for use in legal claims.
- You have already asked us to stop using your data but you are waiting for us to tell you if we are allowed to keep on using it.

If you want to object to how we use your data, or ask us to delete it or restrict how we use it or, please contact us.

How to withdraw your consent

You can withdraw your consent at any time. Please contact us if you want to do so.

If you withdraw your consent, we may not be able to provide certain products or services to you. If this is so, we will tell you. To see the full Privacy Policy please visit www.markhambrokers.com/privacy-policy/

Other Important Information

Rights of Third Parties

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

Choice of Law and Jurisdiction

In the absence of any agreement to the contrary, the laws of England and Wales will apply and this policy will be subject to the exclusive jurisdiction of the courts of England unless, at the commencement of the **period of insurance**, **you** are either:

- a) a resident of; or
- b) a business with its registered office or principal place of business is situated in;

Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country, crown protectorate or dependency will apply and this policy will be subject to the exclusive jurisdiction of the courts of that country, crown protectorate or dependency.

Language

The language of **your** policy and any communication throughout the duration of the **period of insurance** will be English.

Sanctions

We shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Taxes

There may be circumstances where taxes may be due that are not paid via **us**. If this occurs then it is **your** responsibility to ensure that these are paid direct to the appropriate authority.

Our Regulator

This insurance is underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Management Agents Limited. Canopus is a brand name for Canopus Management Agents Limited, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 204847. Canopus Managing Agent Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England and Wales No.01514453.

Definitions

The following words will have the same meaning wherever they appear in this policy, other than in titles and paragraph headings, unless otherwise shown in a particular policy Section. To help identify these words they will appear in **bold** in this policy wording. Any defined word or phrase in the singular is deemed to include the plural and those in the plural are deemed to include the singular.

Additional rebuilding expenses	Architects', surveyors', consulting engineers', land agents' fees and legal fees, the cost of removing debris and making the buildings safe; and costs you are responsible for to meet any government or local authority requirements following damage to the buildings which is covered under Section One – Buildings.
Antiques and works of art	Individual items, collections and sets of particular value due to their age, style, artistic merit or collectability including furniture, paintings, drawings, prints, etchings, manuscripts, photographs, objets d'art, china, glass, porcelain, sculptures inside and outside your home , rugs, tapestries, wine, clocks, barometers and all other collectable property owned by you or for which you are legally responsible and which is not business property.
Arc	This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by AmTrust Europe Limited, on whose behalf We act.
Buildings	The home, its' decorations and tenant's improvements including: fixtures and fittings attached to your home (including radio and television aerials, satellite dishes, their fittings and masts and solar panels attached to the building); <ul style="list-style-type: none"> • fixed water tanks, apparatus and pipes; • underground service pipes and cables, sewers, drains and septic tanks; and • permanently installed lighting, swimming pools, tennis courts, driveways, footpaths, patios and terraces, walls, gates, fences, hedges, fixed fuel tanks, professionally and permanently installed hot tubs and wind turbines used for domestic purposes only <p>owned by you or for which you are legally responsible within the premises.</p>
Business	Any professional activity or non-manual business carried out at your home .
Computer viruses	Any instruction from an unauthorised source that spreads itself over a computer system or network and corrupts information.

Definitions (continued)

Contents	<p>Household goods and personal possessions, which belong to you or for which you are legally responsible.</p> <p>Contents includes:</p> <ul style="list-style-type: none"> • money and credit cards; • deeds and registered bonds; • radio and television aerials, satellite dishes, their fittings and masts which are attached to your home; • fridge and freezer contents; • garden furniture and items normally kept outdoors; • guns; • furs; • home office equipment; and • tenants' fixtures and fittings. <p>Contents does not include:</p> <ul style="list-style-type: none"> • motor vehicles (other than domestic garden machinery and quad bikes used within the premises, golf buggies, non-motorised trailers and mobility aids); • caravans or their accessories; • any living creature, pet or livestock; • plants or trees; • aircraft; • watercraft (other than manually operated rowing boats, punts or canoes, stand up paddle boards, sailboards or dinghies including their accessories); • operated rowing boats, punts or canoes, stand up paddle boards, sailboards or dinghies including their accessories); • any part of the buildings; and • any property held or used for business purposes other than home office equipment.
Credit cards	<p>Credit, charge, debit, cheque, bank, prepaid and cash dispenser cards.</p> <p>Credit cards does not include:</p> <ul style="list-style-type: none"> • store cards and loyalty cards which cannot be used as a means to purchase goods and services and; • credit cards used for or held for any trade, business or professional purposes.
Damage	<p>Physical damage to or destruction of property.</p>
Domestic employees	<p>Any person working for you in connection with domestic duties who is:</p> <ul style="list-style-type: none"> • Employed by you under a contract of service; or • Self-employed and working on a labour-only basis under your control or supervision.
Endorsement	<p>A change in the terms and conditions of this insurance.</p>
Excess	<p>The first part of any claim which you must pay.</p>

Definitions (continued)

Garden	<p>The ground next to your home and within the premises named in the schedule which is used only</p> <ul style="list-style-type: none"> • for growing flowers, plants, trees, shrubs, fruit and vegetables (but not as a business); and • as a place to relax and enjoy. <p>The garden does not include</p> <ul style="list-style-type: none"> • woods and paddocks.
Gold and silver	Gold and silver and gold and silver plated items.
Heave	Upward and/or lateral movement of the site on which your buildings stand caused by the swelling of the ground.
Home	The private dwelling built of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Home office business	Office work carried out in your home .
Home office equipment	Computer equipment, printers, office furniture, supplies, telecommunication equipment, stationery, books, records and documents used to conduct business from your home , owned by your business or for which your business is legally responsible.
Incidental farming	Farming carried out by you on a part time basis at the premises as long as any people you employ for this purpose do not work more than 2,000 hours between them during the period of insurance .
Landslip	Downward movement of sloping ground.
Money	<p>All of the following held or used for private domestic purposes:</p> <ul style="list-style-type: none"> • Current legal tender, cheques, postal and money orders; • Postage stamps not forming part of a stamp collection; • Savings stamps and savings certificates, travellers' cheques; • Premium bonds and gift tokens; and • Travel tickets.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Permanent physical injury	<ul style="list-style-type: none"> • Loss by physical separation of an arm or hand or a leg at or above the ankle; • Permanent loss of use of a complete arm, foot or leg; or • Loss of sight resulting in the injured person being eligible for certification as registered blind; <p>occurring during the period of insurance.</p>
Premises	The address which is named in the schedule .
Sanitary ware	Washbasins, sinks, bidets, lavatory pans, cisterns, shower trays, shower screens, baths and bath panels.

Definitions (continued)

Schedule	The schedule is part of this insurance and contains details of you , details of the premises , the sums insured, the period of insurance and the Sections of this insurance and any endorsements which apply.
Standard construction	Built of brick, stone or concrete and roofed with slates or tiles.
Subsidence	Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.
Tenants Improvements	Alterations and decorations, which have been made by you or a previous occupier which are not insured under any other insurance.
Terrorism	Any act(s) including but not limited to: <ul style="list-style-type: none"> • the causing, occasioning or threatening or harm of whatever nature and by whatever means; and • putting the public or any section of the public in fear in circumstances in which it is reasonable to conclude that the purpose of the persons or organisations concerned are wholly or partly of a political, religious, ideological or similar nature.
United Kingdom	England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.
Unoccupied	If at the time of the loss or damage the premises have not been lived in for 60 consecutive days or are not sufficiently furnished for normal living purposes.
Valuables	<ul style="list-style-type: none"> • Jewellery including unset precious or semi-precious stones; and • Watches
We, us or our	Markham Private Clients Limited.
You/your	The person or people named in the schedule as the Insured and all permanent members of your home (including resident domestic employees and those in full-time education).
Your broker	The person, people or company who arranged this is insurance for you.

General exclusions

a) Building Works

We will not pay for loss, **damage** or liability caused by building works over £100,000 in value that take place at **your home**, unless **you** notify **us** at least 30 days before the building works begin.

If **you** enter into an agreement with a contractor which needs specific or joint insurance, regardless of the cost of the building works, **you** must tell us at least 30 days before the building works begin.

Failure to notify **us** may result in any claim **you** make in relation to loss, **damage** or liability caused by the building works not being covered.

b) Biological, chemical, radioactive or nuclear contamination

We will not pay for loss, **damage** or additional expense arising from:

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

We will not pay for loss, **damage** or additional expense caused by or contributed to by biological or chemical contamination due to or arising from:

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

c) Electronic data

We will not pay for:

- i. loss of or **damage** to any property, or additional expense arising from; or
- ii. any legal liability directly or indirectly caused by or contributed to, by or arising from;
 - a) **computer viruses**, erasure or corruption of electronic data; or
 - b) the failure of any equipment to correctly recognise the date or change of date.

d) Existing, deliberate and indirect damage

We will not pay for loss or **damage**:

- i. occurring before or arising from an event before the beginning of the **period of insurance**;
- ii. caused deliberately by **you** or any person acting on **your** behalf, unless the loss or **damage** was caused by a **domestic employee**; or
- iii. not directly caused by the event that caused **you** to claim unless expressly stated in this insurance.

e) War

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

f) Pollution

We will not pay for pollution or contamination by naturally occurring or man-made substances, forces or organisms, or any combination of them, whether permanently or transitory and however occurring. This exclusion does not apply to:

- i. a sudden, identifiable, unintended and unexpected event which takes place in its entirety at a specific time and place during the **period of insurance**; or
- ii. oil escaping from a domestic oil installation at the **premises** or any neighbouring property, provided that **we** are advised as soon as reasonably possible following **your** becoming aware, or when **you** ought to have become aware, of such leakage.

General conditions

a) Building Works

You must tell **your broker** at least 30 days before **you** start any building works over £100,000 in value. When **we** receive this notice **we** have the option to change the conditions of this insurance.

If **you** enter into an agreement with a contractor which needs specific or joint insurance, regardless of the cost of the building works, **you** must tell us at least 30 days before the building works begin.

Failure to notify **us** may result in any claim **you** make in relation to loss, **damage** or liability caused by the building works not being covered.

b) Policy Coverage

We will treat each **home** included under this insurance as if separately insured.

c) Index-linking

Each month **we** will link the sums insured in Section One (**buildings**) and Section Two (**contents**) to the relevant indexes below.

Section One (**buildings**) The House Rebuilding Cost Index issued by the Royal Institute of Chartered Surveyors or a similar index **we** have appropriately chosen

Section Two (**contents**) The Consumer Durables Section of the General Index of Retail Prices or a similar index **we** have appropriately chosen.

We will not charge **you** any extra premium for any monthly increase. However, whenever **you** renew this insurance, **we** will work out the premium using the new sums insured. For **your** protection, if the index falls below zero, **we** will not reduce the sums insured.

d) 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 beyond the limits which would have been covered under any such insurance had this insurance not been effected.

This clause does not apply to Section Two H – Fatal Injury *on page 29*.

e) Excess

Unless otherwise stated in **your schedule**, the following **excesses** apply for each and every loss.

<u>Section</u>	<u>Applicable excess</u>
Section One - Buildings	£1,000 in respect of subsidence, landslip or heave ; Nil in respect of lock replacement; £250 in respect of all other claims
Section Two – Contents	Nil in respect of lock replacement, fatal injury, hole in one cover or freezer contents; £250 in respect of all other claims
Section Three – Valuables, Antiques and Works of Art, Gold and Silver	Nil
Section Four – Accidents to Domestic Employees	Nil
Section Five – Legal Liability to the Public	Nil
Section Six – Annual Travel	£250 in respect of medical expenses, emergency travel, repatriation, cancellation, curtailment or missed travel arrangements.
Section Seven – Legal Expenses	Tax Disputes (Aspect Enquiries): £200 Property Damage section: £250 All other sections: Nil
Section Eight – Home Emergency	Nil

General conditions (continued)

f) Excess Waiver

If a claim is more than £10,000, **we** will not take off any **excess** unless **you** have chosen a voluntary **excess** or **we** have applied a compulsory **excess** as shown in **your schedule**. If **you** claim for the same event under more than one Section, **we** will only deduct one **excess** and this will be the highest applicable **excess**.

Section One – Buildings

Covering **your home** and **tenant's improvements** as defined in this policy.

Please read **your schedule** to see if this section applies.

What is covered	What is not covered
<p>This insurance covers the buildings for loss or damage.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> a) Loss or damage directly or indirectly caused by or arising from: <ul style="list-style-type: none"> i. warping, shrinking or normal settlement or collapse; ii. moth, vermin, wear and tear, infestation, corrosion, damp, wet or dry rot, mould, or anything which happens gradually; iii. misuse, latent defect, faulty design, faulty workmanship or faulty materials; iv. dryness, dampness, extremes of temperature or exposure to light; v. chewing, scratching, tearing or fouling by your domestic pets. However, this exclusion shall not apply if the total amount of all such claims during the period of insurance is less than £7,500; vi. pollution or contamination of any kind other than as a result of escape of oil from a fixed domestic heating installation at the premises. b) Loss or damage to gates, fences and hedges caused by storm, flood or weight of snow. c) The cost of general maintenance, electrical or mechanical faults or breakdown. d) Loss or damage caused by frost other than to fixed water tanks, apparatus or pipes. e) Loss or damage while the buildings are unoccupied unless the loss or damage is caused by: <ul style="list-style-type: none"> i. fire, lightning, explosion or earthquake; ii. aircraft and other flying devices or items dropped from them; iii. storm, flood or weight of snow; iv. collision by any vehicle or animal; v. subsidence, heave or landslip.

Section One – Buildings (continued)

What is covered	What is not covered
	<p>f) Loss or damage caused by subsidence, heave or landslip:</p> <ul style="list-style-type: none"> i. to domestic fixed fuel tanks, swimming pools, tennis courts, driveways, patios, terraces, walls, gates, fences, hedges, footpaths, bridges, culverts, permanently installed hot tubs and wind turbines unless the private dwelling is also affected at the same time by the same event; ii. to solid floors, unless the walls of the private dwelling are damaged at the same time by the same event; iii. if compensation has been provided for (or would have been if it wasn't for this insurance) under any contract or guarantee or by law; iv. due to faulty design, faulty workmanship or faulty materials; or v. as a result of the coast or riverbank wearing away. <p>g) Loss or damage caused by frost to permanently installed hot tubs.</p> <p>h) Loss or damage where you sign an agreement with a contractor which needs specific or joint insurance without getting our agreement first.</p>

This section of the insurance also covers	We will not pay
<p>A) Alternative Accommodation and Rent</p> <ul style="list-style-type: none"> a. Loss of rent due to you and ground rent payable to you which you cannot recover; and b. The extra costs of using other accommodation, for you and your domestic pets, as similar to your existing accommodation as possible which you have to pay while the buildings cannot be lived in following loss or damage that is covered under Section One. 	<ul style="list-style-type: none"> a) For loss of rent for more than 60 months; b) For the extra costs of other accommodation for more than 60 months. If you claim for costs of other accommodation under Sections One and Two, we will not pay for costs of other accommodation for a period of more than 60 months in total.
<p>B) Compulsory Evacuation</p> <p>The extra costs for up to 60 days of other accommodation for you and your domestic pets, as similar to your existing accommodation as possible, due to a local or police authority preventing you from living in your home because of loss or damage to a neighbouring property.</p>	

Section One – Buildings (continued)

This section of the insurance also covers	We will not pay
<p>C) Trace and Access</p> <p>The cost of finding the source of any water or oil which has escaped from any fixed tanks, apparatus, pipes or any fixed domestic heating installation within the boundary of your home for which you are legally responsible.</p>	<p>More than the sum insured during the period of insurance.</p>
<p>D) Loss of Domestic oil</p> <p>Up to £20,000 during the period of insurance for accidental loss of domestic heating oil.</p>	<p>More than £20,000 in total if you claim under Sections One and Two.</p>
<p>E) Increased Metered Water Charges</p> <p>Up to £50,000 during the period of insurance, for increased metered water charges you have to pay after water escapes which gives rise to a claim we accept under Section One.</p>	<p>More than £50,000 in total during the period of insurance if you claim for loss under Sections One and Two.</p>
<p>F) Garden Cover</p> <p>Costs you have to pay to restore your garden following loss or damage by fire, lightning, explosion, earthquake, aircraft and other flying devices, theft or attempted theft, or damage caused by people acting maliciously or the emergency services.</p>	<p>a) For more than £2,500 for any one plant, tree or shrub;</p> <p>b) For more than 10% of the buildings sum insured during the period of insurance.</p>
<p>G) Selling Your Home</p> <p>Anyone buying your home will have the benefit of the protection provided under Section One between exchange of contracts and when the sale is completed.</p>	<p>If the buildings are insured under any other insurance.</p>
<p>H) Additional Fees and Costs</p> <p>Expenses you have to pay and which we have agreed in writing for additional rebuilding expenses following loss or damage to the buildings which is covered under Section One.</p>	<p>a) For any expenses for preparing a claim or an estimate of loss or damage; or</p> <p>b) For any costs if government or local authority requirements had been served on you before the loss or damage.</p>
<p>I) New Fixtures and Fittings</p> <p>Up to 25% of the buildings sum insured in any one period of insurance for loss or damage to new fixtures and fittings, fitted furniture and fitted appliances within your home which are waiting to be installed, as long as you notify us within 30 days of delivery.</p>	<p>a) For any loss or damage caused while installing the fixtures and fittings; or</p> <p>b) For items left in the open.</p>

Section One – Buildings (continued)

This section of the insurance also covers	We will not pay
<p>J) Unfixed Building Materials</p> <p>Up to £50,000 in any one period of insurance for loss or damage to unfixed building materials and supplies owned by you and kept within your home for use in the construction, maintenance or alteration of your home.</p>	<p>a) For any loss or damage caused while installing the unfixed building materials; or</p> <p>b) For items left in the open.</p>
<p>K) Replacement Locks</p> <p>Costs you have to pay for replacing locks to safes, alarms and outside doors and windows in your home following theft or loss of keys.</p>	
<p>L) Security Upgrade</p> <p>Up to £25,000 in any one period of insurance towards the cost of upgrading your alarm and security systems following a physical criminal assault on you at your home.</p>	<p>a) For any cost unless you obtain our agreement first;</p> <p>b) Following any domestic dispute;</p> <p>c) More than £25,000 in total if you claim under Sections One and Two.</p>
<p>M) Counselling Fees</p> <p>Up to £5,000 during the period of insurance for professional counselling fees following a physical criminal assault on you at your home.</p>	<p>a) For any cost unless you obtain our agreement first;</p> <p>b) Following any domestic dispute;</p> <p>c) More than £5,000 in total if you claim under Sections One and Two.</p>
<p>N) Essential Alterations</p> <p>Up to £50,000 during the period of insurance towards essential alterations to your home if you sustain a permanent physical injury as a direct result of a sudden, identified, unexpected and unforeseen accident.</p>	<p>a) For any cost unless you obtain our agreement first;</p> <p>b) For your domestic employees;</p> <p>c) If such permanent physical injury has been self-inflicted;</p> <p>d) More than £50,000 in total if you claim under Sections One and Two.</p>
<p>O) Temporary Removal of Permanent Fixtures</p> <p>Up to 10% of the buildings sum insured following loss or damage that is covered under Section One in any one period of insurance to permanent fixtures removed from the buildings for up to 60 days for repair, restoration or safekeeping.</p>	<p>For loss or damage of any item of fixtures being transported unless it is suitably packed and secured, given the nature of the item and how it is being transported.</p>
<p>P) Medical Emergency</p> <p>Up to £5,000 towards the cost of repairing your home as a result of loss or damage following forcible entry to your home to attend a medical emergency.</p>	

Section One – Buildings (continued)

This section of the insurance also covers	We will not pay
<p>Q) Extended Replacement Cost</p> <p>Where you have a professional valuation for your home, completed within the last 5 years, that we have seen and approved and the sums insured reflect this, taking into consideration an amount for index-linking, we will pay for the cost of rebuilding or repairing damage that is covered under this insurance.</p>	<p>a) Unless you tell us about any additions, alterations or improvements you have made since the valuation was carried out and you have amended the sum insured to take into account any such additions, alterations or improvements;</p> <p>b) If your home is grade I or grade A listed.</p>
<p>R) Similar Property Purchase</p> <p>In the event the buildings of your home are damaged beyond economical repair, and permission to rebuild is refused by your local authority, we agree to pay up to 125% of the rebuilding cost of your home to help you purchase a similar property in the same area.</p>	<p>Unless the sum insured corresponds with a professional valuation, completed within the last 5 years that we have seen and approved.</p>
<p>S) Domestic Utility Expenses</p> <p>Following loss or damage to the solar panels attached to your home or wind turbines at your premises, we will pay you for the loss of income which would have been payable to you from your energy supplier had the loss or damage not occurred.</p>	<p>For more than 60 days.</p>
<p>T) Environmental Upgrades</p> <p>If, following a claim under this Section, you decide to install a solar, wind or geothermal power generating system to your home, we will pay towards the cost of installing such a system.</p> <p>The most we will pay during the period of insurance is £5,000 or 10% of the insured cost of repairs to the damaged property, whichever is the lesser.</p>	<p>a) Unless the heating system at your home is damaged and such damage is part of the loss or damage we have agreed to pay under this Section;</p> <p>b) Unless the covered loss we have agreed to pay is more than £10,000;</p> <p>c) If, at the time of the loss, there is already a solar, wind or geothermal power generating system in operation at your home.</p>
<p>U) Fly Tipping</p> <p>Up to £50,000 during the period of insurance to cover the reasonable and necessary costs incurred by you in removing rubbish and waste material which has been deposited on land at your premises without your permission.</p>	
<p>V) Home Upgrades</p> <p>If we have agreed your claim for loss or damage caused by escape of water or flood, we will contribute towards the cost of improvements intended to lessen or prevent a future occurrence of the same type.</p> <p>The most we will pay during the period of insurance is £5,000 or 10% of the insured cost of repairs to the damaged property, whichever is the lesser.</p>	<p>Unless the covered loss we have agreed to pay is more than £10,000.</p>

Section One – Buildings (continued)

Conditions that only apply to Section One – Buildings

How we deal with your claim

- 1) If **your** claim for loss or **damage** is covered under Section One, **we** will pay the full cost of the repair, less any **excess** applicable, so long as:
 - the **buildings** were in a good state of repair immediately before the loss or **damage**; and
 - the **damage** has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or **damage** the **buildings** were not in a good state of repair.
- 2) If a loss is paid under sub heading R of this Section, **you** will assign all title to the **premises** to **us** and pay **us** all monies **you** may receive as salvage.
- 3) **We** will not reduce the sum insured under Section One after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or **damage**.

Limitations that apply to Section One – Buildings

- 1) **We** will deduct the applicable **excess** from the agreed settlement of **your** claim as shown under General Conditions – **Excess** and **Excess Waiver** on pages 18 and 19.
- 2) **We** will not pay more than the sums insured for each **premises** shown in the **schedule** other than in accordance with sub headings Q and R on page 24.

Section Two – Contents

Covering the **contents** of **your home** as defined in this policy.

Please read **your schedule** to see if this section applies.

What is covered	What is not covered
<p>This insurance covers the contents for loss or damage while at your home and while they are temporarily away from your home anywhere in the world.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> a) Loss or damage directly or indirectly caused by or arising from: <ul style="list-style-type: none"> i. moth, vermin, wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or anything which happens gradually; ii. misuse, latent defect, faulty design, faulty workmanship or faulty materials; iii. dryness, dampness, extremes of temperature or exposure to light; iv. chewing, scratching, tearing or fouling by your domestic pets. However, this exclusion shall not apply if the total amount of all such claims during the period of insurance is less than £7,500; v. dyeing, cleaning, repairing, renovating, restoration; or vi. pollution or contamination of any kind other than as a result of escape of oil from a fixed domestic heating installation at the premises. b) The cost of general maintenance or routine redecoration. c) Loss or damage caused by mechanical or electrical faults or breakdown. d) Loss or damage to property in the open caused by storm, flood or weight of snow. e) Loss or damage to freezer contents resulting from the failure of your gas or electricity supply caused by strike or any other industrial action. f) Loss or damage to any item being transported, unless it is suitably packed and secured, given the nature of the item and how it is transported. g) Loss or damage caused by subsidence, heave or landslip; <ul style="list-style-type: none"> i. as a result of the coast or riverbank wearing away; ii. if compensation has been provided for (or would have been if it wasn't for this insurance) under any contract, guarantee or by law; or iii. due to faulty design, faulty workmanship or faulty materials.

Section Two – Contents (continued)

This section of the insurance also covers	We will not pay
<p>A) Glass and Sanitary Ware</p> <p>Accidental breakage of:</p> <ul style="list-style-type: none"> a. fixed glass and double glazing; and b. sanitary ware <p>forming part of the buildings which you are legally responsible for as a tenant and do not have other insurance for.</p>	
<p>B) Loss of Rent</p> <p>Rent you have to pay as occupier if the buildings cannot be lived in following loss or damage that is covered under Section Two.</p>	Rent for more than 60 months.
<p>C) Alternative Accommodation</p> <p>The extra costs of using other accommodation, for you and your domestic pets, as similar to your existing accommodation as possible, which you have to pay for if the buildings cannot be lived in following loss or damage that is covered under Section Two.</p>	For the extra costs of other accommodation for more than 60 months. If you claim for costs of other accommodation under Sections One and Two, we will not pay for costs of other accommodation for a period of more than 60 months in total.
<p>D) Home Office Business</p> <p>You for your increased cost of carrying on your home office business caused only and directly by the following:</p> <ul style="list-style-type: none"> a. Loss or damage to your buildings or home office equipment which is covered under this insurance; or b. accidental failure in the supply of gas, water, electricity or telephone service to your home for more than 72 consecutive hours during the period of insurance. <p>Cover will start from the date on which the loss or damage happens or the service interruption starts. It will continue until you are able to start work at your home again but for no longer than 12 months.</p> <p>The amount we pay will be the extra necessary and reasonable costs you have to pay to continue your home office business, less any savings which result from the reduced costs and expenses during the time your work is interrupted.</p>	<ul style="list-style-type: none"> a) For any amount over £50,000; or b) For any increased cost of carrying on your home office business directly or indirectly caused by or resulting from an act of terrorism.

Section Two – Contents (continued)

This section of the insurance also covers	We will not pay
<p>E) Tenant's Liability Your legal responsibility as a tenant for loss of or damage to the buildings caused by loss or damage that is covered under Section Two.</p>	<p>a) For any amount over £1,000,000; b) For loss or damage caused by fire, lightning or explosion to the buildings other than to the landlords' fixtures and fittings; c) For loss or damage arising from subsidence, heave or landslip.</p>
<p>F) New Acquisitions - Gifts Up to £50,000 during the period of insurance for wedding, anniversary, birthday, religious or other celebration gifts bought by you but not yet given (or which have been bought for you).</p>	<p>For loss or damage which we specifically exclude elsewhere under Section Two.</p>
<p>G) New Acquisitions Up to 25% of the contents sum insured for new items you have bought but which you have not told us about yet.</p>	<p>a) For loss or damage which we specifically exclude elsewhere under Section Two; b) After 90 days of buying the item if you have not told us about doing so.</p>
<p>H) Fatal Injury Fatal injury to you caused by fire or assault at the premises or assault elsewhere within the United Kingdom provided that death ensues within 12 months of injury. We will pay a) £125,000 for each insured person over 16 years; and b) £5,000 for each person under 16 years at the time of their death.</p>	
<p>I) Replacement Locks Costs you have to pay for replacing locks to safes, alarms and outside doors and windows in your home following theft or loss of keys.</p>	
<p>J) Increased Metered Water Charges Up to £50,000 during the period of insurance for increased metered water charges you have to pay after water escapes which gives rise to a claim we accept under Section Two.</p>	<p>If you claim for loss under Sections One and Two, more than £50,000 in total during the period of insurance.</p>
<p>K) Loss of Domestic Oil Up to £20,000 during the period of insurance for accidental loss of domestic heating oil.</p>	<p>More than £20,000 in total if you claim under Sections One and Two.</p>

Section Two – Contents (continued)

This section of the insurance also covers	We will not pay
<p>L) Contents of Guests</p> <p>Personal property of guests up to £5,000 for each person and personal property of domestic employees (who do not live in any of the homes listed in your schedule) up to £2,500 for each person.</p>	<p>a) For loss or damage which we specifically exclude elsewhere in this policy;</p> <p>b) For loss or damage to their money, valuables or credit cards;</p> <p>c) If there is any other insurance in place;</p> <p>d) For loss or damage which occurs away from the premises;</p> <p>e) More than £750 for any one item.</p>
<p>M) Marquees</p> <p>Up to £50,000 for loss or damage to marquees and associated equipment, which are being temporarily loaned or hired to you and for which you are responsible, while at the premises.</p>	<p>a) If you fail to keep to manufacturers or owners written instructions;</p> <p>b) For loss or damage during erection or dismantling;</p> <p>c) If cover is provided under any other insurance.</p>
<p>N) Family in Residential Care</p> <p>Up to £15,000 for loss or damage to the belongings of your parents or grandparents who are living in a residential nursing or care home.</p>	<p>a) More than £2,500 for any one event of loss or damage for valuables or gold and silver items;</p> <p>b) For money and credit cards;</p> <p>c) For loss or damage which we specifically exclude elsewhere in this policy.</p>
<p>O) Hole In One</p> <p>Up to £1,000:</p> <p>a) towards expenses you incur; or</p> <p>b) to a charity of your choice</p> <p>in the event of a hole in one being achieved by you during an official golf competition provided that the certified scorecard and certificate are submitted to us at the time of making a claim.</p>	<p>More than £1,000 during the period of insurance.</p>
<p>Q) Security Upgrade</p> <p>Up to £25,000 in any one period of insurance towards the cost of upgrading your alarm and security systems following a physical criminal assault on you at your home.</p>	<p>a) For any cost unless you obtain our agreement first;</p> <p>b) Following any domestic dispute;</p> <p>c) More than £25,000 in total if you claim under Sections One and Two.</p>

Section Two – Contents (continued)

This section of the insurance also covers	We will not pay
<p>R) Counselling Fees</p> <p>Up to £5,000 during the period of insurance for professional counselling fees following a physical criminal assault on you at your home.</p>	<p>a) For any cost unless you obtain our agreement first;</p> <p>b) Following any domestic dispute;</p> <p>c) More than £5,000 in total if you claim under Sections One and Two.</p>
<p>S) Essential Alterations</p> <p>Up to £50,000 during the period of insurance towards essential alterations to your home if you sustain a permanent physical injury as a direct result of a sudden, identified, unexpected and unforeseen accident.</p>	<p>a) For any cost unless you obtain our agreement first;</p> <p>b) For your domestic employees;</p> <p>c) If such permanent physical injury has been self inflicted;</p> <p>d) More than £50,000 in total if you claim under Sections One and Two.</p>
<p>T) Home Upgrades</p> <p>If we have agreed your claim for loss or damage caused by escape of water or flood, we will contribute towards the cost of improvements intended to lessen or prevent a future occurrence of the same type.</p> <p>The most we will pay during the period of insurance is £5,000 or 10% of the insured cost of repairs to the damaged property, whichever is the lesser.</p>	<p>Unless the covered loss we have agreed to pay is more than £10,000.</p>

Section Two – Contents (continued)

Limits for certain contents	
We will pay up to:	Special conditions or exceptions
<p>A) Outdoor Items</p> <p>£50,000 or 10% of the contents sum insured, whichever is the greater, for garden furniture, permanently fixed statues and ornaments and other similar items which are normally kept outdoors.</p>	<p>This limit does not apply to radio and television aerials, satellite dishes, their fittings and masts which are attached to your home.</p>
<p>B) Deeds and Registered Bonds</p> <p>£20,000 for deeds, registered bonds and other personal documents.</p>	
<p>C) Stamps and Coins</p> <p>£10,000 in total for stamps or coins forming part of a collection, unless specified in your schedule.</p>	
<p>D) Gold and Silver</p> <p>£25,000 in total for gold and silver unless specified in your schedule, where all items with an individual value of more than £30,000 must be specified in the schedule under Section Three.</p>	
<p>E) Valuables</p> <p>£25,000 in total for valuables unless specified in your schedule, where all items with an individual value of more than £30,000 must be specified in the schedule under Section Three.</p>	
<p>F) Antiques and Works of Art</p> <p>£50,000 in total for antiques and works of art unless specified in your schedule, where all items with an individual value of more than £30,000 must be specified in the schedule under Section Three.</p>	
<p>G) Domestic Machinery</p> <p>£25,000 in total for domestic garden machinery and quad bikes used within the premises, golf buggies, non-motorised trailers and mobility aids.</p>	<p>Cover for loss or damage by theft, attempted theft and/or malicious damage applies only if these items are kept in a locked building when not in use.</p>
<p>H) Watercraft</p> <p>£15,000 in total for manually operated rowing boats, punts, canoes, stand up paddle boards, sailboards or dinghies, including their accessories.</p>	

Section Two – Contents (continued)

Limits for certain contents	
We will pay up to:	Special conditions or exceptions
I) Computer Software and Digital Media £15,000 in total for the cost of replacing your computer software and personal digital media, including music and film, that you have previously legally downloaded to your computer or multimedia device (s) following loss or damage covered by this insurance.	
J) Money £10,000 in total for money .	
K) Credit Cards £35,000 for credit cards .	We will only pay amounts you legally have to pay, as a result of unauthorised use, after the cards have been lost or stolen. You must comply with the terms and conditions under which the credit cards were issued.

Conditions that only apply to Section Two – Contents

How we deal with your claim

- 1) If **you** claim for loss or **damage** to the **contents**, **we** will repair, replace or pay for any item covered under Section Two.
- 2) Where **you** have a professional valuation, carried out within the last five years, which has been approved by **us** and the sums insured reflect this, taking into consideration an amount for index linking, **we** will pay the cost of replacement or repair for **damage** up to 150% of the sum insured mentioned within the valuation.
- 3) **We** will not reduce the sum insured under Section Two after **we** have paid a claim as long as **you** agree to carry out **our** reasonable recommendations to prevent further loss or **damage**.

Limitations that apply to Section Two – Contents

- 1) **We** will deduct the applicable **excess** from the agreed settlement of **your** claim as shown under General Conditions – **Excess** and **Excess Waiver on pages 18 and 19**.
- 2) **We** will not pay any more than the sum insured for each **premises** shown in the **schedule** other than in accordance with Condition 2 above.

Section Three – Valuables, Antiques and Works of Art, Gold and Silver

Please read **your schedule** to see if this section applies.

What is covered	What is not covered
<p>This insurance covers the Valuables, Antiques and Works of Art, Gold and Silver for loss or damage while at your home and while they are temporarily away from your home anywhere in the world.</p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> a) Loss or damage directly or indirectly caused by or arising from: <ul style="list-style-type: none"> i. moth, vermin, wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or anything which happens gradually; ii. misuse, latent defect, faulty design, faulty workmanship or faulty materials; iii. dryness, dampness, extremes of temperature or exposure to light; iv. chewing, scratching, tearing or fouling by your domestic pets. However, this exclusion shall not apply if the total amount of all such claims during the period of insurance is less than £7,500; v. dyeing, cleaning, repairing, renovating, restoration or being worked on; or vi. pollution or contamination of any kind other than as a result of escape of oil from a fixed domestic heating installation at the premises. b) Loss or damage caused by mechanical or electrical faults or breakdown. c) Loss or damage to any item being transported unless it is suitably packed and secured, given the nature of the item and how it is being transported. d) More than £30,000 in respect of any one item of valuables, antiques, works of art, gold and silver unless otherwise stated in the schedule.

This section of the insurance also covers	We will not pay
<p>A) New Acquisitions</p> <p>We will cover new items you have bought but which you have not told us about yet.</p>	<ul style="list-style-type: none"> a) For loss or damage which we specifically exclude elsewhere under Section Three; b) More than 25% of the sum insured or £50,000, whichever is greater under this Section for valuables, antiques and works of art, gold and silver; c) After 90 days of purchase if you have not told us you have bought the item.

Section Three – Valuables, Antiques and Works of Art, Gold and Silver (continued)

This section of the insurance also covers	We will not pay
<p>B) Death of an Artist</p> <p>We will automatically increase the insured value of any item listed in the specification for works of art by up to 200% if the artist dies during the period of insurance. We will only do this for the 6 months immediately following the death of that artist.</p>	<p>a) More than £100,000 in total during any one period of insurance;</p> <p>b) If you are unable to provide a professional valuation or purchase receipt and proof of increased value which is less than five years old at the time of any loss or damage.</p>
<p>C) Defective Title</p> <p>If, during the period of insurance, someone claims that any item listed in the specification for antiques and works of art is not rightfully yours and you are legally obliged to return the item to its rightful owner because it is proved that you do not have good title to it, we will pay you the amount you paid for it or the value shown in the specification if this is less.</p>	<p>a) More than £100,000 in total during any one period of insurance;</p> <p>b) Unless you prove that you made enquiries about where the item came from before you bought it;</p> <p>c) Unless you bought the item during the period that the antiques and works of art have been insured with us;</p> <p>d) Unless you told us about a claim during the period of insurance.</p>
<p>D) Temporary Removal of Valuables</p> <p>Where your schedule states that valuables are insured in the bank, we agree to cover them up to a maximum of £50,000 for loss or damage whilst temporarily removed from the bank or safe deposit for up to 30 days in any one period of insurance without our previous agreement.</p>	<p>a) For loss or damage</p> <ul style="list-style-type: none"> i. unless you have a professionally installed safe at your home with an adequate cash rating; or ii. unless items are worn, in your custody and control or in the same room as you, at the time that loss or damage takes place.

Section Three – Valuables, Antiques and Works of Art, Gold and Silver (continued)

Conditions that only apply to Section Three – Valuables, Antiques and Works of Art, Gold and Silver

How we deal with your claim

1) Valuables

We will repair, replace or pay for any item that is lost or damaged. Where **you** have a professional valuation, carried out within the last five years, which has been approved by **us** for a specified item (and which is specified for the correct value), **we** will pay the cost or replacement or repairing any **damage** up to 150% of the item's specified value.

2) Antiques and Works of Art, Gold and silver

In the event of partial loss or **damage**, **we** will pay all costs and expenses **you** have necessarily incurred, with **our** consent, in restoring the item(s) damaged plus any resulting depreciation in value but not more than the sum insured for the damaged item(s).

For specified items individually listed in the **schedule**, **you** may decide whether **we** repair, replace or pay the value of the damaged item(s).

In the event of total loss or destruction of item(s), **we** will pay the sum insured for such item(s) or their market value at the time of loss, whichever is the less.

Where **you** have a professional valuation, carried out within the last five years, which has been approved by **us** for a specified item (and which is specified for the correct value), **we** will pay the cost of replacement or repairing any **damage** up to 150% of the item's specified value.

3) Valuables, Antiques and Works of Art, Gold and Silver

If, following a claim, **you** can produce a professional valuation (not more than five years old) which has been approved by **us**, and is dated previous to the loss, **we** will treat the sum insured as automatically agreed.

Limitations that apply to Section Three – Valuables, Antiques and Works of Art, Gold and Silver

- 1) **We** will deduct the applicable **excess** from the agreed settlement of **your** claim as shown under General Conditions – **Excess** and **Excess Waiver on pages 18 and 19**.
- 2) **We** will not pay more than the sums insured shown in the **schedule** unless **we** agree otherwise, other than in accordance with conditions 1 and 2 above.

Section Four – Accidents to Domestic Employees

This Section applies only if the **contents** are insured under Section Two.

What is covered	What is not covered
<p>We will pay for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury (including death or disease) by an accident happening during the period of insurance anywhere in the world to your domestic employees employed in connection with the premises shown in the schedule.</p>	<p>We will not pay for bodily injury arising directly or indirectly:</p> <ul style="list-style-type: none"> a) by any motorised or horse-drawn vehicle other than; <ul style="list-style-type: none"> i. domestic garden equipment whilst being used within the premises; and ii. pedestrian-controlled garden equipment, mobility scooters or wheelchairs or items designed for a child's use. b) by any communicable disease or condition. c) whilst the domestic employee is in Canada or the United States of America after the total period of stay in either or both countries has exceeded 90 days in the period of insurance. d) your liability for fines or penalties, or for damages which are only intended to punish you or to make an example of you.

Condition that only applies to Section Four – Accidents to Domestic Employees

We will not pay more than £10,000,000 for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed to in writing.

Section Five– Legal Liability to the Public

This Section applies only if the **buildings** are insured under Section One and/or the **contents** are insured under Section Two.

Part A

This Section applies in the following way:

- If only **buildings** are insured, **your** legal liability as owner only but not as occupier is covered under Part A i) below;
- If only **contents** are insured, **your** legal liability as occupier only but not as owner is covered under Part A i) and Part A ii) below; and
- If **buildings** and **contents** are insured, **your** legal liability as owner or occupier is covered under Part A i) and Part A ii) below.

What is covered	What is not covered
<p>A) We will pay you:</p> <p>i) as owner or occupier for any amounts you become legally liable to pay as damages for;</p> <p>a) bodily injury (including death or disease); or</p> <p>b) damage to property; caused by an accident happening at the premises during the period of insurance;</p> <p>OR</p> <p>ii) as a private individual for any amounts you become legally liable to pay as damages for;</p> <p>a) bodily injury (including death or disease); or</p> <p>b) damage to property; caused by an accident anywhere in the world during the period of insurance.</p>	<p>We will not pay for any liability:</p> <p>a) For bodily injury to;</p> <p>i. you; or</p> <p>ii. any person who at the time of sustaining such injury is engaged in your service;</p> <p>b) For bodily injury arising directly or indirectly from any communicable disease or condition;</p> <p>c) For damage to property owned by or in the charge or control of;</p> <p>i. you; or</p> <p>ii. any person engaged in your service;</p> <p>d) In Canada or the United States of America after the total period of stay in either or both countries has exceeded 90 days during the period of insurance.</p> <p>e) Arising directly or indirectly out of any manual business or employment other than incidental farming.</p> <p>f) Which you have assumed under contract and which would not otherwise have attached.</p> <p>g) Arising out of any criminal acts.</p> <p>h) Arising out of your ownership, possession or use of:</p> <p>i. any motorised vehicle other than quad bikes, golf buggies, domestic garden equipment, mobility scooters or wheelchairs, provided that you, or someone acting with your permission, are not using them on any public road where the Road Traffic Act or similar legislation says you must insure them;</p>

Section Five– Legal Liability to the Public (continued)

What is covered	What is not covered
	<p>ii. any aircraft or watercraft other than manually operated rowing boats, punts or canoes, stand up paddle boards, sailboards or dinghies;</p> <p>iii. any animal other than incidental farming livestock or a horse or domestic pet, provided such pet is not a dog treated as 'dangerous' under the Dangerous Dogs Act 1991 or similar legislation; or</p> <p>iv. any power operated lift other than those designed for and used by the disabled or infirm and/or lifts that are the subject of an annual maintenance contract with a professional inspection company:-</p> <p>i) In respect of any kind of pollution or contamination other than;</p> <p>i. 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 at the premises;</p> <p>and</p> <p>ii. reported to us not later than 30 days from the end of the period of insurance;</p> <p>in which case all such pollution or contamination arising out of such accident shall be deemed to have happened at the time of such accident.</p> <p>j) Arising out of your ownership, occupation, possession or use of any land or building that is not within the premises.</p> <p>k) If you are entitled to payment under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted.</p> <p>l) Arising out of any goods or products designed, constructed, manufactured, altered, repaired, serviced, treated, sold, supplied or distributed by you; or</p> <p>m) Your liabilities for fines or penalties, or for damages which are only intended to punish you or to make an example of you.</p>

Section Five– Legal Liability to the Public (continued)

This Section of the insurance also covers	We will not pay
<p>Part B) Unrecovered Court Awards</p> <p>We will pay for sums which you have been awarded during the period of insurance by a court in the United Kingdom and which still remain outstanding 3 months after the award has been made provided that</p> <ol style="list-style-type: none"> I. Part A ii) of this section would have paid you had the award been made against you rather than to you; II. there is no appeal pending; and III. you agree to allow us to enforce any right which we shall become entitled to upon making payment. 	
<p>Part C) Defective Premises</p> <p>We will pay for any amount you become legally liable to pay under section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you.</p>	<ol style="list-style-type: none"> a) For any liability if you are entitled to payment under any other insurance. b) For the cost of repairing any fault or alleged fault.

Limitations that only apply to Section Five – Legal Liability to the Public

We will not pay

- a) in respect of pollution or contamination, more than £10,000,000 in all during the **period of insurance**;
- b) in respect of other liability covered under Section Five, more than £10,000,000 during the **period of insurance** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing, other than under Part B) above where **we** will not pay more than £5,000,000 any one event;
- c) for the vehicles listed in the exception under Part A), **we** will not pay more than £5,000,000 for any one accident or series of accidents arising out of any event, plus the costs and expenses, which **we** have agreed in writing.

Section Six – Annual Travel

Please read **your schedule** to see if this Section applies.

Definitions that only apply to Section Six – Annual Travel

The definitions applying to the whole policy as stated on page 13 of this policy shall include or be substituted with the following definitions in respect of this Section only.

Where the following words appear in bold they have these special meanings.

Children	Your or your partner's natural, legally adopted or step child/children. This does not include a foster child.
Doctor	A qualified medical practitioner registered and working in the United Kingdom other than an insured person or a family member or employer.
Family	Your partner (if you have a partner) and your children .
Insured person	Person(s) named in the schedule as insured under this Section who are travelling with you on any journey to the same destination. As long as they permanently live with you , this can include all members of your family , your nanny and any other domestic employees .
Journey	A trip, undertaken by one or more insured persons for leisure purposes of up to 90 consecutive days which commences during the period of insurance , either: <ul style="list-style-type: none"> a) outside the United Kingdom, or b) wholly within the United Kingdom involving a pre-booked flight or a minimum of two nights' stay in paid accommodation.
Partner	Your legally married spouse or your registered civil partner, or a person who is permanently living with you and has been for at least 6 months and the relationship is in the nature of a marriage even though it has not been legally formalised.
Permanent disability	<ol style="list-style-type: none"> 1. Total and permanent loss of sight without expectation of improvement: <ol style="list-style-type: none"> 1. in both eyes when an insured person's name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or, 2. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale. 2. Loss by physical severance of hand or foot at or above the wrist or ankle, or permanent total loss of use of an entire arm, hand, leg or foot. 3. Permanent total disablement. This has different meanings, as shown below, dependent on an insured person's age and whether or not the insured person is in paid employment:

If an **insured person** is in any form of paid employment, permanent total disablement means:

Loss of physical or mental ability through accidental bodily injury, and within 12 months of the accident, to the extent that an **insured person** is unable to do the material and substantial duties of his or her occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance

of an **insured person's** occupation that cannot reasonably be omitted or modified. An **insured person's** occupation means his or her trade, profession or type of

Definitions Continued

Permanent disability Continued

work the **insured person** does for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. A **doctor** must reasonably expect that the disability will last throughout life with no prospect of improvement.

If an **insured person** is not in any form of paid employment, permanent total disablement means:

Loss of physical or mental ability through accidental bodily injury, and within 12 months of the accident, to the extent that an **insured person** is unable to continue his or her education and/or will be unable ever to complete the material and substantial duties of a clerical/administrative occupation. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of a clerical/administrative occupation that cannot reasonably be omitted or modified. A **doctor** must reasonably expect that the disability will last throughout life with no prospect of improvement.

If an **insured person** is aged 18 or under and is in any form of full-time education, permanent total disablement means:

Loss of physical or mental ability through accidental bodily injury, and within 12 months of the accident, to the extent that an **insured person** is unable to continue his or her education ever again, or will be unable ever to perform material and substantial duties of a clerical/administrative occupation. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of a clerical/administrative occupation that cannot reasonably be omitted or modified. A **doctor** must reasonably expect that the disability will last throughout life with no prospect of improvement.

Section Six – Annual Travel (continued)

What is covered	What is not covered
<p>1. Medical, Repatriation And Other Expenses</p> <p>What is Covered We will pay up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of an insured person suffering unforeseen bodily injury, illness, disease and/or compulsory quarantine:</p> <p>1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of the United Kingdom.</p> <p>2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of the United Kingdom.</p> <p>3. Costs of telephone calls: a) to the 24 hour emergency medical service notifying and dealing with the problem for which you are able to provide receipts or other evidence to show the cost of the calls and the numbers you telephoned b) incurred by you when you receive calls on your mobile phone from the 24 hour emergency medical service for which you are able to provide receipts or other evidence to show the cost of the calls.</p> <p>4. The cost of taxi fares for your travel to or from hospital relating to your admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for you by the hospital. If you die: a) outside the United Kingdom, either: (i) the additional cost of funeral expenses abroad up to a maximum of £2,500 plus the cost of returning your ashes to your home or the United Kingdom, or (ii) the following costs, up to a maximum of £7,500, of returning your body to your home or home country: - the cost of funeral director charges for preparing, co-ordinating and transporting your body to an airport; - the cost of any casket/coffin required for transportation of your body; - any fees/costs charged by the airline who take your body as cargo; - transport of your body from the airport where the aeroplane lands to a local funeral home where your body will pass into the care of the local/desired undertaker.</p>	<p>Under Section 1. Medical, Repatriation And Other Expenses, We will not pay:</p> <p>1. The first £250 of any claim.</p> <p>2. Any claims arising from pregnancy, unless the claim relates to accompanying bodily injury, illness, disease or complication. This Section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness.</p> <p>3. Any claims arising directly or indirectly for: a) The cost of treatment or surgery, including exploratory tests, which are not related to the bodily injury or illness which necessitated your admittance into hospital. b) Any expenses which are not medically necessary in the course of treating your bodily injury, illness or disease. c) Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and the 24 hour emergency medical service can be delayed reasonably until your return to the United Kingdom. d) Expenses incurred in obtaining or replacing medication, which you know you will need at the time of departure or which will have to be continued outside of the United Kingdom. e) Additional costs arising from single or private room accommodation. f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the 24 hour emergency medical service. g) Any costs incurred by you to visit another person in hospital. h) Any expenses incurred after you have returned to the United Kingdom. i) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are for private treatment or funded by, or are recoverable from, the Health Authority in the United Kingdom. j) Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication. k) Any expenses incurred after the date on which we exercise our rights under this Section to move you from one hospital to another and/or arrange for your repatriation but you decide not to be moved or repatriated.</p>

Section Six – Annual Travel (continued)

What is covered	What is not covered
<p>b) within the United Kingdom, the additional cost of returning your ashes or body to a chosen funeral director, up to a maximum of £750.</p> <p>5. Additional transport and/or accommodation expenses incurred, up to the standard of your original booking (for example full or half board, bed and breakfast, self-catering or room only), if it is medically necessary for you to stay beyond your scheduled return date. This includes, with the prior authorisation of the 24 hour emergency medical service, additional transport and/or accommodation expenses for a travelling companion, friend or close relative to stay with you or travel to you from the United Kingdom or escort you. Also additional travel expenses to return you to your home or a suitable hospital nearby if you cannot use the return ticket.</p> <p>6. With the prior authorisation of the 24 hour emergency medical service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate you to your home if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the 24 hour emergency medical service agree otherwise.</p> <p>Hospital in-patient benefit</p> <p>We will pay £100 for each complete 24 hour period an insured person has to spend as a hospital in-patient outside the United Kingdom as a result of an accident or illness, for up to a maximum of 365 days.</p>	

Section Six – Annual Travel (continued)

What is covered	What is not covered
<p>2. Cancellation or curtailment charges</p> <p>We will pay up to the £25,000 for any irrecoverable unused travel and accommodation costs (including kennel or cattery fees), pre-booked excursion costs, and other pre-paid charges which you have paid or are contracted to pay, together with any additional travel expenses incurred if cancellation of the trip is unavoidable or the trip is curtailed before completion as a result of any of the following specified events:</p> <ol style="list-style-type: none"> 1. The death, bodily injury, illness, disease, or complications arising as a direct result of pregnancy of: <ol style="list-style-type: none"> a) yourself b) any person who you are travelling or have arranged to travel with c) any person who you have arranged to stay with d) your close relative e) your close business associate. 2. You or any person who you are travelling with, or have arranged to travel with, being quarantined, called as a witness at a Court of Law or called for jury service attendance. 3. Your redundancy or the redundancy of any person who you are travelling with or have arranged to travel with. The redundancy must qualify for payment under current redundancy payment legislation in the United Kingdom, and at the time of booking the trip there must have been no reason to believe anyone would be made redundant. 4. You, or any person who you are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or an employee of a Government Department and have authorised leave cancelled or are called up for operational reasons, provided that the cancellation or curtailment could not reasonably have been expected at the time when the policyholder purchased this insurance or at the time of booking any trip. 5. The police or other authorities requesting you to stay at or return to your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft. 6. hi-jack which prevents an insured person from continuing the journey; 	<p>Under Section 2. Cancellation or curtailment charges, We will not pay for:</p> <ol style="list-style-type: none"> 1. The first £250 of any claim 2. Any claims arising directly or indirectly from: <ol style="list-style-type: none"> a) Redundancy caused by or resulting from misconduct leading to dismissal or resignation or voluntary redundancy, or where you received a warning or notification of redundancy before this insurance was purchased or at the time of booking any trip b) Circumstances known to you before this insurance was purchased, or at the time of booking any trip, which could reasonably have been expected to lead to cancellation or curtailment of the trip. 3. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles, unless specific evidence of the monetary value of the tickets can be provided. 4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme unless specific evidence of the monetary value of the accommodation costs can be provided. 5. Annual maintenance fees/charges for time share holidays or properties.

Section Six – Annual Travel (continued)

What is Covered	What is not covered
<p>3. Travel Delay</p> <p>a) If, due to one of the Specified Events below, the departure of the public transport on which you are due to travel is delayed at the final departure point from or to the United Kingdom, or if any subsequent outbound or return connecting public transport is delayed, for at least 8 hours from the scheduled time of departure, then provided you still travel we will pay you £100.</p> <p><u>Specified Events</u></p> <ol style="list-style-type: none"> 1. An accident involving, or the mechanical breakdown of, or a technical fault occurring in, the vehicle on which you are booked to travel. 2. Strike, industrial action or adverse weather conditions. <p>The amount we will pay you for a) the first full completed 8 hours of delay, and b) each additional full 12 hours of delay is £100. This benefit is intended to help you to pay for telephone calls made, and meals and refreshments purchased, during the delay.</p> <p>b) If, due to one of the Specified Events above, your pre-booked public transport is delayed at the final departure point from the United Kingdom for 24 hours, or if such public transport is cancelled, and you decide to cancel your trip before departure from the United Kingdom, then in addition to a payment for travel delay, we will pay up to £1,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay.</p> <p>c) If you decide to continue to travel following a delay of at least 8 hours due to one of the Specified Events above, we will also reimburse you up to £250 for the cost of any pre-booked and pre-paid event(s) which you were unable to attend due to the travel delay.</p> <p><u>Notes:</u></p> <ul style="list-style-type: none"> • If the same expenses are covered under Missed Departure, you can only claim under one section of this insurance for the same event. • There is no cover under c) above if the sole purpose of your trip is to attend a pre-booked and pre-paid event. Cover can be purchased separately for any such trip(s). 	<p>Under Section 3. Travel Delay, We will not pay for:</p> <ol style="list-style-type: none"> 1. Any claims arising directly or indirectly from strike or industrial action existing or being publicly announced by the date the policyholder purchased this insurance or at the time of booking any trip. 2. Any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporarily or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling. 3. Any claim for reimbursement of the cost of pre-booked and pre-paid event(s) where the sole purpose of your trip was to attend such event(s).

Section Six – Annual Travel (continued)

What is Covered	What is not covered
<p><u>Special Conditions Relating to Claims</u></p> <ol style="list-style-type: none"> 1. You must check in according to the itinerary given to you. 2. You must get written confirmation, at your own expense, from the relevant public transport provider of the number of hours of delay and the reason for the delay. 3. You must comply with the terms of contract of the travel agent, tour operator, or transport provider. 	
<p>4. Missed Departure</p> <p>a) If, due to one of the Specified Events listed below, you fail to arrive at the departure point in time to board the public transport on which you are booked to travel for the international outbound and return legs of your trip, we will pay you up to £1,000 for any necessary additional accommodation (room only) and travel expenses incurred in reaching your overseas destination or returning to the United Kingdom.</p> <p><u>Specified Events</u></p> <ol style="list-style-type: none"> 1. The failure of other public transport. 2. An accident involving, or the mechanical breakdown of, or a technical fault occurring in, the vehicle in which you are travelling. 3. An accident or breakdown happening ahead of you on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which you are travelling. 4. Strike, industrial action or adverse weather conditions. <p>b) If, as a result of missing the departure of the public transport on which you are booked to travel for the international outbound and return legs of your trip due to one of the Specified Events listed above, you then miss any subsequent outbound or return connecting public transport, we will pay you up to £1,000 for any necessary additional accommodation (room only) and travel expenses incurred in reaching your overseas destination or returning to the United Kingdom. There must be a minimum of 2 and a half hours between the scheduled arrival time of the public transport on which you have travelled and the scheduled departure time of the subsequent outbound or return connecting public transport.</p>	<p>Under Section 4. Missed Departure, We will not pay for:</p> <ol style="list-style-type: none"> 1. Any claims arising directly or indirectly from strike or industrial action existing or being publicly announced by the date the policyholder purchased this insurance or at the time of booking any trip. 2. Any claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporarily or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling. 3. Claims arising directly or indirectly from an accident to or breakdown of the vehicle in which you are travelling when a repairer's report or other evidence is not provided. 4. Claims arising directly or indirectly from breakdown of any vehicle owned by you which has not been serviced and maintained in accordance with the manufacturer's instructions.

Section Six – Annual Travel (continued)

What is Covered	What is not covered
<p>c) If, as a result of one of the Specified Events listed above, you are unable to attend any pre-booked and pre-paid event(s) due to missing the departure of the public transport on which you are booked to travel for the international outbound and return legs of your trip, and/or any subsequent outbound or return connecting public transport, we will reimburse you up to £250 for the cost of such pre-booked and pre-paid event(s).</p> <p>Notes:</p> <ul style="list-style-type: none"> • If the same expenses are covered under Section D (Travel Delay and Abandonment), you can only claim under one section of this insurance for the same event. • There is no cover under c) above if the sole purpose of your trip is to attend a pre-booked and pre-paid event. Cover can be purchased separately for any such trip(s). <p>Special Conditions Relating to Claims</p> <ol style="list-style-type: none"> 1. You must be scheduled to arrive at the final departure point for the international outbound and return legs of your trip at least 2 and a half hours before the scheduled departure time of the public transport on which you are booked to travel. 2. There must be a minimum of 2 and a half hours between the scheduled arrival time of the public transport on which you have travelled and the scheduled departure time of the subsequent outbound or return connecting public transport. 3. If you make a claim caused by any delay happening on a motorway or dual carriageway, you must get, at your own expense, confirmation or proof of the incident happening, and of the location, reason for and duration of the delay. 	
<p>5. Baggage</p> <p>1. We will pay you up to £1,000 for the accidental loss of, theft of or damage to baggage. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value).</p> <p>The maximum we will pay you for the following items is:</p> <ol style="list-style-type: none"> a) £250 for any one article, pair or set of articles b) £500 in total for all valuables c) £100 in total for all spectacles and sunglasses. 	<p>Under Section 5. Baggage, We will not pay for:</p> <ol style="list-style-type: none"> 1. The first £100 of any claim (except claims under subsection 2 of What is Covered under this section, where no excess applies). 2. Loss, theft of or damage to valuables left unattended at any time unless left in the custody of a public transport provider, deposited in a hotel safe or safety deposit box, or left in your locked accommodation. 3. Loss, theft of or damage to baggage contained in an unattended vehicle unless: <ol style="list-style-type: none"> i. it is locked out of sight in a secure baggage area and

Section Six – Annual Travel (continued)

What is covered	What is not covered
<p>2. We will also pay you up to £500 for the emergency replacement of clothing, medication and toiletries if your baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours, as long as we receive written confirmation from the public transport provider, confirming the number of hours the baggage was delayed.</p> <p>If the loss is permanent we will deduct the amount paid from the final amount to be paid under this section</p>	<p>ii. forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.</p> <p>4. Loss or damage due to delay, confiscation or detention by customs or any other authority.</p> <p>5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as food), bicycles, ski equipment, golf equipment, business equipment, personal money and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).</p> <p>6. Loss or damage due to cracking, scratching, or breakage of china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.</p> <p>7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.</p> <p>8. Loss, theft of or damage to business equipment, business goods, samples, tools of trade and other items used in connection with your business, trade, profession or occupation.</p> <p>9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, or mechanical or electrical breakdown.</p>
<p>6. Money & Travel documents</p> <p>We will pay you up to the amounts shown below for the accidental loss of, theft of or damage to personal money and documents (including the unused portion of passports, visas and driving licences). We will also cover foreign currency during the 72 hours immediately before your departure on the outward journey.</p> <p>The maximum we will pay for the following items is:</p> <p>a) £250 for bank notes, currency notes and coins b) £1,000 for all other personal money and documents (including the cost of the emergency replacement or temporary passport or visa).</p>	

Section Six – Annual Travel (continued)

What is covered	What is not covered
<p>7. Hi-jack and kidnap</p> <p>We will pay £100 for each full day up to a maximum of 30 days that any insured person is detained as the result of hi-jack or kidnap which starts during a journey.</p>	
<p>8. Personal accident</p> <p>For the purposes of this Section C the following have the following meanings:</p> <ul style="list-style-type: none"> Item 1 - accidental death Item 2 – loss of limb or loss of sight Item 3 – permanent total disablement <p>We will pay one of the benefits shown above if you sustain bodily injury which solely and independently of any other cause, results within two years in your death, loss of limb, loss of sight or permanent total disablement.</p> <p>The amount we will pay for the above benefits is £100,000, or £10,000 if the insured person is less than 18 years of age at the time of the accident</p> <p><u>PROVISIONS</u></p> <ol style="list-style-type: none"> 1. Benefit is not payable to you: <ol style="list-style-type: none"> a) Under more than one of items 1, 2 or 3. b) Under item 3. until one year after the date you sustain bodily injury 2. Benefit 1 will be paid to your estate. 	<p>Under Section 8. Personal Accident, We will not pay for:</p> <p>We will not pay for permanent disability to any insured person under more than one of The events stated in paragraphs 1, 2 or 3 of the definition of permanent disability on page 41 of this policy.</p>
<p>9. Legal expenses</p> <p>We will pay an insured person's (or their legal representative's) legal expenses incurred whilst negotiating for their legal rights to obtain compensation from a third party in respect of an insured person's death, bodily injury or illness, provided that:</p> <ol style="list-style-type: none"> a) cover only applies for events occurring and notified to us during the period of insurance; b) a lawyer is not appointed to act for an insured person without our written agreement; c) in either our or the appointed lawyer's opinion, it is always more likely than not that the insured person will recover damages; d) we shall not be liable for legal expenses incurred before our written acceptance of the claim; e) the insured person (or their legal representatives) will co-operate with us and an appointed lawyer at all times and provide any information and assistance required; and f) this cover shall not apply if legal expenses insurance is provided for the event under Section Seven - Legal Expenses of this policy. 	<p>Under Section 9. Legal Expenses, We will not pay for:</p> <ol style="list-style-type: none"> a) more than £25,000 in respect of any claim for one or more insured persons arising out of a single event; b) any claim against a travel agent, tour operator, transport company, insurer or insurance agent; c) any claim against another insured person or travelling companion.

Section Six – Annual Travel (continued)

What is covered	What is not covered
<p>10. Winter sports extension</p> <p>This extension will only apply if shown in your schedule.</p> <p>If an insured person is on a winter sports holiday, we will pay for the following.</p> <p>a) Ski hire Up to £50 per day for a maximum of 10 days for cost of hiring replacement equipment if an insured person's skis, snowboard, poles or boots are damaged, stolen</p> <p>b) Ski package If an insured person is unable to ski or snowboard due to illness or an accident arising during a journey and an admissible claim for medical expenses has been agreed under The Medical, Repatriation and Other Expenses Section of this policy for that illness or accident, we will reimburse up to £200 week for costs paid or per costs the insured person is legally liable to pay which cannot be recovered in respect of the insured person's own unused lift or ski area pass, equipment hire or tuition for up to a maximum of 4 weeks</p> <p>c) Piste closure Up to £50 per day for up to a maximum of 30 days during any one journey for the additional travel expenses that have to be paid in order to reach the nearest alternative skiing resort if all the winter sports facilities at the insured person's pre-booked resort are closed during a journey and no alternative resort is available within an insured person's lift or ski pass area.</p>	<p>Under Section 10. Winter sports extension, We will not pay for:</p> <p>a) for piste closure when the insured person is on a journey which starts or ends during the period 1st April to 31st December inclusive in the Northern Hemisphere, or during the period 1st October to 30th June inclusive in the Southern Hemisphere;</p> <p>b) for piste closure, where the journey was booked within 14 days of the start date and it was widely known that an avalanche or landslip had occurred at the intended resort.</p>

Section Six – Annual Travel (continued)

Exclusions that only apply to Section Six – Annual Travel

The exclusions below apply to this section in addition to General Exclusion on page 17.

We will not pay for any claim arising from the following.

1. Any **journey** if, at the time of booking, an **insured person**
 - a) is recovering from an operation in the 6 weeks prior to booking the journey, or
 - b) has been advised not to travel for medical reasons.
 - c) any disease, illness or injury for which **you** have received in-patient treatment, surgery or are waiting for surgery for, investigations in a hospital or clinic or been prescribed with new medication or had existing medications changed within the last twelve months; or any illness or injury for which **you** have received a terminal prognosis;
2. Any **journey** that
 - a) is for the purpose of having medical or surgical treatment;
 - b) is booked or made by anyone who is under 16 years old at the start of the **journey**, unless they are on an organised school trip or are to be accompanied for the whole trip by an adult; or
 - c) is made by anyone who is 71 years old or over at the start of the **period of insurance**.
3. Medical expenses incurred more than 12 months after the date the **insured person** was injured or first became ill.
4. Cancellation of any **journey** which is booked more than 12 months before its planned start date.
5. Cancellation or curtailment of any **journey** because of a medical condition, unless the **insured person** provides a doctor's certificate to support their claim.
6. Any claim:
 - a) for medical expenses arising out of a medical condition which an **insured person** knew about at the time the **journey** was booked or begins, unless the condition is normally stable, under control and has been without the need for in-patient or emergency medical care in the preceding 12 months and the **insured person** has not been advised not to travel;
 - b) arising out of a set of circumstances which the **insured person** knew about at the time the **journey** was booked unless they could not reasonably have expected such circumstances to result in a claim;
 - c) arising out of pregnancy or childbirth within two months before and two months after the estimated date of delivery.
 - d) resulting from any emotional or psychiatric disorder or condition;
 - e) resulting from the **insured person** taking or using drugs or controlled substances, other than as prescribed by a medical practitioner ;
 - f) resulting from the **insured person** committing suicide, deliberately injuring themselves or putting themselves in unnecessary danger, unless trying to save a human life;
 - g) resulting from any criminal act by an **insured person**.
7. The cost of any medication an **insured person** needs and was taking before the start of the **journey**.
8. Any claim resulting from the **insured person** taking sports extension to this Section is stated as insured in **your schedule**.
9. Any claim resulting from the **insured person** taking part in:
 - a) the following winter sports: free-style skiing, ski jumping, ice hockey, use of bobsleigh runs, any competition (other than races organised by ski schools) or off-piste skiing unless the **insured person** is accompanied by a suitably experienced guide;
 - b) the following scuba diving activities: any unaccompanied dive, any dive involving visits to wrecks or caves, or any dive below 30 metres. Any other scuba diving activities are only covered if the **insured person**:

Section Six – Annual Travel (continued)

Exclusions that only apply to Section Six – Annual Travel (continued)

- I. holds the British Sub Aqua Club “Sports Diver” certificate or the Professional Association of Diving Instructors “Open Water” certificate and follows the relevant Club or Association rules and guidelines at all times; or
 - II. dives only under the constant supervision of a properly licensed diving school and follows their rules and instructions at all times.
- c) potholing, caving, hang-gliding, parachuting, sky-diving, parascending, paragliding, parasailing, land yachting, mountaineering or rock-climbing for which ropes or guides would normally need to be used, bungee jumping, white-water rafting unless the **insured person** is accompanied by a suitably qualified guide in rapids classified grade 3 and below, any kind of race (other than on foot), any endurance test or any other activity which is known to carry an increased risk of personal injury.
- d) any sporting activity for gain or reward.
- e) armed forces activities including operations, exercises or training.
- f) flying as a pilot or any other aerial activities other than travel by air as a passenger.
10. Any claim directly or indirectly arising out of or contributed to by HIV (Human Immune Deficiency Virus), AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS-related complex) or any related virus or illness, or any sexually-transmitted disease.

Section Six – Annual Travel (continued)

Conditions that only apply to Section Six – Annual Travel

The conditions below apply to this Section in addition to General Conditions on page 18.

1. High risk areas

This Section will not pay for any claim that occurs in a country that an **insured person** is visiting against the advice or recommendation of the Foreign & Commonwealth Office unless **we** give **our** written permission before they depart.

The Foreign & Commonwealth Office website address is www.fco.gov.uk

2. Claims condition

The failure of an **insured person** to act in accordance with the following may result in their claim being invalid:

- a) In the event of a circumstance arising which will or may lead the **insured person** to make a claim under this Section, they must notify **us** of such circumstance as soon as is practical after the end of the **journey**, other than in the event of a medical emergency, when they must act in accordance with condition 3 below;
- b) The **insured person** must provide **us, at their own expense**, with all relevant information and documentation in support of their claim that **we** require as soon as is practical following any request;
- c) In the event of an **insured person** suffering injury or illness resulting in a claim under this Section, **we** will not make any payment unless the originals of all receipts and bills in support of the claim have been provided;
- d) In the event of a claim involving injury or illness the **insured person** shall, as often as required and at **our** expense, submit to examination by a medical practitioner of **our** choice;
- e) **We** shall be entitled to conduct a post mortem examination at **our** own expense in the event of the death of an **insured person**.

Special Conditions Relating to Claims:

Medical Expenses, Repatriation and Other Expenses

1. **You** must tell the 24 hour emergency medical service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to **your home country** at any time during the **trip**. **We** will do this, if in the opinion of the **medical practitioner** in attendance, or the 24 hour emergency medical service, **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.

Cancellation and Curtailment

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the 24 hour emergency medical service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have been payable had such notification taken place.

Section Six – Annual Travel (continued)

Conditions that only apply to Section Six – Annual Travel (continued)

3. If **you** cancel the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.

Personal Accident

Our medical practitioner may examine **you** as often as he/she considers necessary if **you** make a claim.

Missed Departure

1. **You must be scheduled to arrive at the final departure point for the international outbound and return legs of your trip at least 2 and a half hours before the scheduled departure time of the public transport on which you are booked to travel.**
2. **There must be a minimum of 2 and a half hours between the scheduled arrival time of the public transport on which you have travelled and the scheduled departure time of the subsequent outbound or return connecting public transport.**
3. **If you make a claim caused by any delay happening on a motorway or dual carriageway, you must get, at your own expense, confirmation or proof of the incident happening, and of the location, reason for and duration of the delay.**

Baggage/Money & Travel Documents

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as practicable after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or documents are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this insurance.
3. If documents are lost, stolen or damaged while in the care of a **public transport** provider or authority, **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - b) keep all travel tickets and tags for submission to **our** claims handlers if **you** are going to make a claim under this insurance.
5. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to provide evidence to support **your** claim.

Section Six – Annual Travel (continued)

3. Emergency assistance service

If an injury or illness affecting an **insured person** arises whilst they are on a **journey** overseas requiring in-patient hospital treatment, the emergency assistance service must be contacted as soon as reasonably possible. **Our** operator, in conjunction with the attending local practitioner, will co-ordinate the most suitable and practical solution to the medical problem, including the option of repatriation.

Any claim for medical and other expenses following injury or illness may be invalid if the emergency assistance service is not contacted in the above circumstances.

Emergency assistance service contact details

Telephone:

Mayday Assistance

+44 (0) 1273 624661 (if calling from outside the UK. Standard call charges apply)

The service is available 24 hours every day of the year. When calling, please have the following information available.

Your name and the **insured person's** name.

The telephone or fax number or email address where **you** can be contacted.

The nature of the medical emergency.

Your Markham Private Clients Home policy number.

Notification of claims under this Section

If **you** need to notify **us** of a claim, or of any circumstance that may cause a claim, other than as described in condition 3 above, in the first instance **you** should contact **your broker**.

Alternatively, **you** may contact **us** on:

Telephone:

+44 (0) 1273 624661 (if calling from outside the UK. Standard call charges apply)

Section Seven – Family Legal Protection

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by AmTrust Europe Limited, on whose behalf **We** act.

If a claim is accepted under this insurance, **We** will appoint **Our** panel solicitors, or their agents, to handle **Your** case. **You** are not covered for any other legal representatives' fees unless it is necessary to start court proceedings or a **Conflict of Interest** arises. Where it is necessary to start court proceedings or a **Conflict of Interest** arises and **You** want to use a legal representative of **Your** own choice, **Advisers' Costs** payable by **Us** are limited to no more than (a) **Our Standard Advisers' Costs**; or (b) the amount recoverable under the Civil Procedure Fixed Recoverable Costs Regime, whichever is the lower amount.

The insurance covers **Costs** as detailed under the separate sections of cover, less any **Excess** up to the **Maximum Amount Payable** where:-

- a) The **Insured Event** takes place in the **Period of Insurance** and within the **Territorial Limits**
- b) The **Legal Action** takes place within the **Territorial Limits**.

This insurance does not provide cover where something **You** do or fail to do prejudices **Your** position or the position of the **Insurer** in connection with the **Legal Action**.

IMPORTANT CONDITIONS

If **Your** claim is covered under a section of this policy and no exclusions apply then it is vital that **You** comply with the conditions of this policy in order for **Your** claim to proceed. The conditions applicable to this section are contained under the 'Conditions' section below and should be read carefully. Some of the main conditions to this insurance are that:

Prospects of Success

There must be more than a 50% chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves **Your** interests. The assessment of **Your** claim and the prospects of its success will be carried out by an independent **Adviser**. If the **Adviser** determines that there is not more than a 50% chance of success then **We** may decline or discontinue support for **Your** case.

Proportional Costs

An estimate of the **Costs** to deal with **Your** claim must not be more than the amount of money in dispute. The estimate of the **Costs** will be provided with the assessment of **Your** case and will be carried out by the independent **Adviser**. If the estimate exceeds the amount in dispute then **We** may decline or discontinue support for **Your** case.

Duty of Disclosure

If this policy covers **You** as a private individual, unrelated to any trade, business or profession, **You** must take reasonable care to disclose correct information. The extent of the information **You** are required to disclose will be based on, among other things, the type of insurance, explanatory material and the clarity and specificity of the questions **You** are asked when **You** took out this insurance.

Suspension of Cover

If **You** breach a condition of this insurance contract which is essential to its performance, this insurance contract will be suspended from the time of the breach until the time the breach can be remedied. The **Insurer** will have no liability to **You** for any loss which occurs, or which is attributable to something happening, during the period when this insurance contract is suspended.

Section Seven – Family Legal Protection (continued)

Definitions that apply to Section Seven – Family Legal Protection

The definitions applying to the whole policy as stated on page 13 of this policy shall include or be substituted with the following definitions in respect of this Section only.

Where the following words appear in bold they have these special meanings.

Adviser	Our specialist panel solicitors or accountants or their agents appointed by Us to act for You , or, and subject to Our agreement, where it is necessary to start court proceedings or a Conflict of Interest arises, another legal representative nominated by You .
Advisers' Costs	Legal or accountancy fees and disbursements incurred by the Adviser .
Adverse Costs	Third party legal costs awarded against You which shall be paid on the standard basis of assessment provided that these costs arise after written acceptance of a claim.
Conditional Fee Agreement	An agreement between You and the Adviser or between Us and the Adviser which sets out the terms under which the Adviser will charge You or Us for their own fees.
Costs	Standard Advisers' Costs and Adverse Costs .
Conflict of Interest	Situations where We administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.
Contract of Employment	A contract of service, whether express or implied, and (if it is express) whether oral or in writing.
Daily Rate	An amount equal to 1/250th of either of the following: <ul style="list-style-type: none"> • If You are employed, the average of the amounts shown on Your payslips from Your employer during the last 12 months (excluding bonus payments and overtime); or • If You are self-employed, the monthly average of the income You declared to HM Revenue and Customs for the previous tax year
Data Controller	The party which determines the purpose for, and the manner in, which personal data are, or are to be, processed.
Data Protection Legislation	The relevant Data Protection Legislation in force within the Territorial Limits where this cover applies at the time of the Insured Event .
Dilapidations Inventory	A full and detailed inventory of Your contents and their condition within the Let Property which has been signed by the Tenant .
Disclosure Breach	Disclosing false information or failing to disclose relevant information in the process of entering into this insurance contract.
Domestic Employee	A person who lives at your home and is employed by You under a Contract of Employment to carry out domestic duties for Your household.

Definitions (continued)

Employee	An individual who has entered into or works under (or, where the employment has ceased, worked under) a Contract of Employment .
Excess	<p>The amount that You must pay towards the cost of any claim as stated below:-</p> <ul style="list-style-type: none"> • Tax Disputes (Aspect Enquiries): £200 • Property Damage section: £250 • All other sections: Nil <p>The Excess shall be paid to and at the request of the Adviser.</p>
Guarantor	The individual or organisation assigned to the Tenancy Agreement that has received a Tenant Reference and provided a financial guarantee of the Tenant's performance of his obligations under the Tenancy Agreement .
HM Revenue and Customs Aspect Enquiry	An enquiry which takes place when an officer of HM Revenue and Customs issues a formal notice under S9A of the Taxes Management Act 1970 in order to make an HM Revenue and Customs Aspect Enquiry into only certain boxes on Your self-assessment Return
HM Revenue and Customs Full Enquiry	An extensive examination by HM Revenue & Customs under Section 9A of the Taxes Management Act 1970 into all aspects of Your PAYE income or gains.
Identity Fraud	A person or group of persons knowingly using a means of identification belonging to You without Your knowledge or permission with intent to commit or assist another to commit an illegal act.
Insured Event	<p>The incident or the start of a transaction or series of incidents which may lead to a claim or claims being made under the terms of this insurance.</p> <p><u>Employment</u> In employment disputes the Insured Event will be the receipt of an ET1 Employment Tribunal Claim Form.</p> <p><u>Identity Fraud</u> In a claim arising from Identity Fraud the Insured Event is a single act or the start of a series of single acts against You by one person or group of people.</p> <p><u>Tax</u> In accountancy matters the Insured Event arises on the date that You or Your Adviser are contacted either verbally or in writing, by the relevant department of HMRC advising You of either dissatisfaction with Your returns, or amounts paid, or notice of intention to investigate.</p> <p><u>Jury Service</u> In a claim arising from jury service the Insured Event arises at the end of the period of jury service, at which point You can submit a claim.</p> <p>For the purposes of the Maximum Amount Payable, only one Insured Event will be regarded as having arisen from all causes or by actions, incidents or events which are related by cause or time.</p>

Definitions (continued)

Insurer	AmTrust Europe Limited.
Legal Action(s)	<ul style="list-style-type: none"> • The pursuit or defence of civil legal cases for damages and/or injunctions, specific performance or; • The defence of criminal prosecutions to do with Your employment, • The defence of motor prosecutions
Legal Helpline	The service provided by Our panel solicitors on Our behalf which enables You to obtain advice on any matter which may give rise to a claim under this insurance.
Let Property	The Let Property shown in the insurance schedule and declared to Insurers
Maximum Amount Payable	The maximum payable in respect of an Insured Event is stated below: Storage Costs: £50 per day, up to a maximum of 6 days; Hotel Expenses: £175 per day, up to a maximum of 30 days; All other sections: £100,000
Period of Insurance	One year from the inception or renewal date shown on Your insurance schedule.
Rent	The monthly amount payable by the Tenant to You as set out in the Tenancy Agreement .
Standard Advisers' Costs	The level of Advisers' Costs that would normally be incurred in using a specialist panel solicitor or their agents
Tenancy Agreement	<p>A Tenancy Agreement between You and the Tenant in relation to the Let Property which is:-</p> <ul style="list-style-type: none"> (a) an Assured Shorthold Tenancy Agreement as defined within the Housing Act 1988 (as amended) or its equivalent outside of England and Wales but within the Territorial Limits, or (b) a Company Residential Tenancy (Company Let) created after 28th February 1997 where the Tenant is a public limited company (plc) or limited company (Ltd) or its equivalent outside of England and Wales but within the Territorial Limits and the Let Property is let purely for residential purposes of the Tenant's employees and their family, or (c) a written common law residential Tenancy Agreement created after 28th February 1997 between individuals where the Rent is in excess of £100,000 per annum or its equivalent outside of England and Wales but within the Territorial Limits, and which is:- <ul style="list-style-type: none"> i) Appropriate for the tenancy; and ii) Where relevant, signed and independently witnessed by You, the Tenant(s) and if required as a condition of the Tenant Reference, the Guarantor; and iii) Free from any unreasonably restrictive covenants <p>The Tenancy Agreement must be for a fixed term of no more than 12 months or if longer, must contain a break clause allowing both parties to terminate the tenancy after the first 12 months</p>
Tenant	The occupier of the Let Property named in the Tenancy Agreement as the Tenant and who has received a Tenant Reference confirming that he/she can, solely or jointly with another Tenant or other Tenants , afford to cover the cost of the Rent in full.

Definitions (continued)

Tenant Reference

A credit check against the **Tenant** and any **Guarantor** obtained from a licensed credit referencing company showing no County Court Judgments in the past three years and no outstanding County Court Judgments, together with copies of two forms of identification, one of which must contain a photograph, and a written employers' reference on company letter headed paper confirming their permanent and current employment and that their gross monthly salary is at least a multiple of 2.5 of the **Tenant's Rent**. If all of the above are not available or in the case of student **Tenants** or **Tenants** receiving any income or housing related government benefit, a full **Tenant Reference** showing a Pass on the **Tenant** and **Guarantor** must be obtained from **Our** approved **Tenant** Referencing Company. Details of these companies are available by referring to the Arc Legal website;

<http://www.arclegal.co.uk/informationcentre/approved-referencing-list.php>.

Territorial Limits

Personal Injury, Consumer Pursuit and Consumer Defence: The United Kingdom, the Channel Islands, the Isle of Man and the European Union

All other sections: The United Kingdom, the Channel Islands and the Isle of Man.

We/Us/Our

Arc Legal Assistance Limited.

You/Your /Yourself

Any person who has paid the premium, or on whose behalf the premium has been paid and been declared to **Us** by **Your** insurance adviser and is permanently resident at the property covered under the household insurance to which this cover attaches. Cover also applies to **Your** family members' resident with **You**. If **You** die **Your** personal representatives will be covered to pursue or defend cases covered by this insurance on **Your** behalf that arose prior to or out of **Your** death.

Section Seven – Family Legal Protection

Covering Legal Cost and Expenses

What is Insured	What is not insured
<p>A) Personal Injury</p> <p>Costs to pursue a Legal Action following an accident resulting in Your personal injury or death against the person or organisation directly responsible.</p> <p>If the Legal Action is going to be decided by a court in England or Wales and the damages You are claiming are above the small claims track limit, the Adviser must enter into a Conditional Fee Agreement which waives their own fees if You fail to recover the damages that You are claiming in the Legal Action in full or in part. If the damages You are claiming are below the small claims track limit Advisers' Costs will not be covered but You can access the Legal Helpline for advice on how to take Your case further.</p>	<p>Claims:</p> <p>a) Arising from medical or clinical treatment, advice, assistance or care b) For stress, psychological or emotional injury unless it arises from You suffering physical injury c) For illness, personal injury or death caused gradually and not caused by a specific sudden event</p>
<p>B) Clinical Negligence</p> <p>Costs to pursue a Legal Action for damages following clinical negligence resulting in Your personal injury or death against the person or organisation directly responsible.</p> <p>If the Legal Action is going to be decided by a court in England or Wales and the damages You are claiming are above the small claims track limit, the Adviser must enter into a Conditional Fee Agreement which waives their own fees if You fail to recover the damages that You are claiming in the Legal Action in full or in part. If the damages You are claiming are below the small claims track limit Advisers' Costs will not be covered but You can access the Legal Helpline for advice on how to take Your case further.</p>	<p>Claims for stress, psychological or emotional injury unless it arises from You suffering physical injury</p>

Section Seven – Family Legal Protection (continued)

What is Insured	What is not insured
<p>C) Consumer Pursuit</p> <p>Costs to pursue a Legal Action following a breach of a contract You have for buying or renting goods or services for Your private use. The contract must have been made after You first purchased this insurance unless You have held this or equivalent cover with Us or another insurer continuously from or before the date on which the agreement was made.</p>	<p>Claims</p> <ul style="list-style-type: none"> a) Where the amount in dispute is below £250 plus VAT b) Where the breach of contract occurred before You purchased this insurance c) Involving a vehicle owned by You or which You are legally responsible for d) Arising from a dispute with any government, public or local authority e) Arising from the purchase or sale of Your main home f) Relating to a lease tenancy or licence to use property or land g) Relating to a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled h) Relating to a dispute with any financial services supplier arising from the sale or performance of products and services offered or provided to You i) Directly or indirectly arising from planning law j) Directly or indirectly arising from constructing buildings or altering their structure for Your use, except in relation to disputes where the amount in dispute is below £5000 inc. VAT
<p>D) Consumer Defence</p> <p>Costs to defend a Legal Action brought against You following a breach of a contract You have for selling Your own personal goods. The contract must have been made after You first purchased this insurance unless You have held this or equivalent cover with Us or another insurer continuously from or before the date on which the agreement was made.</p>	<p>Claims</p> <ul style="list-style-type: none"> a) Where the amount in dispute is below £250 plus VAT b) Where the breach of contract occurred before You purchased this insurance c) Involving a vehicle owned by You or which You are legally responsible for d) Arising from a dispute with any government, public or local authority e) Arising from the sale or purchase of Your main home f) Relating to a lease tenancy or licence to use property or land

Section Seven – Family Legal Protection (continued)

What is Insured	What is not insured
<p>E) Property Infringement</p> <p>Costs to pursue a Legal Action for nuisance or trespass against the person or organisation infringing Your legal rights in relation to Your main home</p>	<p>Claims</p> <p>a) Where the nuisance or trespass started within the first 180 days after You first purchased this insurance unless You have held equivalent cover with Us or another insurer continuously for a period of at least 180 days leading up to when the nuisance or trespass first started</p> <p>b) In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority</p> <p>c) For adverse possession</p> <p>d) In respect of a contract You have entered into</p> <p>e) Directly or indirectly arising from planning law</p> <p>f) Directly or indirectly arising from constructing buildings or altering their structure for Your use</p> <p>g) Directly or indirectly arising from:</p> <p>i.) Subsidence meaning downward movement of the ground beneath buildings where the movement is unconnected with the weight of the building</p> <p>ii.) Heave meaning the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground</p> <p>iii.) Land slip meaning downward movement of sloping ground</p> <p>iv.) Mining or quarrying</p>
<p>F) Property Damage</p> <p>Costs to pursue a Legal Action for damages against a person or organisation that causes physical damage to Your main home. The damage must have been caused after You first purchased this insurance.</p>	<p>Claims</p> <p>a) In respect of works undertaken or to be undertaken by or under the order of any government or public or local authority</p> <p>b) In respect of a contract You have entered into</p> <p>c) Directly or indirectly arising from planning law</p> <p>d) Directly or indirectly arising from constructing buildings or altering their structure for Your use</p> <p>e) Directly or indirectly arising from:</p> <p>i.) Subsidence meaning downward movement of the ground beneath buildings where the movement is unconnected with the weight of the building</p> <p>ii.) Heave meaning the upward or sideways movement of the site on which buildings are situated caused by swelling of the ground</p> <p>iii.) Land slip meaning downward movement of sloping ground</p> <p>iv.) Mining or quarrying</p>
<p>G) Property Sale and Purchase</p> <p>Costs to pursue or defend a Legal Action arising from a breach of a contract for the sale or purchase of Your main home.</p>	<p>Claims</p> <p>a) Where You have purchased this insurance after the date You completed the sale or purchase of Your main home</p> <p>b) Where the amount in dispute is below £250 plus VAT</p> <p>c) Directly or indirectly arising from planning law</p> <p>d) Directly or indirectly arising from constructing buildings or altering their structure for Your use</p>

Section Seven – Family Legal Protection (continued)

What is Insured	What is not insured
<p>H) Employment Pursuit</p> <p>Standard Advisers' Costs to pursue a Legal Action brought before an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man) against an employer or ex-employer for breach as an Employee of Your:-</p> <p>a) Contract of Employment; or b) legal rights under employment laws.</p>	<p>Claims</p> <p>a) Where the breach occurred within the first 90 days after You first purchased this insurance unless You have held equivalent cover with Us or another insurer continuously for a period of at least 90 days leading up to when the breach first occurred</p> <p>b) For a dispute with an employer or ex-employer unless it is pursued in an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man)</p> <p>c) For Standard Advisers' Costs of any disciplinary, investigatory or grievance procedure connected with Your Contract of Employment or the costs associated with any settlement agreement</p> <p>d) Where the breach is alleged to have commenced or to have continued after termination of Your employment</p> <p>e) For an allegation of less favorable treatment between men and women in terms of pay and conditions of employment</p> <p>f) For any hearing fees and issue fees which You may be required to pay in order to bring a claim at an Employment Tribunal (or its equivalent in Scotland, Northern Ireland, the Channel Islands or the Isle of Man)</p>
<p>I) Employment Defence</p> <p>Costs to defend a Legal Action in a dispute with Your Domestic Employee that arises from:</p> <p>a) Their dismissal by You b) The terms of a contract of service or service occupancy agreement between You and Your Domestic Employee c) An alleged breach of Your Domestic Employee's legal rights under employment laws.</p>	
<p>J) Tax</p> <p>Standard Advisers' Costs incurred by an Accountant if You are subject to an HM Revenue and Customs Full Enquiry into Your personal Income Tax position.</p> <p>This cover applies only if You have:-</p> <p>a) Maintained proper, complete, truthful and up to date records b) Made all returns at the due time without having to pay any penalty c) Provided all information that HM Revenue and Customs reasonably requires</p>	<p>Claims</p> <p>a) Where:</p> <p>i) Deliberate misstatements or omissions have been made, to the authorities ii) Income has been under-declared because of false representations or statements by You iii) You are subject to an allegation of fraud</p> <p>b) For Standard Advisers' Costs for any amendment after the tax return has initially been submitted to HM Revenue and Customs</p>

Section Seven – Family Legal Protection (continued)

What is Insured	What is not insured
<p>K) Legal Defence</p> <p>a) Costs in a Legal Action to defend Your legal rights in the following circumstances arising out of Your work as an Employee:-</p> <p>i.) Prior to being charged when dealing with the police or Health & Safety Executive or others with the power to prosecute</p> <p>ii.) In a prosecution brought against You in a court of criminal jurisdiction</p> <p>iii.) In a civil action brought against You as a Data Controller for compensation under Data Protection Legislation</p> <p>iv.) In civil proceedings brought against You under legislation for unlawful discrimination</p> <p>b) Costs in a Legal Action to defend Your legal rights arising out of a formal investigation or disciplinary hearing brought against You by any trade association or professional or regulatory body</p> <p>c) Costs in a Legal Action relating to Your alleged act or omission arising from Your legal obligations in relation to Your Let Property.</p>	<p>Claims</p> <p>a) For alleged road traffic offences where You did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of alcohol or non - prescribed drugs, or prescription medication where You have been advised by a medical professional not to drive.</p> <p>b) For Costs where You are entitled to a grant of legal aid from the body responsible for its administration, or where funding is available from another public body, a trade union, employer or any other insurance policy</p> <p>c) For parking offences which cannot lead to penalty points on Your licence</p> <p>d) Following an allegation of violence or dishonesty</p> <p>e) For Standard Advisers' Costs incurred in excess of any costs You are able to recover under a Defendants Costs Order</p>
<p>L) Motor Prosecution Defence</p> <p>Standard Advisers' Costs to defend a Legal Action in respect of a motoring offence, arising from Your use of a vehicle. Pleas in mitigation are covered where there is a more than 50% prospect of such a plea materially affecting the likely outcome.</p>	<p>Claims</p> <p>a) For alleged road traffic offences where You did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of alcohol or non-prescribed drugs, or prescription medication where You have been advised by a medical professional not to drive.</p> <p>b) For Standard Advisers' Costs where You are entitled to a grant of legal aid from the body responsible for its administration, or where funding is available from another public body, a trade union, employer or any other insurance policy</p> <p>c) For parking offences which cannot lead to penalty points on Your licence</p> <p>d) For Standard Advisers' Costs incurred in excess of any costs You are able to recover under a Defendants Costs Order</p>
<p>M) Jury Service</p> <p>We will pay a Daily Rate for the duration You are off work while attending jury service for each whole day of such attendance providing these costs are not recoverable from Your employer or the court.</p> <p>We will pay 50% of the Daily Rate for each additional half day You are off work while attending jury service providing these costs are not recoverable from Your employer or the court.</p>	

Section Seven – Family Legal Protection (continued)

What is Insured	What is not insured
<p>N) Personal Identity Fraud</p> <p>Costs arising from Identity Fraud:-</p> <p>a) To defend Your legal rights and/or take steps to remove County Court Judgments against You that have been obtained by an organisation from which You are alleged to have purchased, hired or leased goods or services. Cover is only available if You deny having entered in to the contract and allege that You have been the victim of Identity Fraud</p> <p>b) To deal with all organisations that have been fraudulently applied to for credit, goods or services in Your name or which are seeking monies or have sought monies from You as a result of Identity Fraud</p> <p>c) In order to liaise with credit referencing agencies and all other relevant organisations on Your behalf to advise that You have been the victim of Identity Fraud</p>	<p>Claims</p> <p>a) Where You have not been the victim of Identity Fraud</p> <p>b) Where You did not take action to prevent Yourself from further instances of Identity Fraud following an Insured Event</p> <p>c) Where the Identity Fraud has been carried out by somebody living with You</p> <p>d) For Costs arising from loss of cash from a bank, building society, credit union or other similar financial institution where that institution has refused to cover the loss</p> <p>You must agree to be added to the CIFAS Protection Register if We recommend it.</p>
<p>O) Tenancy Dispute</p> <p>Costs to pursue a Legal Action:-</p> <p>a) Following Your unlawful eviction from a property occupied by You under an Assured Shorthold Tenancy. Cover under this section applies to Your permanent place of residence only</p> <p>b) Against a landlord following a material breach of a tenancy agreement. The 'material breach' is a breach which has resulted in, or if not rectified is likely to result in the property being unfit for habitation</p> <p>We will provide this cover as long as the eviction happens within the Period of Insurance and within the Territorial Limits</p>	<p>Claims</p> <p>a) Where the dispute occurs within the first 90 days after You first purchased this insurance unless You held equivalent cover with Us or another insurer continuously for a period of at least 90 days leading up to when the dispute first occurred</p> <p>b) To do with the non-payment of rent</p> <p>c) To defend any legal proceedings against You</p> <p>d) For a dispute with any local authority, public authority or government department</p> <p>e) Where the cost of resolving the problem is £250 or below</p>

Section Seven – Family Legal Protection (continued)

What is Insured	What is not insured
<p>P) Tenant Eviction and Pursuit of Rent Arrears</p> <p>You are covered for Advisers' Costs to pursue:-</p> <p>a) Legal Action against a Tenant or Guarantor to recover possession of the Let Property where the Tenant fails to perform his obligations set out in the Tenancy Agreement relating to the rightful occupation of the Let Property</p> <p>b) A Tenant or Guarantor for Rent arrears owed on a tenancy relating to the Let Property once possession has been gained</p>	<p>Claims</p> <p>a) Where You fail to provide evidence that You successfully completed a Tenant Reference on the Tenant (and Guarantor if required) prior to the start of the Tenancy Agreement or where the Tenancy Agreement started more than 31 days after the Tenant Reference</p> <p>b) Arising from or connected to Your performance of Your obligations under the Tenancy Agreement</p> <p>c) Arising from dilapidations unless the missing or damaged items were contained within a Dilapidations Inventory</p> <p>d) Falling within the jurisdiction of the Rent Assessment Committee, the Lands Tribunal or the Leasehold Valuation Tribunal or their equivalent outside of England and Wales but within the Territorial Limits</p> <p>e) Relating to the payment or non payment of service charges as defined within the Landlord and Tenant Act 1985 (as amended) or any equivalent Act outside of England and Wales but within the Territorial Limits</p> <p>f) Where the eviction of the Tenant is dealt with by a notice issued by the Home Office</p> <p>g) Where the Let Property is not solely residential</p> <p>h) Where the Tenant is not aged 18 years or over</p> <p>i) Where You have allowed the Tenant into possession of the Let Property before the Tenancy Agreement has been signed by all parties, a Tenant Reference has been obtained, the first month's Rent and the Deposit have been received in cash or cleared funds and the Dilapidations Inventory has been signed by the Tenant</p> <p>j) Where You have failed to keep full and up to date rental records or have allowed the Tenancy Agreement to be transferred to any other individual or organisation unless all other terms of the insurance have been complied with</p> <p>k) If You or Your agent gave any false or misleading information when You applied for the Tenant Reference</p> <p>l) Where the Tenant received a Tenant Reference subject to a Guarantor and the Guarantor was not correctly assigned to the Tenancy Agreement</p> <p>m) Where You are in breach of any rules, regulations or Acts of parliament relating to the Deposit</p> <p>n) In relation to dilapidations by the Tenant to the Let Property or its contents where You have a policy of insurance that covers the dilapidations</p> <p>o) Relating to any occupant of the Let Property over the age of 18, other than the Tenant</p> <p>p) Where Advisers' Costs have been incurred as a result of Your failure to follow the advice of the Adviser or arising from Your failure to take any action recommended by Us or the Adviser to recover possession of the Let Property as promptly as possible</p>

Section Seven – Family Legal Protection (continued)

What is Insured	What is not insured
<p>Q) Hotel Expenses & Storage Costs</p> <p>a) Hotel Expenses incurred by You, whilst You try to get a possession order for Your Let Property so You can live in it subject to the following conditions:</p> <ul style="list-style-type: none"> i) You have nowhere else to stay ii) A claim under Tenant Eviction is being pursued. iii) Evidence is provided for the costs incurred by You staying in a hotel. iv) Cover will cease as soon as possession of the Let Property has been gained and it is in a habitable condition. <p>b) Costs incurred by You to store Your household possessions while You are unable to reoccupy the Let Property subject to the following conditions:</p> <ul style="list-style-type: none"> i) A claim is being pursued under Hotel Expenses above ii) Evidence is provided for the Storage Costs incurred by You 	

Section Seven – Legal Expenses (continued)

General Exclusions that apply to section seven – Legal Expenses

The exclusions below apply to this section in addition to General Exclusion on page 17.

1. There is no cover where:-

- a) **You** should have known when buying this insurance that the circumstances leading to a claim under this insurance already existed
- b) An estimate of **Advisers' Costs** of acting for **You** is more than the amount in dispute
- c) **Advisers' Costs** or any other costs and expenses incurred which have not been agreed in advance or are above those for which **We** have given **Our** prior written approval
- d) **Your** insurers repudiate the insurance policy or refuse indemnity

2. There is no cover for:-

- a) Claims over loss or damage where that loss or damage is insured under any other insurance
- b) Claims made by or against **Your** insurance adviser, the **Insurer**, the **Adviser** or **Us**
- c) Any claim **You** make which is false or fraudulent or exaggerated
- d) Defending **Legal Actions** arising from anything **You** did deliberately or recklessly
- e) **Costs** if **Your** claim is part of group claim or will be affected by or will affect the outcome of other claims

3. There is no cover for any claim directly or indirectly arising from:-

- a) A dispute between **You** and someone **You** live with or have lived with
- b) **Your** business trade or profession other than as an **Employee**
- c) An application for a judicial review
- d) Defending or pursuing new areas of law or test cases

4. Contracts (Rights of Third Parties) Act 1999

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

Section Seven – Legal Expenses (continued)

General Conditions that apply to section seven – Legal Expenses

The conditions below apply to this section in addition to General Conditions on page 18.

1. Claims

- a) **You** must notify claims as soon as reasonably possible once **You** become aware of the incident and within no more than 180 days of **You** becoming aware of the incident. There will be no cover under this policy if, as a result of a delay in reporting the claim, **Our** position has been prejudiced. For claims relating to **Identity Fraud** or **Tenant Eviction and Pursuit of Rent Arrears**, these must be reported within 45 days of **You** becoming aware of the incident.
- b) **We** may investigate the claim and take over and conduct the legal proceedings in **Your** name. Subject to **Your** consent which shall not be unreasonably withheld **We** may reach a settlement of the legal proceedings.
 - i.) **You** must supply at **Your** own expense all of the information which **We** reasonably require to decide whether a claim may be accepted. Where it is necessary to start court proceedings or a **Conflict of Interest** arises, and **You** wish to nominate a legal representative to act for **You**, **You** may do so. Where **You** have elected to use a legal representative of **Your** own choice **You** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**. The **Adviser** must represent **You** in accordance with **Our** standard conditions of appointment which are available on request.
- c) The **Adviser** will:-
 - i.) Provide a detailed view of **Your** prospects of success including the prospects of enforcing any judgment obtained.
 - ii.) Keep **Us** fully advised of all developments and provide such information as **We** may require.
 - iii.) Keep **Us** advised of **Advisers' Costs** incurred.
 - iv.) Advise **Us** of any offers to settle and payments in to court. If against **Our** advice such offers or payments are not accepted cover under this insurance shall be withdrawn unless **We** agree in **Our** absolute discretion to allow the case to proceed.
 - v.) Submit bills for assessment or certification by the appropriate body if requested by **Us**.
 - vi.) Attempt recovery of costs from third parties.
- d) In the event of a dispute arising as to **Advisers' Costs** **We** may require **You** to change **Adviser**.
- e) **The Insurer** shall only be liable for **Advisers' Costs** for work expressly authorised by **Us** in writing and undertaken while there are prospects of success.
- f) **You** shall supply all information requested by the **Adviser** and **Us**.
- g) **You** are responsible for all legal costs and expenses including **Adverse Costs** if **You** withdraw from the legal proceedings without **Our** prior consent. Any legal costs and expenses already paid under this insurance will be reimbursed by **You**.
- h) **You** must instruct the **Adviser** to provide **Us** with all information that **We** ask for and report to **Us** as **We** direct at their own cost.

2. Prospects of Success

At any time **We** may, but only when supported by independent legal advice, form the view that **You** do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, **We** may decline support or any further support. Examples of a positive outcome are:

- a. Being able to recover the amount of money at stake
- b. Being able to enforce a judgement
- c. Being able to achieve an outcome which best serves **Your** interests

3. Other Insurances

If any claim covered under this policy is also covered by another legal expenses policy, or would have been covered if this policy did not exist, **We** will only pay **Our** share of the claim even if the other insurer refuses the claim.

Section Seven – Legal Expenses (continued)

General Conditions that apply to section seven – Legal Expenses (continued)

4. Disclosure

If **You** fail to disclose relevant information or **You** disclose false information in relation to this policy, **We**, or the broker, may:

- a) Cancel the contract and keep the premiums if the **Disclosure Breach** is deliberate or reckless
- b) Cancel the contract but return the premiums proportionately if this contract would not have been entered into had the **Disclosure Breach** been known
- c) Amend the terms of the contract accordingly if the contract would have been entered into on different terms had the **Disclosure Breach** been known
- d) Proportionately reduce the amount **You** are entitled to in the event of a successful claim if a higher premium would have been charged had the **Disclosure Breach** been known.

5. Fraud

In the event of fraud, **We**:

- a) Will not be liable to pay the fraudulent claim
- b) May recover any sums paid to **You** in respect of the fraudulent claim
- c) May cancel this policy with effect from the fraudulent act and keep all premiums paid to **Us**
- d) Will no longer be liable to **You** in any regard after the fraudulent act.

6. Cancellation

This cover is provided automatically as part of **Your** main insurance contract and cannot be cancelled in isolation. For details on how to cancel **Your** main insurance contract please contact **Your** insurance adviser.

We may cancel the insurance by giving 14 days' notice in writing to **You** at the address shown on the schedule, or alternative address provided by **You**. No refund of premium shall be made.

We will only invoke this right in exceptional circumstances as a result of **You** behaving inappropriately, for example:

- Where **We** have a reasonable suspicion of fraud
- **You** use threatening or abusive behaviour or language or intimidation or bullying of **Our** staff or suppliers
- Where it is found that **You**, deliberately or recklessly, disclosed false information or failed to disclose important information.

7. Disputes

If a complaint cannot be dealt with by the Financial Ombudsman Service (see 'How to Make a Claim'), any dispute between **You** and **Us** may, where we both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

8. English Law and Language

This contract is governed by English Law and the language for contractual terms and communication will be English.

9. Change in Law

Cover under this policy is based on laws and regulations in force at the time that it was written. If **We** believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, **We** reserve the right to accept claims where the change restricts the cover under this policy and reject claims where the change provides a benefit which did not previously exist.

Section Seven – Legal Expenses (continued)

Customer Services Information that apply to section seven – Legal Expenses

How to make a claim

As soon as **You** have a legal problem that **You** may require assistance with under this insurance **You** should telephone the Legal Helpline.

Specialist lawyers are at hand to help **You**. If **You** need a lawyer or accountant to act for **You** and **Your** problem is covered under this insurance, the helpline will ask **You** to complete and submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively they will send a claim form to **You**. If **Your** problem is not covered under this insurance, the helpline may be able to offer **You** assistance under a private funding arrangement.

In general terms, **You** are required to immediately notify **Us** of any potential claim or circumstances which may give rise to a claim. If **You** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the Legal Helpline.

Privacy and Data Protection Notice

1. Data Protection

Arc Legal Assistance are committed to protecting and respecting **Your** privacy in accordance with the current **Data Protection Legislation** (“Legislation”). Below is a summary of the main ways in which **We** process **Your** personal data, for more information please visit www.arclegalassistance.co.uk

2. How We Use Your Personal Data and Who We Share it With

We may use the personal data **We** hold about **You** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. **We** will also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

3. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **Our** notice.

4. Disclosure of Your Personal Data

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

5. Your Rights

You have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

6. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** have any questions concerning **Our** use of **Your** personal data, please contact **The Data Protection Officer**, please see website for full address details.

Section Seven – Legal Expenses (continued)

Customer Services Information that apply to section seven – Legal Expenses (continued)

Customer Service

Our aim is to get it right, first time, every time. If **We** make a mistake, **We** will try to put it right straightaway.

If **You** are unhappy with the service that has been provided, **You** should contact **Us** at the address below. **We** will always confirm to **You**, within five working days, that **We** have received **Your** complaint. Within four weeks **You** will receive either a final response or an explanation of why the complaint has not been resolved plus an indication of when **You** will receive a final response. Within eight weeks **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when **You** will receive a final response. After eight weeks, if **You** are unhappy with the delay, **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** can also refer to the Financial Ombudsman Service if **You** cannot settle **Your** complaint with **Us** or before **We** have investigated the complaint if both parties agree.

Our contact details are:-

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel: 01206 615000
Email: customerservice@arclegal.co.uk

The Financial Ombudsman Service contact details are:-

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 08000 234 567
Email: complaint.info@financial-ombudsman.org.uk

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If **We** fail to carry out **Our** responsibilities under this policy, **You** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100

Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk.

Section Eight – Home Emergency

Your policy provides assistance in the event of certain **home emergencies**, which impact the safety and security of **your home**, potentially rendering it uninhabitable.

This policy is suitable for someone who wishes to cover an **emergency** caused by specified events when they do not already have relevant insurance cover. It is not designed to replace **your** buildings and contents insurance and will not provide assistance for normal day to day **home** maintenance.

This policy provides assistance in the event of an **emergency** outlined in the table below.

Please call us as soon as **you** are aware of the **emergency**.

Status disclosure

This policy is provided on behalf of Markham Private Clients, which is authorised and regulated by the Financial Conduct Authority. Its registered office is at St. John's Innovation Centre, Cowley Road, Cambridge, CB4 0WS

It is registered in England no: 07978797

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk. Register number is 1229676.

You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

CET (UK) Limited provides the services described in this policy.

Your policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between us.

Important information

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. The amount of cover **you** hold is shown in the accompanying policy certificate.

If **we** make any changes to **your** policy cover, these will be confirmed to **you** separately in writing.

Each section of this document explains what is and is not covered. There are also General Exclusions that apply to all sections of the cover, and there are General Conditions that **you** must follow for the policy to cover **your** claim.

Section Eight – Home Emergency (continued)

How to make a claim.

Please call us as soon as **you** are aware of the **emergency**.

You may not claim under a new policy for the first 14 days unless **you** are renewing an existing policy.

Are **you** having an **emergency** in relation to one or more of the following?

- Plumbing and Drainage.
- Failure of internal electrics.
- Security (i.e. glazing & locks).
- Pests.
- Gas supply pipe.
- Boiler & heating system.
- Roofing

If so, to obtain assistance, contact the 24 hour **Emergency** Helpline on: 0333 234 2675

Please have as much information as possible to hand including **your** policy reference “**Markham Private Clients – Home Emergency Insurance**”, to enable us to assist **you** as quickly as possible.

What will happen next:

If **you** suffer an **emergency** at **your home**, **you** should tell us on the **emergency** telephone number. **We** will then:

- Advise **you** how to protect **yourself** and **your home** immediately;
- Validate **your** policy and arrange for one of **our authorised suppliers** to get in touch with **you** to make an appointment or to settle **your** claim on a **reimbursement basis**;
- **We**, along with **our authorised suppliers** under **our** delegated authority, will then manage **your** claim from that point onwards and keep **you** updated throughout **your** claim journey;
- **We** will organise and pay up to £1,500 per claim including VAT, call out, labour, parts and materials to carry out an **emergency repair**;
- In the event of **your home** becoming uninhabitable and remaining so because of a covered event, **we** will contribute up to £1,500 inc VAT towards the cost of **your** (including **your** pets) accommodation including transport, on a **reimbursement basis**;
- Once **we** have carried out an **emergency repair** and contained the **emergency** for **you**, **we** would always recommend that **you** arrange for a **permanent repair** to be completed by a qualified tradesperson as soon as possible. In many cases the **emergency repair** will only provide a temporary solution to the problem.

Claims under this policy can only be made by **You**, **your** immediate family, lodger or anyone calling on **your** behalf.

If the **emergency repair** is going to cost more than the £1,500 limit inclusive of VAT, **we** will require **you** to contribute the difference before **we** complete the **emergency repair**.

Subject to **our** prior agreement and on receipt of **your** contractor’s fully itemised and paid invoice, **we** would pay **you** up to £1,500 inclusive of VAT as a contribution to a repair, which **you** arrange **yourself**, taking into account costs already reasonably incurred by **our authorised supplier**, for the initial visit. Any costs already incurred by **our authorised supplier** will be added to any costs incurred by **your** own contractor to determine whether the £1,500 inclusive of VAT policy limit has been reached.

This will be in full and final settlement of **your** claim.

Section Eight – Home Emergency (continued)

When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition, although **you** may find that this is covered under **your** buildings insurance.

In some circumstances **we** may find it difficult to deploy an **authorised supplier** to attend **your home** or deal with **your emergency** within a reasonable timescale. Examples of such circumstances are:

- Excessive demand
- Bad weather
- Industrial action
- Parts availability
- Availability of a specialist.

In these circumstances, **you** may, with **our** prior agreement, arrange for **your** own contractor to resolve **your emergency** and **we** will refund the cost of **your** contractor up to £500 inclusive of VAT.

In this event **you** will need to provide a fully itemised invoice or receipt from **your** own contractor to support **your** claim for reimbursement. **We** will only reimburse the cost of the **emergency repair** applicable under the policy.

Other insurance

If **you** make a claim for any liability, loss or damage that is also covered by any other insurance policy, **we** will only pay **our** share of the claim.

Recovering our costs

If **we** think someone else is at fault for a claim that **we** pay, **we** may follow up that claim in the name of anyone claiming cover under this policy to get back the payments that **we** make. Anyone making a claim under this policy must give us any help and information that **we** need.

Parts availability

The provision of parts is an important factor in providing **emergency repairs**. If **our authorised supplier** does not carry the spare parts needed on the day of **your** appointment, **we** will do all **we** reasonably can to find and install parts through **our approved suppliers**. **We** may use new parts or parts that have been reconditioned by the manufacturer or approved third parties.

We may not replace parts on a like for like basis but will provide an alternative suitable for containing the **emergency**. However, there may be times when replacement parts are delayed because of circumstances beyond **our** control. In these cases **we** will not be able to avoid delays in repair; **we** will keep **you** informed throughout **your** claim.

There may also be occasions where parts are no longer available. In these situations **we** will ensure **your home** is safe and if required, **we** will arrange for **you** to receive a quotation for a suitable replacement item at **your** cost.

Section Eight – Home Emergency (continued)

Definitions that only apply to Section Eight – Home Emergency

The definitions applying to the whole policy on page 13 shall include or be substituted with the following definitions in respect of this section only.

Wherever the following words and phrases appear in bold in this document they will always have the following meanings:

Authorised Supplier	A tradesperson authorised by us to assess your claim, and carry out repairs in your home under this policy and under our delegated authority.
Covered / Insured Events	Emergency to essential services in your home listed in the section below headed "What is covered".
Emergency	The result of a sudden and unforeseen incident at the home which immediately: <ul style="list-style-type: none"> a) Exposes you or a third party to a risk to yours or their health or; b) Creates a risk of loss of or damage to the home and/or any of your belongings or; c) Renders the home uninhabitable.
Emergency Repairs	Work undertaken by an authorised supplier to resolve the emergency by completing a temporary repair .
Insured / You / Your	You , the policyholder, and /or any member of your immediate family normally living at your home .
United Kingdom	United Kingdom of Great Britain and Northern Ireland, including the Isle of Man and the Channel Islands, where it is more likely that your claim will be settled on a reimbursement basis .
Period of Insurance	One year from the start or renewal date shown on your policy certificate. If a mid-term adjustment has been made, the date on your new policy certificate.
Home	The house or flat shown on your policy certificate, its integral (built-in) garages all used for domestic purposes only in the United Kingdom. It does not include detached garages, sheds, greenhouses and other buildings.
Temporary Repair	Repairs and/or work immediately required to stop further damage being caused by the emergency . You will need to replace this with a permanent repair .
We / Us / Our	CET (UK) Ltd 3 Boundary Court, Willow Farm Business Park, Castle Donington, Leicestershire DE74 2UD, will arrange for you to receive the Home Emergency services described in this Policy using authorised suppliers.
Reimbursement Basis	Subject to our prior agreement and on receipt of the engineer / installer/ supplier/ authorised supplier's fully itemised invoice, we will pay you up to £500 inclusive of VAT as a contribution to a repair which you will arrange yourself . This will be in full and final settlement of your claim.
Trace and Access	Damage resulting from gaining necessary access to the emergency or reinstating the fabric of your home .

Section Eight – Home Emergency (continued)

Definitions that only apply to Section Eight – Home Emergency

Data Protection Legislation	The relevant data protection legislation in force within the United Kingdom at the time of the insured events .
Permanent Repair	Repairs and/or work required to put right the fault which caused the emergency on a permanent basis.

Section Eight – Home Emergency (continued)

What is covered	What is not covered
<p>We will only pay for the emergency repair. We will not pay for any damage caused by the emergency.</p> <p>The emergencies listed below are covered under this policy:</p>	<p>There are conditions and exclusions, listed below, which limit the type and value of emergency repairs you can claim for.</p> <p>Please read them carefully to ensure this cover meets your needs. We do not wish you to discover after an emergency has occurred that it is not covered under the policy.</p> <p>The following incidents are NOT covered under this policy:</p>
<p>A) Plumbing</p> <p>An emergency relating to:</p> <p>The internal hot and cold water pipes between the main internal stopcock and the internal taps;</p> <p>The cold water storage tank;</p> <p>Flushing mechanism of a toilet;</p> <p>A leak from:</p> <ul style="list-style-type: none"> ■ Your toilet; ■ Pipes leading to and from the shower or bath; ■ Internal section of the overflow pipe; ■ Central heating water pipes. 	<p>Any dripping tap/nozzle or any other part of the plumbing or drainage system where the water is safely escaping down a drain;</p> <p>Replacing external overflows, cylinders, hot and cold water storage tanks, radiators, immersion tanks and sanitary ware including sinks and basins.</p> <p>Burst or leaking flexible hoses along with breakdown, leak or damage to domestic appliances such as dishwashers and washing machines;</p> <p>Septic tanks, swimming pools and hot tubs;</p> <p>Repair to, or replacement of, all pipe work outside the home;</p> <p>Dealing with temporarily frozen pipes;</p> <p>Damage resulting from gaining necessary access to the emergency or reinstating the fabric of your home. Otherwise known as Trace and Access.</p>
<p>B) Drainage</p> <p>An emergency relating to the blockage of, or damage to the waste pipes causing a blockage or a waste water leak.</p> <p>The below is a list of emergencies that you would be covered for:</p> <p>Blocked sinks, blocked or leaking waste pipes, along with rainwater drains;</p> <p>Blocked bath, toilets or external drainage. You will still be covered if you do have another working toilet or bathing facility;</p> <p>Blocked or leaking soil vent pipes, provided you are solely responsible for this.</p>	<p>Repairs to drains that are the responsibility of the local water authority (even if they are within the boundaries of the home);</p> <p>Repairing, replacing manholes, soakaways, septic tanks (clearing or emptying), cesspits, treatment plants and their outflow pipes, guttering and downpipes;</p> <p>Regularly cleaning your drains and any descaling of your drains;</p> <p>Removing, replacing or repairing any part of the drain which is damaged but does not result in the total blockage of the drain;</p> <p>Repairing or unblocking drains which are used for commercial purposes;</p> <p>Making access to drain systems points of entry (such as manhole covers) if these have been built over;</p> <p>Drain clearance due to installation faults or misuse of drains such as flushing baby wipes down the drain, grease or cooking oil;</p> <p>Damage resulting from gaining necessary access to the emergency or reinstating the fabric of your home. Otherwise known as Trace and Access.</p>

Section Eight – Home Emergency (continued)

What is covered	What is not covered
<p>C) Failure of Internal Electrics</p> <p>Failure of your electrics rendering your home uninhabitable. For example: failed wiring to immersion heaters/boilers/bathroom lights.</p>	<p>Failure of burglar/fire alarm systems, CCTV surveillance or swimming pools and their plumbing or filtration systems. Also shower units, replacement of light bulbs and fuses in plugs;</p> <p>Repair to, or replacement of, electrical appliances such as cookers, all electrical wiring and infrastructure outside the home.</p>
<p>D) Security</p> <p>Windows: Broken and cracked windows which result in the home not being secure.</p> <p>We will undertake an emergency repair using boarding or similar material to resolve the immediate security risk.</p> <p>Keys and locks: Gaining access to, or securing your home through an external door where you have no alternative due to:</p> <ul style="list-style-type: none"> • lost or damaged keys; • stolen keys; • failure of the external locking mechanism to the door; <p>Damage to locks on external doors or windows caused by vandalism, theft or attempted theft where you are unable to secure your home;</p> <p>Replacement of a single set of keys (if this is the only alternative to resolve the emergency).</p>	<p>Fences, outbuildings and detached garages: damage to windows, doors or locks;</p> <p>Double glazing where one pane is broken but the other is intact and the home is therefore secure.</p>
<p>E) Pests</p> <p>Removal of rats, mice, wasps and hornets, where evidence of infestation in your home has been found.</p>	<p>Pests found outside your home, such as in detached garages and outbuildings.</p>
<p>F) Internal Gas Pipe</p> <p>A leak from the internal gas supply pipe in your home between the meter and a gas appliance. We will repair or replace the section of pipe, following the isolation of the gas supply by the National Gas Emergency Service.</p> <p>If you think you have a gas leak, you should immediately call the National Gas Emergency Service on 0800 111 999.</p>	<p>Restoration of gas supply is not included. Please contact your Utility Company who will be able to arrange this for you;</p> <p>Corrosion of the gas supply pipe due to natural wear and tear or methods used to conceal the pipe work, such as under a concrete floor, without adequate protection;</p> <p>Damage resulting from gaining necessary access to the emergency or reinstating the fabric of your home. Otherwise known as Trace and Access.</p>

Section Eight – Home Emergency (continued)

What is covered	What is not covered
<p>G) Boiler and Heating System</p> <p>Complete/partial/intermittent failure or breakdown of your primary heating/hot water system, resulting in no hot water and/or heating.</p> <p>We will also cover you for:</p> <ul style="list-style-type: none"> • A loss of water pressure within a boiler due to a fault; • A water leak from the boiler/heating system. <p>Included:</p> <p>Domestic gas boiler within your home, the output of which does not exceed 60kWh. This also includes boiler isolating valve, along with all manufacturer's fitted components within the boiler – together with the pump, motorised valves, thermostat, radiator, timer, temperature pressure controls and the primary flue;</p> <p>Claims related to other forms of primary heating, such as renewable technologies in your home or fuels used such as oil, LPG, solid fuel, electric boilers and solar, may be settled on a reimbursement basis if an authorised contractor is not available at the time in your local area;</p>	<p>Commercial boilers or heating systems with an output of over 60kWh;</p> <p>Any heating system which is not wholly situated within your home or is shared with neighbouring dwellings;</p> <p>Descaling and any work arising from hard water scale deposits (including power flushing) or from damage caused by hard water or sludge resulting from corrosion.</p> <p>Signs that work is needed may include a noisy boiler, sludged up pipes or poor circulation;</p> <p>Thermostatic valves;</p> <p>Replacement of any equipment added to the standard heating system such as a Magnaclean or similar device;</p> <p>Adjustments to the timing and temperature controls, or replacement of controls which can be manually operated safely, including relighting the pilot light/flame;</p> <p>Any costs for the repair of your heating system which is covered by a manufacturer, supplier, installer or repairer guarantee or warranty;</p> <p>Boilers which are still working, but you suspect may be about to break down (e.g. where a noise has developed) or where the fault is not apparent to our authorised contractor;</p> <p>Any routine maintenance, cleaning and servicing, as well as repairs that require a power flush of your boiler or main heating system;</p> <p>Any repair or replacement of under floor heating systems, warm air units, air or ground source heat pumps.</p>

Section Eight – Home Emergency (continued)

What is covered	What is not covered
<p>H) Boiler and Heating System - Beyond Economical Repair</p> <p>If in the opinion of our authorised supplier, we are unable to repair your boiler/hot water system, we will pay you £250 towards buying a replacement boiler or heating system. This can be claimed on a reimbursement basis within 90 days of our attendance at your home;</p> <p>If we are unable to repair your boiler/hot water system and you choose to not replace it, cover under this section will no longer apply.</p>	<p>Any fault arising due to sludge/scale/rust/ debris within the primary heating system or damage caused by any other chemical composition of the water e.g. if you reside in a hard water area (as per the Local Water Authority);</p> <p>Repair/replacement of convector heaters, inhibitors, water tanks, radiators, radiator valves and hot water cylinders;</p> <p>Repair to, or replacement of, gas appliances such as cookers;</p> <p>Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a boiler or central heating system which has not been properly maintained in accordance with manufacturers' instructions;</p> <p>Repair or replacement of the flue due to wear and tear;</p> <p>Any adaptations made to the home which do not comply with the regulations applicable at the time;</p> <p>If you are a landlord, we would not be able to work on the boiler and/or heating system if you are unable to provide us with the most recent and valid CP12 document or Landlord Certificate.</p>
<p>I) Temporary Heating</p> <p>If you have no heating and a part needs to be ordered following the authorised supplier's first visit, or if we are unable to repair the boiler/heating system, you have the option to either purchase heaters up to a value of £50 inc VAT on a reimbursement basis. These heaters are yours to keep.</p> <p>Alternatively we can deliver two temporary heaters to your home.</p>	
<p>J) Roofing</p> <p>Sudden or unforeseen roofing problems such as leaks or tiles blown off during a storm or bad weather.</p> <p>We will undertake an emergency repair using a tarpaulin or similar material to resolve the immediate home emergency.</p>	<p>We will not replace tiles (unless this is the only way to contain the emergency)</p> <p>Water ingress due to poor roof maintenance or wear and tear.</p> <p>Damage caused to the home and/or contents as a result of water ingress.</p>

Section Eight – Home Emergency (continued)

General Exclusions that apply to section eight – Home Emergency

The exclusions below apply to this section in addition to General Exclusion on page 17.

We will not cover the following:

- 1) A repair if **you** are aggressive towards **our authorised suppliers** or staff or impede or prevent access to **your home** at reasonable times to complete the repair;
- 2) Loss or damage arising from **emergencies** which were known to **you** before the start date of this policy;
- 3) Any loss where **you** did not contact us to arrange repairs;
- 4) Disconnection or failure of mains services by a utility company concerned or any equipment or services which are the responsibility of the utility company;
- 5) Any **emergency** in a **home** that has been unoccupied for more than 30 consecutive days;
- 6) Any defect, damage or breakdown caused by modification, negligence or misuse;
- 7) Any loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance; ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component;
- 8) Any loss or damage arising from structural problems as a result of any form of subsidence, bedding down of new structures, demolition, alterations to **your home** or the use of defective products;
- 9) Any repair costs which are covered by a manufacturer, supplier, installer or repairer guarantee or warranty;
- 10) This insurance does not cover normal day to day maintenance at **your home** that **you** should carry out. Nor does it pay for replacing items that wear out over a period of time or replacement of parts on a like for like basis where the replacement is necessary to resolve the immediate **emergency**;
- 11) If **you** have been advised of remedial work, which **you** cannot prove has been carried out by a recognised and competent contractor on their previous visits or by a recognised third party authority, such as **your** local water authority, utility company or boiler manufacturer.
- 12) No costs for repairs, parts or services are payable under this insurance unless **we** have been notified by **you** or a person calling on **your** behalf through the 24 hour claims helpline, and **we** have approved a contractor in advance;
- 13) Cost of **Trace and Access** to locate the source of the **emergency**;
- 14) Any boiler inspections or any other **emergency** repairs where asbestos may be disturbed;
- 15) The removal of asbestos;
- 16) Damage resulting from gaining necessary access to the **emergency** or reinstating the fabric of **your home**. Otherwise known as **Trace and Access**.
- 17) When **we** make a repair **we** will leave **your home** safe and habitable but **we** will not be responsible for reinstating it to its original condition;
- 18) Where Health and Safety regulations or a risk assessment that has been carried out, prevent **our authorised suppliers** being able to attend to the **emergency** or carry out work in **your home**;

Section Eight – Home Emergency (continued)

General Conditions that only apply to section eight – Home Emergency

The conditions below apply to this Section in addition to General Conditions on page 18.

Renewal and Cancellation Rights

Renewals;

Before the end of **your** current **Home Emergency** policy, **we** will write to **you** to tell **you** about any changes to what is included in **your** agreement or any changes to **our** prices for the next year. Unless **you** tell us when **we** write to **you** that **you** do not want to renew, **we** will automatically renew **your** agreement for another year if **you** have chosen to pay by Direct Debit.

Cancellation – Your Rights

If **you** find that this cover does not meet **your** needs, please contact Markham Private Clients on +44 (0)1223 200678 within 14 days of receiving this document and they will arrange for us to cancel this policy. **You** will receive a full refund of **your** premium, provided **you** have not made any claims.

If **you** cancel the policy outside the 14 day period **you** will receive a refund of **your** premium proportionate to the amount of time left to run on the policy, provided **you** have not made any claims.

Cancellation – Our Rights

We may cancel this policy by giving **you** at least 14 days written notice at **your** last known address for the following reasons;

- If **you** fail to make payment of premiums **we** will send **you** a reminder to do so. If **we** do not receive payment after two reminders **we** will cancel **your** policy with immediate effect and notify **you** in writing that such cancellation has taken place;
- If **you** refuse to allow us reasonable access to **your home** in order to provide the services **you** have asked for under this policy or if **you** fail to co-operate with **our** agents, representatives or **authorised contractors**.
- If **you** otherwise cease to comply with the terms and conditions of this policy:

We may cancel this policy without giving **you** prior notice if, by law, or other similar reasons **we** are unable to provide it.

If **we** exercise **our** rights to cancel the policy under this section, **we** will refund the premium paid proportionate to the remaining **period of insurance**, provided **you** have not made any claims. **We** reserve the right to refuse renewal of any individual policy.

We may cancel this policy with immediate effect if:

- **You** make or try to make a fraudulent claim under **your** policy;
- **You** are abusive or threatening towards **our** staff;
- **You** repeatedly or seriously break the terms of this policy.

We will continue to honour any claims made before cancellation.

Fraud, Misrepresentation and Disclosure

If **we** find that **you**, anybody insured by this policy or anyone acting for **you** has:

- Knowingly failed to answer questions correctly, or has misrepresented the answer to questions or any information given, or has manipulated any answers provided to online questions, and these answers would have affected the decision to provide **you** with cover, or the terms and conditions of cover or the premium required;
- Misled **us** in any way for the purpose of obtaining insurance, or obtaining more favourable terms, or obtaining a reduced premium or influencing **us** to accept a claim;
- Made a fraudulent or false claim in full or in part, misrepresented any answers to questions or any information given in order to influence **us** to accept a claim, exaggerated the amount of the claim or provided false or invalid documents in support of a claim; or

Section Eight – Home Emergency (continued)

General Conditions that only apply to section eight – Home Emergency (continued)

- Withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void following an allegation or suggestion of fraud by **us** or another insurer;

we may;

- Cancel or void **your** policy and all other policies which you hold with **us** from the date of the fraud, misrepresentation or non disclosure and retain any premium **you** have paid for the policy;
- Refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs **we** have incurred;
- Amend **your** policy details to record the correct information, collect any additional premium due and charge administration costs.

Complaints Procedure

We will always aim to do **our** best. However there may be times when you are not happy with **our** services.

You can write to the Customer Relations Manager, who will arrange an investigation on behalf of the Managing Director, at: CET (UK) Ltd 3 Boundary Court, Willow Farm Business Park, Castle Donington, Leicestershire DE74 2UD, UK telephone **01332 818139** or e-mail: complaints@cet-uk.com.

We will deal with **your** dissatisfaction as soon as **we** can and try to reach an amicable resolution. If **we** are unable to reach a resolution within 8 weeks or if **you** are not happy with **our** resolution, **you** may have the right to refer the matter to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower, London, E14 9SR, UK
Or **you** can phone 0300 123 9123
E-mail: complaint.info@financialombudsman.org.uk

Following the complaints procedure does not affect **your** legal rights.

FSCS

We and AmTrust Europe Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if **we** or AmTrust Europe Limited cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Privacy & Data Protection Notice

1. Data Protection

Arc Legal Assistance are committed to protecting and respecting **your** privacy in accordance with the current **data protection legislation** ("Legislation"). Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit www.arclegalassistance.co.uk

2. How We Use Your Personal Data and Who We Share it With

We may use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

3. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **our** notice.

Section Eight – Home Emergency (continued)

General Conditions that only apply to section eight – Home Emergency (continued)

4. Disclosure of Your Personal Data

We may disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

5. Your Rights

You have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

6. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning **our** use of **your** personal data, please contact The Data Protection Officer, please see website for full address details.

This insurance is underwritten by Lloyd's Syndicates 4444 which is managed by Canopus Managing Agents Limited. Canopus is a brand name for Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 204847. Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA / registered in England and Wales No. 01514453.

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