

TENANTS HOME INSURANCE

Policy Wording

www.lettingshub.co.uk | *policies@lettingshub.co.uk*

THE LETTINGS HUB
the home for lettings

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YOUR TENANTS HOME INSURANCE POLICY

Thank You for choosing The Lettings Hub as Your provider of Tenants Home Insurance.

This policy provides tenants with protection for their household contents and personal belongings against insured events such as fire, theft and water damage. It also includes cover for accidental damage to the landlord's fixtures and fittings. A range of cover options is available, allowing the policy to be tailored to Your needs throughout Your tenancy.

This Policy Wording gives You full details of Your insurance cover and the terms and conditions of Your policy. This policy is made up of individual sections. You may not be covered under all sections in this Policy Wording, depending on which type of cover You have selected.

The cover You have selected is detailed in Your Policy Schedule.

Please read this document carefully together with Your Policy Schedule for precise details of Your insurance protection and to check that it meets Your requirements.

Your premium has been based on the information shown in Your Policy Schedule and recorded in Your Statement of Fact. Please contact Our Customer Services team immediately if any details are incorrect or the insurance protection provided does not meet Your requirements.

You will find useful information and guidance on Our website www.lettingshub.co.uk.

If You have any questions about Your policy or need to update any of Your details please call Customer Services.

IMPORTANT

It's really important that all Your details are correct and up to date as incorrect information could invalidate Your policy and result in a claim being declined. You must tell Us about any facts or changes which affect Your insurance and which have occurred either since this policy started or since the last renewal date. If You need to change anything, please contact Us immediately so We can update Your policy.

Important numbers

Claims

0343 227 0855

Legal Liability claims (Section 5 only):

0113 531 4496

Customer services & renewals

0345 450 9904

Opening Hours

	Claims	Customer Services and Renewals*	Legal Liability Claims (Section 5)
Monday	9.00am – 5.00pm	9.00am – 8.00pm	9.00am – 5.00pm
Tuesday	9.00am – 5.00pm	9.00am – 8.00pm	9.00am – 5.00pm
Wednesday	9.00am – 5.00pm	9.00am – 8.00pm	9.00am – 5.00pm
Thursday	9.00am – 5.00pm	9.00am – 8.00pm	9.00am – 5.00pm
Friday	9.00am – 5.00pm	9.00am – 5.00pm	9.00am – 5.00pm
Saturday	Closed	9.00am – 12.30pm	Closed
Sunday	Closed	Closed	Closed

*Please note customer services lines are closed on UK bank holidays

ABOUT YOUR POLICY

Understanding and using your policy

This section 'About Your Policy' does not form part of the insurance contract. It includes information that will help You to understand and use Your policy.

Insurance policies can be difficult to understand, so We have tried to make this document easy to read. Some words have a special meaning and these are defined on pages 9 to 12. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

This policy wording explains what is and what is not covered, how **We** settle claims and other important information.

Please read this policy wording carefully along with Your Policy Schedule and Statement of Facts. Together, these documents form Your insurance contract.

Your Policy Schedule shows which sections of the policy wording apply to **You**, the limits to the cover and **Your** premium. Please keep **Your** Policy Schedule with the policy wording.

Your Statement of Fact confirms the information that **You** have provided to **Us** at the start of **Your** policy.

You will be sent a new Policy Schedule whenever **You** or **We** make a change to the insurance and each year before renewal so **You** can check that the cover still meets **Your** needs.

You will also be sent an Insurance Product Information Document (IPID). The IPID is not part of Your insurance contract. It provides a helpful summary of Your cover but does not include the full terms, conditions or exclusions.

You have the right to cancel Your policy within 14 days of the date Your cover starts or the date You receive Your policy documentation, whichever is later. To exercise this right, please contact The Lettings Hub - Customer Services Team.

If **you** cancel within this 14-day period and no claim has been made, and no incident has occurred that could give rise to a claim, **You** will receive a full refund of the premium paid.

If a claim has been made, or an incident has occurred that may result in a claim, no refund of premium will be payable.

Remember to keep **Your** sums insured as shown on **Your** Policy Schedule) up to date, particularly when **You** purchase new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques, and stamp, medal, and coin collections can change significantly in value over time, so You should ensure these are insured for the correct amount at all times.

Please refer to the relevant sections in this policy wording for how claims are settled.

If **You** have any questions please contact The Lettings Hub on 0345 450 9904 or email policies@lettingshub.co.uk.

Accessibility and Alternative Formats

This policy wording and the Insurance Product Information Document (IPID) are available in large print, audio, braille and printed hard copy formats. If You would like a copy in any of these formats, please contact The Lettings Hub.

The Organisations Involved in Your Policy

The Lettings Hub

This policy is administered by The Lettings Hub Limited who act as Our main point of contact for all matters relating to Your policy.

The Lettings Hub Limited is an Appointed Representative of Let Insurance Services Limited (LIS).

LIS is authorised and regulated by the Financial Conduct Authority (FCA). Its FCA Firm Reference number is 474985.

Bspoke Underwriting Ltd

This insurance is underwritten and administered by Bspoke Underwriting Ltd on behalf of the Insurer under a binding authority agreement. Bspoke Underwriting Ltd also supports the administration of the policy and the management of claims and service providers acting on the Insurer's behalf.

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Its FCA Firm Reference Number is 310101

The Insurer

This policy is provided by Accelerant Insurance UK Limited,

the insurer.

Accelerant Insurance UK Limited is registered in England and Wales (company number 03326800). Its registered office is: One Fleet Place, London, EC4M 7WS.

Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its FCA firm reference number is 207658.

You can check the regulatory status of The Lettings Hub, Let Insurance Services Limited, Bspoke Underwriting Ltd and Accelerant Insurance UK Limited on the Financial Services Register:https://register.fca.org.uk

HOW TO MAKE A COMPLAINT

We strive to provide the best possible service, however, if **You** have any concerns about **Your** insurance, the service **You** have received, or how a claim has been handled, **We** want to hear from **You.** This section explains who to contact and what will happen next.

When contacting **Us,** please provide: **Your** policy number; and any claim reference number (if applicable).

Complaints about the sale or administration of your policy

If **Your** complaint relates to the sale or administration of **Your** policy, please contact The Lettings Hub.

By Email: policies@lettingshub.co.uk
By Telephone: 0345 450 9904
In writing: The Insurance Team,
The Lettings Hub,
8 Axon, Commerce Road,
Lynch Wood,
Peterborough, PE2 6LR

Complaints about claims

If **Your** complaint relates to the handling of a claim, **You** should first contact the claims handler dealing with **Your** claim. The claims handler's contact details will be provided in **Your** claim correspondence and will also be available from The Lettings Hub on request.

The claims handler will investigate **Your** complaint and respond to **You** directly. If they are unable to resolve **Your** complaint to **Your** satisfaction within 3 days of receipt, **Your** complaint will be escalated to Bspoke Underwriting Ltd, Customer Relations Team, for investigation and final response.

All other complaints

Any other complaints relating to this policy should be directed to Bspoke Underwriting Ltd, Customer Relations Team. Bspoke Underwriting Ltd handles complaints on behalf of the Insurer and will ensure that **your** complaint is investigated fairly and promptly.

You can contact Customer Relations as follows:

By Email: complaints@bspokegroup.co.uk
By Telephone: 0333 400 9070
In Writing: Brookfield Court, Selby Road, Leeds LS25 1NB

What happens when you complain?

When **Your** complaint is received, the organisation responsible for handling it will:

- acknowledge it as soon as possible;
- investigate it fairly and thoroughly;
- keep **You** informed of progress where appropriate, and
- aim to resolve it as quickly as possible.

The organisation responsible for handling **Your** complaint will normally provide a final written response within eight weeks of receiving it. If a final response cannot be provided within that time, **You** will be informed of the reasons for the delay and when a response is expected.

Financial Ombudsman Service

Not all complainants will be eligible to refer a complaint to the Financial Ombudsman Service. The final response letter will explain whether this option is available to **You**.

If **You** remain dissatisfied with the final response, or eight weeks have passed since **Your** complaint was first made and it has not been resolved, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service is an independent and free-to-use service, but if **You** do not refer **Your** complaint within 6 months of the final response, the Ombudsman will not have permission to consider **Your** complaint. Referring a complaint to the Financial Ombudsman Service does not affect **Your** legal rights.

Financial Ombudsman Service:

Telephone: 0800 023 4567; or 0300 123 9123
Website: www.financial-ombudsman.org.uk
Address: The Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Financial Services Compensation Scheme

If Accelerant Insurance UK Limited, cannot meet their obligations, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS at: www.fscs.org.uk.

Fraud prevention, detection & claims history

In order to prevent and detect fraud **We** and/or The Lettings Hub may at any time:

- share information about **You** with other organisations and public bodies including the police;
- check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give **Us** false or inaccurate information and **We** and/or they suspect fraud, **We** and/or they will record this.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **You** and members of **Your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** accounts or insurance policies;
- check **Your** identity to prevent money laundering, unless **You** provide **Us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **We** access or contribute to.

Claims history

Under the conditions of **Your** policy **You** must tell **Us** about all insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When **You** tell **Us** about an incident, **We** and others on **Our** behalf and **Your** brokers on **Your** behalf, may record information relating to it on a database.

We may search these databases when **You** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **Your** claims history or that of any other person or property likely to be involved in this policy or claim.

THE INSURANCE CONTRACT

This policy is a legal contract between **You** and **Us**. The policy wording, Policy Schedule and Statement of Fact and any endorsements form one document and should be read together. The contract is based on the information **You** have provided to **Us** when applying for or amending the insurance. Please review all documents carefully and keep them in a safe place for future reference.

The Agreement

In return for payment of the premium shown on **Your** Policy Schedule **We** will provide the insurance cover detailed in this policy document and **Your** Policy Schedule, subject to the terms, conditions, exclusions and limitations contained within the policy, Cover applies only to those sections shown as insured on Your Policy Schedule and only during the Insurance Period shown on the Policy Schedule.

Information You have provided

You must take reasonable care to provide accurate and complete answers to all questions asked when taking out, renewing, or making changes to this policy. You must notify The Lettings Hub as soon as possible if any information contained in **Your** policy documents is incorrect or if You wish to make any changes to the policy.

Failure to provide accurate and complete information, or to notify Us of any inaccuracies or changes, may result in Your policy not operating as intended in the event of a claim, a claim being reduced or declined, an increased premium, or the policy being declared invalid.

Your Responsibilities

Your part of the contract is to:

- Pay the premium shown on **Your** Policy Schedule for each **Insurance Period**;
- Comply with all terms and conditions of this policy.

Ensure that the sums insured shown on Your Policy Schedule remain accurate and up to date, particularly when You acquire new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques, and stamp, medal, and coin collections can change significantly in value over time. You should review these items regularly and ensure they are always insured for their correct value.

If You do not meet Your obligations under this contract, We may decline a claim, reduce the amount paid, increase the premium, or You may find that cover is unavailable.

Applicable Law

We and **You** may agree on the law that applies to this contract. Unless otherwise agreed, the law of England and Wales will apply to this contract.

Data protection

This section explains how personal information is used by the organisations involved arranging, administering, underwriting and managing this insurance.

How personal information is used

Personal information may be used to:

- arrange, administer and manage the policy;
- assess and underwrite insurance risks;
- process claims;
- prevent and detect fraud and financial crime; and
- comply with legal and regulatory obligations.

The information used may include personal information about **You** and, where relevant, other individuals connected with the policy, including witnesses, and other people involved in a claim.

In some circumstances, this may include special category personal data and information relating to criminal convictions or offences where permitted by law and necessary for providing insurance services.

Who personal information may be shared with

Personal information may be shared with organisations involved in providing this insurance, including:

- the Insurer;
- The Lettings Hub Limited;
- Bspoke Underwriting Ltd;
- claims handlers;
- fraud prevention agencies;
- regulators; and
- law enforcement authorities where required by law.

Information may be processed outside the United Kingdom where appropriate safeguards are in place.

Your Data Protection Rights

You have rights under applicable data protection legislation which may include the right to access and correct **Your** personal information and, in certain circumstances, object to or restrict its use.

If **You** are dissatisfied with how personal information has been handled, **You** may raise **Your** concerns with the organisation responsible for processing that information.

You also have the right to complain to the Information Commissioner's Office (ICO). Further information about the ICO is available at: www.ico.org.uk

Further Information

Further information about how personal information is collected, used and shared is available from:

- The Lettings Hub Limited: https://lettingshub.co.uk/privacy-notice/
- Bspoke Underwriting Ltd: https://bspokeunderwriting.co.uk
- Accelerant Insurance UK Limited: https://accelerant.ai

Copies are available on request or from the relevant organisation's website.

The most recent version of each Privacy Notice will apply from time to time.

Marketing

If **You** have given **Us** permission, Let Insurance Services trading as The Lettings Hub, The Landlord Hub, LetRisks and its suppliers or associated companies may use **Your** data to advise **You** of the latest news, products and services. **You** can specify the method of communication permitted and change **Your** instructions.

HOW TO MAKE A CLAIM

All claims

0343 227 0855

If **You** need to make a claim, what **You** need most of all is speedy, professional, practical help. Whatever the problem, big or small, **We** are here to support **You**.

When an incident occurs, **You** should take any immediate action necessary to prevent further loss or damage, such as switching off the gas, electricity or water supply, where appropriate. Once **You** have secured **Your** property, please contact **Us** as soon as possible.

To help **Us** deal with **Your** claim quickly, please have Your policy number, shown on **Your** Policy Schedule available when You contact Us. While many claims can be settled over the phone, there may be occasions when We ask You to complete a claim form or provide further information.

Claims Contact Details

For claims under the following sections:

- Section 1 – Tenants Liability
- Section 2 – Tenants Contents
- Section 3 – Personal Belongings & Money
- Section 4 – Bicycles
- Section 6 – Mobile Devices
- Section 7 – Emergency Expense Reimbursement
- Section 8 – Pet Damage

Call Us: 0343 227 0855
Email Us: thelettingshub@mplclaims.com
Write to Us: MPL Claims Management Ltd,
The Octagon, 27 Middleborough, Colchester, CO1 1TG

Legal Liability Claims

For claims under:

- Section 5 – Legal Liabilities

All claims must be reported to MPL as soon as reasonably possible. Where a claim relates to legal liability, MPL will refer the claim to Kennedy's, who will handle the claim on Our behalf. Kennedy 's contact details are provided below should You need to contact them in relation to a liability claim.

Phone: 0113 531 4496
Email: bspoke@kennedyslaw.com
Post: Kennedys Claims Handling, 6 Queen Street, Leeds, LS1 2TW

To help ensure **Your** claim is handled as efficiently as possible, please read **Your** Policy Schedule and this Policy Wording carefully, paying particular attention to the Claims Conditions and General Exclusions sections.

Guidance when making a claim

Claim notification

Conditions that apply to this policy and in the event of a claim are set out in this Policy Wording. It is important that **You** comply with all policy terms and conditions and **You** should be familiar with all the requirements.

Directions for claim notification are included under Claims Conditions on page 8.

IMPORTANT

For all claims reported under this insurance policy other than those relating to Section 5 – Legal Liabilities, claims must be notified as soon as practicably possible and, in any event, within 180 days of the event occurring giving rise to the claim.

For claims reported under Section 5 – Legal Liabilities, these must be reported as soon as **You** become aware of them. Further guidance can be found under How We Settle Claims at the end of each section of this Policy Wording.
Claims conditions require **You** to provide **Us** with any reasonable assistance and evidence that **We** require concerning the cause and value of any claim. Ideally, as part of the initial notification, **You** will provide:

- **Your** name, address, and **Your** daytime and mobile telephone numbers;
- personal details necessary to confirm **Your** identity;
- policy number;
- the date of the incident;
- the cause of the loss or damage;
- details of the loss or damage together with claim value if known;
- police details where applicable;

- names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable **Us** to make an initial evaluation on whether **Your** claim is covered by this policy and the likely claim value. **We** may, however, request additional information depending upon the circumstances and value of **Your** claim which may include the following:

- original purchase receipts, invoices, instruction booklets or photographs;
- purchase dates and location of lost or damaged property;
- for damaged property, confirmation from a suitably qualified expert that the item **You** are claiming for is beyond repair.

Sometimes **We** may wish to meet with **You** to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

CLAIMS CONDITIONS

These are the claims conditions **You** will need to keep to as **Your** part of the insurance contract.

If anything happens which might lead to a claim, what **You** must do depends on what has happened.

The sooner **You** tell **Us** the better.

When an incident occurs which may result in a claim, **You** must also read the information on How To Make A Claim on page 7.

You should also check the information on how **We** settle claims under the section of **Your** policy which covers the loss or damage.

You must pay **Your** premium when requested. If **You** have not paid **Your** premium, **You** may have no insurance cover, as set out in the General Conditions section of this Policy.

What you must do

For theft, riot, malicious acts or vandalism claims

If **You** are the victim of theft, riot, a malicious act or vandalism, or if **You** lose something away from **Your Home**, tell the police straight away and ask for a crime reference number. Then contact **Us** as soon as **You** can. If the damage is caused by a riot **You** must contact **Us** immediately.

For injury or damage liability claims

If someone alleges that **You** or a member of **Your Family** caused injury to another person or damage to their property, neither You nor anyone in **Your Family** should admit fault or accept responsibility.

Please notify **Us** as soon as possible and provide full details of the incident in writing.

If **You** receive any claim forms, court documents, legal notices, or other correspondence relating to the incident send them to **Us** immediately. Do not reply to, discuss or deal with these documents yourself.

For all other claims

For all other claims, tell **Us** as soon as **You** can.

You should do all **We** reasonably ask **You** to do to get back any lost or stolen property.

Do not throw away any damaged items before **We** have had a chance to see them.

To help **Us** deal with **Your** claim quickly, **We** may require additional information which may include the following:

- original purchase receipts, invoices, instruction booklets or photographs;
- purchase dates of lost or damaged items;
- for damaged items, confirmation by a suitably qualified expert that the item **You** are claiming for is beyond repair.

Rights & responsibilities

In the event of a claim, **We** may need to get into **Your Home** that has been damaged to salvage anything **We** can and to make sure no more damage happens. **You** must help **Us** to do this but **You** must not abandon **Your** property to **Us**.

You must not settle, reject, negotiate or offer to pay any claim made by or against **You**, even if **You** have made or intend to make a claim under this policy, without **Our** written permission. **We** have the right, if **We** choose, to do the following in **Your** name but at **Our** expense:

- take over the defence or settlement of any claim; or
- start legal action to get compensation from anyone else; or
- start legal action to get back from anyone else any payments that have already been made.

You must give **Us** (or **Our** designated claims handlers), at **Your** reasonable expense, all the information **We** ask for about any claim. **You** must help **Us** to take legal action against anyone or help **Us** defend any legal action if **We** ask **You** to.

When **You** call **Us**, at **Our** discretion **We** will:

- ask **You** to get estimates for repairs or replacement items; or
- arrange for the damage to be inspected by one of **Our** claims advisors or an independent loss adjuster – their aim is to help **Us** agree a fair settlement with **You**; or
- arrange for the repair or a replacement as quickly as possible.

Automatic reinstatement of sums insured

If **You** make a claim **We** will automatically reinstate **Your** sum insured so that **Your** cover continues unchanged after the claim, provided that **You**:

- pay **Us** any additional premium that may be required;
- take prompt action to make any reasonable improvements **We** request to protect **Your Home** from future loss or damage.

Other insurance

If **You** make a claim under this policy for something which is also covered by another insurance policy, **You** must provide **Us** with full details of the other insurance policy.

Where more than one policy covers the same loss, **We** will only pay **Our** proportionate share of the claim. This means **We** will contribute only the amount that reflects the cover provided under this policy, taking into account any payment due from the other insurer(s).

This is standard insurance practice and helps ensure that **You** are not compensated more than once for the same loss.

DEFINITIONS

This part of **Your** policy sets out the words that have a special meaning. Each word is listed with the meaning explained beside it and is printed in bold whenever it appears in this policy.

Accidental Damage	Sudden, unexpected and visible damage, which has not been caused deliberately.
Bicycles	Any pedal cycle or Electrically Assisted Pedal Cycle (EAPC), together with accessories and equipment used in connection with it, including but not limited to helmets, cycling clothing, bags, luggage, locks, lights, tools and navigation equipment. Electrically Assisted Pedal Cycle (EAPC) A pedal cycle fitted with pedals capable of propelling the cycle and electric assistance that complies with the applicable legal requirements of the United Kingdom and is not required to be registered, licensed or insured as a motor vehicle. Bicycle does not include any vehicle required by law to be registered, licensed or insured as a motor vehicle.
Clerical Business Equipment	Computer, telecommunication and office equipment, office furniture and stationery, owned by **Your Family** or **Your Family**'s responsibility to insure under contract. **Clerical Business Equipment** does not include **Mobile Devices**, business stock or business **Money** or credit cards and no cover is provided for: • the cost of replacing paper records, except for their value as stationery; • any loss or erasure of, or any damage, distortion or corruption to records, data, programs and software.

Contents	Household goods, **High Risk Items**, **personal belongings**, **Money** and **Clerical Business Equipment** owned by **Your Family** or are **Your Family**'s responsibility under contract, within the **Home**. This extends to **Mobile Devices** up to £500 in total either within or away from the **Home**. **Contents** does not include the following: • motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric **Wheelchairs**), mechanically-propelled or assisted vehicles (other than garden machinery and pedestrian-controlled machinery), aircraft, trains and boats (other than models), gliders, hang gliders, wetbikes, hovercraft, and other mechanically-propelled or assisted watercraft and aircraft, caravans, trailers, or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment whilst in the **Home**; • animals; • anything used for trade, professional or business purposes except **Clerical Business Equipment**; • fixtures and fittings; • **Bicycles**; • credit and/or debit cards; • **personal belongings** and **Money** away from **Your Home** unless insured under Section 3 – Personal Belongings & Money; • **Contents** insured under any other policy.
Excess	The first part of any claim which **You** must pay. This is noted on **Your** Policy Schedule.
Heave	Upward and/or lateral movement of the site on which **Your Home** stands caused by swelling of the ground.
High Risk Items	Televisions, computers, including laptops, audio and video entertainment equipment, CDs, DVDs and computer games, photographic equipment, cameras, jewellery, watches, articles of precious metal, gemstones, furs, clocks, paintings, works of art, stamp, medal and coin collections. **High Risk Items** does not include **Mobile Devices**.
Home	The property shown on **Your** Policy Schedule, as **Your** permanent domestic residence. This may be a house, or a flat or room within a communal residential building.
Insurance Period	The period shown on **Your** Policy Schedule and any further period for which **You** have paid or have agreed to pay and **We** have accepted or have agreed to accept **Your** premium.
Landlord's Contents	**Landlord's Contents**, including fixtures and fittings of **Your Home** belonging to **Your** landlord, for which **You** and/or **Your Family** are responsible for under contract.
Landslip	Downward movement of sloping ground resulting from the action of self-weight stresses and imposed loadings exceeding the available strength of the ground. **Landslip** may be triggered by the application of superimposed loadings from buildings or may be induced by excavating into sloping ground with the result that material fails and moves down the slope.

Mobile Devices	Any portable electronic device (and its supplied accessories) with a screen size less than or equal to 12 inches, such as smart phones, mobile telephones, tablets, e-readers, wearable computer devices and personal digital assistants (PDAs) and with a total value up to the limit per item shown on **Your** Policy Schedule. The **Mobile Device** must be less than 18 months old at the start of the **Insurance Period** and have been bought as new or purchased under a minimum 12-month contract from a UK VAT registered company. **Mobile Devices** does not include any device with a screen size of more than 12 inches.
Money	Current bank notes and coins, stamps, cheques, electronic cash, pre-payment cards, savings certificates, gift tokens, postal and **Money** orders, phone cards or vouchers, traveller's cheques, premium bonds, parking, luncheon, retail vouchers and season or travel tickets, owned by **Your Family** or are **Your Family**'s responsibility under contract. **Money** does not include: • credit and/or debit cards; • promotional vouchers, air miles vouchers, credit notes, store or loyalty points, lottery tickets, scratchcards, raffle tickets and stamps which are part of a stamp collection; • **Money** used or held for any trade, professional or business purposes.
Our/Us/We	Bspoke Underwriting Ltd acting on behalf of Accelerant Insurance UK Limited, the insurer of this policy.
Personal Belongings	Jewellery, watches, **Personal Documents** and personal items, including laptops with a screen size of more than 12 inches, which **Your Family** normally wear or carry and which are owned by **Your Family** or **Your Family**'s responsibility under contract. **Personal Belongings** does not include: • household goods and domestic appliances; • external television and satellite receiving equipment; • motor vehicles and children's motor vehicles whether licensed for road use or not (other than motorised or electric **Wheelchairs**), mechanically-propelled or assisted vehicles (other than garden machinery and pedestrian-controlled machinery), aircraft, trains and boats (other than models), gliders, hang gliders, wetbikes, hovercraft, and other mechanically-propelled or assisted watercraft and aircraft, caravans, trailers, or parts or accessories for any of them whether attached or detached, other than removable entertainment equipment whilst in the **Home**; • animals; • **Money**, credit cards, debit cards and securities; • anything used for any trade, professional or business purposes; • **Mobile Devices**; • china, glass, pottery and any other items of a similar nature which are fragile.
Personal Documents	Any official proof of identity documents such as passports, driving licences or birth certificates which are owned by **Your Family** or **Your Family**'s responsibility under contract.

Pet	An animal that permanently lives in the **Home** with **You**, i.e. not a horse or pony, nor any chickens/ducks, koi carp, etc. Moreover, any **Pet** that does permanently live in the **Home** must not be an animal that requires a licence from the local authority under the Dangerous Wild Animals Act 1976 and any amending or substituting legislation in order to keep it. For example: a capuchin.
Subsidence	Downward movement of the site on which **Your Home** stands by a cause other than the collapse of the structure of the **Home**.
Territorial Limits	England, Wales, Scotland and Northern Ireland.
Unoccupied	When **Your Home** has not been lived in by You, a member of **Your Family** or by anyone who has **Your** permission, for more than 60 days in a row. By 'lived in' **We** mean that **You** regularly carry out day-to-day activities such as bathing, cooking, eating and sleeping in the property. This does not include occasional visits or short stays.
Wheelchairs	Any **wheelchair** or similar electric scooter specifically designed for the disabled or infirm and which is not legally required to be licensed for road use.
You/Your	The person(s) named as **policyholder** on **Your** Policy Schedule who is a lawful resident in the United Kingdom. All references in this Policy to communications with **You** shall be taken to include communications with The Lettings Hub on **Your** behalf.
Your Family	**You** or any of the following people are covered by this policy, provided they are named on Your tenancy agreement or entitled to live at Your Home under its terms: • **Your** husband, wife, civil partner, or partner; • **Your** children (including foster children); • **Your** close relatives who live with You..

SECTION 1 – TENANTS LIABILITY

Under the terms of Your tenancy agreement (contract) **You** may be legally responsible for any damage **You** cause to **Your** landlord's property or belongings..

This section explains the cover **We** provide for that liability, unless **Your** Policy Schedule shows this section as 'Not Insured'.

If **You** have selected this cover, it will be shown on **Your** Policy Schedule. If this cover is not shown on **Your** Policy Schedule, **You** are not insured under this section.

	What is covered	What is not covered
1	Your legal liability, as a tenant for Accidental Damage to Your Landlords Buildings, fixtures & fittings where you are responsible under **Your** Tenancy Agreement. a. Insurers will pay up to the maximum shown in **Your** Policy Schedule during any one Insurance Period to cover **Accidental Damage** to the **Landlord's Contents**, any permanent structure or part thereof, or decorations, and fixtures and fittings for which **You** and **Your Family** are responsible as tenants under contract. b. Accidental damage to glass, ceramic hobs or sanitary ware fixed to and forming part of **Your Home**. c. Accidental damage by external means to cables or underground pipes providing services to and from **Your Home**. d. Accidental damage to septic tanks or drain inspection covers within the grounds of **Your Home**.	The **Excess**. Damage while **Your Home** is unfurnished or **Unoccupied**. Loss or damage occurring after **You** have vacated **Your Home**. Damage when **Your Home** is lent, let or sub-let to anyone other than **Your Family**. Damage caused by mechanical, electrical or electronic fault, breakdown or failure. Loss or damage caused by any means other than **Accidental Damage**, specifically excluding malicious acts. Damage by any causes listed elsewhere in this Policy Wording and which are specifically excluded under that section. Damage caused by wear and tear, rot, vermin, insects, rust, cleaning repair or renovation or anything that happens gradually. Damage by scratching, fouling, gnawing or biting caused by **Pets**. Any legal liability, as a tenant, for Accidental Damage to Your Landlord's Contents, Buildings, fixtures and fittings arising from a fire caused by an Electrically Assisted Pedal Cycle (EAPC) or its battery, including whilst the battery is being charged, whether attached to or detached from the EAPC.

How we settle claims for tenants' liability

If **You** wish to claim under this section of **Your** policy please follow the steps detailed in How To Make A Claim on page 7. **You** should also read **Your** Policy Schedule, Claims Conditions on page 8, General Conditions on page 32 and General Exclusions on page 34.

If an item has been damaged and it can be economically repaired, **We** will make a cash settlement to **You** for the cost of repairs.. Otherwise, **We** will make a cash settlement to **You** to replace the item with a new one of equivalent quality.

We will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.

We will not pay for any loss of value to any item that **We** have repaired or replaced.

Where an **Excess** applies, this will be deducted from the amount of **Your** claim.

What is not covered?

The first £250 of any claim for **Accidental Damage** to landlord's property where the **Accidental Damage** is reported after the expiry of the tenancy or date of vacant possession.

SECTION 2 – TENANTS CONTENTS

This section explains the cover **We** provide for **Your Contents** in **Your Home**, unless **Your** Policy Schedule shows this section as 'Not Insured'
If **You** have selected this cover, it will be shown on **Your** Policy Schedule. If this cover is not shown on **Your** Policy Schedule, **You** are not insured under this section.

	What is covered	What is not covered
	Loss or damage to **Your Contents** in **Your Home** caused by the following:	
1	Fire, lightning, explosion, earthquake or smoke.	The **Excess**. Damage by smoke from air pollution. loss or damage caused by fire originating from an Electrically Assisted Pedal Cycle (EAPC) where the EAPC is over 5 years old. loss or damage caused by fire originating from an Electrically Assisted Pedal Cycle (EAPC) where the battery: • has been modified, altered or repaired other than in accordance with the manufacturer's recommendations; • is not approved by the manufacturer for use with that EAPC; or • has not been used, charged, stored or maintained in accordance with the manufacturer's instructions.
2	Storm or flood.	The **Excess**.
3	Water escaping from washing machines, machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system.	The **Excess**. Loss or damage while **Your Home** is **Unoccupied**. Damage to the appliance or system that the water or oil escapes from.
4	Riot, civil commotion.	The **Excess**.

5	Malicious acts or vandalism.	The **Excess**. Claims in excess of £5,000. Loss or damage while **Your Home** is **Unoccupied**. Loss or damage while **Your Home** is lent, let or sub-let to anyone other than **Your Family** unless force and violence has been used to get into or out of **Your Home**.
6	Theft or attempted theft using force and violence to get into or out of **Your Home**.	The **Excess**. Loss of **Contents** outside of **Your** own individually lockable room if **You** rent a room in shared accommodation or in a shared residence. Loss or damage while **Your Home** is **Unoccupied**. For **Contents** in any garage, greenhouse or outbuilding, any amount exceeding the limit shown on **Your** Policy Schedule. Loss by deception unless the only deception was someone tricking their way into **Your Home**. Loss or damage to **Your Home** if used to receive visitors or paying guests in connection with **Your** business.
7	**Subsidence** or **Heave** of the site on which **Your Home** stands or of land belonging to **Your Home**, or **Landslip**.	The **Excess**. Loss or damage caused by solid floors moving unless the foundations of the outside walls of **Your Home** are damaged by the same cause and at the same time.
		Loss or damage caused by structures bedding down or settlement of newly made-up ground. Loss or damage caused by the coast or a riverbank being worn away. Loss or damage caused by or from demolition, alteration, or repair to **Your Home**. Loss or damage caused by or from poor or faulty design, workmanship, or materials.
8	Falling trees or branches.	The **Excess**.
9	Falling aerials or satellite receiving equipment, their	The **Excess**.

	fittings or masts.	
10	Impact involving animals, vehicles, aircraft or anything dropped from them.	The **Excess**. Loss or damage by **Pets**.
11	Accidental damage to TV, satellite, video, audio entertainment equipment and computer equipment while in **Your Home**. Audio entertainment equipment and computer equipment does not include musical instruments, **Mobile Devices**, records, tapes, discs, CDs, DVDs and computer games.	The **Excess**. Damage while **Your Home** is lent, let or sub-let to anyone other than **Your Family**. Damage by water entering **Your Home** other than by storm or flood. Damage caused by mechanical, electrical or electronic fault, breakdown or failure. Damage by any causes listed elsewhere in this Policy Wording and which are specifically excluded under that section.
12	Accidental damage to mirrors, ceramic hobs in free-standing cookers or glass which forms part of **Your** furniture.	The **Excess**. Damage while **Your Home** is lent, let or sub-let to anyone other than **Your Family**. Damage by water entering **Your Home** other than by storm or flood.
13	Wedding gifts increase – For one month before and one month after the wedding day of any of **Your Family**, the sum insured for **Contents** is increased by the amount shown on **Your** Policy Schedule.	The **Excess**. If **You** make a claim for the wedding gifts increase, **You** cannot also make a claim for the same incident under insured event 14 (seasonal increase) under Section 2 – Tenants Contents.

	What is covered	What is not covered
14	Seasonal increase – During the months of November and December, the sum insured for **Contents** is increased by the amount shown on **Your** Policy Schedule.	The **Excess**. If **You** make a claim for the seasonal increase, **You** cannot also make a claim for the same incident under insured event 13 (wedding gifts increase) under Section 2 – Tenants Contents.
15	**Accidental Loss** of metered water, liquid petroleum gas or oil at **Your Home**.	The **Excess**. Loss or damage while **Your Home** is **Unoccupied**. Loss or damage by any causes listed in Section 2 – Tenants Contents and which are specifically excluded under that section. Any amount exceeding the limit shown on **Your** Policy Schedule.
16	Accidental damage to **Your Contents** while in **Your Home**, and on the land belonging to **Your Home**.	The **Excess**. Damage to clothing. Deterioration of food. Damage while **Your Home** is **Unoccupied**. Damage when **Your Home** is lent, let or sub-let to anyone other than **Your Family**. Damage by water entering **Your Home** other than by storm or flood. Damage caused by mechanical, electrical or electronic fault, breakdown or failure. Damage by any causes listed in Section 2 – Tenants Contents and which are specifically excluded under that section. For **Contents** in the open, any amount exceeding the limit shown on **Your** Policy Schedule. Loss or damage by **Pets**.
17	Damage as provided under covers 1-12 of Section 2 – Tenants Contents to fixed tenants improvements and fixed internal decorations in **Your Home**.	The **Excess**. Any amount exceeding the limit shown on **Your** Policy Schedule.
18	The cost of replacing food in a freezer in **Your Home** that has been spoilt by an accidental change in temperature in **Your** freezer.	The **Excess**. Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to **Your Home**. Loss or damage while **Your Home** is **Unoccupied**. Any amount exceeding the limit shown on **Your** Policy Schedule.

	What is covered	What is not covered
19	If **Your Home** is uninhabitable as a result of damage to **Your Contents**, **We** will pay the reasonable additional cost of similar short-term accommodation for **Your Family** and also for any **Pets** living with **You**.	Any costs **Your Family** would have to pay once **Your Home** becomes habitable again. Any costs **You** agree to pay without **Our** written permission.
		The cost of alternative accommodation for anyone who is not a member of **Your Family**. Any costs arising from loss or damage by any causes listed elsewhere in this Policy Wording and which are specifically excluded under that section. Any amount exceeding the limit shown on **Your** Policy Schedule.
20	Accidental damage or loss while a professional removal firm is moving **Your Contents** from **Your Home** directly to **Your** new permanent **Home** within the **Territorial Limits**.	The **Excess**. Loss or damage caused by mechanical, electrical or electronic fault, breakdown or failure. Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers. Loss or damage while **Your Contents** are in storage or being moved to or from storage. Loss of **Money**. Any amount exceeding the limit shown on **Your** Policy Schedule.
21	Loss of or damage to **Your Contents** while in the open on the land belonging to **Your Home** caused by: • fire, lightning, explosion, earthquake or smoke; • storm or flood; • oil escaping from a fixed storage container; • riot, civil commotion; • malicious acts or vandalism; • theft or attempted theft; • falling trees or branches; • falling aerials or satellite receiving equipment, their fittings or masts; • impact involving animals, vehicles, aircraft or anything dropped from them.	The **Excess**. Any amount exceeding the limit shown on **Your** Policy Schedule. Damage by smoke from air pollution. Loss or damage while **Your Home** is **Unoccupied**. Loss or damage when **Your Home** is lent, let or sub-let to anyone other than **Your Family**. Loss of **Money**. Loss or damage by **Pets**.

	What is covered	What is not covered
22	Loss of or damage to **Your Contents** while they are moved temporarily to other premises within the **Territorial Limits** caused by: • fire, lightning, explosion, earthquake or smoke; • storm or flood;	The **Excess**. Any amount exceeding the limit shown on **Your** Policy Schedule. Damage by smoke from air pollution.
	• water escaping from washing machines, dishwashers, fixed water or fixed heating systems. Oil escaping from a fixed heating system; • riot, civil commotion; • malicious acts or vandalism; • theft or attempted theft using force and violence to get into or out of the premises where **Your Contents** are temporarily kept; • falling trees or branches; • falling aerials or satellite receiving equipment, their fittings or masts; • impact involving animals, vehicles, aircraft or anything dropped from them.	Loss or damage to any **Contents** in the open. Loss or damage if the premises where **Your Contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there. Loss or damage by **Pets**.
23	Accidental damage to the locks of, or loss of the keys to the outside doors of **Your Home** or to safes and alarms in **Your Home**. At **Our** discretion **We** will pay the cost of: • buying new keys; or • changing parts of the locks; or • replacing the locks.	The **Excess**. Loss or damage while **Your Home** is lent, let or sub-let to anyone other than **Your Family**. Damage to locks caused by mechanical, electrical or electronic fault, breakdown or failure. Any amount exceeding the limit shown on **Your** Policy Schedule.
24	Loss of or damage to **Your** trees, shrubs, plants, hedges and lawns on the land belonging to **Your Home** caused by: • fire, lightning, explosion, earthquake or smoke; • riot, civil commotion; • malicious acts or vandalism; • theft or attempted theft; • impact involving vehicles or aircraft or anything dropped from them.	The **Excess**. Any amount exceeding the limit shown on **Your** Policy Schedule. Damage by smoke from air pollution. Loss or damage while **Your Home** is **Unoccupied**. Loss or damage when **Your Home** is lent, let or sub-let to anyone other than **Your Family**.

How we settle claims for tenants contents

If **You** need to make a claim under this section of **Your** policy please follow the steps detailed in How To Make A Claim on page 7. **You** should also read **Your** Policy Schedule, Claims Conditions on page 8, General Conditions on page 32 and General Exclusions on page 34.

If **we** accept **your** claim, **we** can choose to settle it in one of the following ways. **We** may:

- repair the item or items
- replace it on a like-for-like basis or
- replace it with the nearest currently available equivalent.

We usually use **our** own suppliers to repair or replace items, as this allows **us** to manage quality and cost.

In some circumstances, **we** may offer a cash payment or agree that **you** can use **your** own supplier. If **we** do this, **we** will not pay more than it would have cost **us** to settle the claim using **our** own suppliers.

For some items, such as clothing **we** will make a deduction for wear and tear to reflect the item's age and condition at the time of the loss.

We will not pay for:

- replacing items that are not damaged, or
- replacing undamaged items that form part of a pair, set, suite or matching design.
- The cost of replacing or changing undamaged parts of an item, set or suite where only a specific item, part or clearly defined area has been damaged; or
- Any reduction in value of an item after it has been repaired or replaced.

If **we** choose to settle **your** claim with a cash payment where repair or replacement was possible, **we** will only pay what it would have cost **us** to settle the claim using **our** suppliers.

Where an **Excess** applies, this will be taken off the amount of **Your** claim.

Where cover applies, **We** will pay the cost of repairing or replacing the damaged parts of locks.

The most **We** will pay for any one claim is the amount it will cost **Us** to replace all **Your Contents** as new but not more than the sum insured or any limits shown on **Your** Policy Schedule.

SECTION 3 – PERSONAL BELONGINGS & MONEY (OPTIONAL COVER)

This section explains the cover **We** provide for **Your personal belongings** and **Money** when they are away from **Your Home**, unless **Your** policy schedule shows this section as 'Not Insured'.

This is an optional cover and is only available if **You** have also insured **Your** contents under Section 2 – Tenants Contents.

If **You** have selected this cover, it will be shown on **Your** Policy Schedule. If it is not shown on **Your** Policy Schedule, **You** are not insured under this section.

	What is covered	What is not covered
1	Loss or damage to **personal belongings** and **Personal Documents** within the **Territorial Limits** and whilst in the possession of any of **Your Family**. **Personal Belongings** does not include **Mobile Devices**.	The **Excess**. Loss or damage caused by mechanical, electrical or electronic fault, breakdown or failure, delay, confiscation or detention by customs or other official bodies. Theft from motor vehicles unless at the time of the loss or damage: • someone aged 16 or over was in the motor vehicle; or • the motor vehicle was securely locked; and • force and violence were used to get into the motor vehicle; and • the items stolen were out of sight in a locked luggage boot or luggage/glove compartment. The most **We** will pay for theft from an unattended motor vehicle is the unattended motor vehicle limit shown on **Your** Policy Schedule. Loss by deception. Any amount exceeding the **personal belongings** limit shown on **Your** Policy Schedule.

2	Loss of **Money** within the **Territorial Limits** and whilst in the possession of any of **Your Family** as per the limit stated on **Your** Policy Schedule.	The **Excess**. Loss by deception. Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle. Loss of **Money** not reported to the police within 24 hours of discovery. Any **Money** exceeding the **Money** limit shown on **Your** Policy Schedule. Confiscation or detention by customs or other official bodies with the legal authority to confiscate or detain. Loss of value or loss due to errors or omissions in receipts, payments or accountancy.

How we settle claims for personal belongings & money

If **You** wish to claim under this section of **Your** policy please follow the steps detailed in How To Make A Claim on page 7. **You** should also read **Your** Policy Schedule, Claims Conditions on page 8, General Conditions on page 32 and General Exclusions on page 34.

How we settle claims for personal belongings

If an item has been damaged and it can be economically repaired, **We** will either arrange or authorise repair and **We** will make a cash settlement to **You** for the cost of repair. Otherwise, **We** will make a cash settlement to **You** to replace the item with a new one of equivalent quality.

We will not pay for any loss of value to any item which **We** have repaired or replaced.

Where an **Excess** applies, this will be deducted from the amount of **Your** claim.

The most **We** will pay for any one claim is the amount it will cost **Us** to replace all **Your personal belongings** as new but not more than the sum insured or any limits shown on **Your** Policy Schedule.

How we settle claims for money

Where an **Excess** applies, this will be taken off the amount of **Your** claim.

The most **We** will pay for any one claim for **Money** is the sum insured shown on **Your** Policy Schedule.

SECTION 4 – BICYCLES (OPTIONAL COVER)

This section explains the cover We provide for **Bicycles** belonging to **Your Family** in and away from **Your Home**, unless **Your** Policy Schedule show s this section as 'Not Insured'.
This is an optional cover and is only available if **You** have also insured **Your** contents under Section 2 – Tenants Contents.
If **You** have selected this cover, it will be shown on **Your** Policy Schedule. If this cover is not shown on **Your** Policy Schedule, **You** are not insured under this section.

	What is covered	What is not covered
1	Loss of or damage to **Bicycles** within the **Territorial Limits** and whilst in the possession of any of **Your Family**.	The **Excess**. Loss or damage while a **Bicycle** is being used for professional racing, competition, or business purposes. Theft of a **Bicycle** while away from Your **Home**, unless it is either kept inside a locked building or securely locked to a fixed immovable object. Theft of a **Bicycle** left unattended in a hallway, corridor or other communal area unless it is securely locked to a fixed, immovable object. Loss of, or damage to accessories or tyres unless the **Bicycle** is lost or damaged in the same incident. Loss of or damage to **Bicycles** taken by **You** or **Your Family** while living or studying away from **Your Home**, including travel to and from **Your** place of study or temporary residence. Any claim relating to a Bicycle powered wholly or partly by a battery, motor or other electrical or mechanical power source, unless it is an Electrically Assisted Pedal Cycle (EAPC). Any claim relating to an Electrically Assisted Pedal Cycle (EAPC) whilst it is being ridden by, or is in the care, custody or control of, a person under 14 years of age. Any loss of or damage to an Electrically Assisted Pedal Cycle (EAPC) arising from a fire caused by the EAPC or its battery, including whilst the battery is being charged, whether attached to or detached from the EAPC. Please refer to **Your** Policy Schedule for the **Excess** that applies to **Your** claim. Fire damage caused by an electrical fault of a Bicycle over 3 years old from the date of manufacture. .

How we settle claims for bicycles

If **You** wish to claim under this section of **Your** policy please follow the steps detailed in How To Make A Claim on page 7. **You** should also read **Your** Policy Schedule, Claims Conditions on page 8, General Conditions on page 32 and General Exclusions on page 34.

If **we** accept your claim, **we** may choose to:

- Repair the bicycle using a suitably qualified repairer;
- Replace it with a **Bicycle** of the same make and model, where available;
- Replace it with a **Bicycle** of equivalent specification, quality and condition if the original model is no longer available; or
- Make a cash payment based on the cost of repair or replacement.

We will normally use **Our** approved repairers and suppliers. If **You** choose to use **Your** own supplier, **We** will not pay more than it would have cost **Us** to settle the claim through our approved network.

We will not deduct for wear and tear where:

- The **Bicycle** is less than 3 years old; and
- The original purchase receipt can be provided.

For **bicycles** over 3 years old, or where proof of purchase is unavailable, **We** may make a reasonable deduction to reflect the **bicycle's** age, condition and use at the time of the loss.

Where insured, accessories damaged, lost or stolen in the same incident as the **Bicycle** will be repaired, replaced or settled on the same basis as the **Bicycle.**

Total Loss

Where a **Bicycle** is beyond economical repair or has been stolen and not recovered, **We** will:

- Replace it with an equivalent **Bicycle**; or
- Make a cash payment equal to the replacement cost, subject to the sum insured and any applicable limits.

Where an **Excess** applies, this will be taken off the amount of **Your** claim.

The most **We** will pay for any one claim for each **Bicycle** is either the limit per **Bicycle** or the sum insured shown on **Your** Policy Schedule subject to any policy limits.

SECTION 5 – LEGAL LIABILITIES

This section of **Your** policy covers **Your** personal liability as a tenant, unless **Your** Policy Schedule states this section is 'Not Insured'. If **You** have chosen to insure **Your Contents** under Section 2 – Tenants Contents, this section will automatically be insured.

	What is covered	What is not covered
1	The legal liability of **Your Family**: • as occupier of **Your Home** and its land; • as individuals; to pay damages and costs to others which arise from any single event occurring during the **Insurance Period** which results in accidental death, disease, illness or accidental physical injury to anyone. The most **We** will pay is the limit shown on **Your** Policy Schedule, plus any additional defence costs agreed by **Us** in writing. If **You** die, the cover under this cause can be transferred to **Your** legal personal representative provided that the representative follows the terms and conditions of this policy.	Anything owned by or the legal responsibility of **Your Family**. Injury, death, disease or illness to any of **Your Family**. Any damage/loss to physical property. Liability arising from any employment, trade, profession or business of any of **Your Family**. Liability arising from any of **Your Family** passing on any disease or virus. Liability arising from the ownership or use of: • any motor vehicle, including children's vehicles (other than garden machinery or **Wheelchairs**), whether licensed for road use or not; • any boat, wetbike, sand yacht, hovercraft, aircraft or train (other than hand-propelled boats and models); • gliders, hang gliders, caravans or trailers. Liability accepted by any of **Your Family** under any agreement, unless the liability would exist without the agreement. Liability arising from any of **Your Family** owning land or buildings. Any legal liability for accidental bodily injury to, or death of, any person arising from a fire caused by an Electrically Assisted Pedal Cycle (EAPC) or its battery, including whilst the battery is being charged, whether attached to or detached from the EAPC. Liability covered by any other policy.

How we settle claims for legal liabilities

If someone is holding **You** responsible for an injury or any damage, **You** must not admit responsibility. Tell **Us** as soon as **You** can by phoning the Claims Helpline on 0343 227 0855, MPL will refer the claim to Kennedy's, who will handle the claim on Our behalf. Kennedy 's contact details are provided below should You need to contact them in relation to a liability claim.

Phone: 0113 531 4496

Email: bspoke@kennedyslaw.com
Post:Kennedys Claims Handling, 6 Queen Street, Leeds, LS1 2TW

Any writ, summons, legal document or other correspondence sent to **You** must be sent to **Us** straight away without being answered. The most **We** will pay for any single event occurring during any **Insurance Period** is the limit shown on **Your** Policy Schedule, plus any additional defence costs agreed by **Us** in writing.

SECTION 6 – MOBILE DEVICES (INCLUDING MOBILE PHONES) (OPTIONAL COVER)

This section explains the cover provided for **Mobile Devices** belonging to **You** or **Your Family** while in or away from **Your Home** and within the **Territorial Limits** of this policy.

This cover applies only if it is shown as insured on Your Policy Schedule.

To be eligible for cover:

- **You** must also have Section 2 – Tenants' Contents Insurance in force.
- The total value of the Mobile Devices insured under this section must exceed £500.
- Each Mobile Device must be less than 18 months old at the start of the **Insurance Period**

In the event of a claim, **You** will need to provide proof of purchase or lease. This must show that the device was originally purchased from a UK VAT-registered retailer or supplied under a mobile phone contract with a minimum term of 12 months.

This is an optional cover and is only available if **You** have selected Section 2 – Tenants' Contents Insurance.

If this cover is included, it will be shown on **Your** Policy Schedule. If it is not shown on **Your** Policy Schedule, no cover applies under this section.

Additional definitions that apply to this section

Accidental Loss	The loss of **Your Mobile Device** away from **Your Home** and within the **Territorial Limits**.
Airtime Provider	The supplier of **Your** line rental in respect of the **Mobile Device**.
Call Cloning	The **Unauthorised Calls** that are stated on the statement from **Your Airtime Provider** relating to **Your Mobile Device** but have not been made from the **Mobile Device**.
Unattended	Not in **Your** possession.
Unauthorised Calls	The cost of any calls made on the **Mobile Device** up to the maximum shown on **Your** Policy Schedule should the **Mobile Device** be stolen, provided that such theft is always reported to the **Airtime Provider** and police within 24 hours of discovery of the theft.

	What is covered	What is not covered
1	Cash settlement for repair or replacement to the same or similar specification of the **Mobile Device** if the **Accidental Damage** occurred within the **Territorial Limits**. The **Mobile Device** will be repaired in the event of **Accidental Damage**. If beyond economic repair it will be replaced with a **Mobile Device** of similar specification or value at **Our** discretion. The original **Mobile Device** will become **Our** property in the event of cash settlement for replacement.	The **Excess**. Any loss suffered as a result of not being able to use the **Mobile Device** e.g. through the **Mobile Device** malfunctioning. Any loss over and above the replacement cost of the **Mobile Device**. The cost of repairing or replacing accessories not supplied with the **Mobile Device**, peripherals or electrical connections and any loss caused by their use unless stated on **Your** Policy Schedule. Damage caused by: • **You** deliberately damaging or neglecting the **Mobile Device**; • not following the manufacturer's instructions.

	What is covered	What is not covered
		Repair or replacement costs for: • loss caused by a manufacturer's defect or recall of the **Mobile Device**; • damage of Smart or SIM cards unless installed in the **Mobile Device** in **Your** possession; • any cosmetic damage to the **Mobile Device**; • any repairs carried out by persons not authorised by **Us**; • loss or damage recoverable under the terms of any other guarantee, warranty or insurance; • loss, damage or theft of a Smart or SIM card which has not been removed from the **Mobile Device** before the **Mobile Device** is sent off to be repaired. Any damage of the **Mobile Device** whilst in the possession of any person under eighteen (18) years of age. Loss or damage caused by or from poor or faulty design, workmanship, or materials.
2	Cash settlement for replacement to the same or similar specification if the **Mobile Device** is subject to **Accidental Loss** within the **Territorial Limits** at **Our** discretion.	The **Excess**. Any loss suffered as a result of not being able to use the **Mobile Device** e.g. through the **Mobile Device** malfunctioning. Any loss over and above the replacement cost of the **Mobile Device**. **Accidental Loss** if the **Mobile Device** has not been reported to the police and **Your Airtime Provider** within 24 hours of the discovery of the loss. Repair or replacement costs for: • loss caused by a manufacturer's defect or recall of the **Mobile Device**; or • loss of Smart or SIM cards unless installed in the **Mobile Device** in **Your** possession. The cost of repairing or replacing accessories not supplied with the **Mobile Device**, peripherals or electrical connections and any loss caused by their use unless stated on **Your** Policy Schedule. Any loss of the **Mobile Device** whilst in the possession of any person under eighteen (18) years of age. Loss or damage caused by or from poor or faulty design, workmanship, or materials.

	What is covered	What is not covered
3	Should the **Mobile Device** be stolen within the **Territorial Limits We** will make a cash settlement to replace it with a **Mobile Device** of the same or similar specification.	The **Excess**. Any loss suffered as a result of not being able to use the **Mobile Device** e.g. through the **Mobile Device** malfunctioning. Any loss over and above the replacement cost of the **Mobile Device**. Theft of the **Mobile Device** from an **Unattended** motor vehicle except where all reasonable care has been taken to conceal the **Mobile Device**, e.g. concealed in a locked boot or glove compartment and only if all security systems have been activated; or from any convertible vehicle unless concealed in a locked boot. Theft from **You** except where it has been concealed and not left **Unattended** or force has been used or threatened; or where **You** have not taken all reasonable precautions to prevent the theft of the **Mobile Device**. Theft of the **Mobile Device** has not been reported to the police within 24 hours of the discovery of the theft. Replacement costs for theft of Smart or SIM cards unless installed in the **Mobile Device** in **Your** possession. The cost of repairing or replacing accessories not supplied with the **Mobile Device**, peripherals or electrical connections and any loss caused by their use unless stated on **Your** Policy Schedule. Any theft of the **Mobile Device** whilst in the possession of any person under eighteen (18) years of age.
4	Should the **Mobile Device** be used without **Your** permission following its theft or by **Call Cloning** within the **Territorial Limits**, **We** will make a cash settlement to pay up to the limit shown on **Your** Policy Schedule, provided the **Airtime Provider** and the police have been notified within 24 hours of the theft.	The **Excess**. Repair or replacement costs for calls made after the **Mobile Device** has been stolen if a phone lock code has not been installed.

How we settle claims for mobile devices (including mobile phones)

If **You** wish to claim under this section of **Your** policy please follow the steps detailed in How To Make A Claim on page 7. **You** should also read **Your** Policy Schedule, Claims Conditions on page 8, General Conditions on page 32 and General Exclusions on page 34.

The **Mobile Device** will be repaired and **We** will make a cash settlement in the event of **Accidental Damage**.

In the event of theft or if beyond economic repair, **We** will make a cash settlement for it to be replaced with a **Mobile Device** of similar specification or value

We will not, under any circumstances, replace the lost or damaged **Mobile Device** with a model of a different type or of a higher specification, even if **You** are prepared to contribute to the additional cost.

The original **Mobile Device** will become **Our** property in the event of replacement.

SECTION 7 – EMERGENCY EXPENSE REIMBURSEMENT

This section provides cover for emergency expense cost reimbursement, up to a maximum of £250.

This cover applies unless **Your** Policy Schedule shows this section as "Not Insured". If **you** have selected Section 2 – Tenants' Contents Insurance, this cover is automatically included, and no separate selection is required.

	What is covered	What is not covered
1	**We** will reimburse the cost of an emergency call-out, up to a maximum of £250, where there is a sudden and unexpected problem with the boiler, plumbing, or locks at **your home** that requires immediate attention. Cover applies only where **you** have made reasonable attempts to contact **your** landlord to arrange emergency assistance but have been unable to do so. Any costs must be reasonable, necessary, and directly related to making the property safe or preventing further damage. **We** will reimburse the reasonable emergency call-out costs, up to a maximum of £250, where the work carried out is limited to making the property safe and preventing further damage.	Any issue that was known about, foreseeable, or already existed before the emergency occurred. The cost of repairing, replacing or servicing any boiler, plumbing, lock, electrical or mechanical system. However, we will reimburse the reasonable cost of emergency attendance required solely to make the property safe. Permanent repairs or any follow up repairs arising from the same incident. Costs that are unreasonable, excessive, or not directly related to making the property safe. **You** must keep invoices and receipts and provide them to **us** when making a claim. Costs that have not been approved by Us, unless immediate action was reasonably required to make the property safe or prevent further damage. Any amount exceeding the limit shown on **Your** Policy Schedule of £250.

How we settle claims for emergency expense reimbursement

If **You** need to make a claim under this section, please follow the steps set out in **"How to Make a Claim"**
If **We** accept **Your** claim **We** will reimburse the reasonable and necessary costs **You** have incurred for emergency assistance, up to the limit shown in **Your** Policy Schedule.

To support **Your** claim, **You** must provide:

- Details of the emergency;
- Evidence that **you** attempted to contact **your** landlord (where applicable);
- An itemised invoice or receipt for the work carried out; and
- Any other information **We** reasonably request.

We will only reimburse costs that were:

- Incurred to deal with a sudden and unexpected emergency;
- Necessary to make the property safe or prevent further damage; and
- Reasonable in relation to the work carried out.

We will not reimburse costs for permanent repairs, replacement parts, maintenance, servicing, or improvements to the property unless expressly stated elsewhere in this policy.
Any amount payable will be subject to the limit shown in **Your** Policy Schedule.
Important: This cover is intended to reimburse the cost of emergency attendance and temporary measures required to make the property safe. It is not a maintenance, repair, or home emergency service contract, and does not cover the cost of repairing or replacing the underlying cause of the emergency.

SECTION 8 – PET DAMAGE (OPTIONAL COVER)

This section provides cover for loss of or damage to property caused by **Your Pet**.

This section does not provide any cover whatsoever for the **Pet** itself including veterinary fees, illness, injury, death, theft or any other pet-related expenses.

This is an optional cover. It will only apply if it is shown as insured on your Policy Schedule and you have paid the additional premium for this cover.

Your schedule will show the level of cover provided under this section, along with the **excess** that is applicable.

	What is covered	What is not covered
1	a. Damage to **Your** and/or the Landlord's property by, scratching, chewing, gnawing, biting or fouling by **Your Pet**. b. Accidental damage to **Your** and/or the Landlord's property caused by **Your Pet**. Cover under this section is only operative based on the number of **Pets** (and the **Pet** type (i.e. cat, dog)) declared by **You** within **Your Home** and as shown on **Your** schedule. All claims must be reported within 14 days of the incident occurring.	The **Excess** Any loss or damage occurring outside of **Your Home**. Wear & Tear caused by **Your Pet**. Any third-party liability whatsoever, except for liability to the Landlord's property. . Any Veterinary Fees including medication costs, injury costs or death of **Your Pet**, Any loss or damage caused by a third-party animal visiting **Your Home**. This will include **Pet** sitting or minding or foster arrangements. Any loss of **Your Pet** through escaping from **Your Home**. Any loss or damage resulting from **Your** negligence, including but not limited to: a. Leaving **Your Pet** unsupervised in **Your Home** for extended periods without adequate care. b. Failing to secure areas where **Your Pet** could cause damage. Any loss or damage caused by any pre-existing condition of the property or the **Contents**. Any loss or damage caused by **Your Pet** where **You** derive a financial gain from **Your Pet**. For example: breeding, training, or track racing." Any loss or damage caused where **Your Pet** falls under the Dangerous Dogs Act 1991 and any amending or substituting legislation, or where **Your Pet** is one of the following, or crossed with one of the following: Pit Bull Terrier, Dogo Argentino, Japanese Tosa, Filo Brasileiro, Czech Wolfdog, Saarloos Wolfhound/Wolfdog, or any other wolf hybrid."

How we settle claims for Pet Damage

If **You** wish to claim under this section of **Your** policy, please follow the steps detailed in How To Make A Claim on page 7. **You** should also read **Your** Policy Schedule, Claims Conditions on page 8, General Conditions on page 32 and General Exclusions on page 34.

If an item has been damaged and it can be economically repaired, **We** will make a cash settlement to **You** for the cost of repairs. Otherwise, **We** will make a cash settlement to **You** to replace the item with a new one of similar quality.

We will not pay the cost of replacing or changing undamaged items or parts of items which belong to a set or suite, or which have a common design or use such as suites of furniture and carpets which are only damaged in one area, when the loss or damage relates to a specific part or part of an item or to a clearly defined area.

We will not pay for any loss of value to any item that **We** have repaired or replaced.

Where an **Excess** applies, this will be taken off the amount of **Your** claim.

The most **We** will pay for any one claim is the amount is the sum insured shown on **Your** Policy Schedule.

GENERAL CONDITIONS

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

Taking care

You and **Your Family** must take all reasonable steps to avoid incurring liability and prevent loss or damage to everything which is covered by this insurance and to keep all the property insured in good condition and in good repair.

Changes in your circumstances

You must tell The Lettings Hub as soon as reasonably possible if any of the information **you** provided when **you** first purchased or most recently renewed **your** policy changes, including for example:

- any increase in the value of **Your Contents**;
- **You** are going to move **Home** permanently;
- someone other than **Your Family** is going to live in **Your Home**;
- **Your Home** is going to be lived in for short periods each week or used as a holiday **Home**;
- **Your Home** is going to be **Unoccupied**;
- work is to be done on **Your Home** which is not routine repair, maintenance or decoration;
- **You** or any member of **Your Family** has any conviction for any offence;

  There is no need to tell **Us** about parking or speeding offences or any offences which are spent under the Rehabilitation of Offenders Act 1974.
- **You** or any member of **Your Family** has received any formal police caution in the last five years;

  There is no need to tell **Us** about police cautions for parking or speeding offences.
- any part of **Your Home** is going to be used for any trade, professional or business purposes;

  There is no need to tell **Us** about trade, professional or business use if:

  - the trade, professional or business use is only clerical; and
  - **You** do not have staff employed to work from **Your Home**; and
  - **You** do not have any visitors to **Your Home** in connection with **Your** trade, profession or business; and
  - **You** do not keep any business **Money** or stock in **Your Home**.

This is not a complete list of the changes **You** must tell The Lettings Hub about. Any change **you** report may affect the cover provided by this policy and could result in a change to **Your** premium.

If **You** are unsure whether a change is relevant, **You** should contact The Lettings Hub for advice.

A mid-term adjustment fee may apply if changes are made to **your** policy. Details of any applicable fees can be found in the Customer Terms of Business document.

When **We** are notified of a change in **Your** circumstances **We** may review and amend **Your** cover, premium and policy terms, or eligibility for insurance.

If **You** do not tell **Us** about a relevant change or provide incorrect, incomplete or misleading information this could affect Your cover. For example We may:

- Apply different terms to Your policy;
- Reduce or refuse a claim payment;
- Cancel Your policy; or
- Treat Your policy as invalid.

In some circumstances, you may not be entitled to a refund of premium.

Payment of Premium

You must pay Your premium when it becomes due.

If You have chosen to pay annually, the premium must be paid within 14 days of the policy start date.

If You pay by monthly Direct Debit, each payment must be made on the agreed date.

The right to collect premiums due under this policy has been assigned to The Lettings Hub, who will collect payments on our behalf.

If a Monthly Direct Debit Payment Is Missed

If a Direct Debit payment is missed, The Lettings Hub will contact You to give You the opportunity to make the payment or arrange an alternative payment method.

If the outstanding payment is not received, **We** may cancel **Your** policy by giving **You** notice in accordance with the policy cancellation provisions.

Claims Before the First Payment Is Collected

If a valid claim occurs after **Your** policy has started but before the first Direct Debit payment has been collected, **We** may settle the claim and deduct any outstanding premium due from the amount payable to **you**.

Important

If **You** fail to make a required payment, **Your** policy may be cancelled. If **Your** policy is cancelled, claims arising after the cancellation date will not be covered.

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Underinsurance

It is important that **Your** sums insured represent the total cost to buy brand new replacements for **Your** entire **Contents/Personal Belongings/Mobile Devices/ Bicycles**. If **You** insure less than the full value **You** are choosing to share the risk, and therefore the cost, of any losses.

If **You** make a claim and, at the time of any loss or damage, **Your** sum insured is less than the cost of replacing all of **Your** items as new, **We** will reduce the amount of any payment by the proportion of the amount **You** are underinsured.

For example, if **You** state that **Your Contents** sum insured is £10,000 when in fact it would cost £20,000 to replace **Your Contents**, a 50% reduction would be made to any claims settlement and **You** would only receive £5,000 of cover.

Fraudulent Claims

If **you**, or anyone acting on **your** behalf, makes a false or fraudulent claim, **we** may take action. This includes, but is not limited to:

- Knowingly providing false or misleading information to **us** or anyone acting on **our** behalf;
- Submitting a document that **you** know to be false, forged or altered;
- Making a claim for loss or damage that was deliberately caused;
- Exaggerating a claim; or
- Acting dishonestly in connection with a claim.

If this happens, **we** may:

- Refuse to pay the claim;
- Recover any payments already made in relation to the claim; and
- Cancel **your** policy from the date of the fraudulent act.

If **we** cancel **your** policy for fraud, **we** will not provide cover for any loss, damage, incident or claim arising after the fraudulent act occurred.

We will not refund any premium paid.

We may also share information about the fraud with fraud prevention agencies, the police, regulatory authorities and other insurers to help prevent and detect fraud.

Transferring your interest in this policy

You cannot transfer **Your** interest in this policy to anyone else without **Our** written permission.

Cancelling your policy

Cancelling within 14 days

If **you** change **your** mind, **you** can cancel this policy within 14 days of either:

- Receiving **your** policy documents; or
- The start date of **your** policy,

whichever is later.

To cancel, contact The Lettings Hub Customer Services Team:

- **Telephone**: 0345 450 9904
- **Email:** policies@lettingshub.co.uk

The Lettings Hub will arrange the cancellation on **our** behalf.

Provided **you** have not made a claim during this 14-day period, **you** will receive a full refund of any premium **you** have paid and no cancellation fee will apply.

If **you** pay by monthly Direct Debit, The Lettings Hub will also cancel **your** Direct Debit instruction.

Cancelling after 14 days

You may cancel **your** policy at any time by contacting The Lettings Hub.

If **you** have not made a claim during the current **Insurance Period**, **we** will refund any premium paid for the unused period of cover, less:

- The premium for the time **you** have been insured; and
- Any cancellation fee shown in the Customer Terms of Business document.

If **you** pay by monthly Direct Debit, The Lettings Hub will also cancel **your** Direct Debit instruction.

If You Have Made a Claim

If **you** have made a claim during the current **Insurance Period**, **you** may still cancel your policy. However:

- No refund of premium will be payable; and
- Any outstanding premium due for the period during which the claim occurred must be paid in full.

Where applicable, **we** may deduct any outstanding premium from a claim payment.

Important
Cancellation of **your** policy will not affect any claim for an insured event that occurred before the cancellation date, provided **you** have complied with the policy terms and conditions.

If we cancel your policy

We may cancel **your** policy by giving **you** 14 days' written notice if **we** have a valid reason to do so. Notice will be sent to **your** last known postal or email address.

Valid reasons for cancellation may include, but are not limited to:

- Threatening, abusive or inappropriate behaviour towards **our** staff or anyone acting on **our** behalf;
- Failure to provide information or documents that **we** reasonably request;
- Failure to comply with the terms and conditions of this policy;
- A change in **your** circumstances that means **we** can no longer provide cover;
- Where **we** reasonably suspect or identify **your** involvement in insurance fraud, financial crime or other illegal activity; or
- Where **you** have provided false, inaccurate, incomplete or misleading information when purchasing, renewing or amending **your** policy.

Non-Payment of Premium
We may also cancel your policy if you fail to pay **your** premium.

If a Direct Debit or other premium payment is missed, The Lettings Hub will contact **you** and give **you** an opportunity to make the payment.

If payment is not received, **we** may cancel **your** policy by giving you notice. Cover will end on the cancellation date stated in the notice.

Refund of Premium
If **we** cancel **your** policy, **we** will refund any premium paid for the **Insurance Period** after the cancellation date, less any amount due for the time **you** have been on cover.

No refund will be provided where cancellation is due to fraud or dishonest conduct. Please refer to the Fraudulent Claims Condition for further details.

Other conditions

There are other conditions which relate to any claim **You** may make and these are shown in the section headed Claims Conditions on page 8. **You** should also refer to any conditions shown under individual sections of **Your** policy, or any conditions or endorsements noted on **Your** Policy Schedule.

GENERAL EXCLUSIONS

These exclusions apply to all the sections of **Your** policy. This insurance does not cover:

Wear and tear	Any loss, damage, liability, cost or expense of any kind caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration or any consequential loss. Wear & tear to clothing and bedding.
Existing and deliberate damage	Any loss or damage caused, or allowed to be caused, deliberately, wilfully, maliciously, illegally or unlawfully by **You** or any guest or tenant, or anyone lawfully in **Your Home**. Loss, damage, injury or liability as a result of an event which happened before the cover under this policy started. Any loss or damage caused by the cultivation of any illegal vegetation or the manufacture of any illegal substances.
Rot	Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.
Business use	Any loss, damage, liability, cost or expense of any kind caused by or resulting from any use of the **Home** for business, trade, profession or business of the premises other than the letting of the **Home** as a domestic dwelling or any clerical business use by **You**. By clerical business use **We** mean incidental use of **Your Home** for administrative tasks which do not involve the storage of any business stock or **Money** and does not require any visitors to be received at the **Home** in relation to the business.
Defective construction or design	Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.
Data and Computer Viruses Exclusionte change and computer viruses	Any loss, damage, cost or expense arising from the loss, destruction, corruption, alteration or distortion of electronic data, regardless of the cause. This includes loss or damage caused by a computer virus, malware, malicious software, unauthorised code, or any other harmful program or instruction. Electronic data means information, facts, concepts, programs or instructions stored or processed electronically, including data held on computers, mobile devices, storage media, networks or cloud-based systems. Computer virus means any program, code or instruction that is designed to damage, disrupt, alter, corrupt, delete or interfere with electronic data, software, hardware, computer systems or networks, whether introduced deliberately or accidentally. Any direct or indirect loss or damage caused: to equipment by its failing to recognise data representing a date in such a way that it does not work properly or at all; and by computer viruses. Legal expenses, legal benefits and/or liability arising directly or indirectly from: equipment failing to recognise data representing a date in such a way that it does not work properly or at all; or computer viruses; but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

	For the purposes of this exclusion: equipment includes computers and anything else insured by this policy that has a microchip in it; and computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer; and microchips include integrated circuits and microcontrollers; and computer viruses include any program or software that prevents any operating system, computer program or software working properly or at all.

Pollution or contamination	Any loss, damage, cost or liability caused by pollution or contamination, unless it results directly from a sudden and identifiable accident that is otherwise covered by this policy. Pollution or contamination means the presence, release, discharge, escape or spread of any solid, liquid, gas, chemical, biological, radioactive or nuclear substance that causes damage, injury or contamination. This includes contamination caused by: • Chemicals, fumes, smoke, vapours or waste materials; • Biological, chemical, radioactive or nuclear agents; • Dust, soot or other airbourne particles; or • Any substance that pollutes, contaminates, impairs or makes property unsafe or unfit for use,
Radioactive contamination	Any loss, damage, cost or liability arising directly or indirectly from: • Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste; • The radioactive, toxic, explosive or other hazardous properties of any radioactive material; or • Any nuclear weapon, device or equipment that uses nuclear fission, nuclear fusion, or any similar nuclear reaction. This exclusion applies regardless of any other cause or event that contributes to the loss.
Sanctions	We will not provide any cover, pay any claim, or provide any benefit under this policy if doing so would breach any applicable sanctions, laws or regulations. This includes sanctions, prohibitions or restrictions imposed by: • The United Nations (UN); • The United Kingdom (UK); • The European Union (EU); or • The United States of America (USA). If a sanction applies, we may be unable to provide cover, make a payment, or otherwise perform our obligations under this policy.
Terrorism	Any loss, damage, cost or liability arising directly or indirectly from an act of terrorism. Terrorism has the meaning given in the Terrorism Act 2000 and any amendments to that legislation. We will also not pay for any loss, damage, cost or liability arising directly or indirectly from terrorism involving, or resulting from, the use, release or threat of any: • Biological agent; • Chemical substance; • Radioactive material; or • Nuclear material. This exclusion applies regardless of any other cause or event contributing to the loss.
Sonic bangs	Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.

War risks	Any loss, damage, cost or liability arising directly or indirectly from: • War, whether declared or not; • Invasion or acts of foreign enemies; • Civil war; • Rebellion, revolution or insurrection; • Military or usurped power; or • The confiscation, nationalisation, requisition, destruction of, or damage to property by order of any government, public authority or local authority. This exclusion applies regardless of any other cause or event contributing to the loss.



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