



TENANTS HOME INSURANCE

Policy Booklet

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



YOUR TENANTS HOME INSURANCE POLICY

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

This Policy Booklet 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 Booklet, 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

0117 374 7117

Claims

0161 412 1548

Emergency assistance

Only if Contents cover is selected

0345 450 9904

Customer services & renewals

Opening Hours

	Claims	Emergency assistance	Customer services & renewals*
Monday	24 hours	24 hours	9.00am – 8.00pm
Tuesday	24 hours	24 hours	9.00am – 8.00pm
Wednesday	24 hours	24 hours	9.00am – 8.00pm
Thursday	24 hours	24 hours	9.00am – 8.00pm
Friday	24 hours	24 hours	9.00am – 5.00pm
Saturday	24 hours	24 hours	9.00am – 12.30pm
Sunday	24 hours	24 hours	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 11 to 13. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

Your policy is in three parts – the policy wording (Policy Booklet and Insurance Product Information Document), **Your** Policy Schedule and **Your** Statement of Fact.

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

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.

Once **You** have received **Your** policy documents **You** will have 14 days to make sure the cover is exactly what **You** need. If it isn't, **You** can send back **Your** documents to The Lettings Hub, who will liaise with **Us** on **your** behalf in relation to **Us** any necessary changes. Alternatively, **You** can request cancellation of this policy and **You** will receive a full refund of **Your** premium, as long as no claim has been made.

Remember to keep **Your** sums insured (which are shown on **Your** Policy Schedule) up to date, particularly when **You** acquire new items.

Your cover under this policy is for cash settlement on a new for old basis, except for Section 5 – Legal Liabilities – and Section 7 – Emergency Assistance. Refer to the relevant sections in this policy wording for how these claims are settled. Please remember to keep **Your** sums insured up to date when **You** buy new items. Items such as jewellery, articles of precious metal, clocks, watches, paintings, works of art, antiques and stamp, medal and coin collections often change in value so **You** should make certain that these items are insured for the correct amount at all times.

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

Your policy is arranged by The Lettings Hub Limited, which represents **You** in **your** dealing with **Us**. It is an Appointed Representative of Let Insurance Service Limited (LIS). LIS is an independent intermediary and is authorised and regulated by the Financial Conduct Authority under reference number 474985.

The Lettings Hub Limited deals with **Us** through Legal Protection Group Limited, which arranges **Your** policy on **Your** behalf with **Us**.

Other specialist firms may be instructed to advise in respect of claims or, in **Your** name, to recover from third parties in respect of any claims payment **We** make to **You**. The firm(s) may be based outside the UK and Channel Islands and shall handle **Your** data applying the same levels of confidentiality, protection and security that are applied in the UK and Channel Islands. Further information about international transfers is in **Our** Privacy Notice.

Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

The insurers for each section of cover provided under this insurance are as follows:

Cover Section 1 – Tenants Liability, Section 2 - Tenants Contents, Section 3 - Personal Belongings & Money, Section 4 – Bicycles and Section 6 – Mobile Devices (including Mobile Phones) is underwritten by Devon Bay Insurance Company Limited, 201 The Rogers Office Building P.O. Box 941, Edwin Wallace Rey Drive, George Hill, Anguilla.

Cover Section 5 – Legal Liabilities. Is underwritten by Ascot Syndicate 1414 at Lloyd's which is managed by Ascot Managing Agency Limited. Ascot Managing Agency has given delegated authority to Legal Protection Group Limited to arrange, underwrite and bind insurance on their behalf under the Unique Market Reference Number specified in the Schedule.

The insurers, in relation to the Cover Section(s) they each underwrite are referred to as **We** or **Us** in this policy document.

Please note that Devon Bay Insurance Company Limited and Legal Protection Group Limited are related parties.

OUR SERVICE TO YOU

Our goal is to provide excellent service to all of **Our** customers but **We** recognise that things do go wrong occasionally. **We** take complaints **We** receive seriously and aim to resolve each of **Our** customers' problems promptly. To ensure that **We** provide the kind of service **You** expect, **We** welcome **Your** feedback. **We** will record and analyse **Your** comments to make sure that **We** continually improve the service that **We** offer.

Complaints

If **You** do need to make a complaint, please initially present it to **Your** broker, The Lettings Hub. They will acknowledge it within five working days of receipt. Most of **Our** customers' concerns can be resolved quickly but occasionally more detailed enquires are needed. If this is likely **We** will contact **Your** broker. The Lettings Hub will then provide **You** with an update and give **You** an expected date of response. This will not be beyond 20 working days from when **You** first made **Your** complaint. If **We** have failed to sort out the situation within 40 working days, **You** will be given information about the Financial Ombudsman Service (FOS).

The Lettings Hub

You should contact The Lettings Hub in relation to complaints either by email, telephone or in writing at:

The Insurance Team, The Lettings Hub, 8 Axon, Commerce Road, Lynch Wood, Peterborough, PE2 6LR

Tel: 0345 450 9904

Email: policies@lettingshub.co.uk

The Lettings Hub will deal with any complaints concerning their conduct and will contact **Us** on **Your** behalf in relation to complaints concerning **Our** conduct.

Financial Ombudsman Service

The UK Financial Ombudsman Service (FOS) can hear complaints concerning UK intermediaries or insurers that are authorised by the FCA. If **You** decide to contact the FOS in relation to the Lettings Hub, **You** must have given them the opportunity to resolve **Your** complaint. However, if after 40 working days **You** still feel unhappy and that the matter has not been resolved to **Your** satisfaction, **You** can contact the FOS at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4 567

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

If **Your** complaint relates to policy coverage or the way a claim has been handled, **Your** complaint will be referred to the Insurers as follows:

In respect of Sections 1,2,3,4 and 6 only

You should refer the matter to Devon Bay Insurance Company Limited using the contact details below, quoting **Your** policy number to:

Post: The Compliance Officer, Devon Bay Insurance Company Limited, 201 The Rogers Office Building P.O. Box 941, Edwin Wallace Rey Drive, George Hill, Anguilla.

Devon Bay Insurance Company's Compliance Officer will acknowledge the complaint. Devon Bay Insurance Company Limited aims to resolve **Your** concerns within three working days but if **We** are unable to do so **We** will confirm to **You** in writing that **We** have received **Your** complaint within five working days and will advise **You** of the person who will be dealing with the complaint, and when **You** can expect to receive a detailed response. The person dealing with the complaint will be a senior member of staff who was not directly involved in the matter which is the subject of the complaint. They will have the authority and experience to adequately address the complaint and explain the results of the investigation.

Your complaint will be thoroughly investigated and Devon Bay Insurance Company Limited will respond to it as soon as possible. Within eight weeks Devon Bay Insurance Company Limited will provide a final response to **Your** complaint in writing or, if it is not possible to respond within that time, they will inform **You** in writing within twenty business days, why they have been unable to resolve the complaint within that time, why they need more time to do so and when **You** can expect to receive their final response.

If Devon Bay Insurance Company Limited have not completed their investigations within eight weeks after the complaint was made, they will write to **You** and explain why there is a further delay. **We** will also confirm when they expect to issue their final response and advise also to confirm when they expect to issue their final response and advise **You** that **You** may be eligible to refer the complaint to Anguilla Financial Services Commission if **You** are dissatisfied with the delay.

Where **You** are eligible to refer **Your** complaint to the Anguilla Financial Services Commission, **You** have the right to do so free of charge, but **You** must do so within six months of the date of **Our** final response. If **You** do not refer **Your** complaint in time, the Anguilla Financial Services Commission will not have **Our** permission to

consider **Your** complaint, and so will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

If **You** are dissatisfied with the response **You** receive in relation to **Your** complaint or **Your** complaint is not resolved within 8 weeks, **You** have the right to refer **Your** complaint in writing to the Anguilla Financial Services Commission.

Their address is MAICO Building, P.O. Box 1575, The Valley, Anguilla

Tel: +1 (264) 497 5881

Email: info@afsc.ai

Website: <https://fsc.org.ai/>

Important: This complaints notification procedure does not affect **Your** right to take legal action.

In respect of Section 5 only

You should refer the matter to Legal Protection Group Limited using the contact details below, quoting **Your** policy number to:

Post: Customer Services Department, Legal Protection Group Limited, Briarland Office Park, Gloucester Road, Rudgeway, Bristol BS35 3QH.

Email: complaints@legalprotectiongroup.co.uk

Tel: 0333 700 1040 (lines are open Monday to Friday 9am to 5pm).

Legal Protection Group Limited will review **Your** complaint and will investigate the circumstances regarding **Your** complaint and write to **You** within fourteen (14) calendar days with a response.

If **You** are not satisfied with Legal Protection Group Limited's response, or **You** have not received a response within fourteen (14) calendar days, **You** are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of **Your** complaint and provide **You** with a full written response. If **You** wish to ask Lloyd's to investigate **Your** complaint **You** may do so by contacting:

Complaints: Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN.

Email: complaints@lloyds.com

Tel: 0207 327 5693

Details of Lloyd's complaints procedures are set out in a Leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at www.lloyds.com/complaints and are also available from the above address. If **You** remain dissatisfied after Lloyd's has considered **Your** complaint **You** have the right to refer **Your** complaint to the

Financial Ombudsman Service (see Financial Ombudsman Service).

Financial Services Compensation Scheme (FSCS)

Ascot Syndicate 1414 at Lloyd's are covered by the FSCS. **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Full details are available from the FSCS at www.fscs.org.uk.

Tel: 0800 678 1100 or 0207 741 4100

It should be noted that Devon Bay Insurance Company Limited and Legal Protection Group Limited are not members of, and therefore are not covered by, the FSCS.

Fraud prevention, detection & claims history

In order to prevent and detect fraud **We** and/or The Lettings Hub and/or Legal Protection Group 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 make one document and must be read together. Please keep them together in a safe place.

The contract is based on the information **You** gave **Us** when **You** applied for the insurance.

Our part of the contract is that **We** will provide the cover set out in this Policy Booklet:

- for those sections for which **You** are insured, as detailed on **Your** Policy Schedule;
- for the **Insurance Period**, as detailed on **Your** Policy Schedule.

Your part of the contract is:

- **You** must pay the premium shown on **Your** Policy Schedule for each **Insurance Period**;
- **You** must comply with all the terms and conditions set out in this policy.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, increase the premium or **You** may find that **You** do not have any cover.

We and **You** can agree upon the system of law which will apply to this contract. However, unless it says differently anywhere else in this policy, or unless **You** and **We** agree otherwise, the law that applies to this contract is:

- the law which applies to the part of the United Kingdom, the Channel Islands or the Isle of Man in which **You** live.

Data protection

The Lettings Hub

The Lettings Hub and Legal Protection Group represent **You** in relation to the arranging of this insurance with **Us**, and matters arising under it. In performing their duties, they will need to process **Your** personal data.

The Lettings Hub are required to process **Your** personal data in accordance with the UK General Data Protection Regulation (the "UK GDPR") and the Data Protection Act 2018.

Please refer to The Lettings Hub's Privacy Notice which sets out the basis on which they process any personal data that they collect from **You** or about **You** that **You** provide to **Us** or that they receive from other sources. By processing, **We** mean when they collect, use, store, delete and access personal data.

The Privacy Notice is available on their website www.lettingshub.co.uk or by contacting them by email on

dataprotection@lettingshub.co.uk or by telephone on 01733 396016.

Legal Protection Group Limited Data Protection Notice

In order to facilitate the management of the insurance, Legal Protection Group Limited may need to share personal information which has been given to them with other parties such as insurers, insurance intermediaries, law firms, experts, regulatory authorities or agents providing services relating to this insurance to Legal Protection Group Limited should only request necessary information from **You** and will only use it and disclose it in connection with this insurance.

Any personal information Legal Protection Group Limited hold about **You** will be retained by them for a period of seven years after this insurance expires and in any event, for the minimum periods required by relevant laws and regulations. This information may need to be retained for legal and regulatory reasons and for legitimate business purposes including (but not strictly limited to) establishing, pursuing or defending legal claims.

Sometimes Legal Protection Group Limited may need to send **Your** personal information to agents based outside of the UK and Channel Islands and in doing so will ensure that those agents apply the same levels of confidentiality, protection and security that are applied by Legal Protection Group Limited.

In arranging and managing this insurance and administering claims, Legal Protection Group Limited will comply with the provisions of the Data Protection legislation which is directly applicable in the United Kingdom (this includes the General Data Protection Regulation (otherwise known in this context as the UK GDPR) and the Data Protection Act 2018 as well as any subsequent amending or replacement Data Protection legislation which is directly applicable in the United Kingdom) and unless required to do so by law or a professional body, will not disclose **Your** personal data to any other person or organisation without **Your** consent.

You can find full details of Legal Protection Group Limited's Privacy Policy on their website www.legalprotectiongroup.co.uk

More information on the Data Protection Act 2018 and the principles in place to protect personal information can be found on the Information Commissioner's Office website <https://ico.org.uk>

You have a right to obtain information Legal Protection Group Limited hold about **You**. This is called a Subject Access Request and in order to obtain such information, please write to:

The Data Protection Officer, Legal Protection Group Limited, 8 Pinkers Court, Briarlands Office Park, Gloucester Road, Rudgeway, Bristol BS35 3QH.

If **You** have a concern about the way Legal Protection Group Limited have handled **Your** personal data, then **You** have the right to report this to the Information Commissioner's Office:

Website: <https://ico.org.uk/concerns>

Email: casework@ico.org.uk

Tel: 0303 123 1113
(lines are open Monday to Friday 9am to 5pm)

Devon Bay Insurance Company Limited Privacy Notice and Your Personal Information

Use of personal information

To provide **Our** services as an Insurer, Devon Bay Insurance Company Limited will collect and use information about **You** or a beneficiary under the policy (e.g. other identified individuals), such as name, address and contact details. This may also include special categories of personal data and information relating to criminal convictions and offences. The purposes for which **We** use personal data may include: - evaluating **Your** insurance application and providing a quotation; providing insurance cover; handling claims; and crime prevention and debt recovery.

More information about **Our** use of personal data and **Your** data protection rights are set out in the Devon Bay Insurance Company Privacy Notice which can be found on **Our** website <https://devonbayinsurance.ai/privacypolicy/> alternatively **You** may also request a copy of the Privacy Notice and exercise **Your** rights by contacting the Data Protection Officer at Devon Bay Insurance Company Limited, 201 The Rogers Office Building P.O. Box 941, Edwin Wallace Rey Drive, George Hill, Anguilla or via the Contact **Us** page of **Our** website (see details above). **We** recommend that **You** review this notice. **Our** Privacy Notice may periodically be updated, and the most recent version will be published on **Our** website.

We may pass personal data, including claims information, to third parties such as intermediaries, other insurers, reinsurers, loss adjusters, administration service providers, the police and other law enforcement agencies, fraud and crime prevention and detection agencies (for example certain regulatory bodies who may require personal data themselves for the purposes described in the Privacy Notice). If **You** require details of the third parties **Your** data has been passed to and how this information is used, please contact the Data Protection Officer at the address above.

Ascot Underwriting Limited Privacy Notice and Your Personal Information

To provide **Our** services Ascot Underwriting will collect and use information about **You** or a beneficiary under the policy (e.g. other identified individuals), such as name, address, contact details. This may also include special categories of personal data and information relating to criminal convictions and offences. The purposes for which **We** use personal data may include: - evaluating **Your** insurance application and providing a quotation; providing insurance cover; handling claims; and crime prevention and detection and debt recovery.

You have rights in relation to the information **We** hold about **You**, including the right to access **Your** information. If **You** wish to exercise **Your** rights, discuss how **we** use **Your** information or request a copy of **Our** full privacy notice(s) **You** should contact the insurance advisor who provided **You** with **Your** insurance in the first instance, or directly with **Us** by contacting:

By phone: 0207 743 9600

By email: DPO@ascotgroup.com

Or by writing to Us at: Ascot Underwriting Limited, 20 Fenchurch Street, London, EC3M 3BY.

International Transfers Of Personal Data

To facilitate the management of the insurance other firm(s) outside the UK and Anguilla may handle **Your** personal data. This shall involve international transfers of personal data to/from South Africa with appropriate safeguards in place, in the form of standard contractual clauses, requiring **Your** personal data to be treated securely and in accordance with the equivalent data protection standards as apply in the UK/ Anguilla. Those safeguards are due to the UK/ Anguilla not currently awarding an adequacy decision on the level of data protection legislation of South Africa. **You** can also give **Your** explicit consent to those international transfers.

Use Of Personal Data For Which Consent Is Required

In some circumstances, **We** (and other insurance market participants) may need to collect and use special categories of personal data for example information relating to criminal convictions and offences. Where this is required, unless another ground applies, consent to this processing is necessary for **Us** to provide relevant services. Although consent may be withdrawn at any time, this may mean **We** are unable to continue to provide services and/or process enquiries and/or claims and that insurance cover will stop. Where **You** are providing **Us** with personal data about a person other than Yourself, **You** agree to provide this notice to them and confirm that **You** have obtained their consent as outlined here.

Privacy

We take privacy seriously and have systems in place to ensure the security and accuracy of any personal information **We** collect. All information **You** provide to **Us** is stored on **Our** secure servers. **We** restrict access to **Your** information as appropriate within Devon Bay Insurance Company Limited, Ascot Underwriting Limited and other third parties to those who need to know that information for the purposes set out above.

Your Data Protection Rights

You have rights under the applicable data protection legislation. More information on these rights can be found on the Information Commissioner's website and the Privacy Notice or from the Data Protection Officer. These rights include the right to request a copy of **Your** personal data, how it is processed and to rectify or erase in certain circumstances and the right to object to automated decision-making (including profiling).

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

Emergency assistance claims	All other claims
0161 412 1548	0117 374 7117

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

When an incident happens, **You** should take any immediate action **You** think is necessary to protect **Your** property and belongings from further damage, such as switching off the gas, electricity or water. Once **You** have secured **Your** property, **You** should call **Our** claims line as soon as possible.

If **You** need to call **Our** claims helpline, please have **Your** policy number found in **Your** Policy Schedule handy when **You** call. While most claims can be agreed over the phone, there may be times when **We** will ask **You** to complete a claim form and provide **Us** with further information.

To help **Us** deal with **Your** claim quickly, please read **Your** Policy Schedule and this Policy Booklet carefully, particularly Claims Conditions on page 10 and General Exclusions on page 33.

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 Booklet. 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 10. Please be aware that **You** must notify **Us**, as soon as reasonably possible, of events that may give rise to a claim under the insurance, although there are some situations where immediate notice is required. Further guidance can be found under How **We** Settle Claims at the end of each section of this Policy Booklet.

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 9.

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 immediately and ask for a crime reference number and tell **Us** as soon as **You** can, or in the case of riot tell **Us** immediately.

For injury or damage liability claims

If someone is holding any of **Your Family** responsible for an injury or any damage, no one in **Your Family** must admit responsibility. Give **Us** full details in writing as soon as **You** can and any claim form, application notice, legal document or other correspondence sent to **Your Family** must be sent to **Us** straight away without being answered.

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

We will automatically reinstate the sum insured upon notification of a claim to **Us** unless **We** give **You** written notice to the contrary provided that **You**:

- pay **Us** the appropriate additional premium;
- take immediate steps to carry out any amendments in the protection of **Your Home** that **We** may require.

Other insurance

If **You** 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. **We** will only pay **Our** rateable share based upon agreed insurance market practice and procedures applicable at the time of **Your** claim.

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	<p>Any Bicycle operated by human pedalling, and its accessories, owned by Your Family or are Your Family's responsibility under contract.</p> <p>Bicycles does not include any motorised Bicycle nor does it include any fully or partially electrically powered Bicycle.</p>
Clerical Business Equipment	<p>Computer, telecommunication and office equipment, office furniture and stationery, owned by Your Family or Your Family's responsibility to insure under contract.</p> <p>Clerical Business Equipment does not include Mobile Devices, business stock or business Money or credit cards and no cover is provided for:</p> <ul style="list-style-type: none"> • 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	<p>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.</p> <p>Contents does not include the following:</p> <ul style="list-style-type: none"> • 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	<p>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.</p> <p>High Risk Items does not include Mobile Devices.</p>
Home	<p>The house or flat at the address shown on Your Policy Schedule, its garages, greenhouses and outbuildings, all used for domestic and clerical business purposes only.</p>
Insurance Period	<p>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.</p>
Landlord's Contents	<p>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.</p>
Landslip	<p>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.</p>
Mobile Devices	<p>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.</p> <p>Mobile Devices does not include any device with a screen size of more than 12 inches.</p>
Money	<p>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.</p> <p>Money does not include:</p> <ul style="list-style-type: none"> • 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	<p>Devon Bay Insurance Company Limited, 201 The Rogers Office Building P.O. Box 941, Edwin Wallace Rey Drive, George Hill, Anguilla and Ascot Syndicate 1414 at Lloyd's which is managed by Ascot Managing Agency Limited.</p>

Personal Belongings	<p>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.</p> <p>Personal Belongings does not include:</p> <ul style="list-style-type: none"> • 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.
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	The United Kingdom of Great Britain and Northern Ireland, as stated in Your Policy Schedule.
Unoccupied	When Your Home has not been lived in by Your Family or by anyone who has Your permission, for more than 60 days in a row. "Lived in" means slept in frequently overnight.
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. All references in this Policy to communications with You shall be taken to include communications with The Lettings Hub or Legal Protection Group on Your behalf.
Your Family	<p>You or any of the following people providing they normally live with You:</p> <ul style="list-style-type: none"> • Your husband, wife or partner; • Your children (including foster children); • Your relatives; • Your domestic employees.

SECTION 1 – TENANTS LIABILITY

Under a tenancy agreement (contract) **You** may be liable for any damage **You** cause to **Your** landlord's property and possessions.

This part of **Your** policy explains the cover **We** provide for such liability under contract, unless **Your** Policy Schedule states this section is 'Not Insured'.

	What is covered	What is not covered
1	<p>Accidental damage to Your landlord's buildings and Contents:</p> <ol style="list-style-type: none"> Insurers will pay up to the maximum shown in Your Policy Schedule during any one period of insurance 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. Accidental damage to glass, ceramic hobs or sanitary ware fixed to and forming part of Your Home. Accidental damage by external means to cables or underground pipes providing services to and from Your Home. Accidental damage to septic tanks or drain inspection covers within the grounds of Your Home. 	<p>The Excess.</p> <p>Damage while Your Home is unfurnished or Unoccupied.</p> <p>Loss or damage occurring after You have vacated Your Home.</p> <p>Damage when Your Home is lent, let or sub-let to anyone other than Your Family.</p> <p>Damage caused by mechanical, electrical or electronic fault, breakdown or failure.</p> <p>Loss or damage caused by any means other than Accidental Damage, specifically excluding malicious acts.</p> <p>Damage by any causes listed elsewhere in this Policy Booklet and which are specifically excluded under that section.</p> <p>Damage caused by wear and tear, rot, vermin, insects, rust, cleaning repair or renovation or anything that happens gradually.</p> <p>Damage by scratching, fouling, gnawing or biting caused by pets.</p>

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 9. **You** should also read **Your** Policy Schedule, Claims Conditions on page 10, General Conditions on page 31 and General Exclusions on page 33.

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 part of **Your** policy explains the cover **We** provide for **Your Contents** in **Your Home**, unless **Your** Policy Schedule states this section is 'Not Insured'.

	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.
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 . 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.

	What is covered	What is not covered
		<p>Loss or damage caused by structures bedding down or settlement of newly made-up ground.</p> <p>Loss or damage caused by the coast or a riverbank being worn away.</p> <p>Loss or damage caused by or from demolition, alteration, or repair to Your Home.</p> <p>Loss or damage caused by or from poor or faulty design, workmanship, or materials.</p>
8	Falling trees or branches.	The Excess .
9	Falling aerials or satellite receiving equipment, their fittings or masts.	The Excess .
10	Impact involving animals, vehicles, aircraft or anything dropped from them.	The Excess . Loss or damage by pets.
11	<p>Accidental damage to TV, satellite, video, audio entertainment equipment and computer equipment while in Your Home.</p> <p>Audio entertainment equipment and computer equipment does not include musical instruments, Mobile Devices, records, tapes, discs, CDs, DVDs and computer games.</p>	<p>The Excess.</p> <p>Damage while Your Home is lent, let or sub-let to anyone other than Your Family.</p> <p>Damage by water entering Your Home other than by storm or flood.</p> <p>Damage caused by mechanical, electrical or electronic fault, breakdown or failure.</p> <p>Damage by any causes listed elsewhere in this Policy Booklet and which are specifically excluded under that section.</p>
12	Accidental damage to mirrors, ceramic hobs in free-standing cookers or glass which forms part of Your furniture.	<p>The Excess.</p> <p>Damage while Your Home is lent, let or sub-let to anyone other than Your Family.</p> <p>Damage by water entering Your Home other than by storm or flood.</p>
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.	<p>The Excess.</p> <p>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.</p>
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.	<p>The Excess.</p> <p>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.</p>

	What is covered	What is not covered
15	Accidental Loss of metered water, liquid petroleum gas or oil at Your Home .	<p>The Excess.</p> <p>Loss or damage while Your Home is Unoccupied.</p> <p>Loss or damage by any causes listed in Section 2 – Tenants Contents and which are specifically excluded under that section.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p>
16	Accidental damage to Your Contents while in Your Home , and on the land belonging to Your Home .	<p>The Excess.</p> <p>Damage to clothing.</p> <p>Deterioration of food.</p> <p>Damage while Your Home is Unoccupied.</p> <p>Damage when Your Home is lent, let or sub-let to anyone other than Your Family.</p> <p>Damage by water entering Your Home other than by storm or flood.</p> <p>Damage caused by mechanical, electrical or electronic fault, breakdown or failure.</p> <p>Damage by any causes listed in Section 2 – Tenants Contents and which are specifically excluded under that section.</p> <p>For Contents in the open, any amount exceeding the limit shown on Your Policy Schedule.</p> <p>Loss or damage by pets.</p>
17	Damage as provided under covers 1-12 of Section 2 – Tenants Contents to fixed tenants improvements and fixed internal decorations in Your Home .	<p>The Excess.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p>
18	The cost of replacing food in a freezer in Your Home that has been spoiled by an accidental change in temperature in Your freezer.	<p>The Excess.</p> <p>Loss or damage by an electricity or gas supplier deliberately cutting off or reducing the supply to Your Home.</p> <p>Loss or damage while Your Home is Unoccupied.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p>
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 .	<p>Any costs Your Family would have to pay once Your Home becomes habitable again.</p> <p>Any costs You agree to pay without Our written permission.</p>

	What is covered	What is not covered
		<p>The cost of alternative accommodation for anyone who is not a member of Your Family.</p> <p>Any costs arising from loss or damage by any causes listed elsewhere in this Policy Booklet and which are specifically excluded under that section.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p>
20	<p>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.</p>	<p>The Excess.</p> <p>Loss or damage caused by mechanical, electrical or electronic fault, breakdown or failure.</p> <p>Damage to china, glass, pottery or other items of a similar nature which are fragile, unless they have been packed by professional packers.</p> <p>Loss or damage while Your Contents are in storage or being moved to or from storage.</p> <p>Loss of Money.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p>
21	<p>Loss of or damage to Your Contents while in the open on the land belonging to Your Home caused by:</p> <ul style="list-style-type: none"> • 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. 	<p>The Excess.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage while Your Home is Unoccupied.</p> <p>Loss or damage when Your Home is lent, let or sub-let to anyone other than Your Family.</p> <p>Loss of Money.</p> <p>Loss or damage by pets.</p>
22	<p>Loss of or damage to Your Contents while they are moved temporarily to other premises within the Territorial Limits caused by:</p> <ul style="list-style-type: none"> • fire, lightning, explosion, earthquake or smoke; • storm or flood; 	<p>The Excess.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p> <p>Damage by smoke from air pollution.</p>

	What is covered	What is not covered
	<ul style="list-style-type: none"> • 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. 	<p>Loss or damage to any Contents in the open.</p> <p>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.</p> <p>Loss or damage by pets.</p>
23	<p>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.</p> <p>At Our discretion We will pay the cost of:</p> <ul style="list-style-type: none"> • buying new keys; or • changing parts of the locks; or • replacing the locks. 	<p>The Excess.</p> <p>Loss or damage while Your Home is lent, let or sub-let to anyone other than Your Family.</p> <p>Damage to locks caused by mechanical, electrical or electronic fault, breakdown or failure.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p>
24	<p>Loss of or damage to Your trees, shrubs, plants, hedges and lawns on the land belonging to Your Home caused by:</p> <ul style="list-style-type: none"> • 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. 	<p>The Excess.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p> <p>Damage by smoke from air pollution.</p> <p>Loss or damage while Your Home is Unoccupied.</p> <p>Loss or damage when Your Home is lent, let or sub-let to anyone other than Your Family.</p>

Minimum standards of security

In order to provide cover under Section 2 – Tenants Contents **We** may require **Your Home** to meet **Our** minimum standards of security. This means **You** should have secure locks on windows and doors, and **You** and **Your Family** must take reasonable steps to protect **Your Home**. If this applies to **You**, **Your** Policy Schedule will state that minimum standards of security are required.

If this does apply to **You**, **We** will not provide any cover under Section 2 – Tenants Contents for loss or damage arising out of insured events 5 (malicious acts or vandalism) and 6 (theft or attempted theft) unless the protection listed below is put into full and effective operation whenever **Your Home** is left unattended or when **You** have gone to bed. This does not apply to locks on windows of bedrooms where people are sleeping.

What are the minimum security requirements?

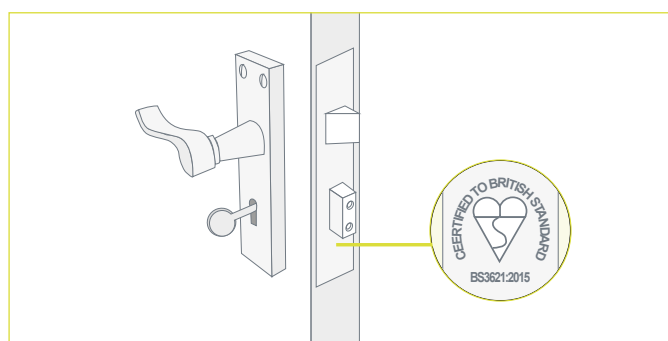
- All doors and windows to **Your Home** must be secured by:
 - five-lever mortice deadlocks, to British Standard 3621 on all outside doors*, and doors within garages that give access to any part of **Your Home**; or
 - built-in deadlocking cylinder locks and security bolts if the door is double glazed; or
 - mortice security bolts or other key-operated locks to British Standard 3621 fitted at the top and bottom of each portion of French window or double sliding patio doors; and
 - all opening sections (i.e. doors or windows) of the basement, ground floor or easily accessible** windows to **Your Home** are secured by key-operated window locks.
- Exit doors to garages and other outbuildings (excluding greenhouses) must be secured by at least one key-operated locking device.
- The locks and security bolts must be locked and secured overnight or when no member of **Your Family**, or anyone who has **Your** permission, is in **Your Home**.
- All keys must be removed from the locks or bolts and hidden from view whenever **Your Home** is unattended.

* If **Your Home** is a flat or part of a house converted into a flat, or **You** live in shared accommodation, “outside doors” means the door to **Your** self-contained premises and not any communal exit door.

** Easily accessible means windows that can be reached from the ground without the use of a ladder or via single storey extensions, balconies, external staircases, fire escapes, nearby trees, roofs joining or next to **Your Home**, outbuildings, garages or walls.

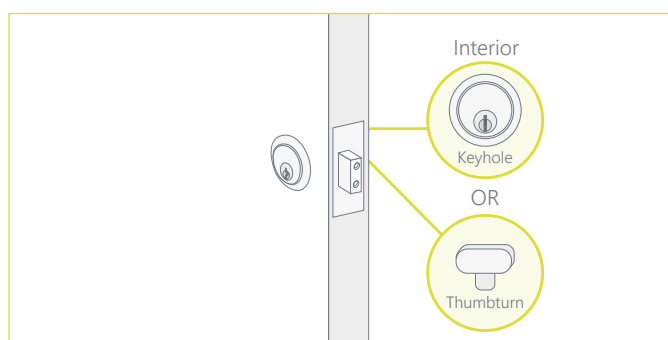
Locks that meet our minimum security standards

Five-lever mortice deadlock to British Standard 3621



A five-lever mortice deadlock is a key-operated door lock commonly found on timber doors. **You** can easily identify if **Your** mortice deadlocks are to British Standard as they will have the British Standard Kitemark engraved on the faceplate of the door with ‘BS3621’ underneath. British Standard 3621 deadlocks must be five-lever, so if **Your** lock features the Kitemark it will meet **Our** minimum security requirements.

Built-in deadlocking cylinder locks



These locks are commonly found on PVCu doors. They have a square-ended deadbolt and can lock from one or both sides by key. Some cylinder deadlocks only lock by key from the outside, whilst inside the lock is operated by a thumbturn. **You** may have a single-entry deadlock which is only operable from the outside and has no keyhole on the interior side. All locking styles are acceptable to meet **Our** minimum security requirements.

How we settle claims for tenants contents

If **You** wish to claim under this section of **Your** policy please follow the steps detailed in How To Make A Claim on page 9. **You** should also read **Your** Policy Schedule, Claims Conditions on page 10, General Conditions on page 31 and General Exclusions on page 33.

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.

We will pay the cost of repairing or replacing the damaged parts of the 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

This part of **Your** policy sets out the cover **We** provide for **Your personal belongings** and **Money** away from **Your Home**, unless **Your** Policy Schedule states this section is 'Not Insured'. **You** cannot insure against this section unless **You** have also chosen to insure **Your Contents** under Section 2 – Tenants Contents.

	What is covered	What is not covered
1	<p>Loss or damage to personal belongings and Personal Documents within the Territorial Limits and whilst in the possession of any of Your Family.</p> <p>Personal Belongings does not include Mobile Devices.</p>	<p>The Excess.</p> <p>Loss or damage caused by mechanical, electrical or electronic fault, breakdown or failure, delay, confiscation or detention by customs or other official bodies.</p> <p>Theft from motor vehicles unless at the time of the loss or damage:</p> <ul style="list-style-type: none"> • 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. <p>The most We will pay for theft from an unattended motor vehicle is the unattended motor vehicle limit shown on Your Policy Schedule.</p> <p>Loss by deception.</p> <p>Any amount exceeding the personal belongings limit shown on Your Policy Schedule.</p>
2	<p>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.</p>	<p>The Excess.</p> <p>Loss by deception.</p> <p>Theft from motor vehicles unless at the time of the loss or damage someone aged 16 or over was in the motor vehicle.</p> <p>Loss of Money not reported to the police within 24 hours of discovery.</p> <p>Any Money exceeding the Money limit shown on Your Policy Schedule.</p> <p>Confiscation or detention by customs or other official bodies with the legal authority to confiscate or detain.</p> <p>Loss of value or loss due to errors or omissions in receipts, payments or accountancy.</p>

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 9. **You** should also read **Your** Policy Schedule, Claims Conditions on page 10, General Conditions on page 31 and General Exclusions on page 33.

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

This part of **Your** policy sets out the covers for **Bicycles** belonging to **Your Family** in and away from **Your Home**, unless **Your** Policy Schedule states this section is 'Not Insured'. **You** cannot insure against this section unless **You** have also chosen to insure **Your Contents** under Section 2 – Tenants Contents.

	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 .	<p>The Excess.</p> <p>Loss of or damage to any Bicycle left unattended either:</p> <ul style="list-style-type: none"> • in Your Home, unless Your Home is locked; or • in a communal area outside Your locked Home, unless the Bicycle is locked to an object that cannot be moved; or • away from Your Home unless the Bicycle is locked to an object that cannot be moved. <p>Loss or damage in Your Home when Your Home is Unoccupied.</p> <p>Loss by deception unless the only deception was someone tricking their way into Your Home.</p> <p>Any amount exceeding the Bicycles sum insured shown on Your Policy Schedule.</p>

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 9. **You** should also read **Your** Policy Schedule, Claims Conditions on page 10, General Conditions on page 31 and General Exclusions on page 33.

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

We will not pay for any loss of value to any **Bicycle** which **We** have made a cash settlement to **You** for repairs or replacement.

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 part 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. This section is underwritten by Ascot Syndicate 1414 at Lloyd's which is managed by Ascot Managing Agency Limited.

	What is covered	What is not covered
1	<p>The legal liability of Your Family:</p> <ul style="list-style-type: none"> as occupier of Your Home and its land; as individuals; <p>to pay damages and costs to others which arise from any single event occurring during the Insurance Period which results in:</p> <ul style="list-style-type: none"> accidental death, disease, illness or accidental physical injury to anyone; Accidental Damage to physical property. <p>The most We will pay is the limit shown on Your Policy Schedule, plus any additional defence costs agreed by Us in writing.</p> <p>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.</p>	<p>Anything owned by or the legal responsibility of Your Family.</p> <p>Injury, death, disease or illness to any of Your Family.</p> <p>Liability arising from any employment, trade, profession or business of any of Your Family.</p> <p>Liability arising from any of Your Family passing on any disease or virus.</p> <p>Liability arising from the ownership or use of:</p> <ul style="list-style-type: none"> 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. <p>Liability accepted by any of Your Family under any agreement, unless the liability would exist without the agreement.</p> <p>Liability arising from any of Your Family owning land or buildings.</p> <p>Liability covered by any other policy.</p>

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 0117 374 7117, and give **Us** full details in writing as soon as possible. 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)

This part of **Your** policy sets out the covers **We** provide for **Mobile Devices** belonging to **You** or **Your Family** while in or away from **Your Home** and within the **Territorial Limits** of this policy which exceed £500 in total, unless **Your** Policy Schedule states this section is 'Not Insured'. **You** cannot insure this section unless **You** have also chosen to insure **Your Contents** under Section 2 – Tenants Contents.

Any **Mobile Devices** to be insured must be less than 18 months old at the start of the **Insurance Period**. Receipts will be required in the event of a claim to validate that **Your** item was originally purchased or leased under a minimum 12 month contract from a UK VAT registered company.

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	<p>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.</p> <p>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.</p> <p>The original Mobile Device will become Our property in the event of cash settlement for replacement.</p>	<p>The Excess.</p> <p>Any loss suffered as a result of not being able to use the Mobile Device e.g. through the Mobile Device malfunctioning.</p> <p>Any loss over and above the replacement cost of the Mobile Device.</p> <p>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.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> You deliberately damaging or neglecting the Mobile Device; not following the manufacturer's instructions.

	What is covered	What is not covered
		<p>Repair or replacement costs for:</p> <ul style="list-style-type: none"> • 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. <p>Any damage of the Mobile Device whilst in the possession of any person under eighteen (18) years of age.</p> <p>Loss or damage caused by or from poor or faulty design, workmanship, or materials.</p>
2	<p>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.</p>	<p>The Excess.</p> <p>Any loss suffered as a result of not being able to use the Mobile Device e.g. through the Mobile Device malfunctioning.</p> <p>Any loss over and above the replacement cost of the Mobile Device.</p> <p>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.</p> <p>Repair or replacement costs for:</p> <ul style="list-style-type: none"> • 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. <p>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.</p> <p>Any loss of the Mobile Device whilst in the possession of any person under eighteen (18) years of age.</p> <p>Loss or damage caused by or from poor or faulty design, workmanship, or materials.</p>



	What is covered	What is not covered
3	<p>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.</p>	<p>The Excess.</p> <p>Any loss suffered as a result of not being able to use the Mobile Device e.g. through the Mobile Device malfunctioning.</p> <p>Any loss over and above the replacement cost of the Mobile Device.</p> <p>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.</p> <p>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.</p> <p>Theft of the Mobile Device has not been reported to the police within 24 hours of the discovery of the theft.</p> <p>Replacement costs for theft of Smart or SIM cards unless installed in the Mobile Device in Your possession.</p> <p>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.</p> <p>Any theft of the Mobile Device whilst in the possession of any person under eighteen (18) years of age.</p>
4	<p>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.</p>	<p>The Excess.</p> <p>Repair or replacement costs for calls made after the Mobile Device has been stolen if a phone lock code has not been installed.</p>

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 9. **You** should also read **Your** Policy Schedule, Claims Conditions on page 10, General Conditions on page 31 and General Exclusions on page 33.

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 ASSISTANCE

This part of **Your** policy provides access to advice and help with the cost of emergency assistance, unless **Your** Policy Schedule states this section is 'Not Insured'. If **You** have chosen to insure against **Your Contents** under Section 2 – Tenants Contents, this section will automatically be insured.

Call 0161 412 1548 after taking any immediate action **You** think is necessary to protect **Your** property and belongings from further damage, such as switching off the gas, electricity or water. **We** have access to a team of contractors who are able to carry out urgent repairs 24

hours a day, 7 days a week, to help make **Your Home** safe.

The most **We** will pay for any one claim, which includes any overnight accommodation, the cost of the emergency repair, parts and call out charges, is the limit shown on **Your** Policy Schedule.

If the emergency is a result of an incident which is also covered under a specific section of this policy, **You** may be able to claim for any further repair costs under that section. Please call **Us** on 0117 374 7117 and **We** will be happy to check this for **You**.

	What is covered	What is not covered
1	<p>A sudden and unforeseen situation which, if not dealt with immediately, would in Our opinion:</p> <ul style="list-style-type: none"> make Your Home unsafe or insecure and is likely to cause further damage to Your Home or Your Contents, or Landlord's Contents; or create unreasonable risk to the health and safety of Your Family. <p>We will pay:</p> <ul style="list-style-type: none"> the reasonable cost of one visit to effect temporary repairs carried out by a contractor authorised by Us; the reasonable cost of overnight accommodation for Your Family if We agree that Your Home cannot be lived in. 	<p>Anything that could be foreseen.</p> <p>Damage caused by mechanical, electrical or electronic fault, breakdown or failure.</p> <p>Any subsequent repairs for the same damage.</p> <p>Damage caused when Your Home is lived in solely by anyone other than Your Family.</p> <p>Repairs which are made by anyone other than a contractor authorised by Us.</p> <p>Costs incurred without Our agreement.</p> <p>Any amount exceeding the limit shown on Your Policy Schedule.</p>

How we settle claims for emergency assistance

Telephone 0161 412 1548 and **Our** team will advise **You** of the next steps depending on **Your** emergency.

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

Payment for repairs will be made directly to the contractor.

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

If there are any changes which might lead to a claim or increase **Your** risk of a claim, **You** must let **Us** know. A mid-term adjustment fee may apply, as detailed in **Our** Customer Terms of Business document, if any changes to **Your** details are required.

You must tell **Us** or **Your** insurance representative within 30 days as soon as **You** know about any of the following changes:

- 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**.

We may re-assess **Your** cover and premium when **We** are told about changes in **Your** circumstances. If **You** do not tell **Us** about changes or give **Us** incorrect information, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances **Your** policy might be invalid, and **You** may not be entitled to a refund of **Your** premium.

Premium

Premium becomes due to be paid by **You** upon commencement of the Policy. **You** must pay the premium within 14 days of the commencement date of the Policy (or, in respect of instalment premiums, when due).

Immediately upon commencement of this Policy, the right to receive premium is assigned by **Us** to Legal Protection Group ("LPG"), in its own right absolutely. This provision is therefore notice to **You** of that assignment.

Payment of premium by **you** within 14 days of commencement of the policy is a condition precedent to **our** liability under the policy. If premium is not paid to Legal Protection Group within 14 days of the commencement date of the Policy, **We** shall have no liability under the Policy so shall not have to pay any claims. If an instalment premium is not paid when due, then **Our** liability shall terminate at the end of the last period for which **You** shall have paid the instalment premium in full.

If a loss that is covered by the Policy occurs within 14 days of its commencement date, but before the first premium due has been paid, **We** shall pay the claim (subject to the terms and conditions of the Policy) after deducting all unpaid premium (all future premium instalments shall become due on the agreement of the claim by **Us** and should be included in the set-off). **You** agree to accept that sum in full settlement of the claim.

Legal Protection Group has agreed that it will treat payment of premium to The Lettings Hub as being payment to itself, and, on this basis, **We** shall treat cover as satisfying the condition of payment when the premium has been paid to The Lettings Hub.

If any provision of this section is found by any Court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this section, which shall

remain in full force and effect. In those circumstances, this provision shall be interpreted to the extent possible as being amended to provide for such minimum notice of cancellation as may be allowable.

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.

Fraud

If dishonesty or exaggeration is used by **You**, **Your Family**, or anyone acting on **Your** behalf to obtain:

- a claims payment under **Your** policy; or
- cover for which **You** do not qualify; or
- cover at a reduced premium;

all benefits under this policy will be lost, this policy may be invalid, **You** may not be entitled to a refund of **Your** premium and legal action may be taken against **You**.

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 and decide **You** no longer want this policy, **You** can cancel it free of charge within 14 days of either receiving **Your** policy documents or the start date of this policy (whichever is later). **You** can contact The Lettings Hub Customer Services team either by calling 0345 450 9904 or by email at policies@lettingshub.co.uk

to confirm **Your** wish to cancel. The Lettings Hub will arrange cancellation on **your** behalf.

As long as **You** have not made a claim within the 14 days, no cancellation fee will apply and **You** will receive a full refund of any insurance premium **You** have paid for this policy. If **You** have paid by monthly instalments, **We** will also cancel **Your** direct debit for this policy.

Cancelling after 14 days or after you have made a claim

If **You** cancel **Your** policy after 14 days of receiving **Your** policy documents and **You** have not made any claims during the current **Insurance Period**, **We** will arrange a refund of **Your** premium, minus the pro rata cost of the days that **You** have already been insured. A cancellation fee may apply, as detailed in **Our** Customer Terms of Business document. If **You** have paid by monthly instalments, Legal Protection Group will also cancel **Your** direct debit for this policy.

If **You** have made a claim within the current **Insurance Period**, **You** will not be entitled to a refund of **Your** premium and any remaining monthly instalments for the **Insurance Period** must be paid in full. They may be deducted from the claims payment.

If we cancel your policy

If **We** decide to cancel **Your** policy for any reason, **We** will give **You** at least 14 days' notice in writing by email or to **Your** last known address. If **We** cancel **Your** policy, **We** may refund **Your** premium paid for the remainder of the current **Insurance Period**.

Your policy will terminate if **You** are paying by monthly instalments and fail to maintain **Your** direct debit payments on or before their due dates.

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 10. **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.
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.
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.
Date change and computer viruses	Any direct or indirect loss or damage caused: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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	<p>Any loss, damage, liability, cost or expense of any kind caused directly or indirectly from pollution or contamination which:</p> <ul style="list-style-type: none"> • was the result of an intentional act; or • was expected or should have been expected; or • was not caused by a sudden incident; or • was not during any Insurance Period.
Radioactive contamination	<p>Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by:</p> <ul style="list-style-type: none"> • ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel; or • the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
Sanctions	<p>We shall not provide any benefit under this Policy to the extent of providing cover, payment of any claim or the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p>
Terrorism	<p>Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.</p> <p>For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.</p>
Sonic bangs	<p>Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft.</p>
War risks	<p>Any loss, damage, liability, cost or expense of any kind caused directly or indirectly of any of the following, or anything connected with any of the following whether or not such consequence has been contributed to by any other cause or event:</p> <ul style="list-style-type: none"> • war • invasion • act of foreign enemy • hostilities or a warlike operation or operations (whether war be declared or not) • civil war • mutiny • rebellion • revolution • military uprising • insurrection • civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

