



HOME

Policy wording

Smart insurance from Azur
CONVENIENT · ADAPTABLE · PERSONAL

HOME

Policy wording

INTRODUCTION

Thank you for choosing Azur Underwriting Limited for your personal insurance needs.

Our obsession is to deliver you the highest standard of products and services so you are confident that when it really matters we have you covered.

If you have any questions or queries regarding your Smart Home policy wording, please contact your trusted insurance broker.

Sincerely,
Your Team at Azur

This policy is not complete without a schedule. This policy, your schedule and any endorsement clauses detailed on it, set out the agreement between you and us. They should be read as one document. Cover for each section will only be in operation where indicated on your policy schedule.

Various provisions in this policy and endorsement clauses in the policy schedule restrict or exclude cover. Read the entire policy carefully to determine your rights and duties, and what is and is not covered. You may not be entitled to claim under this policy if you have not complied with its terms.

Azur Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FRN 774401). Azur Underwriting Limited is a company registered in England & Wales (company number 09903413) with a registered office at 7th Floor, 1 Minster Court, Mincing Lane, London, EC3R 7AA.

SMART HOME
CONTENTS

HOW TO MAKE A CLAIM	3
PART I – GENERAL DEFINITIONS	5
PART II – GENERAL CONDITIONS	8
PART III – GENERAL EXCLUSIONS	11
PART IV – BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS	13
PART V – LIABILITY	20
PART VI – PERSONAL CYBER COVER	24
PART VII – LEGAL EXPENSES	30
PART VIII – HOME EMERGENCY	40
PART IX – GENERAL POLICY PROVISIONS	44
PART X – HOW TO MAKE A COMPLAINT	47

SMART HOME

HOW TO MAKE A CLAIM

We hope you don't need to make a claim, but if you do our team of experts are here to help 24 hours a day, 7 days a week.

Calls may be monitored or recorded to improve our service and for security or regulatory purposes.

BUILDING, CONTENTS & LIABILITY

Cover for loss, theft or damage to your building, contents, pedal cycles, collections listed in your policy schedule and personal injuries and liabilities.

Telephone

+44 (0)20 3319 7909

Email

smartclaims@azuruw.com

In writing

Claims Department, Azur Underwriting Limited,
4 Christopher Street, London, EC2A 2BS.

LEGAL EXPENSES

Cover for legal disputes in employment, domestic employment, contracts or property and loss of earnings while attending court.

Telephone

+44 (0)117 917 1698

Download claims form

www.arag.co.uk/newclaims

Under no circumstances should you instruct your own lawyer or accountant as the insurer will not pay any costs incurred without our agreement.

PERSONAL CYBER

Cover for fraud, telephone hacking, cyber ransom, identity theft assistance, data privacy, transmission of computer viruses and loss of reputation.

Telephone

+44 (0)20 3319 7909

Email

new.loss@hsbeil.com

In writing

Claims Department, HSB Engineering Insurance Limited,
Chancery Place, 50 Brown Street, Manchester, M2 2JT.

HOME EMERGENCY

Cover for home emergencies which require immediate action in order to prevent damage or further damage to your main home, or alleviate any health risk to you.

Telephone

+44 (0)330 30 31 851

You must report any major emergency to the Emergency Services or the company that supplies the service which could result in serious damage to the home or injury.

MAKING A CLAIM

We are committed to providing the finest claims service in the industry.

When a loss occurs, we aim to respond immediately with practical advice and assistance.

In order for us to deal with your claim please ensure that you fulfil the obligations set out below. Not doing so may affect a claim.

YOUR DETAILS

You will need to provide your name and policy number along with any other information we may ask.

NOTIFY US AS SOON POSSIBLE

We must be notified as soon as it is reasonably practical after an event which may give rise to a claim. If a crime has been committed, you must also tell the police and keep note of the crime reference number.

LATE NOTIFICATIONS

If we are unable to investigate the claim fully due to late notification we may be unable to either accept the claim or pay the claim in full if the amount claimed has increased as a result of the delay.

DO NOT ADMIT RESPONSIBILITY

Please ensure that you do not admit responsibility or make an offer of payment to a 3rd party without talking to us first.

CORRESPONDENCE

If you have any correspondence regarding a claim please send it to us as soon as you can.

SETTLING CLAIMS

To help us settle your claim we will require you to prove that the loss has happened. Please give us all the co-operation we need to investigate your claim, including evidence of the value of the items involved in a claim as well as any other relevant information and documents we may reasonably require.

CAUSING INJURY OR DAMAGE TO PROPERTY

If you are being held responsible for causing an injury or damage to a person or property, we may take over and deal with the defence or settlement of any claim in your name. You must forward any letter, claim, writ, summons or any other legal document that you receive as soon as reasonably possible.

RECOVERY PROCEEDINGS

If you have the right to recover all or part of any payment made under this policy from a third party we may start recovery proceedings in your name. We ask that you give us all the assistance we need to do this. Any costs that we agree will be paid by us.

POLICY LEVEL COVERS

If you have personal cyber, legal expenses, or home emergency cover please also refer to the claims conditions in those sections.

If any claim made under this policy is fraudulent in whole or part, we will not be liable to pay any part of the claim, and we may recover from you any sums paid by us in relation to the claim. Furthermore, we may treat this policy as having been terminated with effect from the time of the fraudulent act.

PART I

GENERAL DEFINITIONS

Words with special meanings are defined here or in the part of the policy where they are used. Any word or expression that appears in the definitions section has the same meaning wherever it appears.

Words that use the masculine gender include the feminine and vice versa. Words using the singular include the plural and vice versa.

Any additional special definitions are shown in the section to which they apply.

Aircraft

Any device used or designed for flight, except model or hobby craft not used or designed to carry people or cargo.

Art and collectables

Individual items, collections and sets that have artistic or historical value, are rare or unique and are used solely for domestic purpose all of which belong to you or for which you are legally responsible including but not limited to; antique furniture, paintings, drawings, etchings, maps, prints, photographs, books and manuscripts, tapestries and rugs, clocks and barometers, statues and sculptures, stamps, coins, medals, collectables, china, porcelain, guns, household gold/platinum/pewter and silverware including plated items.

We do not include jewellery and watches within art and collectables.

Bodily injury

Identifiable physical injury to the body that results from a covered loss which is caused directly and solely by an accident, which is not intentionally self-inflicted and does not result from sickness or disease.

Broker

Your insurance intermediary who has arranged this policy on your behalf.

Buildings

Means the main dwelling and attached buildings including items that are fixed to and form part of such structure, fixed fuel tanks, underground service pipes, cables, drains and sewers, within the grounds of your home at the address shown in the schedule and which belong to you or for which you are legally responsible.

Business

A part-time or full-time trade, occupation or profession, including farming or stud activities.

Business equipment

Furnishings, supplies and equipment used to conduct business from the home.

Collections

The total of Art and Collectables, Jewellery and Watches, all of which belong to you or for which you are legally responsible.

PART I

GENERAL DEFINITIONS

Contamination

Is an impurity resulting from the mixture of or contact of a substance with a foreign substance.

Contents

Household goods, clothing and personal property, all of which belong to you or for which you are legally responsible. Please refer to your schedule for specific limits which may apply.

We do not include art and collectables, pedal cycles, money, bank cards, gold or jewellery and watches within contents.

Damages

The sum of money required to satisfy a claim, whether settled or agreed to in writing by us or resolved by judicial procedure.

Domestic Duties

Those duties related to your home and gardens, incidental business in respect of farming only at the home or for your personal home office if you have less than 5 employees. This definition does not include employees who are employed to provide care for you other than domestic child care. We exclude any employee involved in demolition, alterations, extensions or renovations to any part of the home.

Domestic Employee

Any person employed by you in connection to domestic duties at your residence who is:

- a. Employed by you under an employment contract in the United Kingdom or a country which is a member of the European Union; or
- b. Self employed and working on a labour only basis under your control or supervision in the United Kingdom or a country which is a member of the European Union

Family Member

Any member of your household who resides with you on a permanent basis.

Heave

The upward movement of the ground beneath the buildings or other permanent structures as a result of the expansion or swelling of the subsoil.

Home

The private residence at the address shown in your schedule.

Insured person

You or a family member; and any additional insured named in the policy schedule.

Jewellery and Watches

Jewellery including articles of personal adornment containing gemstones, silver, gold, platinum or other precious metals; costume jewellery and watches all of which belong to you or for which you are legally responsible. We do not include unset gemstones within Jewellery and Watches.

Landslip

Sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time.

Market Value

The amount for which an article could reasonably be expected to be replaced immediately prior to the time of loss or damage with one substantially similar.

Money

Bank notes, coins that are not part of a collection, cheques, postal orders, bank drafts, traveller's cheques, postage stamps, saving stamps, certificates and premium bonds. Money does not include cryptocurrency.

Mould

Any type or form of fungus, including but not limited to all forms of mould or mildew, and any mycotoxins, spores, scents, vapours, gas or substance, including any by-products, produced or released by mould.

Normal Settlement

The downward movement of the ground beneath the buildings or other permanent structures as a result of the soil being compressed by the weight of the buildings or other permanent structures.

Occurrence

- a. a loss or an accident which occurs during the policy period and results in personal injury or property damage; or
- b. an offence, including a series of related offences, committed during the policy period that results in personal injury or property damage.

Other Permanent Structures

Any permanent structures within the grounds of your home not attached to your buildings or any boundary walls attached to your buildings which belong to you or for which you are legally responsible.

PART I

GENERAL DEFINITIONS

Pedal Cycles

Pedal cycles including electric pedal cycles and pedal cycle accessories and parts.

Personal injury

Means the following injuries, or death resulting directly from the following injuries:

- a. bodily injury;
- b. unlawful detention, false imprisonment or false arrest;
- c. shock, emotional distress, mental injury;
- d. invasion of privacy;
- e. defamation, libel or slander;
- f. malicious prosecution; or
- g. unlawful entry or eviction.

Policy

This insurance document and the schedule, including any endorsements.

Policy period

The period of insurance shown in your schedule.

Pollution

Any solid, liquid, gaseous or thermal irritant or contamination, including smoke, vapour, soot, fumes, acids, alkalis, chemicals or waste.

Property damage

Actual physical harm to, destruction of, or loss of use of tangible property.

Schedule

The document showing your name, your address and your insurance details that we sent you when we accepted this insurance or following any subsequent amendment to your cover, whichever is the more recent.

Statement of fact

The document showing your name, your address including your risk details which you declared when we accepted this insurance or following any subsequent amendment to your cover, whichever is the more recent.

Subsidence

The downward movement of the ground beneath the buildings or other permanent structures other than by normal settlement.

Sum insured

The most we will pay as shown in your schedule.

Tenants Improvements

Additions, alterations, installations or fixtures that you paid for, or are responsible for, at your home.

Terrorism

The use of force or violence and/or the threat thereof committed for political, religious, or ideological purposes and with the intention to influence any government and/ or to put the public or any section of the public in fear.

Unfurnished

The home is not equipped with kitchen appliances, fixtures and fittings, curtains, carpets, beds and furniture essential for modern living.

United Kingdom

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

Unoccupied

Not lived in for 60 consecutive days or not adequately furnished to be lived in normally.

Vermin

Brown or black rats, house or field mice, and wasps' or hornets' nests.

Waste

Materials to be disposed of, recycled, reconditioned or reclaimed.

Watercraft

A boat or craft designed for use on or over water.

We, us, our

Insurers as named in your schedule as underwriter for their relevant policy section, or, as the context requires for the purposes of the administration of this policy, Azur Underwriting Limited as agent of the insurers.

You, your

The insured person or legal entity named on the schedule, his or her spouse, civil partner or common law partner, and any dependent children who live in the same household. This includes any employees who live in the home whose duties are for domestic purposes relating to the home and its gardens.

PART II

GENERAL CONDITIONS

Throughout this policy, words with special meanings or definitions are used. Please refer to the definitions section to understand the meanings of these words.

Any word that appears in the definitions section has the same meaning wherever it appears.

DEFINITIONS USED IN THIS SECTION

broker

buildings

collections

contents

home

market value

occurred

other permanent structures

policy

policy period

schedule

statement of fact

sum insured

unfurnished

unoccupied

we/us/our

you/your

See **Part I General Definitions**, for all general definitions.

PART II

GENERAL CONDITIONS

At Azur we aim to be open, fair and transparent in all our dealings with you. In return we expect the following commitment to us.

YOU PROMISE US

You will:

1. always ensure that any information provided to us is accurate, complete and up-to-date. Tell your broker as soon as possible if this information changes. If you are in any doubt, please talk to your broker. We will tell you if a change in information affects your insurance;
2. always maintain your home in a good state of repair and try to prevent accident or injury, as well as protecting your property against loss or damage. Not doing so can mean a claim is more likely, that an incident may not be covered under this policy and could result in your insurance being invalid;
3. let us know before you start any work to extend, repair, renovate, build, decorate or demolish any part of the buildings or other permanent structures if the estimated cost of this work is more than £75,000 in total. Please tell your broker at least 30 days before this work starts so that we can assess any potential increase in the risk of your home being damaged. We will tell you if the building works affect your insurance. For example we may be unable to continue insuring your home or we may ask you to pay more for your insurance;
4. tell your broker if your home is going to be unoccupied or unfurnished. Losses are more likely to occur in unoccupied or unfurnished properties so we may amend the terms of your insurance;
5. pay your premium as shown in your schedule;
6. keep the sums insured at a level which represents the full value of the property. For buildings and other permanent structures full value should represent the full rebuilding cost including removal of debris and professional fees. For contents the replacement cost as new, and for collections the current market value;
7. notify your broker immediately upon filing or service of legal documents initiating your bankruptcy, insolvency or any non-motoring convictions.

Please ensure that you fulfil all these obligations. Not doing so may affect a claim or could result in your insurance being invalid.

IN RETURN, WE PROMISE YOU

We will:

1. insure you in accordance with the terms and conditions of this policy in return for the premium you pay;
2. pay covered claims as quickly as possible;
3. write to your broker at least 21 days in advance of your renewal date with our offer to renew, or to give you time to make other arrangements if we are unable to renew your insurance. The renewal offer will include the premium and any changes in the terms and conditions for the next policy period which, unless you have advised us otherwise, will automatically proceed if you continue to pay your premium. If you do not wish to renew your insurance with us please let your broker know before the renewal date of your policy. We reserve the right to amend your renewal terms and premium if you tell us about a claim after we have worked out your renewal terms and premium, which occurred during the current policy period;
4. maintain cover in the event of your death, on behalf of your legal representative for the remainder of the policy period. We may need to make changes to your policy terms at this time should the occupancy of the property change;
5. automatically broaden the cover provided by your policy if we make enhancements to the cover that don't result in an additional premium charge.

CANCELLING YOUR POLICY

1. we will refund your premium in full if, for any reason, you feel that this insurance does not meet your requirements. To receive a full refund you need to cancel this insurance within 15 days of cover starting or the day on which you receive the policy schedule, whichever is the later and not have made a claim. If you cancel after the first 15 days and have not made a claim, we will return a pro-rata proportion of your premium. We will refund all premiums paid, via your broker, within 30 days from the date we receive notice of cancellation from you;
2. we will only cancel your insurance for a valid reason such a failing to comply with Part II – General conditions and only after giving you at least 14 days' notice which will be sent by recorded post to the correspondence address shown in your schedule. We will return a pro-rata proportion of your premium, providing no claims have been made. If a claim has been made, or there has been an incident which may give rise to a claim, no refund will be given.

PART II

GENERAL CONDITIONS

THE INFORMATION PROVIDED TO US

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy.

We rely on the information you provide to us when we decide whether to offer this insurance to you, the terms upon which to offer it, and what the premium will be. This is why it is important that you are careful when answering any questions we ask, and you make sure your information is accurate and complete.

Please tell your broker as soon as possible to let us know if there are any changes to the information set out in the statement of fact or on your schedule, or if you become aware that any information previously provided to us is inaccurate.

If we find out that you have deliberately or recklessly provided us with false or misleading information, we will treat this insurance as void and decline all claims.

Additionally, if we find out that you carelessly provided us with false or misleading information, it could affect your policy and any claim you may bring under the policy. This could include the following:

- a. If we would not have offered you insurance at all if we had been provided with accurate and complete information, we may cancel your policy, refuse to pay a claim and return the premium paid;
- b. We may not pay a claim in full, but instead reduce the amount of any payment in line with the proportionate reduction in premium you have paid;
- c. We may revise the premium and/or change any excess; and
- d. The extent and terms of the cover may be affected.

If we do any of the above, we will write to you explaining why this is happening. If you disagree with what we are doing, please tell us. If you are still not satisfied, you may ask the Financial Ombudsman Service to review your case without affecting your legal rights. Please refer to **Part X – How to make a complaint** for details of how to do this.

OTHER THINGS TO BE AWARE OF

Unless the schedule provides to the contrary, this contract will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

All our communications with you will be in English.

When a claim is made, we will only ever pay up to the relevant sum insured.

If there is more than one person named in the schedule (known as a joint insured), the total amount we will pay following a claim will not exceed the sum insured we would be liable to pay to any one of you.

You and we are the only parties to this policy. Nothing in this policy is intended to give any person any right to enforce any term of this policy which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

PART III

GENERAL EXCLUSIONS

These exclusions apply to each and every section of this policy, unless otherwise stated. They apply in addition to any specific exclusions listed under a particular section.

DEFINITIONS USED IN THIS SECTION

contamination

family member

policy

policy period

pollution

sum insured

terrorism

we/us/our

you/your

See **Part I General Definitions**, for all general definitions.

PART III

GENERAL EXCLUSIONS

WHAT IS NOT COVERED

The following exclusions apply to the whole of your policy. There are more specific exclusions which are shown in the sections to which they apply.

We do not cover any loss, damage, injury, liability, legal claim, costs or expenses:

1. Deliberate, Dishonest or Criminal Acts

arising out of a deliberate, dishonest or criminal act by you, a family member or anyone acting on your behalf. This exclusion does not apply to theft of insured property by domestic staff;

2. Terrorism

directly or indirectly caused by an act of terrorism from:

- a. biological or chemical contamination;
- b. use of a biological, chemical or nuclear weapon; or
- c. any failure in the supply of gas, water, electricity or phone service to your home; which is caused by an act of terrorism;

3. Nuclear Reaction or Radioactivity

directly or indirectly caused by any nuclear reaction, nuclear radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these;

4. War Risks

due to war, civil war, invasion, act of foreign enemy, hostilities, rebellion, revolution or military force;

5. Government, Public or Local Authority

due to the deliberate actions of any government or public or local authority;

6. Other Insurances

that would be covered under another insurance if this policy did not exist. We will pay the amount exceeding the cover available under that other insurance up to the sum insured;

7. Uninsured losses

not covered by this policy. If, by law, we must make a payment that is not covered by this policy, we have the right to recover the payments from you or the person who is liable;

8. Sanctioned Entities

and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition, restriction or any applicable anti-terrorism legislation or regulation under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, or the United States of America or the United Kingdom;

9. Pollution or Contamination

caused directly or indirectly by pollution or contamination irrespective of cause other than the loss of domestic oil, gas, liquefied petroleum gas or metered water as shown under additional covers;

10. Prior Occurrences

which occurred prior to the policy period.

PART IV

BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS

Your schedule will show whether you have chosen to insure your buildings, other permanent structures, contents, collections and/or pedal cycles. Your schedule will also indicate for each category what the sum insured is.

DEFINITIONS USED IN THIS SECTION

- aircraft
- art and collectables
- buildings
- business
- business equipment
- collections
- contamination
- contents
- family member
- heave
- home
- jewellery and watches
- landslip
- market value
- money
- mould
- occurrence
- other permanent structures
- pedal cycles
- policy
- policy period
- pollution
- schedule
- subsidence
- sum insured
- tenants improvements
- unoccupied
- vermin
- watercraft
- we/us/our
- you/your

See **Part I General Definitions**, for all general definitions.

PART IV

BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS

All the general conditions and definitions apply to this section. Some additional exclusions for this section are also shown below under **F. Exclusions**.

If you need to make a claim, please refer to 'Making a claim' at the start of this policy document.

A BASIS OF COVER

We will insure the property shown in your schedule against all risks of physical loss or physical damage which happens during the policy period unless an exclusion applies.

Your contents, pedal cycles and collections are insured against all risks of physical loss or physical damage while at your home and while temporarily removed for no longer than 60 consecutive days anywhere else in the world unless an exclusion applies.

B ADDITIONAL COVERS

Please refer to your schedule to see the maximum sum insured we will pay for each covered loss concerning the additional covers shown below. Your excess applies to these covers unless stated otherwise.

1. Alternative accommodation and rent

If a covered loss makes your home uninhabitable, we will also cover the reasonable costs for alternative accommodation and any ground rent you have paid or are obligated to pay up to the sum insured or timeframe shown in your policy schedule. Payment will continue for the shortest reasonable amount of time necessary to restore your home to a habitable condition. This includes accommodation for your domestic pets and horses.

If you are not able to rent out your home, that you usually rent to others because of a covered loss, we will pay the rent you would have received including ground rent for the reasonable amount of time necessary to restore your home to a habitable condition, up to the sum insured shown in your policy schedule.

2. Garden reinstatement

We will pay up to the sum insured in your schedule for the reasonable and necessary cost you incur to restore your garden at your home if it is damaged during the policy period. We will only pay for losses caused by fire, lightning, earthquake, explosion or aircraft, theft, attempted theft, vandalism, riots, civil commotion or malicious acts.

If rubbish and waste material has been deposited on your land at the address shown in your schedule during the policy period without your permission, we will also pay the reasonable and necessary cost of its removal.

3. Lock replacement

We will pay for the cost of replacing the locks in your home if the keys to that home are lost or stolen. Your excess does not apply to this cover.

4. Temporary letting of your home

We will pay for a covered loss whilst your home is being temporarily let for no more than 60 days in total per policy period subject to the following exclusions:

- a. We do not cover loss or damage caused by accidental damage; accidental damage is damage that occurs suddenly as a result of an unexpected and non-deliberate action.
- b. We will not pay for any loss or damage caused directly or indirectly by theft or attempted theft, unless there is physical evidence of forced entry or exit from the home resulting from such theft or attempted theft.
- c. We will not pay for any loss or damage caused directly or indirectly by commercial activity, including but not limited to filming or any other business activity.

5. Tenants improvements

We will pay up to the sum insured in your schedule for tenants improvements which covers the fixtures, fittings and interior decorations which are fixed to and form part of the structure of your home against physical loss or physical damage which happens during the policy period. This cover applies where you do not own or are not responsible for insuring the buildings of your home.

6. Removal of nests

We will pay up to the sum insured in your schedule for the removal of wasp, bee, mouse, rat or cockroach nests from your main dwelling.

7. Disability costs

We will pay up to the sum insured in your schedule in total for essential alterations to your home to allow you or a family member to live unassisted following permanent disablement as a result of either an illness or injury which first occurs during the policy period.

PART IV

BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS

8. Trauma cover

Following a violent crime being committed against you or a family member in your home during the current policy period, we will pay up to the sum insured in your schedule (subject to our prior consent and approval) to either carry out necessary improvements to the security at your home or for necessary conveyancing, removal and estate agency fees if, within 90 days of the incident, you feel compelled to move house and had not already planned to do so.

This additional cover will cease to be payable after 12 months from the date of the incident.

9. Forced evacuation

We will pay up to the sum insured in your schedule for the cost of alternative accommodation for you, your domestic pets and horses if a local authority or emergency service prohibits your home from being lived in. We will also cover any loss of rent for up to thirty (30) days if your home is rented to others.

10. Fatal injury

We will pay up to the sum insured in your schedule in total for fatal injury by fire, lightning, aircraft, explosion or physical assault to you at your home, should you die within six months of the event. The event must be the sole or predominant attributable cause of death.

C BUILDINGS COVER – ADDITIONAL COVERS

Please refer to your schedule to see the maximum sum insured we will pay for each covered loss concerning the additional covers shown below. Your excess applies to these covers unless stated otherwise

If we insure your buildings we will also provide you with the following cover:

1. Sale of your home

If you enter into a contract to sell any buildings shown in your schedule, we will cover that building, at the same terms and conditions, for the buyer from the time you exchange contracts (or in Scotland the offer to purchase) until completion of the sale. We will only do this if, and for so long as:

- a. the building is not insured by, or does not have the benefit of, any other insurance;

- b. the building is not unoccupied; and

- c. the policy remains in force.

2. Tracing a leak

We will pay up to the sum insured shown in your schedule for the cost to remove and replace part of your home in order to find the source of the water, oil or gas leak from any fixed domestic water or heating installation or storage tank and the subsequent repairs to the walls, floors or ceilings, driveways, paths, patios or gardens. The leak must occur during the policy period and we do not cover loss or damage to the heating or water system itself.

3. New fixtures and contract works

We will pay up to the sum insured shown in your schedule for loss of or damage to new fixtures, fittings, construction materials and supplies owned by you or for which you are responsible, all kept within the boundaries of your home, whilst awaiting installation or construction.

We do not cover loss of or damage to new fixtures, fittings, construction materials and supplies left in the open or caused during the installation process.

4. Land stabilisation

In the event of a covered loss to your buildings or other permanent structures we will pay up to the sum insured shown in your schedule for required stabilisation, excavation, or replacement of land under or around your buildings or other permanent structures.

D CONTENTS COVER – ADDITIONAL COVERS

Please refer to your schedule to see the maximum sum insured we will pay for each covered loss concerning the additional covers shown below. Your excess applies to these covers unless stated otherwise

If we insure your contents we will also provide you with the following covers:

1. Business equipment

We will pay up to the sum insured shown in your schedule for a covered loss to business equipment at a home listed on the schedule which happens during the policy period.

PART IV

BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS

2. Students' contents

We will pay for physical loss or physical damage to contents which happens during the policy period up to the sum insured shown in your schedule for permanent members of your household who are in full time education while they are studying away from home.

We will not pay for any loss or damage to students' contents caused directly or indirectly by theft or attempted theft located within a building, unless there is physical evidence of forced entry or exit from the building resulting from such theft or attempted theft.

3. Loss of domestic oil, gas, liquefied petroleum gas or metered water

We will pay up to the sum insured shown in your schedule for the cost of loss of domestic oil, gas, liquefied petroleum gas or metered water that has escaped from your heating or water system at a home listed in your schedule which occurs during the policy period.

We also cover the cost of clearing up contamination or pollution of land and/or water at your home caused by any sudden, unforeseen and identifiable oil leakage from any fixed domestic oil installation at your home up to the sum insured shown in your schedule per policy period.

4. Money

We will pay up to the sum insured shown in your schedule for money to insure you against physical loss or physical damage which happens anywhere in the world during the policy period.

5. Guests and domestic employees contents

We will pay for any loss of or damage to contents in your home belonging to guests or domestic employees permanently residing with you up to the sum insured shown in your schedule provided such contents are not otherwise insured.

The maximum amount we will pay for any one article is £500.

6. Quad bikes and toy vehicles

We will pay up to the sum insured shown in your schedule for loss or damage to quad bikes, toy vehicles and motorcycles of under 51cc used within the grounds of your home.

We will not pay for any loss or damage caused by theft, attempted theft and/or malicious damage unless these items are kept in a locked building when not in use.

7. Food spoilage

We will pay for loss of food caused by spoilage due to a temperature change in a refrigerator or freezer caused by an interruption of the power supply, or due to the mechanical breakdown of refrigeration equipment at any home you live at or own.

8. Wine

We will pay up to the sum insured shown in your schedule for loss or damage to wine.

We will not pay for any loss or damage to wine directly or indirectly caused by or resulting from ullage or natural loss of contents; inherent vice, oxidation, cork-fly or climatic conditions including temperature fluctuation.

9. Garden furniture and outdoor items

We will pay up to the sum insured shown in your schedule for loss or damage to garden furniture and outdoor items.

We will not pay for any loss or damage caused by storm, flood or weight of snow.

10. Deeds, bonds, securities or other similar private documents

We will pay up to the sum insured shown in your schedule for loss or damage to deeds, bonds, securities or other similar private documents.

11. Domestic gardening and landscaping equipment

We will pay the market value, up to the sum insured shown in your schedule for loss or damage to domestic gardening and landscaping equipment.

We will not pay for any loss or damage caused by theft, attempted theft and/or malicious damage unless these items are kept in a locked building when not in use.

PART IV

BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS

12. Guns

We will pay up to the sum insured shown in your schedule for loss or damage to guns.

13. Theft from an unattended vehicle

We will pay up to the sum insured shown in your schedule for theft or attempted theft from an unattended motor vehicle.

We will not pay for any loss or damage from, in or on any unattended vehicle unless the vehicle is locked, windows closed and insured items are hidden out of sight.

E PAYMENT OF A LOSS

Your schedule will show you the maximum sum insured we will pay for each covered loss. The excess shown on the schedule is the amount of a covered loss you will pay for each occurrence.

Buildings and other permanent structures

We will pay the cost of repairing or reinstating your tenants' improvements, buildings or other permanent structures at the same location with materials and workmanship of like kind and quality. This includes the fees, costs and expenses agreed by us, which are necessarily incurred in the repair or reinstatement of the damaged buildings or other permanent structures. It does not include any amount required for the excavation, replacement or stabilisation of land under or around a structure, other than the cover provided under C Buildings cover – Additional covers, 4. Land stabilisation.

Following a total loss, where we deem the building or other permanent structures to be beyond economical repair or reconstruction, any salvage shall become our property.

Buildings and other permanent structures matching items

We will not pay for the cost of replacing any undamaged item(s) or parts of items forming part of a pair, set, suite or other article of a uniform nature, colour or design when damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched other than fitted kitchens and bathroom suites.

Contents, art and collectables, jewellery and watches or pedal cycles

For a covered loss to your contents, art and collectables, jewellery and watches or pedal cycles, we will at our option decide whether to:

- repair the item;
- replace the item as new, if a replacement is not available we will replace it with an item of similar quality;
- make a cash settlement for the value at which we could replace the item.

We will not deduct anything for wear and tear.

Payment for specified items and unspecified items:

a. Specified items

i. Total loss

For a covered loss to an item listed in your schedule of items, we will at our option decide whether to:

- replace the item as new, if a replacement is not available we will replace it with an item of similar quality; or
- make a cash settlement for the value at which we could replace the item.

ii. Partial loss

If only part of the specified item is lost or damaged, we shall pay either the amount to restore the item to its condition immediately before the loss or to make up the difference between its market value before and after the loss. If after the restoration the market value of the item is less than its market value immediately before the loss, we shall pay the difference. In no event shall payment exceed the sum insured for that item.

b. Unspecified items

We shall pay the amount required to restore or replace the property, whichever is less, without deduction for depreciation, for a covered loss to collections with unspecified cover as shown in the schedule. If after the restoration the market value of the item is less than its market value immediately prior to the loss, we shall pay the difference. We will not pay more than the single article limit as shown in your schedule.

PART IV

BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS

Contents, art and collectables, jewellery and watches or pedal cycles matching items

We will not pay for the cost of replacing any undamaged item(s) or parts of items forming part of a pair, set, suite or other article of a uniform nature, colour or design when damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched except:

- i. for items of art, jewellery and watches – provided that you surrender any undamaged matching item(s) and/or parts to us and we agree to accept them, we will at our option, replace or pay the replacement cost of the complete matching set
- ii. for all other contents – we will pay up to 50% of the cost of replacing any undamaged matching item(s) or parts of matching items.

In no event shall payment exceed the sum insured for that item or the unspecified single article limit as shown in your schedule.

F EXCLUSIONS

The following additional exclusions apply to Part IV – Buildings, contents, pedal cycles and collections and are in addition to the General Exclusions on page 11 of this policy.

We do not cover:

1. loss or damage caused by gradually operating causes such as wear and tear, deterioration, inherent vice, latent defect, mould, presence of mould or fungus, mechanical or electrical breakdown, warping or shrinkage, rust or other corrosion, wet or dry rot, aridity, dampness or temperature extremes;
2. loss or damage caused by cleaning, repairing, renovation, restoration or any similar process;
3. loss or damage caused by wind or storm to gazebos, pergolas, arbours, gates, fences, bridges, piers, wharf, decks, hedges, plants or trees. This exclusion shall not apply to damage caused by falling trees and the cost of removing a fallen tree in order to carry out repairs on such property;
4. loss or damage caused by escape of water and/or oil or freezing water, while your home is not being lived in for more than five days in a row during the months of October through to April. This exclusion does not apply if the central heating is installed and in operation to maintain at all times a minimum of 10 degrees celsius or the water is turned off at the mains and the water system is drained;
5. loss or damage caused by subsidence, heave or landslide:
 - a. to domestic fixed fuel tanks, swimming pools, ponds, water features, terraces, patios, hard tennis courts, driveways, footpaths, bridges, walls, gates, hedges and fences, unless the main dwelling also sustains a covered loss or damage at the same time by the same event; or
 - b. to solid floors unless the foundations beneath the exterior walls of your home are also damaged at the same time by the same event.
6. the cost of removing an infestation from your home other than the cover provided under Removal of nests;
7. loss or damage caused by faulty, inadequate or defective planning, design, specifications, workmanship, repair, construction, renovation, remodelling, grading, compaction, surveying or siting;
8. loss or damage caused by faulty, inadequate or defective materials used in repair, construction, renovation or remodelling;
9. loss or damage caused by faulty, inadequate or defective maintenance of part or all of any property whether at or away from the home;
10. loss or damage caused by coastal or river erosion;
11. loss caused by you not receiving goods and services you have paid for;
12. loss of or damage to any item during transit, which is not suitably packed and secured relative to its value and method of transportation;
13. loss or damage from, in or on any unattended vehicle unless the vehicle is locked, windows closed and insured items are hidden out of sight;
14. loss or damage to ride-on lawn mowers unless you keep them in a locked building when not in use;
15. loss or damage to pedal cycles left unattended away from your home unless locked to a fixed structure or located within a locked building;

PART IV

BUILDINGS, CONTENTS, PEDAL CYCLES & COLLECTIONS

16. motorised land vehicles and their accessories other than domestic gardening and landscaping equipment, or cover provided under D Contents cover – additional covers, 6. Quad bikes and toy vehicles;
17. any motorised land vehicle subject to a motor vehicle registration;
18. aircraft or aircraft parts, watercraft and their accessories, other than sail boards and surfboards;
19. sports equipment while being used, caravans, trailers or marquees;
20. animals, birds or fish;
21. buildings or other permanent structures used for any business activity which is not of a clerical and administrative nature;
22. contents used for any business activity. This exclusion shall not apply to business equipment if your business activity is of a clerical and administrative nature only;
23. electronic data;
24. loss, damage or liability directly or indirectly caused by or contributed to, by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system;
25. loss or damage caused by frost;
26. loss or damage caused by rodents, insects or vermin (squirrels excepted). However, this exclusion does not apply to ensuing covered loss unless another exclusion applies;
27. the costs involved in retrieving your personal data from the computer or other personal electronic devices which have suffered physical damage;
28. loss or damage caused by bulging, expansion, shrinking or settling, including resultant cracking, of foundation, floors, walls, patios, pavements, ceilings or roofs unless caused by subsidence, heave or landslip;
29. loss or damage caused by extremes of temperature, dampness or dryness of atmosphere, or water vapour to your home, contents or collections. This exclusion does not apply to loss or damage caused directly by rain, sleet, snow or hail;
30. loss or damage to money, stamps or coins caused whilst being handled or worked on or by fading, creasing, handling, denting, scratching, tearing, thinning, colour transfer, aridity, dampness, or extreme temperature;
31. loss or damage caused by the taking or other misappropriation of contents from you or a family member by you or a family member;
32. loss or damage caused by domestic pets due to chewing, scratching, tearing or fouling;
33. loss or damage to property of lodgers, boarders, or other tenants;
34. any claim or loss for which cover is provided under Part VI – Personal Cyber Cover;
35. loss or damage where you sign an agreement with the contractor which needs specific or joint insurance;
36. any fees incurred in preparing or furthering any claim under this policy.

PART V

LIABILITY

Liability cover is automatically included in your Smart Home insurance policy. The limits of insurance are shown on your policy schedule.

DEFINITIONS USED IN THIS SECTION

bodily injury

business

damages

domestic duties

domestic employee

family member

home

insured person

mould

occurrence

personal injury

policy

policy period

property damage

residence

schedule

sum insured

united kingdom

watercraft

we/us/our

you/your

See **Part I General Definitions**, for all general definitions.

PART V

LIABILITY

A BASIS OF COVER

We will pay damages an insured person is legally obligated to pay for personal injury or property damage caused by an occurrence covered by this policy anywhere in the world, unless stated otherwise or an exclusion applies.

B PAYMENT OF A LOSS

The most we will pay for all claims for personal injury and property damage as a result of any one occurrence is the liability sum insured shown in your schedule. This insurance applies separately to each insured person against whom a claim is made or lawsuit is brought, but we will not pay more than the limit shown in your schedule for any single occurrence regardless of the number of insured persons, claims made or persons injured.

Payments under Section C. Defence Cover, except any settlement payment, are in addition to the liability sum insured shown in your schedule.

C DEFENCE COVER

We will pay the legal defence costs and legal expenses incurred by an insured person with our prior written consent. In jurisdictions where we may be prevented from defending an insured person for a covered loss because of local laws or other reasons, we will pay only those legal defence expenses incurred with our prior written consent for the insured person's defence.

Our duty to pay the defence costs and legal expenses of any claim or suit arising out of a single occurrence ends when the amount we have paid in damages for that occurrence equals the liability cover limit shown on the schedule of this policy.

D ADDITIONAL COVERS

These payments are in addition to the sum insured for damages unless stated otherwise or an exclusion applies.

1. Credit cards, forgery, and counterfeiting

We will pay up to the sum insured shown in your schedule for:

- a. any amount you are legally obligated to pay resulting from:
 - i. theft or loss of a bank card or credit card issued in your name that is not held for any trade, business or professional purposes; or
 - ii. loss caused by forgery or alteration of any cheque or negotiable document.

A loss will not be covered unless all the terms for using the card, cheque or negotiable document are complied with.

- b. loss caused by accepting in good faith any counterfeit paper currency.

These payments are in excess of any other insurance cover in force.

2. Defective Premises Act liability

We will cover damages you are legally liable to pay under the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 or the comparable enacting legislation in Scotland, in connection with any home which you have previously owned or occupied provided that at the time of the incident giving rise to liability you had disposed of all legal title to and interest in that home, and no other insurance covers the liability.

If the policy is terminated pursuant to a sale of the home you will be insured for a period of seven years after the date of termination but the insurance will cover only liability incurred in connection with the home and will not apply if the liability is covered under a more recently effected or current policy. We do not cover any liability for the cost of putting right any fault or alleged fault.

Employer's liability

We will pay damages you are legally obliged to pay to domestic employees for injury or illness arising from an accident. The accident must arise from domestic duties the domestic Employee undertakes whilst in your employment at a residence listed on your schedule or while on a temporary trips with you to another location.

PART V

LIABILITY

We will not cover damages you are legally obliged to pay for domestic employees who have been in the United States of America or Canada for more than 90 days in total during the period of insurance

We may pay defence costs and legal expenses incurred by you with our prior written consent. The most we will pay is the domestic employers liability cover limit shown in your schedule.

3. Reversal of damages

We will pay up to the liability limit shown in your schedule for damages and assessed costs which have been awarded to you but which have not been paid within 3 months of the date of the award for:

- a. accidental bodily injury; or
- b. accidental loss or damage to property

Provided that:

- a. the damages awarded were not in respect of an incident arising out of your profession, occupation or business;
- b. you would have been covered by this policy if you were in the position of the person you are claiming damages against; and
- c. there is no appeal in progress.

This cover only applies if the damages are awarded by a court in the European Union.

E EXCLUSIONS

This policy does not provide cover for liability, defence costs or any other cost or expense for:

1. Personal injury or property damage which happen in the United States of America or Canada if you have been in either or both of those countries for more than 90 days in total during the 12 months from the start of this policy or from the renewal date;
2. Personal injury or property damage arising out of the ownership, maintenance, use, loading, unloading, or towing of any aircraft or the use of unmanned drones that are guided remotely.
3. Personal injury or property damage arising out of an insured person's business pursuits, investment activity or any activity intended to generate a profit.

However, this exclusion does not apply to voluntary work for an organised and registered charitable, religious or community group.

4. Personal injury or property damage of anyone whose main dwelling is in the United States of America or Canada;
5. Personal injury or property damage arising out of owning, occupying, using or possessing any land or building not at the address in the schedule;
6. Property damage to property owned by, or in the custody, care or control of, an insured person.
7. Personal injury or property damage arising from contracts or agreements, whether written or unwritten, unless liability would have existed without the contract or agreement.
8. We do not cover any loss or damage for which an insured person may be held liable in relation to a dog defined as 'dangerous' under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) order 1991 and any amending legislation.
9. Personal injury or property damage arising out of any insured person's acts, errors or omissions as an officer or member of the board of directors of any corporation or organisation. This exclusion does not apply to bodily injury or property damage arising out of an insured person's actions for a non-profit making corporation or organisation unless another exclusion applies.
10. Personal injury arising out of actual, alleged or threatened discrimination or harassment due to age, race, national origin, colour, sex, creed, disability, sexual preference or any other discrimination.
11. We do not cover any home used as an insured person's guarantee of financial performance of any organisation, insured person or other individual.
12. Personal injury or property damage resulting from any criminal, wilful, intentional or malicious act or omission by an insured person. We also will not cover claims for acts or omissions of an insured person which are intended to result in, or would be expected by a reasonable person to cause, property damage or personal injury. This exclusion applies even if the injury or damage is of a different kind or degree, or is sustained by a different person, than expected or intended.

However, this exclusion does not apply to bodily injury if the insured person acted with reasonable force to protect any person or property.
13. Personal injury to an insured person under this policy.

PART V

LIABILITY

- 14.** Personal injury or property damage arising directly or indirectly, in whole or in part, out of the actual or alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any mould.

However, this exclusion does not apply to personal injury or property damage arising out of mould that is, is on, or is contained in, a good or product intended for consumption.

- 15.** Personal injury or property damage arising out of the ownership, maintenance, use, loading or unloading of any motorised land vehicle. This exclusion does not apply to:
- golf buggies;
 - quad bikes or motorcycles of under 51cc used within the grounds of a location listed on the schedule;
 - garden equipment used for domestic purposes;
 - a motorised land vehicle laid up at your residence; or
 - a vehicle for use by a disabled person that does not require registration for the road; unless being used for or in connection with racing or time trials.
- 16.** Personal injury or property damage arising out of an insured person's performing or failure to perform professional services for which any insured person is legally responsible or licensed.
- 17.** Personal injury arising out of any actual, alleged or threatened:
- sexual molestation, misconduct or harassment;
 - corporal punishment; or
 - sexual, physical or mental abuse.
- 18.** Personal injury resulting directly or indirectly from any illness, sickness or disease transmitted intentionally or unintentionally by an insured person to anyone. We do not cover any damages for any threat of exposure or any consequences resulting from that illness, sickness, or disease.
- 19.** Personal injury or property damage arising out of the ownership, maintenance, use, operation, loading or unloading of any watercraft.
- 20.** Personal injury or property damage arising out of the ownership, maintenance, use, loading or unloading of any wind powered land vehicle.
- 21.** Personal injury arising out of wrongful termination of employment.
- 22.** Amounts you legally have to pay after a judgment or award from courts that are outside the United Kingdom or any member state of the European Union. This also applies to the enforcement of such awards in courts in the United Kingdom or within the European Union.
- 23.** Personal injury or property damage arising directly or indirectly caused by a computer virus.
- 24.** Personal injury or property damage where you are entitled to payment under any other insurance, including but not limited to any house or travel insurance, until that insurance is exhausted.
- 25.** Any claim or loss for which cover is provided under Part VI – Personal Cyber Cover.
- 26.** Loss, damage or liability directly or indirectly caused by or contributed to, by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

PART VI

PERSONAL CYBER COVER

Personal Cyber cover is included in your Smart Home insurance policy if shown on your policy schedule.

DEFINITIONS USED IN THIS SECTION

business

computer virus

cyber event

damage

damages

data

defence costs

denial of service attack

hacking

home systems

personal data

policy

policy period

schedule

sum insured

we/us/our

you/your

See **Part I General Definitions**, for all general definitions.

PART VI

PERSONAL CYBER COVER

This cover is underwritten by HSB Engineering Insurance Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

HSB Engineering Insurance Limited registered address, HSB Engineering Insurance Limited, 6 London Street, London EC3R 7LP. Registered in England and Wales, number 02396114 and Ireland 906020.

Cover is only operative if indicated on your policy schedule.

A SPECIAL DEFINITIONS

The definitions below apply only to Part VI – Personal cyber cover, and where the same words are defined elsewhere in this policy, these special definitions apply.

Computer virus

Any malware, program code or programming instruction designed to damage home systems.

Cyber event

- malicious deletion, corruption, unauthorised access to, or theft of data; or
- damage or disruption caused by computer virus, hacking or denial of service attack, affecting your home systems.

Damage

Total or partial loss, damage, destruction, or corruption.

Damages

- financial compensation you have to pay, except for fines, penalties, liquidated damages (contractual penalties), punitive or exemplary damages (extra damages to punish you) or aggravated damages (more severe damages to reflect the seriousness of an offence); or
- third parties' costs and expenses you have to pay as a result of a claim being brought against you.

Data

Facts, concepts, information, ideas, text, recordings and images which are converted to a form which can be processed by home systems, but not including software and programs.

Defence costs

Costs and expenses we agree to in writing for investigating, settling or defending a claim against you.

Denial of service attack

Malicious and unauthorised attack which overloads any home systems.

Hacking

Unauthorised or malicious access to any home systems by electronic means.

Home systems

Any personal computing or electronic device that connects to the internet or to other electronic devices and any associated data, software and programs.

Personal data

Information which could identify you or allow your identity to be stolen or fraud to take place on you.

We, us, our, and ours

Means HSB Engineering Insurance Limited, as insurer, or, as the context requires for the purposes of the administration of this policy, Azur Underwriting Limited as agent of HSB Engineering Insurance Limited.

You/your

The person(s) shown in the schedule and all permanent members of that person's home, including any employees who live in the home whose duties are for domestic purposes relating to the home and its gardens.

For Section 3 Cyber online liability, you means the person(s) shown in the schedule and all members of that person's family who permanently live at the home.

B BASIS OF COVER

Section 1 – Cyber home systems damage.

We will pay for the following arising as a result of a cyber event you discover during the policy period:

1. Home systems restoration

The cost of investigating, reconfiguring and rectifying any damage to your home systems, and restoring data (but not the cost to recreate data if you cannot restore it from other sources).

PART VI

PERSONAL CYBER COVER

This does not include the value of data to you, even if the data cannot be restored.

2. Computer virus removal

The cost of locating and removing a computer virus from your home systems; and

3. Professional assistance

The cost of hiring professional consultants to make recommendations on how to prevent your home systems from being infected by computer virus or to prevent hacking.

Section 2 – Cyber crime

We will pay for the following which you discover during the policy period:

1. Fraud

Your financial loss as the result of a fraudulent communication or input, destruction or modification of data in your home systems which results in:

- money being taken from any account;
- goods, services, property or financial benefit being transferred; or
- any credit arrangement being made;

as long as you have not received any benefit in return.

We will also pay the cost of proving that transactions are fraudulent and that contracts or agreements were entered into fraudulently.

2. Telephone hacking

Your liability to make any payment to your telephone service provider as the result of hacking into your home systems.

3. Cyber ransom

The cost of responding, and with our written agreement the payment of a ransom demand, if anyone has or threatens to:

- disrupt your home systems by introducing a computer virus, or to initiate a hacking attack or denial of service attack against you;
- release, publish, corrupt, delete or alter your data if this would cause you harm or damage your reputation;

as long as you can demonstrate that you have reasonable grounds to believe that the threat is not a hoax, and you have reported it to the police.

4. Identity theft assistance

The cost of identity theft assistance, and monitoring your credit records, to help you to correct your credit records and to take back control of your identity following the fraudulent use of your personal data.

Section 3 – Cyber online liability

We will pay damages and defence costs arising from a claim first made against you by a third party during the policy period as the result of:

1. Data privacy

You failing to secure, or prevent unauthorised access to, publication of or use of data (including any inadvertent interference with any right to privacy or publicity or breach of confidence);

2. Computer virus transmission

You unintentionally transmitting, or failing to prevent or restrict the transmission of, a computer virus, hacking attack or denial of service attack from your home systems to a third party; or

3. Defamation and Disparagement

Loss of reputation (including that of a product) or intellectual property rights being breached as a result of your activities online.

C PAYMENT OF A LOSS

The most we will pay for all claims we accept under this policy in total for the policy period is the sum insured, regardless of the number of claims.

If there is more than one person named in the schedule, the total amount we will pay following a claim will not exceed the amount we would be liable to pay to any one of you.

Defence costs

Any defence costs we pay will be included within, not in addition to, the sum insured.

Paying out the sum insured

For any and all claims arising for the policy period we may pay the full sum insured that applies.

When we have paid the full sum insured, we will not pay any further amounts for any claims or for associated defence costs.

PART VI

PERSONAL CYBER COVER

D CONDITIONS

The following conditions apply only to Part VI – Cyber Cover. If you do not keep to these conditions and this reduces our legal or financial rights under the policy, we may refuse to pay part or all of your claim.

1. Reporting a claim

As soon as you know about any incident or circumstance that may result in a claim against you or a claim under your policy you must:

- take all reasonable steps and precautions to prevent further damage or other loss covered by your policy;
- immediately tell the police about any loss or damage relating to crime and get a crime reference number;
- tell the person who arranged your policy (or us), providing full details, as soon after the incident or circumstances as possible;
- tell the person who arranged your policy (or us), providing full details, within 14 days in the case of you knowing about an incident or circumstance that has resulted in or may result in you receiving a claim against you.

In addition you must also:

- Immediately send us every letter, writ, summons or other document you receive in connection with the claim or circumstance, and record all information relating to a claim against you covered under Section 3 – ‘Cyber online liability’;
- keep any damaged home systems and other evidence, and allow us to inspect it;
- co-operate with us fully and provide all the information we need to investigate your claim or circumstance;
- give us details of any other insurances you may have which may cover loss covered by this policy;
- attempt to recover financial loss relating to your claim under Section 2–Cyber crime from a bank or other financial institution that may be responsible for refunding all or part of the loss; and
- tell us if you recover money from a third party in relation to a claim (you may need to give the money to us).

You must not admit responsibility or liability, or agree to pay any money or provide any services on our behalf, without our written permission.

2. Fraudulent claims

If you (or anyone acting for you) make a claim knowing that any part of the claim is fraudulent (dishonest, false or exaggerated), we will not pay the claim and we may cancel your policy from the time of the fraudulent act relating to your claim and we may keep any premium you have paid (see ‘Part II – General conditions which apply to this insurance policy’).

3. Enforcing your rights

We may, at our expense, take all necessary steps to enforce your rights against any third party. We can do this before or after we pay a claim. You must not do anything before or after we pay your claim to affect our rights and you must give us any help and information we ask for.

You must take reasonable steps to make sure that you protect your rights to recover amounts from third parties.

4. Protecting data

You must make sure that you take precautions for disposing of and destroying home systems in order to protect data.

5. Controlling defence

We can, but do not have to, take control of investigating, settling or defending any claim made against you. We would take this action in your name. If necessary, we will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. We may appoint your solicitor, but only on a fee basis similar to that of our own solicitor, and only for work done with our permission in writing. We will only defend claims if we think that there is a reasonable chance of being successful, and after taking the costs of the defence into account.

6. Other insurances

If there is any other insurance covering your claim, we will only pay our share, even if the other insurer refuses to pay the claim.

Reasonable care

You must:

- make sure that your home systems are used and maintained as recommended by the manufacturer or supplier; and
- take all reasonable steps and precautions to prevent or reduce damage or other loss covered by your policy.

PART VI

PERSONAL CYBER COVER

7. Change in risk

As soon as you (or anyone acting for you) become aware of any change in circumstance which may affect the policy, you must tell us of the change. We will decide if the change alters the risk and if we need to change the terms and conditions of your policy including the premium. This applies to any change which arises, whether it is before or during the policy period, including before we renew your policy.

If you do not tell us about a change, a claim may be reduced or rejected and in some cases your policy might be treated as if it never existed and you may not be entitled to a refund of premium.

Your cover will not be affected by any change in circumstance which increases the risk covered by your policy and which you could not have known about.

8. Defence software

Your home systems must be protected by anti-virus software, where available, which is updated regularly in accordance with the provider's recommendations.

9. Contracts (Rights of Third Parties) Act 1999

Any person who is not named in the schedule has no right under the Contracts (Rights of Third Parties) Act 1999 (or any other law) to enforce any term of the policy.

10. Correct information

You must give us correct information. If you fail to do so and:

- your failure was deliberate or reckless, we will treat your policy as if it never existed, refuse all claims and keep any premium you have paid. If your failure occurs during a change to your policy we will terminate your policy from the date of that change, refuse subsequent claims and keep any premium you have paid.
- your failure was careless and we would not have issued your policy had you told us the correct information, we will treat your policy as if it never existed and return any premium you have paid. If your failure occurs during a change to your policy we will treat your policy as though the change was not made and where appropriate return any additional premium charged for the change. You may want to cancel your policy if it does not meet your needs (see 'Part II – General conditions which apply to this insurance policy').

- your failure was careless and we would have insured you on different terms had you given us correct information, we will;
 - i. alter the terms of your policy to those we would have imposed (other than those relating to premium); and
 - ii. reduce the amount paid or payable on any claim in proportion to the amount of additional premium we would have charged.

E EXCLUSIONS

The following conditions apply only to Part VI – Cyber Cover. We will not pay for any cost, damages, liability, loss or defence costs arising from the following:

1. Advance fee fraud

An advance fee fraud or other fraud where you provide money based on an expectation of receiving at some future time a larger amount of money or something with a greater value than the money provided.

2. Business activities

Any activities carried out by you for business or professional purposes.

3. Circumstances before your policy started

- Circumstances which existed before any cover provided by your policy started, and which you knew about.
- Claims or circumstances which you have already reported, or which you should have reported, to a previous insurer before the policy period.

4. Confiscation

Your property being confiscated or damaged by, or under the order of, any government, public or police authority.

Excess

The amount specified as the 'Excess' in the schedule.

5. External network failure

Failure or interruption of any electrical power supply network or telecommunication network not owned and operated by you. This exclusion shall not apply to any cost or loss caused by or resulting from physical damage,

PART VI

PERSONAL CYBER COVER

if otherwise insured by your policy, to the electrical power supply network, telecommunication network or other property.

Telecommunication networks include, but are not limited to, the internet, internet service providers, Domain Name System service providers, cable and wireless providers, internet exchange providers, search engine providers, internet protocol networks (and similar networks that may have different designations) and other providers of telecommunications or internet infrastructure.

6. Intellectual property rights

Infringement of intellectual property rights.

7. Malicious defamation

Defamatory or disparaging statements or publications made maliciously and deliberately if it could be anticipated by a reasonable person that the statements could result in a claim against you.

8. Other insured parties

Any dispute or claim between you.

9. Wear and tear

Losses due to:

- wear and tear, gradual deterioration or rust;
- scratching or chipping of painted or polished surfaces;
- erosion or corrosion; or
- gradual reduction in performance.

However, we will pay for loss resulting from the causes above which we would otherwise have paid under your policy.

10. Patent

Infringement of any patent.

PART VII

LEGAL EXPENSES

Legal Expense cover is included in your Smart Home insurance policy if shown on your policy schedule.

Refer to this section for assistance with legal or tax disputes.

DEFINITIONS USED IN THIS SECTION

appointed advisor

collective conditional fee agreement

communication costs

conditional fee agreement

domestic employee

home

insured

insurer

legal costs & expenses

let property

loss of earnings

policy

policy period

reasonable prospects of success

schedule

small claims court

tenancy agreement

territorial limit

we/us/our

you/your

See **Part I General Definitions**, for all general definitions.

PART VII

LEGAL EXPENSES

ARAG plc is authorised to administer this insurance on behalf of the insurer AmTrust Europe Limited.

Head and Registered Office: ARAG House, 9 Whiteladies Road, Clifton, Bristol BS8 1NN. Registered in England number 02585818.

The general conditions and general exclusions apply to this section, where applicable.

If there is a conflict between a definition in this section and a definition elsewhere in this policy, the definition in this section will apply.

If you need to make a claim, please refer to 'how to make a claim' at the start of this wording.

CONSUMER LEGAL SERVICES

Register today at:

www.araglegal.co.uk and enter the voucher code AFE48BBE98B5 to access the law guide and download legal documents to help with consumer legal matters.

LEGAL AND TAX HELPLINE

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

If you have a legal or tax problem we recommend that you call our confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 7 days a week, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

The advice covers personal legal matters within EU law or personal tax matters within the UK.

Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

You can get advice by calling 0344 571 7976.

SPECIAL DEFINITIONS

The definitions below apply only to legal expenses, and where the same words are defined elsewhere in this policy, these special definitions apply.

Appointed advisor

The solicitor, accountant, mediator or other advisor appointed by us to act on behalf of the insured.

Collective conditional fee agreement

A legally enforceable agreement entered into on a common basis between the appointed advisor and us to pay their professional fees on the basis of 100% "no-win no-fee".

Communication costs

The reasonable cost of phone calls, postage (including special delivery), image scanning, photocopying or credit reports where the insured has taken advice from our Identity Theft Advice and Resolution Service.

Conditional fee agreement

A legally enforceable agreement between the insured and the appointed advisor for paying their professional fees on the basis of 100% "no-win no-fee".

Domestic employee

Any person who lives at your home and is employed by you under a contract of service to carry out domestic duties for your household.

Insured

You, your partner or spouse and relatives who permanently reside with you in your home in the UK. (The insurer will cover your children temporarily away from home for the purposes of higher education).

Insurer

AmTrust Europe Limited.

Legal costs & expenses

- Reasonable legal costs and disbursements reasonably and proportionately incurred by the appointed advisor on the standard basis and agreed in advance by us. The term "standard basis" can be found within the Courts' Civil Procedure Rules Part 44.
- In civil claims, other side's costs, fees and disbursements where the insured has been ordered to pay them or pays them with our agreement.

PART VII

LEGAL EXPENSES

- Reasonable accountancy fees reasonably incurred under Insured event Tax by the appointed advisor and agreed by us in advance.
- The insured's basic wages or salary under Insured event Loss of earnings while attending court or tribunal at the request of the appointed advisor or whilst on jury service.

Let property

The residential property which is located in England, Wales, Scotland or Northern Ireland and which you let or intend to let under a tenancy agreement.

Loss of earnings

The insured's basic wages or salary while attending court or tribunal at the request of the appointed advisor.

Reasonable prospects of success

- Other than as set out below, a greater than 50% chance of the insured successfully pursuing or defending the claim and, if the insured is seeking damages or compensation, a greater than 50% chance of enforcing any judgment that might be obtained.
- In criminal prosecution claims where the insured
 - pleads guilty, a greater than 50% chance of reducing any sentence or fine; or
 - pleads not guilty, a greater than 50% chance of that plea being accepted by the court.
- In all claims involving an appeal, a greater than 50% chance of the insured being successful.

Where it has been determined that reasonable prospects of success as set out above do not exist, the insured shall be liable to pay any legal costs incurred should they pursue or defend their claim irrespective of the outcome.

Small claims court

A court in England & Wales that hears a claim falling under the small claims track in the County Court as defined by Section 26.6 (1) of the Civil Procedure Rules 1999; a court in Scotland that uses the simple claims procedure as set out by the Courts Reform (Scotland) Act 2014, a court in Northern Ireland where the sum in dispute is less than £3,000 or the equivalent jurisdiction in the Channel Islands and the Isle of Man where this section applies.

Tenancy agreement

An agreement you enter into to let your let property to a tenant:

- under an assured shorthold tenancy; or
- under a shorthold tenancy; or
- under an assured tenancy;

as defined by the Housing Act 1988 as amended by the Housing Act 1996 and the Assured Tenancies (Amendment) (England) Order 2010 or the Housing (Scotland) Act;

- in accordance with the Private Tenancies (Northern Ireland) Order 2006; or
- to a limited company or business partnership for residential purposes by its employees.

Territorial limit

For Insured events Contract and Personal Injury; the United Kingdom, Channel Islands, Isle of Man, countries in the European Union, Norway and Switzerland. For all other Insured events; the United Kingdom, Channel Islands and the Isle of Man.

We, us, our

ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the insurer, AmTrust Europe Limited.

You, your

The person(s) named in the schedule and all members of that person's family who live at the same address.

PART VII

LEGAL EXPENSES

COVER

What your policy covers:	What your policy does NOT cover:
<p>Following an Insured event the insurer will pay the insured's legal costs & expenses up to £100,000 (including the cost of appeals) for all claims related by time or originating cause, subject to all of the following requirements being met:</p> <ol style="list-style-type: none">1. The insured keeps to the terms of this section and co-operates fully with us;2. The Insured event happens within the territorial limit;3. The claim<ol style="list-style-type: none">a. always has reasonable prospects of success;b. is reported to us<ol style="list-style-type: none">i. during the policy period; andii. as soon as the insured first becomes aware of circumstances which could give rise to a claim;4. Unless there is a conflict of interest the insured always agrees to use the appointed advisor chosen by us in any claim<ol style="list-style-type: none">a. to be heard by the small claims court and/orb. before proceedings have been or need to be issued;5. Any dispute will be dealt with through mediation or by a court, tribunal, Advisory Conciliation and Arbitration Service or a relevant regulatory body agreed with us. <div data-bbox="151 1451 759 1588" style="border: 1px solid #f08080; border-radius: 10px; padding: 10px; margin-top: 10px;"><p>A claim is considered to be reported to us when we have received the insured's fully completed claim form.</p></div>	<p>The insured is not covered for any claim arising from or relating to:</p> <ol style="list-style-type: none">a. legal costs & expenses incurred without our consent;b. any actual or alleged act or omission or dispute happening before, or existing at the start of cover under this section and which the insured believed or ought reasonably to have believed could lead to a claim under this section;c. an amount below £100;d. an allegation against the insured involving:<ol style="list-style-type: none">i. assault, violence or dishonesty, malicious falsehood or defamation;ii. the manufacture, dealing in or use of alcohol, illegal drugs, indecent or obscene materials;iii. illegal immigration;iv. offences under Part 7 of the Proceeds of Crime Act 2002 (money laundering offences);e. a dispute between your family members;f. an insured's deliberate or reckless act;g. a judicial review;h. a dispute arising from or relating to clinical negligence except as provided for in Insured event Clinical Negligence;i. a dispute with us not dealt with under Condition 6, or the insurer or the company that sold this policy;j. a group litigation order;k. the payment of fines, penalties or compensation awarded against the insured;l. a let property which is or should have been registered as a House of Multiple Occupation.

LEGAL EXPENSES

What your policy covers:	What your policy does NOT cover:
<p>1. Employment</p> <p>A dispute with the insured's current, former or prospective employer relating to their contract of employment or related legal rights. A claim can be brought once all internal dismissal, disciplinary and grievance procedures as set out in the</p> <ol style="list-style-type: none"> a. ACAS Code of Practice for Disciplinary and Grievance Procedures, or b. Labour Relations Agency Code of Practice on Disciplinary and Grievance Procedures in Northern Ireland <p>have been or ought to have been concluded.</p> <p>The insured is required to co-operate fully with ACAS regarding mediation and not do anything that hinders a successful outcome.</p>	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"> a. a dispute arising solely from personal injury; b. defending the insured other than defending an appeal; c. legal costs & expenses for an employer's internal disciplinary process or an employee's grievance hearing or appeal; d. an insured's employer or ex-employer's pension scheme; e. a compromise or settlement agreement between the insured and their employer unless such agreement arises from an ongoing claim under this section.
<p>2. Disputes with domestic employees</p> <p>A dispute with your domestic employee that arises from:</p> <ul style="list-style-type: none"> – their dismissal by you; – the terms of a contract of service or service occupancy agreement between you and your domestic employee; – an alleged breach of your domestic employee's legal rights under employment laws. 	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"> a. disciplinary hearings or internal grievance procedures; b. personal injury; c. you pursuing a claim against your domestic employee other than a claim to recover possession of a part of your home or other accommodation provided by you under a service occupancy agreement.
<p>3. Contract</p> <p>A dispute arising out of an agreement or alleged agreement which has been entered into by the insured for</p> <ul style="list-style-type: none"> – buying or hiring consumer goods or services; – privately selling goods; – buying or selling your home, your let property and other residences owned and occupied by you from time to time; – renting your main home as a tenant; – the occupation of your home under a lease. 	<p>Any claim arising from or relating to:</p> <ol style="list-style-type: none"> a. a dispute with a tenant or leasee where the insured is the landlord or lessor; b. loans, mortgages, pensions, or any other banking, life or long-term insurance products, savings or investments; c. the insured's business activities, trade, venture for gain, profession or employment; d. a contract involving a motor vehicle; e. a settlement due under an insurance policy; f. construction work, or designing, converting or extending any building where the contract value exceeds £6,000 including VAT.

LEGAL EXPENSES

What your policy covers:	What your policy does NOT cover:
<p>4. Property</p> <p>A dispute relating to visible property which the insured owns following</p> <ul style="list-style-type: none"> – an event which causes physical damage to the insured’s property, including your home, your let property and other residences owned and occupied by you from time to time provided that for a claim against your tenant you have prepared, before to the granting of the tenancy, a detailed inventory of the contents and condition of the let property which the tenant has signed; – a public or private nuisance or trespass provided that where any boundary is in dispute, you have proof of where the boundary lies. 	<ul style="list-style-type: none"> a. The first £250 of any claim arising from a public or private nuisance or trespass. This is payable by the insured as soon as we accept the claim. b. Any claim arising from or related to: <ul style="list-style-type: none"> i. a contract entered into by an insured other than a tenancy agreement; ii. any building or land other than your home, your let property and other residences owned and occupied by you from time to time; iii. a motor vehicle; iv. the compulsory purchase of, or demolition, restrictions, controls or permissions placed on your property by any government, local or public authority; v. defending any dispute arising from property damage other than defending a counter claim or an appeal; vi. a dispute with any party other than the person(s) who caused the damage, nuisance or trespass.
<p>5. Personal injury</p> <p>A sudden event directly causing the insured physical bodily injury or death.</p>	<p>Any claim arising from or relating to:</p> <ul style="list-style-type: none"> a. a condition, illness or disease which develops gradually over time; b. mental injury, nervous shock, depression or psychological symptoms where the insured has not sustained physical injury to their body; c. defending any dispute other than an appeal.
<p>6. Clinical negligence</p> <p>A dispute arising from alleged clinical negligence or malpractice.</p>	<ul style="list-style-type: none"> a. Any claim arising from or relating to a contract dispute; b. Defending any dispute other than an appeal.

PART VII

LEGAL EXPENSES

What your policy covers:	What your policy does NOT cover:
<p>7. Tax</p> <p>A formal enquiry into the insured's personal tax affairs provided that all returns are complete and have been submitted within the legal timescales permitted.</p>	<p>Any claim arising from or relating to:</p> <ul style="list-style-type: none">a. tax returns where HM Revenue & Customs impose a penalty or which contain careless and/or negligent misstatements;b. a business or venture for gain of the insured;c. where the Disclosure of Tax Avoidance Scheme Regulations apply or should apply to the insured's financial arrangements;d. any enquiry that concerns assets, monies or wealth outside of Great Britain and Northern Ireland;e. an investigation by the Fraud Investigation Service of HM Revenue & Customs.
<p>8. Legal defence</p> <p>a. Work</p> <p>An alleged act or omission of the insured that arises from their work as an employee and results in:</p> <ul style="list-style-type: none">i. the insured being interviewed by the police or others with the power to prosecute;ii. a prosecution being brought against the insured in a court of criminal jurisdiction;iii. civil proceedings being brought against the insured under unfair discrimination laws. <p>b. Motor</p> <p>A motoring prosecution being brought against the insured.</p> <p>c. Other</p> <p>A formal investigation or disciplinary hearing being brought against the insured by a professional or regulatory body.</p>	<p>Any claim arising from or relating to:</p> <ul style="list-style-type: none">a. owning a vehicle or driving without motor insurance or driving without a valid driving licence;b. a parking offence.
<p>9. Loss of earnings</p> <p>The insured's absence from work to attend court, tribunal, arbitration or regulatory proceedings at the request of the appointed advisor or whilst on jury service which results in loss of earnings.</p>	<ul style="list-style-type: none">a. Loss of earnings in excess of £1,000;b. Any sum which can be recovered from the court or tribunal.

PART VII

LEGAL EXPENSES

What your policy covers:	What your policy does NOT cover:
<p>10. Identity theft</p> <p>A dispute arising from the use of the insured’s personal information without their permission to commit fraud or other crimes provided the insured contacts our Identity Theft Advice and Resolution Service as soon as they suspect that their identity may have been stolen.</p> <p>The insured must settle communication costs in the first instance and make a receipted claim to us for reimbursement.</p>	<p>The insurer will not pay for any money claimed, goods, loans, or other property or financial loss or other benefit obtained as a result of the identity theft.</p>

PART VII

LEGAL EXPENSES

CONDITIONS

Where the insurer's risk is affected by the insured's failure to keep to these conditions the insurer can cancel this section, refuse a claim or withdraw from an ongoing claim. The insurer also reserves the right to recover legal costs & expenses from the insured if this happens.

1. The Insured's responsibilities

An insured must:

- a. tell us immediately of anything that may make it more costly or difficult for the appointed advisor to resolve the claim in the insured's favour;
- b. cooperate fully with us, give the appointed advisor any instructions required, and keep them updated with progress of the claim and not hinder them;
- c. take reasonable steps to claim back legal costs & expenses, employment tribunal and employment appeal tribunal fees and, where recovered, pay them to the insurer;
- d. keep legal costs & expenses as low as possible;
- e. allow the insurer at any time to take over and conduct in the insured's name, any claim.

2. Freedom to choose an appointed advisor

- a. In certain circumstances as set out below the insured may choose an appointed advisor. In all other cases no such right exists and we shall choose the appointed advisor.
- b. The insured may choose an appointed advisor if:
 - i. we agree to start proceedings or proceedings are issued against an insured, or
 - ii. there is a conflict of interestexcept where the insured's claim is to be dealt with by the small claims court where we shall choose the appointed advisor.
- c. Where the insured wishes to exercise the right to choose, the insured must write to us with their preferred representative's contact details. Where the insured chooses to use their preferred representative, the insurer will not pay more than we agree to pay a solicitor from our panel. (Our panel solicitor firms are chosen with care and we agree special terms with them which may be less than the rates available from other firms.)

- d. If the insured dismisses the appointed advisor without good reason, or withdraws from the claim without our written agreement, or if the appointed advisor refuses with good reason to continue acting for an insured, cover will end immediately.
- e. In respect of a claim under Insured event Employment, Contract, Personal Injury or Clinical Negligence, the insured must enter into a conditional fee agreement or the appointed advisor must enter into a collective conditional fee agreement, where legally permitted.

3. Consent

- a. The insured must agree to us having sight of the appointed advisor's file relating to the insured's claim. The insured is considered to have provided consent to us or our appointed agent to have sight of their file for auditing and quality and cost control purposes.
- b. An insured must have your agreement to claim under this section.

4. Settlement

- a. The insurer has the right to settle the claim by paying the reasonable value of the insured's claim.
- b. The insured must not negotiate, settle the claim or agree to pay legal costs & expenses without our written agreement.
- c. If the insured refuses to settle the claim following advice to do so from the appointed advisor, the insurer reserves the right to refuse to pay further legal costs & expenses.

5. Barrister's opinion

We may require the insured to obtain and pay for an opinion from a barrister if a dispute arises regarding the merits or value of the claim. If the opinion supports the insured, then the insurer will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by us, then the insurer will pay for a final opinion which shall be binding on the insured and us. This does not affect the insured's right under the next condition below.

PART VII

LEGAL EXPENSES

6. Disputes

If any dispute between the insured and us arises from this section, the insured can make a complaint to us as described in your schedule and we will try to resolve the matter. If we are unable to satisfy the insured's concerns and the matter can be dealt with by the Financial Ombudsman Service the insured can ask them to arbitrate over the complaint.

7. Fraudulent claims and claims tainted by dishonesty

- a. If an insured makes any claim which is fraudulent or false, the cover under this section shall become void and all benefit under it will be lost.
- b. An insured shall at all times be entirely truthful and open in any evidence, disclosure or statement they give and shall act with complete honesty and integrity at all times. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that the insured has breached this condition and that the breach has:
 - affected our assessment of reasonable prospects of success, and/or
 - prejudiced in any part the outcome of the insured's claim

the insurer shall have no liability for legal costs & expenses under this section.

PART VIII

HOME EMERGENCY

Home Emergency cover is included in your Smart Home insurance policy if shown on your policy schedule.

Refer to this section for assistance with a burst pipe or pest infestation.

DEFINITIONS USED IN THIS SECTION

central heating boiler

contractor

emergency costs

home

home emergency

insurer

policy

policy period

schedule

vermin

we/us/our

you/your

See **Part I General Definitions**, for all general definitions.

PART VIII

HOME EMERGENCY

ARAG plc is authorised to administer this insurance on behalf of the insurer AmTrust Europe Limited.

Head and Registered Office: ARAG House, 9 Whiteladies Road, Clifton, Bristol BS8 1NN. Registered in England number 02585818.

The general conditions and general exclusions apply to this section, where applicable.

If there is a conflict between a definition in this section and a definition elsewhere in this policy, the definition in this section will apply.

If you need to make a claim, please refer to 'how to make a claim' at the start of this wording.

SPECIAL DEFINITIONS

The definitions below apply only to home emergency, and where the same words are defined elsewhere in this policy, these special definitions apply.

Central heating boiler

A boiler;

- located in your home (or connecting garage), and
- which has been serviced within the 12 months prior to the date of your home emergency claim.

Contractor

The contractor or tradesperson chosen by us to respond to your home emergency.

Emergency costs

- Contractor's reasonable and properly charged labour costs, parts and materials.
- Where necessary, alternative accommodation costs incurred under Insured event 8.

The maximum payable by the insurer is £1,000 for all claims related by time or original cause

Home emergency

A sudden unexpected event which clearly requires immediate action in order to:

- prevent damage or avoid further damage to your home, and/or
- render your home safe or secure, and/or
- restore the main services to your home, and/or
- alleviate any health risk to you.

Cover extends to other residences owned and occupied by you from time to time but not residential property which you let or intend to let under a tenancy agreement.

Insurer

AmTrust Europe Limited.

We, us, our

ARAG plc (or appointed agents on its behalf) who is authorised under a binding authority agreement to administer this insurance on behalf of the insurer, AmTrust Europe Limited.

You, your

The person(s) named in the schedule and all members of that person's family who live at the same address.

PART VIII

HOME EMERGENCY

A BASIS OF COVER

Following an Insured event which results in a home emergency the insurer will pay emergency costs provided that all of the following requirements are met:

1. The claim is reported to us
 - a. during the policy period;
 - b. as soon as possible after you first become aware of a home emergency;
2. Your home is located within the United Kingdom, Channel Islands or the Isle of Man;
3. You always agree to use the contractor chosen by us.

B WHAT YOUR POLICY COVERS

1. Main heating system

The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a central heating boiler, all radiators, hot water pipes and water storage tanks) in your home.

2. Plumbing & drainage

The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work located within your home, which results in a home emergency.

3. Home security

Damage (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of your home.

4. Toilet unit

Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function of a toilet in your home.

5. Domestic power supply

The failure, whether or not caused accidentally, of your home's domestic electricity or gas supply

6. Lost keys

The loss or theft of the only available keys, if you cannot replace them to gain access to your home

7. Vermin infestation

Vermin causing damage inside your home or a health risk to you.

8. Alternative accommodation costs

Your overnight accommodation costs including transport to such accommodation following a home emergency which makes your home unsafe, unsecure or uncomfortable to stay in overnight.

C EXCLUSIONS

1. Emergency Costs which have been incurred before we accept a claim;
2. an Insured event which happens within the first 48 hours of cover if you purchase this section at a different date from other sections within this policy;
3. Emergency costs where there is no one at your home when the contractor arrives;
4. any matter occurring prior to, or existing at the start of cover under this section, and which you believed or ought reasonably to have believed could give rise to a claim under this section;
5. any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised industry standards or manufacturer's instructions;
6. a main heating system (including a central heating boiler) which is more than 15 years old;
7. warm air and solar systems; or boilers with an output over 60Kw/hr;
8. the cost of making permanent repairs including any redecoration or making good the fabric of your home;
9. once the emergency situation has been resolved;
 - a. arising from damage caused in the course of the repair or investigation of the cause of the Insured event or in gaining access to your home;
 - b. the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply;
10. the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap);
11. Your garage (except a central heating boiler located in a connecting garage), outbuildings, boundary walls, fences, hedges, cess pit, fuel tanks or septic tank;

PART VIII

HOME EMERGENCY

12. Your home being left unoccupied for more than 60 days consecutively;
13. goods or materials covered by a manufacturer's, supplier's and installer's warranty;
14. the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use;
15. a claim covered by another section of this policy, or any claim that would have been covered by another section of this policy if this section did not exist;
16. subsidence, landslip or heave;
17. a property that you rent or let;
18. blockage of supply or waste pipes to your home due to freezing weather conditions.

D SPECIFIC CONDITIONS

1. Your responsibilities

You must:

- a. not do anything that hinders us or the contractor;
- b. tell us immediately after first becoming aware of any home emergency;
- c. tell us immediately of anything that may materially alter our assessment of the claim;
- d. cooperate fully with the contractor and us;
- e. provide us with everything we need to help us handle the claim;
- f. take reasonable steps to recover emergency costs that the insurer pays and pay to the insurer all costs that are recovered should these be paid to you;
- g. minimise any emergency costs and try to prevent anything happening that may cause a claim;
- h. allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation;
- i. be able to prove that the central heating boiler has been serviced within 12 months prior to a home emergency claim.

2. Our consent

We must give you our consent to incur emergency costs. The insurer does not accept liability for emergency costs incurred without our consent.

3. Settlement

You must not settle the contractor's invoice or agree to pay emergency costs that you wish to claim for under this section without our agreement.

4. Disputes

If any dispute between you and us arises from this section, you can make a complaint to us as described in your schedule and we will try to resolve the matter. If we are unable to satisfy your concerns you can ask the Financial Ombudsman Service to arbitrate over the complaint.

5. Fraudulent claims

If you make any claim under the policy which is fraudulent or false, this section of the policy shall become void and all benefit under it will be lost.

PART IX

GENERAL POLICY PROVISIONS

Azur Underwriting Limited distributes and administers this insurance on behalf of the insurers named on your schedule. The general policy provisions are detailed here.

DEFINITIONS USED IN THIS SECTION

schedule

we/us/our

you/your

See **Part I General Definitions**, for all general definitions.

PART IX

GENERAL POLICY PROVISIONS

Azur Underwriting Limited distributes and administers this insurance on behalf of the insurers named on your schedule.

CONSTRUCTION, SEVERABILITY AND CONFORMANCE TO LAW

- a. If any provision contained in this policy is, for any reason, held to be invalid, illegal, unenforceable in any respect, it is hereby deemed to be severed and to have no effect on any other valid, legal and enforceable provisions of this policy.
- b. If any provision contained in this policy is, for any reason, held to be invalid, illegal or unenforceable, it will be construed by limiting it so as to be valid, legal and enforceable to the extent compatible with applicable law.
- c. Any provisions of this policy which are in conflict with the statutes or regulations of the state or country wherein this policy is issued are hereby amended to conform to such statutes or regulations.

HOW WE USE PERSONAL INFORMATION

We are committed to protecting the privacy of our customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policies and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why

Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Making assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

AIG and Azur may send you marketing communications. To opt-out of any marketing communications that AIG may send you, contact AIG by e-mail at: AIGDirect.Queries@aig.com or by writing to: Customer Support Team, The AIG Building, 2-8 Altyre Road, Croydon, Surrey, CR9 2LG. If you opt-out AIG may still send you other important service and administration communications relating to the services which they provide to you from which you cannot opt-out.

To opt-out of any marketing communications that Azur may send you, contact Azur by email at: marketingopt-out@azuruw.com or by writing to: Marketing Preference Team, Azur, 4 Christopher Street, London, EC2A 2BS. If you opt-out Azur may still send you other important service and administration communications relating to the services which we provide to you from which you cannot opt-out.

Sharing of Personal Information

For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. We may

PART IX

GENERAL POLICY PROVISIONS

search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer

Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policies (see below).

Security of Personal Information

Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and be required to use appropriate security measures.

Your rights

You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policies (see below).

Privacy Policy

More details about your rights and how Azur collect, use and disclose your Personal Information can be found in our full Privacy Policy at:

www.azuruw.com/privacy-policy

or you may request a copy by writing to:

Data Protection Officer, Azur, 4 Christopher Street, London, EC2A 2BS

or by email at: DPquery@azuruw.com.

More details about your rights and how AIG collect, use and disclose your Personal Information can be found in AIG's full Privacy Policy at:

www.aig.co.uk/privacy-policy

or you may request a copy by writing to:

Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB

or by email at: dataprotectionofficer.uk@aig.com.

More details about your rights and how HSB Engineering Insurance Limited collect, use and disclose your Personal Information can be found in HSB's full Privacy Statement at:

<https://www.munichre.com/HSBEIL/service/privacy-statement>

or you may request a copy by writing to:

HSB Data Protection Manager, HSB Engineering Insurance Limited, New London House, 6 London Street, London, EC3R 7LP

or by email at: compliance@hsbeil.com

More details about your rights and how ARAG plc, collect, use and disclose your Personal Information can be found at:

<https://www.arag.co.uk>

or you may request a copy by writing to:

Data Protection Officer, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

or by email at: dataprotection@arag.co.uk.

PART IX

GENERAL POLICY PROVISIONS

FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud we may at any time:

- a. share information about you with other organisations and public bodies including the police;
- b. check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - i. help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - ii. recover debt, prevent fraud and to manage your insurance policies;
 - iii. check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- c. undertake credit searches and additional fraud searches.

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

Additionally you can contact the Insurance Fraud Bureau (IFB) www.insurancefraudbureau.org, a not for profit organisation funded by the insurance industry, specifically focussed on detecting and preventing organised and cross industry insurance fraud. The IFB also maintains a Cheatline, where anyone can call 0800 422 0421 in confidence and anonymously if necessary, to report insurance fraud.

PART X

HOW TO MAKE A COMPLAINT

At Azur we welcome your feedback as it helps us provide a better service for you.

If you have any comments or want to make a formal complaint, please visit our website at one of the links below, complete the form and send the email. Alternatively phone us or write to us using the appropriate contact details below.

We will acknowledge complaints within 3 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it.

CLAIMS RELATED COMPLAINTS

Telephone

+44 (0)20 3319 7909

(Lines are open Monday to Friday from 9.15am to 5pm, excluding bank holidays.)

Email

complaints@azuruw.com

Online

azuruw.com/contact-us/complaints

In writing

Claims Manager, Private Client Group,
Azur, 4 Christopher Street, London, EC2A 2BS

ALL OTHER COMPLAINTS

Telephone

+44 (0)20 3319 8907

(Lines are open Monday to Friday from 9.15am to 5pm, excluding bank holidays.)

Email

complaints@azuruw.com

Online

azuruw.com/contact-us/complaints

In writing

Customer Relations, Private Client Group,
Azur, 4 Christopher Street, London, EC2A 2BS

PART X

HOW TO MAKE A COMPLAINT

CYBER COVER

If you wish to make a complaint in relation to the Cyber Cover section, you should contact:

Telephone

+44 (0)330 100 3433

(Calls to this number are charged at the same standard landline rate as calls to 01 or 02 numbers.)

Email

complaints@hsbeil.com

In writing

The Customer Relations Leader, HSB Engineering Insurance Limited, Chancery Place, 50 Brown Street, Manchester, M2 2JT

Details of HSB's internal complaint handling procedures are available on request.

LEGAL EXPENSES

If you wish to make a complaint in relation to the Legal Expenses section, you should contact:

Telephone

+44 (0)117 917 1561

(Hours of operation are 9am–5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded.)

E-mail

customerrelations@arag.co.uk

In writing

Customer Relations Department, ARAG plc, Whiteladies Road, Clifton, Bristol, BS8 1NN

HOME EMERGENCY

If you wish to make a complaint in relation to the Home Emergency section, you should contact ARAG plc using the number you rang to report your claim. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to ARAG plc's Customer Relations Department, where ARAG plc will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Financial Ombudsman Service

The Financial Ombudsman Service can be contacted at: The Financial Ombudsman Service Exchange Tower, London, E14 9SR

or by telephone on: 0800 023 4567 or 0300 123 9 123

or by email at:

complaint.info@financial-ombudsman.org.uk

or online at: www.financial-ombudsman.org.uk.

European Commission Online Dispute Resolution

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>.

Following this complaint procedure does not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

Your insurance is covered by the FSCS. If our insurers are unable to meet their financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.register.fca.org.uk and on 0207 741 4100, or 0800 678 1100.

For more information,
please contact us at:

Azur Underwriting Limited
4 Christopher Street
London
EC2A 2BS

Telephone:
+44 (0)20 3319 8888

www.azuruw.com

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