

Renters Insurance

Policy Booklet

Useful telephone numbers

Who do I call if...

I want to make a claim

Call Police Mutual Claims Dept during office hours
(09.00 - 17.00 Monday to Friday)

0345 603 4325

Outside of these hours, emergency claims assistance is provided by
ARAG Insurance

0333 000 7965

I want to make an enquiry about my policy

Call Police Mutual during office hours

0345 606 9905

I want to make a claim under Home Emergency cover

Call ARAG Insurance

0333 000 7965

I want to make a claim under Family Legal Protection (if selected)

Call ARAG Insurance

0333 000 7966

I want Free Legal Advice

Call ARAG Insurance

0333 000 7966

I want Free Tax Advice

Call ARAG Insurance

0333 000 7966

For your protection calls are recorded and may be monitored.

Welcome to your Renters Insurance Policy

Thank you for choosing Renters insurance from Police Mutual.

As a Police Mutual customer you have the reassurance of knowing that you're protected by Royal and Sun Alliance Insurance Ltd.

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General information

Index Linking

We will change personal belongings specified items sums insured each month and confirm them each year at the renewal date, in line with recognised indices for personal belongings (but not clothing and personal belongings, personal money, credit and debit cards, and pedal cycles, where sums insured are not index-linked).

If you have chosen to increase the limit of pedal cycles cover to a greater amount than is automatically provided under personal belongings section, this higher limit will be index-linked.

The new sums insured and renewal premium will be shown on your renewal notice. However, we will not reduce sums insured if an index value reduces, unless you ask us to do so.

Don't forget to tell us of any changes in your circumstances

There are conditions of the insurance that you and your family will need to meet as your part of this contract on pages 30 to 33. The conditions set out the changes in circumstances that could affect your cover and when we would cancel your policy. Please take the opportunity to read the policy conditions.

Helpful and important information about your insurance

- Insurance does not cover your property against everything that can happen so please read your policy carefully to make sure you understand what it covers and the limits which apply.
- It is your responsibility to look after and regularly maintain your property.

Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

- Your policy describes certain things which you are required to do to make sure that you are protected and that your policy cover operates fully. For example, you must:
 - tell us about changes which could affect your policy (see policy conditions on pages 30-33)
 - make sure that your sums insured are high enough to cover the property to be insured (see pages 6, 22 and 26)
 - take reasonable care of your property (see page 30).
- It is your responsibility to prove any loss therefore we recommend that you keep receipts, valuations, photographs, instruction booklets and guarantee cards to help with your claim.

Insurance policies can be difficult to understand so we have tried to make this policy easy to read. Some words have a special meaning in your policy and these are listed and explained on pages 9-11 'Definitions'. From now on whenever a word with a special meaning is used it will be printed in **bold** type.

Complaints procedure

Our promise of service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems quickly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if I complain?

We will acknowledge your complaint promptly within two working days of receiving it.

We aim to resolve complaints, following assessment and investigation as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 days of receipt and give you an expected date of response.

If you remain unhappy with the decision you receive from Police Mutual, you may refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to sort it out.

Please follow the steps below. While we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

What should I do?

The steps you should take if dissatisfied.

Step 1 – Seek resolution by Police Mutual

Post: Police Mutual
5th Floor, 20 Chapel St, Liverpool L3 9AG
Telephone: 0345 606 9905

If you are unhappy with any aspect of the handling of your insurance, we would encourage you in the first instance, to seek resolution by contacting Police Mutual. You can write or telephone, whichever suits you, and ask your contact to review the problem.

How to contact RSA in the event of a claims related complaint

Customer Relations can be contacted by:

Post: RSA Customer Relations Team
PO Box 255, Wymondham NR18 8DP
Email: crt.halifax@uk.rsagroup.com

Complaints procedure

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

Step 2 – Refer your complaint to the Financial Ombudsman Service

If after making a complaint to us you are still not happy or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 (free from mobile phones and landlines)
0300 123 9123 (costs no more than calls to 01 or 02 numbers)

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

Website: www.financial-ombudsman.org.uk

Please note that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times.

If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

The right level of cover

How much to insure for

It is **your** responsibility to make sure that the amount **you** insure for represents the full value of the property concerned.

For **contents** this means the full cost of replacing all the property at today's prices (apart from clothing and household linen, where **you** may make a deduction for wear and tear and loss in value).

It's important that **you** insure for the full amount as the 'sums insured' are the maximum that **we** will pay in the event of a claim.

Renters Insurance

Introduction to the policy wording

Please read this policy booklet together with **your schedule**. These set out the cover **you** have chosen, plus any limits that apply. **You** should return the **schedule** to Police Mutual Assurance Society Limited as soon as possible if any details are incorrect or if it does not provide the cover **you** need.

Your cancellation rights

You have a statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract or the day on which **you** receive **your** policy or renewal documentation, whichever is later.

If **you** wish to cancel, and **your** insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to cancel and **your** insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered. This will be calculated in proportion to the period **you** have received cover.

To exercise **your** right to cancel **your** policy please contact Police Mutual, 5th Floor, 20 Chapel St, Liverpool L3 9AG. Telephone: 0345 606 9905.

If **you** do not exercise **your** right to cancel **your** policy it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling-off period, please refer to the General Conditions section of this booklet on pages 30-33.

How to claim

Claims Helpline:

If **you** wish to notify a claim during office hours (09.00 to 17.00 Monday to Friday) please call **us** on 0345 603 4325.

In the event of an emergency outside of office hours (09.00 to 17.00 Monday to Friday) emergency claims assistance is provided by ARAG Insurance on 0333 000 7965.

Directions for claim notification are included under general conditions. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy booklet.

Please refer to General Conditions and policy exclusions on pages 30-35.

Renters Insurance

Customers with disabilities

This policy is also available in Large Print, Audio and Braille. If **you** require any of these formats, in the first instance, please contact Police Mutual, 5th Floor, 20 Chapel St, Liverpool L3 9AG or Telephone: 0345 606 9905.

The law that applies to the contract

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which **you** live, or, if **you** live in the Channel Islands or the Isle of Man, the law of whichever of those two places in which **you** live.

We and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which **you** live, or, if **you** live in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which **you** live.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

The contract of insurance and changes we need to know about

The contract of insurance

This policy is a contract of insurance between **you** and **us**. The following elements form the contract of insurance between **you** and **us**, please read them and keep them safe:

- **your** household insurance policy booklet and optional covers booklet where applicable;
- information contained on **your** application and/or 'Statement of Insurance' document issued by Police Mutual;
- **your schedule**;
- any clauses endorsed on **your schedule**;
- any changes to **your** renters insurance policy contained in notices issued by Police Mutual at renewal.

The contract is based on the information **you** gave Police Mutual when **you** applied for the insurance. In return for **your** premium, **we** will provide the cover shown on **your schedule** on the terms and conditions of this policy booklet during the **period of insurance**.

Our provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

Definitions

Wherever the following words appear in this policy, they will be shown in **bold** and have the following meanings.

Accidental damage

Visible damage caused suddenly and unexpectedly by an outside force, which has not been caused deliberately.

British Isles

The United Kingdom, Republic of Ireland, Channel Islands and Isle of Man.

Building(s)

The **home**, swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, fences, gates, hedges and fixed tanks providing fuel to the **home** and garages on nearby sites.

These must all be at the address shown in **your schedule**

Contents

Household items and personal belongings:

- that **you** own
- that **you** are legally responsible for under contract; or
- that belong to domestic employees who live with **you**.

This includes personal money up to £500, visitors' personal belongings up to £1,000 and **homeworking equipment** up to £5,000 (no one item can be worth more than £1,500 and internal fixtures, fittings and decorations **you** have installed).

The definition of **contents** does not include:

- property insured by any other insurance policy
- **motorised vehicles**, aircraft, boats, boards and craft designed to be used on or in water, gliders, handgliders, caravans and trailers, and the parts, spares and accessories of any of these
- fixtures, fittings and decorations not installed by **you**
- items used for business or professional purposes other than **homeworking equipment**; or
- any living creature.
- Conservatories and greenhouses.

Excess

The amount **you** will have to pay towards each separate claim.

Heave

Upward and/or lateral movement of the site on which **your buildings** stand caused by swelling of the ground.

Home

The house or flat and its outbuildings, used only for domestic purposes.

Homeworking equipment

Office furniture and office equipment, including computers, printers, typewriters, fax machines, photocopiers and answerphones all used for business or professional purposes.

Definitions

Landslip

Downward movement of sloping ground.

Motorised vehicle

Any electrically or mechanically powered vehicle other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to **your home**
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use)
- golf carts and trolleys; and
- pedestrian-controlled toys and models.

Period of insurance

The period of time covered by this policy, as shown on **your schedule**, or until cancelled. Each renewal represents the start of a new **period of insurance**.

Personal money

Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, luncheon and gift vouchers, season tickets, travel tickets, traveller's cheques and phone cards, all held for social, domestic or charitable purposes.

Road Traffic Acts

Any Acts, Laws or Regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Schedule

The document which gives details of the cover and **sum insured** limits **you** have.

Subsidence

Downward movement of the site on which **your buildings** stand by a cause other than the weight of the **buildings** themselves.

Sum insured

The amount shown on **your schedule** as the most **we** will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any clause.

Unoccupied

Not lived in by **you** or by anyone who has **your** permission for more than 60 days in a row. Lived in means slept in frequently.

Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery or fur.

Definitions

We, our, us

Royal & Sun Alliance Insurance Ltd.

You, your

The person (or people) named on **your schedule**, their domestic partner and members of their family (or families) who are permanently living with them and their foster children who live with them.

Contents section

Cover

Section A – contents in the home

Loss of or damage to the **contents** in the **home** caused by any of the following:

1. a. Fire, explosion, lightning or earthquake
 - b. Smoke

Exclusions:

Loss or damage that happens gradually.

The **excess** shown on **your schedule**.

2. Storm or flood

Exclusions:

The **excess** shown on **your schedule**.

Damage caused by a rise in the water table (the level below which the ground is completely saturated with water)

3. a. Riot, civil unrest, strikes and labour or political disturbances
 - b. Malicious acts

Exclusion applying to a:

Loss of or damage to the **contents** of freezers or fridges caused by a power cut due to a deliberate act, or to strikes by the company (or its employees) supplying **your** power.

The **excess** shown on **your schedule**.

Exclusions applying to b:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Loss or damage when **your home** or any part of it is lent, let or sub-let to anyone other than **you** unless force or violence has been used to get into or out of **your home**.

Contents section

4. Being hit by:
 - a. aircraft or other flying objects, or anything falling from them; or
 - b. vehicles or animals.

Exclusion:

The **excess** shown on **your schedule**.

Exclusion applying to b):

Loss or damage caused by domestic animals.

5. Water escaping from water tanks, pipes, equipment or fixed-heating systems.

Exclusions applying:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Damage to the appliance or system which the water escapes from

6. Oil leaking from a fixed heating system.

Exclusions:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Damage to the appliance or system which the oil escapes from

7. Theft or attempted theft.

Exclusions:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Theft by deception, unless deception is used only to get into the **home**.

Theft of personal money, unless someone has broken into or out of the **home** by using force and violence or has got into the **building** by deception unless:

- **you** live in a self-contained flat and the theft is from any part of the **building** that other people have access to; or
- **you** live in a non-self-contained flat,

Theft from communal garages or outbuildings, unless someone has broken into or out of the communal garage or outbuilding by using force and violence.

We will not pay more than £5,000 for any one incident of theft from outbuildings (other than garages).

Loss or damage when **your home** or any part of it is lent, let or sub-let to anyone other than **your family**.

Loss or damage while **your home** is used to receive visitors or paying guests in connection with **your business**.

8. Falling radio or television aerials and dishes, and their fittings and masts.

Exclusions:

The **excess** shown on **your schedule**.

Contents section

9. **Subsidence** or **heave** of the land that the **home** stands on, or **landslip**.

Exclusions:

The **excess** shown on **your schedule**.

Loss or damage resulting from the coast or riverbank wearing away.

Loss or damage caused by structures bedding down or settlement of newly made up ground.

Loss or damage caused by solid floors moving unless the foundations of the outside walls of **your home** are damaged by the same cause and at the same time.

Loss or damage caused by or from demolition, alteration or repair to **your home**.

Damage caused by faulty materials, design or poor workmanship.

10. Falling trees or branches.

Exclusion applying

The **excess** shown on **your schedule**.

Section B – contents temporarily removed from the home

Loss of or damage to **contents** by any of the causes listed under **Contents** section A while temporarily removed from the **home** to:

- a. any bank or safe deposit, or any private **home** or **building** where **you** are living (including while attending full-time education), employed or working in the **British Isles**; or
- b. anywhere else in the **British Isles**.

We will not pay more than £5,000 for any one incident.

Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

We will not pay more than £5,000 for property in outbuildings.

Loss or damage to property that is not in a building, caused by storm or flood.

Loss or damage by theft, unless someone has broken into or out of a building by using force and violence.

Loss or damage if **contents** have been removed for sale or exhibition, or placed in a furniture depository.

Loss or damage if the premises where **your contents** are temporarily kept are left for more than 60 days in a row without any person residing, living or working there.

Contents section

Section C – accidental damage to audio, video and computer equipment

Accidental damage to your:

- a. audios, televisions, video players and recorders, home computers, recording and audio equipment in the **home**
- b. receiving aerials, dishes and CCTV (closed-circuit television) cameras fixed to the **home**
- c. **homeworking equipment** in the house or flat.

Exclusions:

The **excess** shown on **your schedule**.

Electrical or mechanical breakdown.

Computers or computer equipment designed to be portable.

Video cameras, mobile phones, pagers, computer software, games, recording tapes, discs or records.

Loss in value.

Damage caused by:

- chewing, scratching, tearing or fouling by domestic animals
- wear and tear
- the process of cleaning, washing, repairing or restoring any item
- failure to use in line with the manufacturer's instructions; or
- anything that happens gradually.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

Loss or damage when **your home** or any part of it is lent, let or sublet to anyone other than **you**.

Section D – glass and mirrors

Accidental damage to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the **home**.

Exclusions;

The **excess** shown on **your schedule**.

Loss or damage when **your home** or any part of it is lent, let or sublet to anyone other than **you**.

The replacement cost of any part of the item other than the broken glass.

Section E – contents in the open

Loss or damage to **contents** by any of the causes listed under section A happening in the open on land belonging to the **home**.

We will not pay more than £2,000 for any one incident.

Exclusions:

The **excess** shown on **your schedule**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Loss of or damage to pedal cycles.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

Contents section

Section F – replacement door and window locks

If keys to the locks of:

- a. external doors and/or windows of the **home**; or
 - b. alarm systems or domestic safes fitted in the **home**
- are accidentally lost or stolen, **we** will pay the cost of replacing the locks or lock mechanisms.

Exclusion:

The **excess** shown on **your schedule**.

Loss or damage when **your home** or any part of it is lent, let or sublet to anyone other than **you**.

Damage to locks caused by mechanical, electrical fault or breakdown.

Section G – food in freezers

Loss of or damage to food stored in any domestic freezer in the **home** caused by:

- a. an accidental rise or fall in temperature; or
- b. contamination by freezing agents. **We** will not pay more than £2,500 for any one incident.

Exclusions:

The **excess** shown on **your schedule**.

Loss or damage caused by a deliberate act of the company (or its employees) supplying **your** power.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Section H – fuel and metered water

Accidental loss of:

- a. domestic heating fuel or
- b. metered water up to £5,000.

Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

Section I – alternative accommodation

If the **home** is damaged by any cause listed under **Contents** section A and, as a result, it cannot be lived in, **we** will pay any additional cost of similar short-term accommodation expenses until the **home** is ready to be lived in.

We will not pay more than £20,000 for any one incident.

Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

Contents section

Section J – household removals

Loss or damage to **contents** while being moved by professional furniture removers from the **home** to **your** new permanent **home** (including temporary storage in a furniture depository for up to seven days in a row) in the **British Isles**.

Exclusions:

The **excess** shown on **your schedule**.

Personal money, coins, jewellery, furs, items of gold or platinum, precious stones, securities (bonds and share certificates), stamps, deeds or documents of any kind.

Loss or damage by mechanical, electrical or electronic fault or breakdown.

Section K – wedding gifts

The sum insured under the **Contents** section is automatically increased by £7,500 during the 30 days before and 30 days after **your** wedding day to cover wedding gifts.

Exclusion:

The **excess** shown on **your schedule**.

Section L – occupier's, personal and employer's liability (see important note below)

Your legal liability to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to physical property happening during the **period of insurance** in:

- the **British Isles**; or
- the rest of the world, for up to 60 days.

and arising:

- as occupier (not as owner) of the **home** and its land; or
- in a personal capacity (not as occupier or owner of any building or land); or
- as employer of a domestic employee.

We will not pay more than £2,000,000 for any one incident, unless a claim is made against **you** by any person **you** employ where the injury or illness happens as a result of or in the course of their employment by **you** (in which case the most **we** will pay for any one incident is £10,000,000).

We will also pay all **your** costs and expenses which **we** have already agreed to in writing.

Exclusions:

Liability in connection with the following:

- you** (or anyone on **your** behalf) owning, possessing or using any motorised vehicle,
- aircraft other than pedestrian controlled toys or models,
- gliders, hand-gliders, caravans or trailers.

Contents section

- d. Boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles; or
 - pedestrian-controlled toys or models.
- e. **You** living in or occupying land or buildings other than **your home** or its grounds.
- f. **You** owning land, buildings or other fixed property.
- g. Deliberate or malicious acts.
- h. HIV and HIV-related illnesses, including AIDS
- i. Dangerous dogs as defined in section 1 of the Dangerous Dogs Act 1991 or Article 3 of the Dangerous Dogs (Northern Ireland) Order 1991 (or any later legislation).
- j. Any agreement, unless **you** would have been liable without the agreement
- k. Any trade, business or profession.
- l. Loss of or damage to property which belongs to **you** or is in **your** care or control.
- m. Bodily injury or illness to **you**.

For claims involving liability for bodily injury or illness of a domestic employee working for **you**:

- exclusions (b-i) will not apply; and
- exclusion (a) will not apply unless cover or security is needed under any of the **road traffic acts**.

Important Note

(If you are the owner but not the occupier of the home insured by this policy). Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the building or on the land) rather than the owner. If you are the owner but not the occupier of the building please remember that Occupier's, personal and employer's liability does not cover your legal liability as the owner of the home and its land. To protect yourself, you will need to arrange buildings insurance which provides your liability to the public cover.

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control.

For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

Section M – tenant's liability

We will provide cover up to £20,000 if **you** are legally responsible as a tenant for the following:

- a. loss of or damage to the **home** and landlord's fixtures and fittings by any of the causes listed under **Contents** section A.
- b. accidental breakage of:
 - fixed glass (including glass in solar- panel units); or
 - fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns which form part of the **home**.

Contents section

- c. **Accidental damage** to cables or underground pipes which provide services to or from the **buildings** and septic tanks and drain inspection covers.
- d. Loss or damage caused by internal stress to water tanks, equipment or pipes due to freezing, overheating or water pressure which is too high.

Exclusions:

The **excess** shown on **your schedule**.

Loss or damage excluded in **Contents** section A.

Loss or damage that happens while the **home** has been left **unoccupied** for more than 60 days in a row.

Loss or damage by frost.

Loss or damage to fences, gates and hedges.

Loss or damage to solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the **home**.

Subsidence, heave or landslip caused by water escaping from the **home**.

Loss or damage if the pipe of a tank is in an outbuilding or not in a **building**.

Loss or damage caused by rust, corrosion or wear or tear.

Loss or damage when **your home** or any part of it is lent, let or sublet to anyone other than **you**.

The replacement cost of any part of the item other than the broken glass.

Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.

Section N – tenants improvements

We will provide cover for any of the causes listed under **Contents** section A for up to £20,000, to **your** improvements and fixed internal decorations in the **home**.

Exclusions;

The **excess** shown on your **schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

Loss or damage that happens while the **home** has been left **unoccupied** for more than 60 days in a row.

Section O – title deeds and documents

We will pay the cost of preparing

- new title deeds to the **home** up to £2,500,
- new documents which **you** own, while they are in the **home** or in a safe deposit, bank or solicitors strong-room up to £250

if they are lost or damaged by any of the causes listed under Section A.

Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

Contents section

Section P – emergency access

Damage to **contents** following necessary access to the **home** to deal with a medical emergency or to prevent damage to the **home**.

Exclusions:

The **excess** shown on **your schedule**.

Damage which is specifically excluded by any of the causes listed elsewhere under the **Contents** section A.

Section Q – other accidental damage

This section applies only if shown on **your schedule**.

Other **accidental damage** to the **contents** while in the **home**.

Exclusions:

The **excess** shown on **your schedule**.

Food in freezers, clothing, contact lenses, stamps and pedal cycles.

Loss in value.

Any loss that is not the direct result of the insured incident itself.

Damage caused by:

- wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything that happens gradually;
- chewing, scratching, tearing or fouling by domestic animals;
- the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown; or
- paying guests or tenants.

Damage excluded in other parts of the **Contents** section A.

Loss or damage happening while the **home** or any part of it is lent, let or sublet.

Anything set out in the General Exclusions on pages 34-35.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Damage by water entering your home other than by storm or flood.

Section R – religious festivals

We will increase the **sum insured** under the **Contents** section A by £5,000 during any month in which **you** celebrate a religious festival to cover gifts and food bought for the occasion.

Exclusion:

The **excess** shown on **your schedule**.

Contents section

Section S – downloaded audio/visual files

We will pay to replace legally downloaded audio/visual files lost or damaged by any of the causes listed under **Contents** Section A.

We will not pay more than £1,000 for any one incident.

Exclusion:

The **excess** shown on **your schedule**.

Section T – shopping

Loss or damage to food and other goods while **you** are transporting them from the shop where **you** bought them to the **home**.

We will not pay more than £500 for any one incident

Exclusions:

The **excess** shown on **your schedule**.

Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence).

Loss or damage to food caused by defrosting.

Loss or damage **you** cannot provide receipts for.

Section U – transporting your wheelchair

We will pay the costs of transporting **you** and **your** wheelchair (including powered chairs) to the **home** if the chair is:

- accidentally damaged and is unsafe or cannot be used; or
- lost or stolen.

We will not pay more than £500 for any one incident.

Exclusion:

The **excess** shown on **your schedule**.

Section V – trauma cover

We will pay:

- a. Following a violent crime committed against **you** by a third party at the **home** not related to **your** profession:
 - up to £500 for professional private counselling which is recommended by a qualified medical practitioner,
 - up to £500 for temporary accommodation for up to 7 days after the event or to carry out agreed improvements to physical security at the **home**.

Contents section

- b. £5,000 if within 12 months, **you** die as a direct result of injury caused in the **home** by fire, lightning, explosion or intruders.
- c. Up to £500 as a reward for information which leads to the arrest and conviction of the person(s) criminally responsible for theft, attempted theft or violence against the person at the **home**.
- d. Up to £15,000 for necessary alterations to the **home** if **you** are permanently disabled as a result of an accident in the **home** during the **period of insurance**.

Exclusion:

The **excess** shown on **your schedule**.

Section W – jury service

We will pay up to £20 per day for any financial loss resulting from **you** being called for jury service.

Exclusions:

The **excess** shown on **your schedule**.

Expenses that can be recovered from any other source.

We will not pay more than £400 for any one incident.

Section X – registered disability equipment

We will provide cover for loss of or damage to equipment that **you** own or are legally responsible for and use in connection with a registered disability (including stair lifts not covered by **your buildings** policy), by any of the causes listed under **Contents** section A.

Exclusions:

The **excess** shown on **your schedule**.

Loss or damage excluded in **Contents** section A.

Sum insured

At all times, the **sum insured** must be adequate to cover the full cost of replacing **your contents** 'as new' (apart from clothing and household linen, where **you** may make a deduction for wear and tear and loss in value). If at the time of a loss **your sum insured** is too low, **we** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

Contents section

How we settle claims

If **you** wish to claim under this section of **your** policy please follow the 'How to claim' section (page 7). **You** should also read the policy conditions and exclusions on pages 30-35.

Settling Contents claims

Basis of Claims Settlement

1. a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

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

A deduction for wear and tear will apply for:

- clothing and household linen; and
- property that doesn't belong to **you**, unless **you** are legally responsible for the cost of replacement as new under the terms of an agreement.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the **Contents sum insured** shown in **your schedule**.

Where an **excess** applies, this will be taken off the amount of **your** claim.

For **valuables**:

- a. the most **we** will pay for unspecified items is the **valuables** single article limit shown in **your schedule**, unless it is insured as a specified **valuable**; and
- b. the total value of all **valuables** must not be more than the limit shown in **your schedule**.

We will not reduce the sum (or sums) insured by the amount paid under any claim.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
 - a suite; or
 - any other item of a uniform nature, design or colour, including carpets
- when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

Note: This wording does not apply if Contents Pairs, sets and suites cover is selected.

Contents pairs, sets and suites section

This section applies only if shown on **your schedule**.

Cover

We will pay for the cost of any undamaged items of **contents** forming part of a pair, set, suite or other item of a uniform nature or design or colour, including carpets when:

- insured damage happens to a specific part or within a clearly identifiable area
- replacements cannot be matched; and
- repair cannot be carried out satisfactorily;
 - a. the most **we** will pay for **contents** (other than **valuables**) is the **sum insured** shown on **your schedule**,
 - b. the most **we** will pay for **valuables** is the single article limit shown on **your schedule** (except for **valuables** specified under the **Contents** section, where the most **we** will pay is the **sum insured** shown against each item).

If **we** ask, **you** must give **us** any undamaged parts of the pair, set, suite or other item.

How we settle claims

If **you** wish to claim under this section of **your policy** please follow the 'How to claim' section (page 7). **You** should also read the **policy** conditions and exclusions on pages 30-35.

Settling contents claims

Basis of Claims Settlement

- 1 a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

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

Where an **excess** applies, this will be taken off the amount of **your** claim.

A deduction for wear and tear will apply for:

- property that doesn't belong to **you**, unless **you** are legally responsible for the cost of replacement as new under the terms of an agreement.

Personal belongings section

This section applies only if shown on **your schedule**.

Cover

Loss of or damage to **your** property (shown on **your schedule**) anywhere in the world.

Exclusions applying to the Personal Belongings section:

See also the General Exclusions on pages 34-35.

The **excess** shown on **your schedule**.

Theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence). **We** will not pay more than £2,500 for any one incident.

Loss or damage caused by wear and tear, the process of cleaning, washing, repairing or restoring any item, light, weather conditions, moth, vermin or anything that happens gradually. Loss in value.

Damage to sports racquets, sticks, bats and clubs while in play.

Confiscation or detention by Customs or other officials.

Electrical or mechanical breakdown. Any loss that is not the direct result of the insured incident itself.

Business or professional use of musical instruments, photographic and sporting equipment and accessories.

Loss or damage which can be claimed under other insurance.

Theft by deception, unless deception is used only as a way to get into the **home**.

Loss or damage in **your home** by theft, malicious acts or vandalism when **your home** is:

- lent, let or sub-let to anyone other than **your family**;
 - used to receive visitors or paying guests in connection with any business;
- unless force and violence is used to get into or out of **your home**.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Description of property and special terms applying to clothing and personal belongings, personal money, credit and debit cards and pedal cycles.

Section A – clothing and personal belongings

Personal belongings (including clothing, jewellery, watches, furs, binoculars, and musical, photographic and sports equipment). **You** do not have to tell **us** about changes to property insured under this heading (even if **you** buy or sell anything), unless the **sum insured** is no longer adequate or any individual item is worth more than the single article limit shown in **your schedule**.

Exclusions applying to clothing and personal belongings only:

Personal money and credit and debit cards.

Skis (including sticks and bindings), snowboards, water skis and riding tack.

Contact and corneal cap or micro lenses.

Securities (stocks and shares).

Furniture, furnishings, household goods and equipment, and food and drink.

Business goods and equipment.

Motorised vehicles, aircraft, boats, boards and craft that are designed to be used on or in water, gilders, hang-gilders caravans, trailers and cycles, and the parts, spares and accessories of any of these.

Any living creature.

Personal belongings section

Section B – personal money and credit and debit cards

Personal money and credit, debit and cash cards, all held for social, domestic or charitable purposes.

Cover for losses where **you** are held liable and **your** card provider charges **you** up to a maximum of £50 for each claim for every card, resulting from unauthorised transactions arising from the use of a lost or stolen credit, debit and cash card.

Do not forget to inform the police and the bank or credit, debit or cash card provider as soon as possible in the event of a loss.

Exclusions applying to **personal money** and credit and debit cards only:

The **excess** shown on **your schedule**.

Shortages due to error or omission.

Losses not reported to the police.

There is no excess payable for credit, debit and cash cards.

In most cases, **you** will only be liable for the first £50 per credit, debit and cash card.

Loss which results from any authorised cardholder not following the terms and conditions under which the credit, debit and cash card was issued.

Section C – pedal cycles

Loss of or damage to **your** pedal cycles.

Exclusions applying to pedal cycles only:

The **excess** shown on **your schedule**.

Loss or damage while being used for track racing or business purposes.

Theft while away from the **home**, unless in a building or securely locked to an object that cannot be moved.

Loss of or damage to accessories, unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.

Loss or damage that happens after the **home** has been left **unoccupied** for more than 60 days in a row.

Theft by deception, unless deception is used only as a way to get into the **home**.

Sum insured

At all times, the **sum insured** must be adequate to cover the full cost of replacing **your** personal belongings 'as new' (apart from clothing, where **you** may make a deduction for wear and tear and loss in value).

If at the time of a loss **your sum insured** is too low, **we** will not settle claims on an 'as new' basis and will reduce any payment to reflect wear and tear.

How we settle claims

If **you** wish to claim under this section of **your** policy please follow the 'How to claim' section (page 7). **You** should also read the policy conditions and exclusions on pages 30-35.

Personal belongings section

Settling personal belongings claims

Basis of claims settlement

- 1 a. Where the damage can be economically repaired **we** will pay the cost of repair.
- b. Where the damage cannot be economically repaired and the damaged or lost item can be replaced, **we** will replace it. If a replacement is not available **we** will replace it with an item of similar quality.
- c. Where **we** are unable economically to repair or to replace an item with an item of similar quality, **we** will agree a cash payment with **you** based on the replacement value.
- d. Where **we** can offer repair or replacement through a preferred supplier, but instead **you** request and **we** agree to pay a cash settlement, then the amount will not normally exceed what **we** would have paid **our** preferred supplier.

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

A deduction for wear and tear will apply for:

- clothing and household linen; and
- property that doesn't belong to **you**, unless **you** are legally responsible for the cost of replacement as new under the terms of an agreement.

What we will pay

The most **we** will pay for loss or damage arising out of one incident is the amount shown against each item in **your schedule**.

We will not reduce the **sum insured** by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified in **your schedule**.

Where an **excess** applies, this will be taken off the amount of **your** claim.

Pairs, sets and suites

We will not pay for the cost of replacing any undamaged items which form part of:

- a set (other than a pair);
- a suite; or
- any other item of a uniform nature, design or colour;

when damage happens to a specific part or within a clearly identifiable area and replacements cannot be matched.

Sports package section

This section applies only if it is shown on **your schedule**.

Definitions

In this section wherever the following words or phrases appear in **bold** they will have the following meanings. There are other words with special meanings listed under the definitions on pages 9-11.

Accidental injury

A bodily injury occurring during the **period of insurance**, which is the direct result of accidental, external, violent and visible means and which solely and independently of any other cause results in **your** death. This is extended to bodily injury as a direct result of exposure to the elements. This does not include any sickness, disease, bacterial or viral infection (unless this is a direct result of an **accidental injury**), naturally occurring condition or degenerative process or the result of any gradually operating cause.

Child, children

Your unmarried, dependent children (including stepchildren and legally adopted children) who are all permanently living with **you**.

Cover

Section A – accidental death benefit

We will pay £15,000 (£2,500 for children) if, during the **period of insurance**, **you** suffer **accidental injury** while taking part in a sporting activity which is the only cause of and results in **your** death within 12 months of the date of the injury.

Disappearance

If, after **we** have examined all the available evidence, **we** are satisfied **your** disappearance is the result of an accident and **you** can be presumed dead, **we** will pay the death benefit. If at any time after **we** have paid the benefit **you** are found to be living, the payment must be refunded to **us**.

Exclusions:

The **excess** shown on **your schedule**.

See also the General Exclusions on pages 34 to 34.

Accidental injury caused by or resulting from:

- taking part in any professional sport or activity;
- **you** serving on active duty in any armed force;
- suicide, attempted suicide or self inflicted injury, regardless of **your** state of mind at the time the incident occurs;
- flying as a pilot or crew member of any aircraft; or
- alcohol or drugs taken by **you** (apart from drugs taken under medical supervision, but not for treating drug addiction); or

Sports package section

- taking part in the following sports or activities:
 - flying (other than as a passenger on a scheduled or chartered aircraft) and gliding,
 - parachuting,
 - mountaineering where ropes or guides are normally used,
 - racing of any kind (but not while on foot),
 - any diving below a depth of 30 metres,
 - sailing beyond 12 miles from the coastline.

Section B – sports club membership – loss of use

We will make a proportionate payment of the yearly club membership fees and subscriptions for each week **you** are disabled (up to £500 for any one accident) if, during the **period of insurance**, **you** suffer **accidental injury** resulting in total disablement which entirely prevents **you** from taking part in any sport **you** normally play or take part in at or for a club **you** are a fully paid-up member of.

Exclusions:

The **excess** shown on **your schedule**.

Accidental injury caused by or resulting from:

- taking part in any professional sport or activity
- **you** serving on active duty in any armed force
- flying as a pilot or crew member of any aircraft; or
- alcohol or drugs taken by **you** (apart from drugs taken under medical supervision, but not for treating drug addiction).

Accidental injury suffered:

- while taking part in racing by horse, motor or motorcycle
- while mountaineering where ropes or guides are normally used; or
- while flying (unless travelling only as a passenger).

The first four weeks of each period of disablement.

Any physical defect, infirmity, medical condition or chronic (long-lasting) or recurring sickness which existed at or before the start date of this insurance, unless **you** told **us** about it and **we** have accepted it.

Conditions that apply to section B only

See also the General Conditions on pages 30-33.

1. Paying benefit

We will pay benefit when the total amount, at the end of any one period of disablement, has been agreed.

We will need to see medical evidence, proof of membership and invoices for subscriptions or fees **you** pay, and any other information **we** may ask **you** for.

2. Period of payment

We will pay benefit for up to 52 weeks for any period (or periods) of disablement resulting from any one accident. **we** will work out benefit from the 29th day of disablement, up to £500 for any one accident.

3. Releasing **our** liability

We will pay benefit to **you**. When **you** have received this, **our** liability to **you** will end.

Sports package section

4. Legal representative

We will only pay the accidental death benefit to **your** legal representative. When they receive the benefit, **our** liability will end.

How we settle claims

If **you** wish to claim under section A or B of **your** policy please follow the 'How to claim' section (page 7). **You** should also read the policy conditions and exclusions on pages 31-36.

If **we** ask for any medical certificates and other evidence **we** may need, **you** must send these to us. **You** will have to pay the costs of doing this.

We will not pay interest on any claim if there is a time delay between **your** death and the payment of the benefit.

We will only pay the accidental death benefit to **your** legal representative. When they receive the benefit, **our** liability will end.

Age limits

Cover under sections A and B is provided for:

- children from the age of six months (up to the end of the **period of insurance** during which they reach 20); and
- **you** (other than children) up to the end of the **period of insurance** during which **you** reach 75.

Section C – theft from unattended road vehicles

The cover provided by the personal belongings section for theft from a securely-locked vehicle which has been broken into by using force and violence is extended as follows.

The most **we** will pay for any one incident is:

- £2,500 from a locked and concealed boot, concealed luggage compartment or closed glove compartment

Exclusion:

The **excess** shown on **your schedule**.

Section D – accidental damage to sports equipment

The personal belongings section is extended to cover damage to sports racquets, sticks, bats and clubs while in play.

- The most **we** will pay for any one incident is £750.
- The most **we** will pay in each **period of insurance** is £1,500.

Exclusion:

The **excess** shown on **your schedule**.

General Conditions

These conditions apply to all sections of the policy, except family legal protection. These are the conditions of the insurance that **you** will need to meet as **your** part of the contract. If **you** do not, a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

1. Changes in your circumstances

You must tell Police Mutual, 5th Floor, 20 Chapel St, Liverpool L3 9AG (telephone 0345 606 9905) within 30 days as soon as **you** know about any of the following changes:

- **you** are going to move **home** permanently;
- someone other than **your** family is going to live in **your home**;
- **your home** is going to be used for short periods each week or as a holiday home;
- **your home** is going to be unoccupied. For the purposes of this condition unoccupied means **your home** is going to be left without any occupants for more than a total of 60 days in any **period of insurance**;
- work is to be done on **your home** which is not routine repair, maintenance or decoration for example, any structural alteration or extension to **your home**;
- the number of bedrooms in **your home** has changed;
- **you** have received a conviction for any offence except for driving;
- any increase in the value of **your contents** or the rebuilding cost of **your buildings**;
- any part of **your home** is going to be used for any trade, professional or business purposes. There is no need to tell **us** about trade, professional or business use if:
 - the trade, professional or business use is only clerical; and
 - you do not have staff employed to work from your home; and
 - you do not have any visitors to your home in connection with your trade, profession or business; and
 - you do not keep any business money or stock in your home.

We may re-assess **your** cover and premiums when **we** are told about changes in **your** circumstances.

If **you** do not tell Police Mutual about changes or give them incorrect information, the wrong terms may be quoted, **we** may be entitled to reject payment of a claim or a payment could be reduced. In certain circumstances **your** policy might be invalid, and **you** may not be entitled to a refund of premium.

2. Your duty to prevent loss or damage

- a. **you** and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage,
- b. all property insured by this policy must be maintained in good condition.

3. Your policy

Your policy includes:

- **your schedule**
- the relevant sections of this booklet
- any extra policy sections shown in **your schedule**; and
- any clauses which apply to **your** cover.

General Conditions

4. Claims

What you must do

If **you** or **your family** are the victims of theft, riot, a malicious act or vandalism, or if **you** or **your family** lose something away from **your home**, tell the police immediately upon discovery and ask for a crime reference number and tell **us** as soon as **you** can, or in case of riot tell **us** immediately.

If someone is holding any of **your family** responsible for an injury or any damage, no one in **your family** must admit responsibility. Give **us** full details in writing as soon as **you** can and any claim form, application notice, legal document or other correspondence sent to **your family** must be sent to **us** straightaway without being answered.

For all other claims, tell **us** as soon as **you** can.

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

Do not throw away any damaged items before **we** have had a chance to see them, or carry out any non-emergency repairs before **we** have had a chance to inspect them.

To help **us** deal with **your** claim quickly, **we** may require additional information which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item **you** are claiming for is beyond repair

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

Rights and responsibilities

We may need to get into a building that has been damaged to salvage anything **we** can and to make sure no more damage happens. **You** must help **us** to do this but **you** must not abandon **your** property to **us**.

You must not settle, reject, negotiate or offer to pay any claim **you** have made or intend to make under this policy without **our** written permission. **We** have the right, if **we** choose, in **your** name but at **our** expense to:

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

You must provide **us** with any information and assistance **we** may require about any claim. **You** must help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask you to.

General Conditions

When **you** call **us** **we** will advise **you** of **our** requirements, which will be either:

- ask **you** to get estimates for **building** repairs or replacement items; or
- arrange for the damage to be inspected by one of **our** Claims Advisors or an independent loss adjuster or other expert – their aim is to help **us** agree a fair settlement with **you**; or
- arrange for the repair or a replacement as quickly as possible.¹

Where **we** have asked **you** for specific information relevant to **your** claim **we** will pay for any reasonable expenses **you** incur in providing **us** with the above information.

5. Fraud

If **your** claim is in any way dishonest or exaggerated **we** will not pay any benefit under this policy or return any premium to **you**. **We** may also tell the police.

6. Other insurance

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

7. Cancelling this policy

If **you** wish to cancel **your** policy please write to **us** at the address or call the number shown on **your** schedule. If **you** cancel the policy **you** may be entitled to a refund of premium provided that no claim has been made during the current **period of insurance**.

Cancellation by you within the first 14 days

If **you** cancel the policy within 14 days of the date you receive **your** policy documents, **we** will refund the premium provided no claim has been made during the current **period of insurance**.

Cancellation by you after the first 14 days

If **you** cancel the policy after 14 days of the date you receive **your** policy documents, **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

Where we cancel your policy

Please also refer to the Fraud condition on page 32 of this policy and to the Changes in Circumstances condition on page 30 of this policy.

We may also cancel the policy where **we** have identified serious grounds, including but not limited to:

- failure to provide **us** with information **we** have requested that is directly relevant to the cover provided under this policy or any claim;
- the use or threat of violence or aggressive behaviour against **our** staff, contractors or property;
- the use of foul or abusive language;
- nuisance or disruptive behaviour

General Conditions

we will contact **you** at **your** last known address and, where possible, seek an opportunity to resolve the matter with **you**. Where a solution cannot be agreed between **us**, **we** may cancel the policy by giving **you** 14 days notice.

This will not affect **your** right to make a claim for any event that happened before the cancellation date. If **we** cancel the policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claim has been made during the current **period of insurance**.

Where **we** have agreed to **you** paying **your** premium by monthly instalments, then in the event that there is a default in the instalments due under the schedule of payments, **we** reserve the right to cancel **your** policy by giving **you** 14 days' notice at **your** last known address and **you** will no longer be insured by **us**.

If **your** monthly premium payment has a Fixed Sum Loan Agreement regulated by The Consumer Credit Act 1974, then this shall be deemed to be a linked loan agreement. In the event that there is a default in the instalments due under the payment schedule, **we** reserve the right to also terminate that linked loan agreement.

8. Your duty to keep to the conditions of this policy.

To be covered by this insurance, **you** must keep to the terms and conditions of this policy.

9. Arbitration

If **we** have accepted **your** claim but disagree with the amount **we** should pay, an arbitrator will decide the matter. **You** and **we** must agree on an arbitrator in line with the law at the time. **You** must wait for the arbitrator's decision before **you** can take any legal action against **us**.

10. Financial Sanctions

We shall not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy to the extent that the provision of such cover, indemnity, payment or other benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States or other country of policy issue.

If any such resolution, sanction, law or regulation takes effect during the **period of insurance** **we** may cancel this policy immediately by giving **you** written notice at your last known address.

General exclusions

These exclusions apply to all the sections of **your** policy.

This policy does not cover:

1. War

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly as a result of any of the following, or anything connected with any of the following; war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

3. Radioactivity

Loss, damage or liability which involves:

- a. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
- b. the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

4. Sonic bangs

Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

5. Pollution or contamination

Any claim or expense of any kind directly or indirectly caused by or arising out of pollution or contamination unless caused by:

- a sudden unexpected incident, or
- oil or water escaping from a fixed oil or fixed water installation, and which was not the result of an intentional act, and, which occurs during any **period of insurance**.

All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

6. Deliberate Acts

Any loss or damage deliberately caused by **you**, or **your** family, or by any other person lawfully in the **home**.

General exclusions

7. Date change and computer viruses

Any direct or indirect loss or damage caused:

- to equipment by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- by computer viruses.

Legal expenses, legal benefits and/or liability arising directly or indirectly from:

- equipment failing correctly to recognise data representing a date in such a way that it does not work properly or at all; or
- computer viruses;

but any claim for legal expenses/benefits to pursue compensation for personal injury is not excluded.

For the purposes of this exclusion:

Equipment includes computers and anything else insured by this policy which has a microchip in it.

Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.

Microchips include integrated circuits and microcontrollers.

Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

8. Wear and Tear

Any loss, damage, liability cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

9. Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not caused directly or indirectly by any other cover included in this insurance.

10. Defective construction or design

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or materials.

Policy endorsements

Security condition

We will not be liable for loss or damage by theft or attempted theft from the private dwelling unless:

1. the following security devices are fitted and put into operation whenever the private dwelling is left unattended
 - a. either
 - a lock approved to BS3621 or
 - a mortice deadlock of at least 5 levers or
 - a rim automatic deadlatch with a key-locking handle on the inside or
 - a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door
 - b. key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors
 - c. a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors
 - d. key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors
2. all keys are removed from locks and placed out of sight when the private dwelling is left unattended
3. external windows as described in paragraph 1(d) and all external doors are secured as above when **your** household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless **we** have given **our** written agreement.

How we use your information

Your privacy is important to us and we are committed to keeping it protected. We have created this Customer Privacy Notice which will explain how we use the information we collect about you and how you can exercise your data protection rights. This Privacy Notice will help you understand the following:

Who are we?

We are Royal & Sun Alliance Insurance Ltd (RSA), we provide commercial and consumer insurance products and services under a number of brands, such as MoreThan. We also provide insurance services in partnership with Police Mutual.

Why do we collect and use your personal information?

As an insurer, we need your personal information to understand the level of insurance cover you require. We'll use this information (e.g. your name, address, telephone number and email address) to communicate with you and if you have agreed, to send you news and offers related to our products and services.

We need to use your information to create a quote for you, allowing you to buy insurance products from us. When buying a product from us, you'll also need to provide us with details about the items you wish to be covered by the insurance (e.g. car make and model, your home).

We may need to check information you have submitted with external companies/ organisations (e.g. the DVLA, the Motor Insurance Database, credit reference agencies and criminal conviction checks.) When buying certain products, sometimes we will ask for special categories of personal data (e.g. driving offences for motor insurance, medical records in case of injury).

Once you become a customer, we'll need to take your payment details to set up your cover. This could be direct debit, credit or debit card information. To service your policy, we might contact you via our website, emails, telephone calls or post. When using these services we might record additional information, such as passwords, online identifiers and call recordings.

For some of our products, we may collect information through smart sensors to assess your insurance needs (e.g. a black box installed in your vehicle when you buy a telematics driving product, which collects and uses geo-location and driving behaviour data).

If you need to claim against your insurance policy, we will need to collect information about the incident and this may be shared with other selected companies to help process the claim. If other people are involved in the incident, we may also need to collect additional information about them which can include special categories of personal data (e.g. injury and health data).

In submitting an application to us, you may provide us with equivalent or substantially similar information relating to other proposed beneficiaries under the policy. You agree that you will bring this Privacy Notice to the attention of each beneficiary at the earliest possible opportunity.

Data protection laws require us to meet certain conditions before we are allowed to use your personal information in the manner described in this Privacy Notice. To use your personal information, we will rely on one or more of the following grounds:

How we use your information

- **Performance of contract:** We need to use your personal information in order to provide you with the policy (which is a contract of insurance between you and us), and perform our obligations under it (such as making payments to you in respect of a claim made under the policy).
- **Consent:** In certain circumstances, we may need your consent unless authorised by law in order to use personal information about you which is classed as “special categories of personal data”.

For marketing, you will always be given a choice over the use of your data.

- **Necessity to establish, exercise or defend legal claim:** If you, or we, bring a legal claim (e.g. a court action) against the other, we may use your information in either establishing our position, or defending ourselves in relation to that legal claim.
- **Compliance with a legal obligation:** Where laws or regulations may require us to use your personal information in certain ways.
- **Legitimate Interests:** We will also process your personal information where this processing is in our “legitimate interests”. When relying on this condition, we are required to carry out a balancing test of our interests in using your personal information (for example, carrying out market research), against the interests you have as a citizen and the rights you have under data protection laws. The outcome of this balancing test will determine whether we can use your personal information in the ways described in this Privacy Notice. We will always act reasonably and give full and proper consideration to your interests in carrying out this balancing test.

Where else do we collect information about you?

Where possible, we’ll collect your personal information directly from you. However, on occasion we may receive details about you from other people or companies. For example, this might happen if:

- It was given to us by someone who applied for an insurance product on your behalf (e.g. an insurance broker, a family member) where you have given them the permission to do so; or
- It was supplied to us when you purchased an insurance product or service that is provided by us in partnership with other companies; or
- It was lawfully collected from other sources (e.g. Motor Insurance Database, Claims and Underwriting Exchange or fraud prevention databases) to validate the information you have provided to us.

We request those third parties to comply with data protection laws and to be transparent about any such disclosures. If you would like some further information, please contact us.

Will we share your personal information with anyone else?

We do not disclose your information outside of RSA except:

- Where we need to check the information you gave to us before we can offer you an insurance product (e.g. reference agencies);
- Where we are required or permitted to do so by law or relevant regulatory authority (e.g. financial crime screening, fraud detection/prevention);
- Where we provide insurance services in partnership with other companies (e.g. building societies, large retailers);

How we use your information

- In the event that we are bought or we sell any business or assets, in which case we will disclose your personal information to the prospective buyer of such business or assets;
- As required to enforce or apply this Privacy Notice, or the contract of insurance itself;
- Within our group for administrative purposes;
- As required in order to give effect to contractual arrangements we have in place with any insurance broker and/or intermediary through which you have arranged this policy;
- With healthcare providers in the context of any relevant claim being made against your policy;
- If we appoint a third party to process and settle claims under the policy on our behalf, in which case we will make your personal information available to them for the purposes of processing and settling such claims;
- With our third party service providers (including hosting/storage providers, research agencies, technology suppliers etc.);
- With our reinsurers (and brokers of reinsurers) in connection with the normal operation of our business;

Sometimes your personal information may be sent to other parties outside of the European Economic Area (EEA) in connection with the purposes set out above. We will take all reasonable steps to ensure that your personal information is treated securely and in accordance with this Privacy Notice, and in doing so may rely on certain “transfer mechanisms” such as the EU-US Privacy Shield, and the standard contractual clauses approved by the European Commission. If you would like further information please contact us.

Which decisions made about you will be automated?

Before we can offer you an insurance product or service, we may need to conduct the following activities, which involve automated (computer based) decision-making:

- **Pricing and Underwriting** – this process calculates the insurance risks based on the information that you have supplied. This will be used to calculate the premium you will have to pay.
- **Credit Referencing** – using the information given, calculations are performed to evaluate your credit rating. This rating will help us to evaluate your ability to pay for the quoted products and services.
- **Smart Sensor Data Analytics** – an insurance product that collects your information using smart sensors (e.g. in car black box) to calculate your insurance risk (e.g. driving score). This may then be used to determine your policy rewards (e.g. cash back for safe driving) and to calculate your policy renewal premium.
- **Automated Claims** – some small claims may qualify for automated processing, which will check the information you provide, resulting in a settlement or rejection of your claim.

The results of these automated decision-making processes may limit the products and services we can offer you. If you do not agree with the result, you have the right to request that we perform a manual reassessment using the same information that you originally provided. If you wish to do so please contact us.

How we use your information

For how long will we keep your information?

Your personal information will be retained under one or more of the following criteria:

- Where the personal information is used to provide you with the correct insurance cover, which will be kept as long as it is required to fulfil the conditions of the insurance contract.
- Where the use of your personal information for a specific purpose is based on your consent, it will be kept for as long as we continue to have your consent (e.g. we would stop contacting you for marketing purposes once you have asked us to).
- Where, for a limited period of time, we are using some of your information to improve the products or services we provide.
- For as long as your information is required to allow us to conduct fraud and/or criminal checks and investigations.

Will you be contacted for marketing purposes?

If you have agreed, we might contact you by post, email, phone and text message to let you know about offers and services we think you'll like. The messages may be personalised using information you have previously provided us.

You can ask us to stop contacting you for marketing purposes at any point.

We will only contact you for marketing purposes if we collected your information directly, except when authorised and instructed by the third-party acting on your behalf.

We may use the information which we collect about you to show you relevant advertising on third-party websites (e.g. Facebook, and Google). This could involve showing you an advertising message where through the use of cookies, we know you have browsed our products and services. If you don't want to be shown targeted advertising messages from us, you can change the advertising setting on some third-party sites and some browsers to block our adverts.

Your information is incorrect what should you do?

If you hold a product or service with us and think that the information we hold about you is incorrect or incomplete, please contact us and we will be happy to update it for you.

What are your rights over the information that is held by RSA?

We understand that your personal information is important to you, therefore you may request the following from us to:

1. Provide you with details about the personal information we hold about you, as well as a copy of the information itself in a commonly used format. [Request Ref: DSR 1]
2. Request your personal information be deleted where you believe it is no longer required. Please note however, we may not be able to comply with this request in full where, for example, you are still insured with us and the information is required to fulfil the conditions of the insurance contract. [Request Ref: DSR 2]
3. Request the electronic version of the personal information you have supplied to us, so it can be provided to another company. We would provide the information in a commonly used electronic format. [Request Ref: DSR 3]

How we use your information

4. Request to restrict the use of your information by us, under the following circumstances [Request Ref: DSR 4]:
 - a. If you believe that the information we hold about you is inaccurate, or;
 - b. If you believe that our processing activities are unlawful and you do not want your information to be deleted.
 - c. Where we no longer need to use your information for the purposes set out in this Privacy Notice, but it is required for the establishment, exercise or defence of a legal claim.
 - d. Where you have made an objection to us (in accordance with section 5 below), pending the outcome of any assessment we make regarding your objection.
5. Object to the processing of your data under the following circumstances [Request Ref: DSR 5]:
 - a. Where we believe it is in the public interest to use your information in a particular way, but you disagree.
 - b. Where we have told you we are using your data for our legitimate business interests and you believe we shouldn't be (e.g. you were in the background of a promotional video but you did not agree to be in it.)

In each case under section 5 above, we will stop using your information unless we can reasonably demonstrate legitimate grounds for continuing to use it in the manner you are objecting to.

If you would like to request any of the above, please contact us and submit a written request, including the request reference (e.g. DSR 1), as this will speed up your request. To ensure that we do not disclose your personal information to someone who is not entitled to it, when you are making the request we may ask you to provide us with:

- Your name;
- Address(es);
- Date of birth;
- Any policy IDs or reference numbers that you have along with a copy of your photo identification.

All requests are free of charge, although for requests for the provision of personal information we hold about you (DSR1) we reserve the right to charge a reasonable administrative fee where, we believe an excessive number of requests are being made. Wherever possible, we will respond within one month from receipt of the request, but if we don't, we will notify you of anticipated timelines ahead of the one month deadline.

Please note that simply submitting a request doesn't necessarily mean we will be able to fulfil it in full on every occasion – we are sometimes bound by law which can prevent us fulfilling some requests in their entirety, but when this is the case we will explain this to you in our response.

How we use your information

Our Privacy Notice

If you have any queries regarding our Privacy Notice please contact us and we will be happy to discuss any query with you. Our Privacy Notice will be updated from time to time so please check it each time you submit personal information to us or renew your insurance policy.

How you can contact us about this Privacy Notice?

If you have any questions or comments about this Privacy Notice please contact:

The Data Protection Officer
 RSA
 Bowling Mill
 Dean Clough Industrial Park
 Halifax
 HX3 5WA

You may also email us at crt.halifax@uk.rsagroup.com.

How you can lodge a complaint?

If you wish to raise a complaint on how we have handled your personal information, please send an email to crt.halifax@uk.rsagroup.com or write to us using the address provided. Our Data Protection Officer will investigate your complaint and will give you additional information about how it will be handled. We aim to respond in a reasonable time, normally 30 days.

If you are not satisfied with our response or believe we are not processing your personal information in compliance with UK Data Protection laws, you may lodge a complaint to the Information Commissioner's Office, whose contact details are;

Information Commissioner's Office
 Wycliffe House
 Water Lane
 Wilmslow
 Cheshire
 SK9 5AF



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