

House and Contents Insurance Policy





Insurer: Insurance Corporation of the Channel Islands Limited Ref RTT245373

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

We have relied on the information and statements which **you** have provided in the proposal form (or declaration) on the date shown in the **schedule**.

The insurance relates ONLY to those sections of the certificate which are shown in the schedule as being included.

The written authority with the Insurer allows **your broker** to sign and issue this certificate on behalf of the Insurer.

Customer Service

At Insurance Corporation we have a real commitment to customer care. We have built a reputation as the company that puts our customers first and foremost. You can help us to maintain this position by letting us know if you consider that our service has been unsatisfactory - the procedure is outlined below.

Our commitment to you

We aim to give our customers a high standard of service at all times. If you are unhappy with our service for any reason, you should write initially to the Manager of Insurance Corporation, at the address shown on your Policy Schedule. This information can also be found in local telephone directories.

If matters are not resolved to your satisfaction, you are invited to write to:

Insurance Corporation of the Channel Islands Ltd
P O Box 160,
Dixcart House
Sir William Place,
St. Peter Port,
Guernsey, GY1 4EY

Insurance Corporation of the Channel Islands Limited is licensed by the Guernsey Financial Services Commission.

Introduction

This certificate of insurance, **schedule** and any **endorsement** applying to **your** certificate forms **your** Home Insurance Policy. This document sets out the conditions of the contract of insurance between **you** and **us**. **You** should keep it in a safe place. Please read the whole document carefully. It is arranged in different sections. It is important that

- **you** are clear which sections **you** have requested and want to be included;
- **you** understand what each section covers and does not cover;
- **you** understand **your** own duties under each section and under the insurance as a whole.

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

Wherever the following words appear in this insurance they will have the meanings shown below.

You / your / insured	The person or persons named in the schedule and all members of their family who permanently live in the home .
We / us / our	Insurance Corporation of the Channel Islands Ltd.
Your broker	The insurance broker who placed this insurance on your behalf.
Schedule	The schedule is part of this insurance and contains details of you , the premises , the sums insured, the period of insurance and the sections of this insurance which apply.
Endorsement	A change in the terms and conditions of this insurance.
Period of insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Standard construction	Built of brick, stone or concrete and roofed with slates, tiles, asphalt, metal or concrete.
Buildings	<ul style="list-style-type: none">• The home and its decorations• fixtures and fittings attached to the home• permanently installed swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fixed fuel tanks <p>you own or for which you are legally responsible within the premises named in the schedule.</p>
Premises	The address which is named in the schedule .
Home	The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Contents	Household goods and personal property, within the home , which are your property or which you are legally responsible for. Contents includes: <ul style="list-style-type: none">• tenant's fixtures, carpets and fittings• radio and television aerials, satellite dishes, their fittings and masts which are attached to the home• property in the open but within the premises up to £750 or 3% of the Contents sum insured, whichever is the greater in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home)• money and credit cards up to £1500 in total• deeds and registered bonds and other personal documents up to £1,500 in total• stamps or coins forming part of a collection up to £2,500 in total• pictures, gold, silver, gold and silver plated articles, jewellery and furs any one item up to 10% maximum of sum assured (total not to exceed 40% of sum assured) within the private dwelling• domestic oil in fixed fuel oil tanks up to £2,500

Contents does NOT include:

- motor vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories
- any living creature
- any part of the **buildings**
- any property held or used for business purposes
- any property insured under any other insurance.

Bodily injury

Includes death or disease.

Sanitary ware

Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.

Valuables

- jewellery
- furs
- gold, silver, gold and silver plated articles
- pictures.

Personal possessions

Clothing, baggage, sports equipment and other similar items normally carried about the person and all of which belong to **you**

Personal possessions includes:

- **money** and **credit cards**
- pedal cycles.

Occupant

A person or persons authorised by **you** to stay in the **home** overnight.

Money

- current legal tender, cheques, postal and money orders
- postage stamps not forming part of a stamp collection
- savings stamps and savings certificates, travellers' cheques
- premium bonds, luncheon vouchers and gift tokens all held for private or domestic purposes.

Credit cards

Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards.

United Kingdom

England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.

Europe

All countries within the European Union also including:

- all Mediterranean Islands;
- all countries with a Mediterranean shoreline;
- the Canary Islands;
- Madeira;

and journeys between these countries.

General Conditions applicable to the whole of this insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

Your duties

1. **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.
2. **You** must tell **your broker** immediately if **you**
 - stop using the **home** as **your** permanent private residence
 - regularly leave the **home** unattended by day or by night, or
 - leave the **home** without an **occupant** for more than 30 consecutive days.

When **we** receive this notice **we** have the option to change the conditions of this insurance.

3. **You** must tell **your broker** before **you** start any conversions, extensions or other structural work to the **buildings**. When **we** receive this notice **we** have the option to change the conditions of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

Cooling off period

You may cancel this insurance within 14 days of **you** buying this insurance or the day on which **you** receive the insurance documents whichever is the later. **We** will provide a full refund of the premium paid. **We** can decide not to refund the premium if **you** have made a claim on this insurance.

Cancellation clause

1. **We** can cancel this insurance by giving **you** 30 days' notice in writing. Any return premium due to **you** will depend on how long this insurance has been in force.
2. **You** can also cancel this insurance at any time by writing to **your broker**. Any return premium due to **you** will depend on how long this insurance has been in force and whether **you** have made a claim.

General Exclusions and Clauses applicable to the whole of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

We will not pay for

1. loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom
2. any legal liability of whatsoever nature

directly or indirectly caused by or contributed to by or arising from:-

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

b) War and Civil War Exclusion

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) Date Change Clause

We will not pay for any equipment, integrated circuit, computer chip, computer software and any other computer-related equipment which fails to recognise correctly the date change to the year 2000 or any other date change.

d) Contracts (Rights of Third Parties) Act 1999 Clause

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

Claims Conditions applicable to the whole of this insurance

Your duties

In the event of a claim or possible claim under this insurance

1. **you** must notify **your broker** as soon as possible giving full details of what has happened.
2. **you** must provide **your broker** with written details of what has happened within 30 days and provide any other information **we** may require.
3. **you** must forward to **your broker** within 3 days notice of the claim, if a claim for liability is made against **you**, any letter, claim, writ, summons or other legal document **you** receive.
4. **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
5. **you** must not admit liability or offer or agree to settle any claim without **our** written permission.

If **you** fail to comply with any of the above duties this insurance may become invalid.

How we deal with your claim

1. Defence of claims

We may

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

2. Other insurance

We will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does not apply to fatal injury (section two-H).

3. Fraudulent claims

If **you**, or anyone acting on **your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance shall be invalid and all claims shall be forfeited.

Buildings

What is covered	What is not covered
This insurance covers the buildings for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake	the Excess shown in the schedule
2. aircraft and other flying devices or items dropped from them	the Excess shown in the schedule
3. storm, flood or weight of snow	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks in the open, swimming pools, tennis courts, drives, patios and terraces, gates and fences c) the Excess shown in the schedule
4. escape of water from and frost damage to fixed water tanks, apparatus or pipes including up to £1000 in respect of trace and access costs of removing and replacing any part of the building and additional structures necessary to repair a household heating or water system which has caused an escape of water up to a maximum of £1000	<ul style="list-style-type: none"> a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of section one b) for loss or damage to domestic fixed fuel-oil tanks and swimming pools c) the Excess shown in the schedule d) for loss or damage while the buildings are not furnished enough to be normally lived in
5. escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation, up to a maximum of £2,500	<ul style="list-style-type: none"> a) for loss or damage due to wear and tear or any gradually operating cause b) the Excess shown in the schedule c) for loss or damage caused by faulty workmanship d) for loss or damage while the buildings are not furnished enough to be normally lived in
6. theft or attempted theft	<ul style="list-style-type: none"> a) for loss or damage while the home is not furnished enough to be normally lived in b) for loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry c) the Excess shown in the schedule
7. collision by any vehicle or animal	the Excess shown in the schedule
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	<ul style="list-style-type: none"> a) for loss or damage while the buildings are not furnished enough to be normally lived in b) the Excess shown in the schedule

Section one

Buildings (continued)

What is covered	What is not covered
<p>9. subsidence or heave of the site upon which the buildings stand or landslip</p>	<p>a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event</p> <p>b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event</p> <p>c) for loss or damage arising from faulty design, specification, workmanship or materials</p> <p>d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law</p> <p>e) the first £1,000 of every claim</p> <p>f) for loss or damage caused by coastal erosion</p> <p>g) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</p>
<p>10. breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</p>	<p>a) for loss or damage to radio and television aerials, satellite dishes, their fittings and masts</p> <p>b) the Excess shown in the schedule</p>
<p>11. falling trees, telegraph poles or lamp-posts</p>	<p>a) for loss or damage caused by trees being cut down or cut back within the premises</p> <p>b) for loss or damage to gates and fences</p> <p>c) the Excess shown in the schedule</p>

Section one

Buildings (continued)

What is covered	What is not covered
<p>This section of the insurance also covers</p>	<p>We will not pay</p>
<p>A) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • sanitary ware • ceramic hobs <p>all forming part of the buildings</p>	<ul style="list-style-type: none"> a) for damage while the buildings are not furnished enough to be normally lived in b) the Excess shown in the schedule
<p>B) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which you are legally responsible for</p>	<ul style="list-style-type: none"> a) for damage due to wear and tear or any gradually operating cause b) the Excess shown in the schedule
<p>C) </p> <ul style="list-style-type: none"> • loss of rent due to you which you are unable to recover • additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for <p>while the buildings cannot be lived in following loss or damage which is covered under section one</p>	<p>any amount over 20% of the sum insured for the buildings damaged or destroyed</p>
<p>D) expenses you have to pay and which have been agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the building • costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under section one</p>	<ul style="list-style-type: none"> a) any expenses for preparing a claim or an estimate of loss or damage b) any costs if Government or local authority requirements have been served on you before the loss or damage
<p>E) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of section one</p>	<p>more than £1,000 in any period of insurance. If you claim for such loss under sections one and two, we will not pay more than £1,000 in total</p>
<p>F) anyone buying the home who will have the benefit of section one until the sale is completed or the insurance ends, whichever is sooner</p>	<p>if the buildings are insured under any other insurance</p>

Buildings (continued)

Accidental damage to the **buildings**

The following applies only if the **schedule** shows that Accidental Damage to the **buildings** is included.

What is covered	What is not covered
This extension covers	We will not pay
accidental damage to the buildings	<ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section one b) for the buildings moving, settling, shrinking, collapsing or cracking c) for damage while the home is being altered, repaired, cleaned, maintained or extended d) for damage to outbuildings and garages which are not of standard construction e) for damage while the home is lent, let or sublet f) for the cost of general maintenance g) for damage caused by wear and tear, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause h) for damage arising from faulty design, specification, workmanship or materials i) for damage from mechanical or electrical faults or breakdown j) for damage caused by dryness, dampness, extremes of temperature or exposure to light k) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks l) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination m) the Excess shown in the schedule

Conditions that apply to section one (**buildings**) only

Settling claims

How **we** deal with **your** claim

1. If **your** claim for loss or damage is covered under section one, **we** will pay the full cost of repair as long as:

- the **buildings** were in a good state of repair immediately prior to the loss or damage and
- the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and
- the damage has been repaired or loss has been reinstated.

We will take an amount off for wear and tear from the cost of any replacement or repair if immediately before the loss or damage the **buildings** were not in good repair.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section one after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.

4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay more than the sum insured for each **premises** shown in the **schedule**.

Section two

Contents

What is covered	What is not covered
This insurance covers the contents for loss or damage directly caused by	We will not pay
1. fire, lightning, explosion or earthquake	the Excess shown in the schedule
2. aircraft and other flying devices or items dropped from them	the Excess shown in the schedule
3. storm, flood or weight of snow	for property in the open the Excess shown in the schedule
4. escape of water from fixed water tanks, apparatus or pipes	the Excess shown in the schedule
5. escape of oil from a domestic fixed oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation up to a maximum of £2500	a) for loss or damage due to wear and tear or any gradually operating cause b) for loss or damage caused by faulty workmanship c) the Excess shown in the schedule
6. theft or attempted theft	a) for loss or damage whilst the home is lent, let or sublet unless the loss or damage is caused by a violent and forcible entry b) any amount over £750 or 3% of the sum insured for contents whichever is greater, within detached domestic outbuildings and garages c) the Excess shown in the schedule
7. collision by any vehicle or animal	the Excess shown in the schedule
8. any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	the Excess shown in the schedule
9. subsidence or heave of the site upon which the buildings stand or landslip	a) for loss or damage following damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event b) for loss or damage arising from faulty design, specification, workmanship or materials c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions e) for loss or damage by coastal erosion f) the first £1000 of each claim
10. falling trees, telegraph poles or lamp-posts	a) for loss or damage caused by trees being cut down or cut back within the premises b) the Excess shown in the schedule

Contents (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
A) accidental damage to <ul style="list-style-type: none"> • televisions, satellite decoders • audio and video equipment • radios • home computers, video cassette recorders all situated within the home	a) for damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling b) for damage to tapes, records, cassettes, discs or computer software c) for mechanical or electrical faults or breakdown d) the Excess shown in the schedule
B) accidental breakage of <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware forming part of the buildings which you are legally responsible for as a tenant and do not have other insurance for <ul style="list-style-type: none"> • mirrors • glass tops and fixed glass in furniture • ceramic hobs 	a) for the cost of repairing, removing or replacing frames b) the Excess shown in the schedule
C) the contents , if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by: <p>(i) any of the events insured under numbers 1-10 in section two while the contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any buildings where you are living or working • in any building for valuation, cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to or from any bank, safe deposit or furniture store</p>	a) for contents outside the United Kingdom b) for money or credit cards c) any amount over 20% of the sum insured under section two for contents in a furniture store d) the Excess shown in the schedule
D) up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage which is covered under section two	any amount over 20% of the sum insured under section two for the contents of the buildings damaged or destroyed
E) costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered under section two	any amount over 20% of the sum insured under section two for the contents of the buildings damaged or destroyed
F) your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under section two	a) any amount over 20% of the sum insured under section two for the contents of the buildings damaged or destroyed b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings c) for loss or damage arising from subsidence, heave or landslip d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously e) for loss or damage while the buildings are not furnished enough to be normally lived in f) the Excess shown in the schedule

Section two

Contents (continued)

What is covered	What is not covered
This section of the insurance also covers	We will not pay
<p>F) your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under section two</p>	<p>a) any amount over 20% of the sum insured under section two for the contents of the buildings damaged or destroyed</p> <p>b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings</p> <p>c) for loss or damage arising from subsidence, heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the buildings are not furnished enough to be normally lived in</p> <p>f) the Excess shown in the schedule</p>
<p>G) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which you are legally responsible for as tenant only</p>	<p>a) for damage due to wear and tear or any gradually operating cause</p> <p>b) the Excess shown in the schedule</p>
<p>H) fatal injury to you, happening at the premises shown in the schedule, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts:</p> <ul style="list-style-type: none"> • £10,000 for each insured person over sixteen years of age, • £5,000 for each insured person under sixteen years of age, at the time of death 	
<p>I) costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys</p>	any amount over £1000 in total
<p>J) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of section two</p>	more than £1000 in any period of insurance . If you claim for such loss under sections one and two, we will not pay more than £1000 in total

Section two

Contents (continued)

What is covered	What is not covered
This cover also provides insurance against	We will not pay for
<p>K) Christmas Gifts Loss of or damage to Christmas Gifts by any cause insured by Section 2 whilst in Your Home during the month of December - up to 20% of and in addition to the Contents Sum Insured shown in the Schedule</p>	<p>a) Property excluded under the Contents definition of this Policy b) the Excess shown in the schedule</p>
<p>L) Wedding Gifts Loss or damage to Wedding Gifts by any cause insured by Section 2 whilst in Your Home during the period one month before and after the wedding day of any member of Your Household - up to 20% of and in addition to the Contents Sum Insured shown in the Schedule</p>	<p>a) Property excluded under the Contents definition of this Policy b) the Excess shown in the schedule</p>
<p>M) Paying Guests Loss of or damage to the Contents by any cause insured by this section whilst Your Home is occupied by paying guests in addition to members of Your Household. We must be notified if the number of paying guests exceeds six adults.</p>	the Excess shown in the schedule
<p>N) Witness Expenses Expenses incurred by any member of Your Household when required to act as a witness for criminal proceedings in a court as a prosecution witness or subpoenaed by the court for the purposes of the conduct of criminal proceedings up to £100 per day for each day or part of a day subject to a maximum of £1000 in any one Period of Insurance.</p>	<p>a) Any court attendance expenses where any member of Your Household has not been a material witness to a crime. Attendance at proceedings that have been brought against any member of Your Household. b) Any court attendance for civil court proceedings c) the Excess shown in the schedule</p>
<p>O) Students Effects Cover Contents or Personal possessions up to a value of £3000 automatically included for students (who are normally resident in the insured's home) whilst in student accommodation.</p>	<p>a) Theft, unless caused by forcible and violent entry. b) the Excess shown in the schedule</p>

Section two

Accidental damage to **contents**

The following applies only if the **schedule** shows that accidental damage to **contents** is included.

What is covered	What is not covered
<p>This extension covers</p> <p>accidental damage to the contents within the home</p>	<p>We will not pay</p> <ul style="list-style-type: none"> a) for damage or any proportion of damage which we specifically exclude elsewhere under section two b) for damage to contents within garages and outbuildings c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon d) for damage caused by chewing, tearing, scratching or fouling by animals e) any amount over £1,000 in total for porcelain, china, glass and other brittle articles f) for money, credit cards, documents or stamps g) for damage to contact, corneal or micro corneal lenses h) for damage while the home is lent, let or sub let i) for damage caused by wear and tear, insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost or any other gradually operating cause j) for damage arising out of faulty design, specification, workmanship or materials k) for damage from mechanical or electrical faults or breakdown l) for damage caused by dryness, dampness, extremes of temperature and exposure to light m) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination n) the Excess shown in the schedule

Conditions that apply to section two (**contents**) only

Settling claims

How **we** deal with **your** claim

1. If **you** claim for loss or damage to the **contents** **we** will at **our** option repair, replace or pay for any article covered under section two.

For total loss or destruction of any article **we** will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new; and
- **you** have paid or **we** have authorised the cost of replacement.

The above basis of settlement will not apply to

- clothes
- pedal cycles

where **we** will take off an amount for wear and tear and depreciation.

2. **We** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **We** will not reduce the sum insured under section two after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **we** will only pay one half of the cost of repair or replacement.

Limit of insurance

We will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

Section three

Accidents to Domestic Staff

This section applies only if the **contents** are insured under section two.

What is covered	What is not covered
We will indemnify you for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule	We will not indemnify you for bodily injury arising directly or indirectly <ul style="list-style-type: none">• from any vehicle outside the premises• from any vehicle used for racing, pacemaking or speed testing• from any communicable disease or condition• in Canada or the United States of America after the total period of stay has exceeded 30 days in the period of insurance

Limit of insurance

We will not pay more than **£5,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Legal Liability to the Public Part A

This section applies only if the **schedule** shows that either the **buildings** are insured under section one or the **contents** are insured under section two of this insurance.

Part A of this section applies in the following way:

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

What is covered

What is not covered

We will indemnify you	We will not indemnify you for any liability
<p>(i) as owner or occupier for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property <p>caused by an accident happening at the premises during the period of insurance,</p> <p>OR</p> <p>(ii) as a private individual for any amounts you become legally liable to pay as damages for</p> <ul style="list-style-type: none"> • bodily injury • damage to property • from the use of a firearm registered with the Police Authority provided the Insured holds a valid firearms licence. <p>caused by an accident happening anywhere in the world during the period of insurance</p>	<p>a) for bodily injury to</p> <ul style="list-style-type: none"> • you • any other permanent member of the home • any person who at the time of sustaining such injury is engaged in your service <p>b) for bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>c) arising out of any criminal or violent act to another person</p> <p>d) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> • you • any other permanent member of the home • any person engaged in your service <p>e) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance</p> <p>f) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>g) which you have assumed under contract and which would not otherwise have attached</p> <p>h) arising out of your ownership, possession or use of:</p> <ol style="list-style-type: none"> i) any motorised or horsedrawn vehicle other than: <ul style="list-style-type: none"> • domestic gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere ii) any power-operated lift iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 <p>i) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and • reported to us not later than 30 days from the end of the period of insurance; <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>j) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>k) if you are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted</p>

Section four

Legal Liability to the Public Part B

What is covered	What is not covered
<p>We will pay for</p> <p>sums which you have been awarded by a court in the United Kingdom and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none"> • Part A(ii) of this section would have indemnified you had the award been made against you rather than to you • there is no appeal pending • you agree to allow us to enforce any right which we shall become entitled to upon making payment 	<p>We will not indemnify you</p> <p>for any amount in excess of £2,000,000</p>

Legal Liability to the Public Part C

We will indemnify you for	We will not indemnify you
<p>any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you</p>	<ul style="list-style-type: none"> • for any liability if you are entitled to indemnity under any other insurance • for the cost of repairing any fault or alleged fault

Limit of insurance

We will not pay

- in respect of pollution and/or contamination:- more than **£2,000,000** in all
- in respect of other liability covered under section four:- more than **£2,000,000** in all for Part A and C, and £250,000 for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

Valuables and personal possessions

What is covered	What is not covered
<p>This insurance covers</p> <p>valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within the geographical limits shown in the schedule</p>	<p>We will not pay</p> <ul style="list-style-type: none"> a) for damage caused by moth, vermin, wear and tear or any gradually operating cause b) for damage from electrical or mechanical faults or breakdown c) any amount over £2,500 for any one item outside the home or 10% maximum of the sum assured within the home unless stated otherwise in the schedule or the specification(s) attached to the schedule d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon e) for damage to guns caused by rusting or bursting of barrels f) for breakage of any sports equipment whilst in use g) for any loss of or damage to contact, corneal or micro corneal lenses h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision i) the Excess shown in the schedule in respect of unspecified items j) for mobile telephones and computer equipment unless otherwise stated in the specification(s) attached to the schedule k) any amount over £1000 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant l) any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms

Conditions that apply to section five (**valuables and personal possessions**) only

How **we** deal with **your** claim

1. **We** will at **our** option repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured value of £1,000 or over:
 - **we** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
 - **we** will not pay more than the proportion that the lost or damaged item bears to the insured value of such pair or set.

Your sum insured

3. If the total value of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **we** will only pay for a proportion of the claim.
For example if **your** sum insured only represents one half of the total value of unspecified items **we** will only pay one half of the cost of repair or replacement.

However, if **personal possessions** are lost or damaged away from the **home** **we** will not take account of the value of **personal possessions** in the **home** at the time of such loss or damage.

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

Section six

Domestic freezer cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover the cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	We will not pay <ul style="list-style-type: none">a) for loss or damage caused by any electricity or gas company cutting off or restricting your supplyb) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial actionc) the first £50 of every claim

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section seven

Pedal cycle cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover the following	We will not pay
the cost of repairing or replacing your pedal cycles following: <ul style="list-style-type: none">• theft or attempted theft• accidental damage anywhere in the United Kingdom	a) for loss or damage to: <ul style="list-style-type: none">• tyres,• lamps,• accessories, unless the cycle is stolen or damaged at the same time b) for loss or damage due to wear and tear or any gradually operating cause c) for damage from mechanical or electrical faults or breakdown d) for loss or damage while the cycle is used for racing or pacemaking or is let out on hire or is used other than for private purposes d) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft the Excess shown in the schedule

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

Section eight

Money and credit card cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section five of this insurance extends to cover the following	We will not pay
<ul style="list-style-type: none">• theft or accidental loss of money• any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) within the geographical limits shown in the schedule, provided that• within 24 hours of your discovering any such loss or theft, you have notified the police and, in the case of credit card(s), the card issuing company; and• you have complied with all other conditions under which your credit card(s) were issued to you	a) to make up any shortages due to error or omission b) for loss of value c) the Excess shown in the schedule

Limit of insurance

We will not pay more than the sum(s) insured shown in the **schedule**.

Endorsements

The following clauses apply only if they are mentioned in the **schedule**.

1. **Hotel and motel clause**

This insurance does not cover theft or disappearance of jewellery from hotel or motel rooms during **your** absence from such rooms. (This clause overrides exclusion I of section five).

2. **Alarm clause**

This insurance does not cover theft:

- when **you** have left the **premises** without an authorised occupant, or
- at night,

unless:

- a) at all such times the intruder alarm has been put into full and effective operation, and
- b) the intruder alarm is kept in good working order throughout the **period of insurance** under a maintenance contract with the installing company.

3. **Safe clause**

This insurance does not cover theft of jewellery from the **home** unless the jewellery is kept in a locked safe whilst not being worn.

4. **Keys clause**

This insurance does not cover theft of jewellery from safe(s) unless **you** have removed the keys of the safe(s) from the **home** while **you** are absent from the **premises**.

5. **Climatic conditions clause**

This insurance does not cover loss or damage caused by dryness, dampness, extremes of temperature or exposure to the light.

6. **Musical instruments clause**

This insurance does not cover the breaking of strings, reeds or drumheads forming part of musical instruments.

7. **Theft limitation clause**

This insurance does not cover theft or attempted theft from the **home** other than as a result of violent and forcible entry.

8. **Non-standard construction clause**

It is agreed that the private dwelling of the **home** is not of **standard construction**.

9. **Minimum security clause**

This insurance does not cover theft from the private dwelling of the **home** unless the undernoted minimum protections are fitted.

External Doors: 5 Lever Mortice Deadlocks (conforming to British Standard 3621).

Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections.

Windows: Key operated security locks to all ground floor and other accessible windows.

10. **Subsidence, heave or landslip exclusion clause**

Subsidence or heave of the site upon which the **buildings** stand or landslip as shown in number 9 of sections one and two is not covered by this insurance.

11. **Flood exclusion clause**

Section one (**buildings**) and section two (**contents**) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of sections one and two.

12. **Contractors exclusion clause**

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

Endorsements (continued)

13. Index-linking clause

The sums insured in section one (**buildings**) and section two (**contents**) will be indexed each month in line with the following:

Section one (**buildings**): The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.

Section two (**contents**): The Consumer Durables Section of the General Index of Retail Prices or a similar index selected by **us**.

We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.

For **your** protection should the index fall below zero **we** will not reduce the sum insured.

14. Business-use extension clause

In return for the payment of an extra premium section four A(i) extends to include **your** legal liability, as defined in that section, for using the **home** for the business purposes which are detailed in the **schedule**. However, **we** will not cover any liability arising out of advice given or services rendered in respect of **your** profession, occupation or business or employment.

15. Thatch clause

It is **your** duty to ensure that:

- all chimneys to solid-fuel stoves, boilers and open fires are kept in a good state of repair and that they are professionally cleaned once a year before winter.
- all old thatch and thatching is burnt at a distance of more than 100 metres from the **premises**.
- no naked flames or tools producing naked flames be present in the attic or loft space at any time.
- two fire extinguishers are kept in the **home** and are maintained in good working order; one of which must be stored in the kitchen and be dry powder.

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

16. Stamp clause

We will only pay up to 75% of the Stanley Gibbons valuation in respect of any stamps that are lost or damaged.

17. Your bank or building societies interest clause

The rights of the bank or building society who provided **your** mortgage will not be affected by anything **you** do to increase the risk of loss or damage to the **home** provided that they were unaware of such action. The bank or building society must write and tell **us** as soon as they become aware of any action **you** have taken to increase the risk of loss or damage. They may also have to pay an extra premium which **you** will have to repay them.

18. Protections clause

It is **your** duty to ensure that all protections provided for the security of the **home** and **contents**:

- are maintained in good working order, and
- are in full and effective operation whenever **you** are absent from the **premises**.

If **you** fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry.

19. Unattended vehicles clause

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.

Endorsements (continued)

20. **Unoccupancy clause** (30 days)

If **you** leave the **home** without an **occupant** for more than 30 consecutive days **we** will not pay

- a) the first £250 of each and every claim
- b) for loss or damage caused by theft or attempted theft or malicious acts to
 - **money and credit cards**
 - **valuables**
 - televisions, satellite decoders
 - audio and video equipment
 - radios
 - home computers, video cassette recorders
- c) for loss or damage directly caused by escape of water from and frost damage to fixed water tanks, apparatus or pipes unless the water has been turned off at the point of supply to the **buildings**.

21. **Restricted FLEEA Only**

it is noted and agreed that in respect of Section 1 the buildings cover is restricted to perils of fire, lightning, explosion, earthquake and aircraft. subject otherwise to the policy conditions and exclusions.

22. **Wheelchair**

Notwithstanding anything to the contrary, Section 2; 6 Third Party Liability is extended to include insured's ownership, possession and use of your motorised wheelchair for domestic and social purposes.

23. **Firearms insurance**

This endorsement serves to confirm that the insured holds Third Party Insurance under Section 4 Part A. Third Party Liability which grants a limit of indemnity of £2,000,000 in connection with any one occurrence resulting in accidental bodily injury or damage to property of any person arising from the activities of shooting. Provided the Insured holds a valid firearms licence.

24. **Contract Works Restriction**

It is noted and agreed that accidental damage cover is not operative and Buildings Section 6 theft or attempted theft is excluded unless force is used to gain entry into or exit from your home, its domestic outbuildings or garages.

It is further noted and agreed that Buildings Section 3 storm or flood damage is excluded where your home is not wind and/or watertight.

25. **Subcontractors**

This condition applies in respect of all contractors working for you.

It is a condition of the insurance that all contractors carry their own public and products liability insurance cover with a limit of indemnity of no less than £2,000,000 applicable to each and every claim arising out of one cause and that a written record of such insurance cover be kept by you

26. **Contents and Storage**

It is hereby noted and agreed in respect of Section 2 Contents, item C, cover is restricted to fire, lightning, earthquake, explosion, aircraft, smoke and theft. Theft or attempted theft are excluded unless there are signs of forcible or violent entry into or exit from the building.

27. **Flat Roof Warranty**

It is condition precedent to liability in respect of damage by storm, tempest that any flat roof portion of the within described premises shall be inspected at least once every two years by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately. A record of such inspections should be maintained.

Endorsements (continued)

28. **Jewellery Clause:**

This insurance shall not cover loss of jewellery (including watches) by theft or disappearance unless it is:

- 1) Being worn
- 2) Deposited in a bank or locked safe or Hotel/Motel safe
- 3) Carried by hand and under **your** personal supervision

29. **Unoccupancy Clause** (60 days)

While the Buildings are unoccupied in excess of 60 consecutive days:-

During the period 1st November to 31st March all main water and gas supplies must be turned off unless the central heating system is kept running to maintain a minimum temperature of 55 degrees Fahrenheit (15 degrees Celsius).

This insurance excludes valuables, money and credit cards.

It is warranted that the **property** must be inspected internally and externally every 7 days.

30. **Change Of Occupancy Clause** (Let Property)

It is a condition precedent to our liability that you or your authorised representative notify us if the home at the premises specified in the schedule becomes let under different circumstances or the nature of tenancy alters from that originally disclosed. Upon receipt of this notice we reserve the right to amend the terms and conditions or cancel this insurance. If you fail to comply this insurance may become invalid.

31. **Restricted Cover:** It is hereby noted and agreed Accidental Damage cover is not included.

32. **Malicious Damage** by any person normally resident at the **premises** is **excluded**.

Applicable Law

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Making a Claim

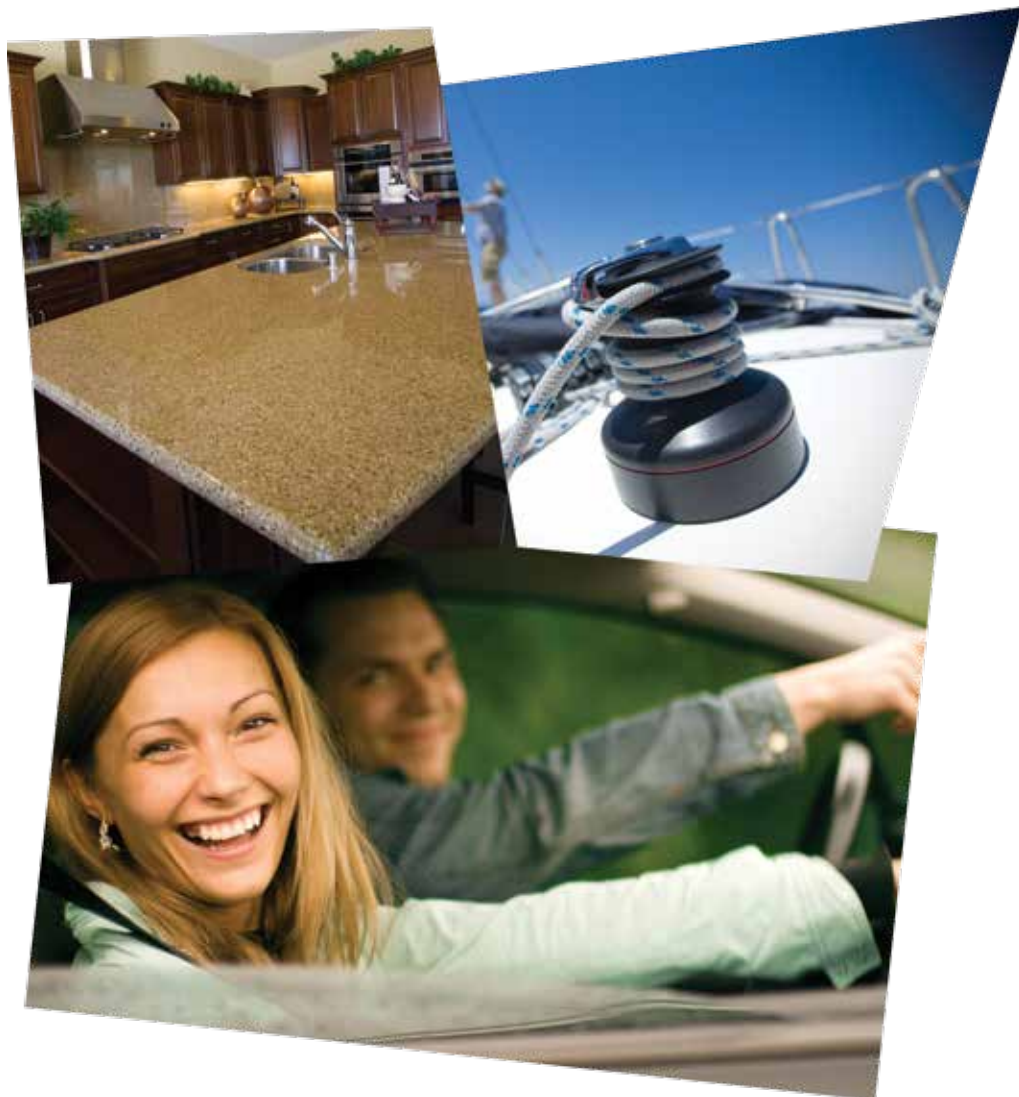
Naturally we hope you don't have any accidents or misfortune, but if you do, the following advice might be useful:

- First of all, look at your policy to check that the loss or damage is covered. Look up the appropriate Section in this booklet to see precisely what is provided. Read carefully any exceptions or conditions that may apply. Remember that your Household Policy does not cover any loss or damage which has been caused purely by wear and tear — it is not a maintenance contract. If you wish to make a claim please obtain and complete a claim form and send it to Ross-Gower or the Insurance Corporation Claims Department
- Remember to tell the Police as soon as you can if property has been stolen, maliciously damaged or you lose a valuable article
- When it is necessary, you should arrange for emergency repairs to be carried out to prevent further damage to your property. For example, if you have a frozen pipe you should turn off the water supply and if necessary call out a 24-hour plumber
- Where repairs are not necessary immediately, you should get two estimates wherever possible and send them to us with your claim form. Do not delay sending in the claim form until you get the estimates — simply tell us that they are being obtained. Once we have agreed an estimate, you can get the work done and then send the final account for settlement
- If your claim includes damage to boilers or tanks, you must not dispose of the damaged items before we have had the opportunity to inspect them
- If someone is making a claim against you for any injury to them or damage to their property, you **must send us full details, in writing, as soon as possible. Any letters or documents you receive.**

Sharing Information

Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check information provided and also prevent fraudulent claims. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this.

You should show this schedule to anyone who has an interest in property insured under this policy. We may pass on your personal data to other companies for processing on our behalf. Some of the companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies involved can be provided to you on request should be sent to us, unanswered without delay. It is most important that you leave us to deal with the matter on your behalf and do not get involved in any correspondence with the other person. If you have any queries or if you need any help to make your claim, just let us know.



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