



# Median

## Buildings and Contents Insurance

### Policy Booklet

#### Important note

This version of the Select & Protect 'Median' policy wording, effective from 25<sup>th</sup> May 2018, applies to customers who purchased their policy after that date, or existing customers who have received an anniversary letter from us since 25<sup>th</sup> May 2018.

If you would like a copy of your policy wording and you:

- purchased your Median policy prior to 25<sup>th</sup> May 2018 and
- have not received an anniversary letter from us since 25<sup>th</sup> May 2018,
- or if you are unsure which version of the policy applies to you,

then please call our customer services team on 0345 345 6800 or email them at [customer.service@select-protect.co.uk](mailto:customer.service@select-protect.co.uk). Please include your policy number within your e-mail request.

# Median

## Index

Introduction	2
How To Use Your Policy	4
Premium Collection	4
Complaints Procedure	4
General Information	5
Definitions	9
General Conditions	11
General Exclusions	12
Section 1 - Contents	14
Section 2 - Personal Belongings	23
Section 3 - Buildings	26

# Introduction

This is Your Home Insurance Policy arranged and administered by Select & Protect, a trading name of Hood Group Ltd.

## Contract of Insurance

This policy, the application form and the Schedule Of Insurance with any endorsements shown on it and any changes to Your insurance policy contained in notices issued by Us during the term of Your policy, together form the insurance contract with the Insurer named on Your Schedule of Insurance.

A separate agreement exists between You and Select & Protect in connection with the policy administration services provided to You. For convenience, the insurance Premium and the Policy Administration Fee will together, make up the single monthly payment shown on Your Schedule of Insurance.

Please read all these documents very carefully. If You are unsure of the meaning of any part of this policy or it does not meet Your requirements, please let Select & Protect know as soon as possible.

In return for You paying Your Premium, We will provide the cover shown in Your Schedule of Insurance on the terms and conditions of this policy during the Period of Insurance. Our provision of insurance under the policy is conditional upon You observing and fulfilling the terms, provisions, conditions and clauses of this policy.

## Information and Changes We need to know about

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out and make changes to Your policy.

Please tell Our Insurance Administrator if there are any changes to the information set out in the statement of fact or on your Schedule Of Insurance. You must also tell Our Insurance Administrator immediately about the following changes:

- any intended alteration to, extension to or renovation of Your property. However you do not need to tell Us about internal alterations to Your property unless You are creating an additional bedroom, bathroom or shower room;
- any change to the people insured, or to be insured;
- any change or addition to the Contents or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on your Schedule Of Insurance;
- if Your property is to be lent, let, sub-let, or used for business purposes (other than occasional clerical work);
- if Your property is to be Unoccupied for any continuous period exceeding 60 days; or
- if any member of Your household or any person to be insured on this policy is charged with, or convicted of a criminal offence (other than motoring offences).
- If you are in any doubt, please contact Our Insurance Administrator.

When Our Insurance Administrator is notified of a change, they will tell You if this affects Your policy, for example whether We are able to accept the change and if so, whether the change will result in revised terms and/or Premium being applied to Your policy.

If the information provided by You is not complete and accurate: -

- We may cancel Your policy and refuse to pay any claim, or
- We may not pay any claim in full, or
- We may revise the Premium and/or change any Excess, or
- the extent of the cover may be affected.

## Changing Your mind

You have the statutory right to cancel Your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which You receive Your Welcome letter and policy schedule.

If You wish to cancel, and the insurance cover has not yet commenced, You will be entitled to a full refund.

Alternatively, if You wish to cancel Your policy and the insurance cover has already commenced, You will be entitled to a refund, subject to a deduction for the time for which You have been covered. This will be calculated on a pro rata basis for the period in which You received cover.

To exercise Your right to cancel Your policy, please contact Select & Protect, PO Box 5730, Southend-on-Sea SS1 2ZT.

If You do not exercise Your right to cancel Your policy, it will continue in force until cancelled and You will be required to pay the premium as stated.

For Your cancellation rights outside the statutory cooling off period please refer to the General Conditions section of Your policy booklet.

## Important Contact Details

Policy Queries: 0345 345 6800 (8.00am - 6.00pm Monday to Friday and 9.00am -2pm Saturday) or you can email [customer.services@select-protect.co.uk](mailto:customer.services@select-protect.co.uk)

Claims: From 1st December 2015, your insurance underwriter will be handling all new claims. Please refer to your Schedule of Insurance for this information and call them directly on the number shown below. If your underwriter is:

- Ageas or Optima, please call 0370 241 2719 (24 hours a day, 365 days a year).
- Aviva, please call 0800 012 345 (24 hours a day, 365 days a year).
- Royal & Sun Alliance, please call 0121 275 2691 (24 hours a day, 365 days a year).

## Useful 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. Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and boundary walls, and these should all be checked on a regular basis.

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 "Information and Changes We need to know about" on page 2)
- make sure that Your Sums Insured are high enough to cover the property to be insured (see "Sum insured conditions" on page 20 for the Contents section; page 23 for the Personal Belongings section; and page 29 for the Buildings section)
- take reasonable care of Your property (see "Your Duty to prevent loss or damage" on page 9).

It is Your responsibility when making a claim, to prove that a loss has occurred which is covered under this policy of insurance. Please refer to General Conditions on page 9.

# How To Use Your Policy

This policy is written in plain English to make Our intentions clear. However We have tried to explain some points in more detail below.

## What cover do I have?

Your policy is divided into sections which can be selected or deselected by You. To find which sections apply, please check Your Schedule of Insurance. We recommend that you read this document for full details of cover including the limits that apply. If You have any queries, including if You wish to add or remove sections, please contact us on the number shown on Page 3.

## What amounts should I insure?

It is Your responsibility to make sure that the amount You insure for represents the full value of the property concerned.

For Buildings, this means the full cost of rebuilding Your property including any outbuildings, plus an amount for any extra charges that could be involved in rebuilding such as demolition costs, architects' and surveyors' fees and meeting the requirements of local authorities.

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 when calculating this figure).

The amount that You have insured for will be shown on the Policy Schedule. Please contact us any time if You do not think that You currently have the right amount of insurance cover.

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.

## Premium Collection

This is an insurance policy with no fixed term. It continues to be in force until cancelled by either You or by Us. You have the right to cancel this policy at the end of any month of cover simply by notifying Select & Protect at least 7 days prior to the last day of the month of cover. We have the right to cancel this policy at the end of any month of cover subject to giving You at least 30 days' notice.

On or shortly after the first working day of each calendar month Your Premium and Policy Administration Fee for one month's period of cover will be charged direct to Your bank account. You must make sure that there are sufficient funds in Your bank account on the first working day of each month to meet Your Premium and Policy Administration Fee.

If the Premium and Policy Administration Fee is not paid for any reason, You will receive a letter from Select & Protect requesting payment to enable the insurance to continue. If payment is not received within 7 days cover will cease from the end of the last month of cover for which the Premium and Policy Administration Fee was received.

If You change Your bank details You must let Select & Protect know immediately so that they may amend their records.

## 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 promptly. To ensure that We provide the kind of service You expect, We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

### What will happen if you complain?

We will acknowledge Your complaint within 2 working days and aim to resolve it 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 working days of receipt and give You an expected date of response.

### What to do if You have a complaint

If You are unhappy with any aspect of the handling of Your insurance, We would encourage You to contact Select & Protect at:

Select & Protect, PO Box 5730,  
Southend-on-Sea, SS1 2ZT  
Email: [customer.service@select-protect.co.uk](mailto:customer.service@select-protect.co.uk)  
Telephone: 0845 345 6800

## If you remain dissatisfied

If you remain dissatisfied following the final outcome of your complaint, you may refer your complaint to the Financial Ombudsman Service:

Financial Ombudsman Service  
Exchange Tower, London, E14 9SR  
Telephone 0800 023 4567 (free from landlines)  
or 0300 123 9 123  
<http://www.financial-ombudsman.org.uk/>

## Telephone Call Recording

For Our joint protection, telephone calls may be recorded and/or monitored.

# General Information

## Insurer

This insurance is underwritten by the Insurer(s) shown in Your Schedule of Insurance.

## Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) You and the Insurer agree otherwise; or
- 2) at the date of the contract You are a resident of (or, in the case of a business, the registered office or principle place of business is situated in): Scotland, Northern Ireland, Channel Islands or the Isle of Man; in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Use of Language

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

## Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our obligations, depending on the type of insurance and the circumstances of Your claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7OU.

## Customers with Disabilities

This policy and other associated documents are also available in large print, audio and Braille. If you require any of these formats, in the first instance, please contact: Select & Protect, PO Box 5730, Southend-on-Sea, SS1 2ZT or telephone us on: 0345 345 6800.

## Data Protection: Information Uses

Select & Protect is the Brand name of your Select & Protect Median Home Insurance Policy. Your Select & Protect Median Home Insurance is administered by a company called Hood Group Limited.

In this privacy policy, 'we' 'us' and 'our' refers to Hood Group Limited and its subsidiaries unless otherwise stated. It sets out how Hood Group Limited uses your personal data.

## Who We Are

At Select & Protect we respect your privacy and are committed to protecting the confidentiality of your personal data. We collect and process your personal data in line with all relevant Data Protection legislation.

Under such legislation, the Data Controllers of your personal data are:

- Hood Group Limited, trading as Select & Protect ("Select & Protect")

Select & Protect Insurance is administered by Hood Group Limited. Hood Group Limited administers all aspects of your Residential Insurance Policy except for those provided by the Insurer. When you provide information to us, you are giving your information to Hood Group Ltd and its subsidiary companies. If you want to know more about Hood Group Limited, please see:

[www.hoodgroup.co.uk/](http://www.hoodgroup.co.uk/)

- Your Insurance Intermediary

Your Insurance Broker or Adviser (or in some cases Introducer) arranges your Select & Protect Median Home Insurance policy and provides

Hood Group Limited with all your personal information you have provided to them as part of your application process.

- The Insurer shown on your Insurance Policy Schedule (see below)

The Insurer underwrites your Residential Insurance Policy and handles any claims.

Select & Protect work with a panel of Insurers, and your Insurance Intermediary will help you select the best insurer from this panel for your specific needs.

The panel of Insurers for Select & Protect Median Home Insurance are:

- AVIVA Insurance Limited ("AVIVA")

If AVIVA is the insurer named on your policy schedule and you would like to find more about how AVIVA will use your personal data, please see the AVIVA privacy policy at:

<https://www.aviva.co.uk/legal/privacy-policy.html>

- Royal Sun Alliance Insurance Group Plc ("RSA")

If RSA is the insurer named on your policy schedule and you would like to find more about how RSA will use your personal data, please see the RSA privacy policy at:

<http://www.rsagroup.com/support/legal-information/privacy-policy/>

This Select & Protect Privacy Policy may be updated from time to time to reflect developments in Data Protection legislation.

## How We Use Your Information

The personal data you or your Intermediary provide to Hood Group Limited will only be used for the purpose for which it was collected. The legal basis for this processing your personal data is to provide you with a contract or service, as a legitimate interest of our business or where appropriate, with your express consent.

We use your personal data for the purposes of providing you with insurance, which includes:

- Assessing financial and Insurance risks

- Handling claims
- Offering you renewal of your policy
- Research or statistical purposes
- Developing and testing product and services
- Providing you with information, products or services that you request from us
- Safeguarding against fraud and money laundering
- Meeting our general legal or regulatory obligations
- Any other related purpose

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall inform you of this.

## What Information We Collect and How

We will collect names, addresses and other contact details provided by you when you contact us with a question, to obtain a quotation for one of our products or to provide you with your insurance policy. We will also collect information we need to identify you, financial information and other relevant information required to set up and administer your insurance policy.

We may also collect personal data about other individuals to be named on the insurance policy. Before you provide us with any personal data about a third party you must obtain consent from the individual(s) concerned and ensure to keep them advised about how their personal data will be processed.

When you contact us online or by phone, we may collect your electronic information identifier, for example your Internet Protocol (IP) address or telephone number supplied by your service provider. For your protection, all calls to customer service are recorded.

## Sensitive Information

Some of the information we ask you for may be more sensitive in nature. We will not use such

sensitive personal data about you except for the specific purpose for which you provide it.

## Who We Share Your Information With

We share your information with your Intermediary and the insurer named on your policy schedule in providing you with your Select & Protect Median Home insurance policy. We do not disclose your information to anyone outside Hood Group Limited except where we have your express permission; or where we are required or permitted to do so by law; or fraud prevention agencies and other companies that provide a service to us.

These include our group companies, brokers, agents, third party administrators, underwriters, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

All personal data is treated with the utmost confidentiality and with appropriate levels of security. In some circumstances, we may transfer your personal data outside the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with all Data Protection Legislation.

## Credit Reference Agency

Your data will be provided to LexisNexis Risk Solutions to carry out a credit check with a credit reference agency in order to provide you with a tailored quote suited to your needs. This will leave a soft footprint on your credit file, which only you can see and so will not have a negative effect on your credit score. The search will be made using full electoral roll, public information and previous search records and a record of the search will be retained by the credit reference agency. The search will be recorded on your credit report in the name of LexisNexis Risk Solutions.

## Fraud Prevention Agencies

If we identify or suspect fraud as a result of false or inaccurate information you have provided, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when Checking details on applications for credit and credit related or other facilities; checking details on proposals and claims for all types of insurance; checking details of job applicants and employees.

## Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) managed by LexisNexis Risk Solutions. Under the conditions of your policy, you may be required to tell us about any incident (e.g. accident, fire, theft or malicious damage) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

## Automated Decision Making

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us to decide whether to offer the insurance and determine prices.

An example is when you buy a Residential insurance product, we may accept or reject a potential policyholder for cover based on their age. We do not offer insurance for customers above a certain age in the UK. If accepted, the automated calculation of a person's age may be used to calculate the premium payable.

If you have any concerns regarding the decision reached, please let us know at the contact details set out below and we will arrange for a person to check the accuracy of the result.

## Your Rights

You have the right to ask us not to process your personal data for marketing purposes at any time, to request a copy of the personal data we hold about you, to have your personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to challenge any automated decision making (under certain circumstances) or to ask us to provide a copy of your data to any controller. You also have the right to make a complaint with the Information Commissioners Office. These rights apply whether we hold your personal data on paper or in electronic format.

## How To Contact Us

If you would like any further information about how we process your personal data or your rights please contact:

Data Protection Officer,  
Hood Group Limited  
1st Floor Maitland House  
Warrior Square  
Southend on Sea  
Essex  
SS1 2JY

You may also email us at  
[dpo@hoodgroup.co.uk](mailto:dpo@hoodgroup.co.uk)

## Claims Procedure

From 1st December 2015, your insurance underwriter will handle all new claims. Please check your Schedule of Insurance for this information and call them directly on their claim number below:

- Ageas or Optima, call 0370 241 2719 (24 hours a day, 365 days a year).

- Aviva, call 0800 012 345 (24 hours a day, 365 days a year).

- Royal & Sun Alliance, call 0121 275 2691 (24 hours a day, 365 days a year).

If you need to make a claim, first read your Schedule Of Insurance and policy wording to check You are covered.

It is Your responsibility when making a claim, to prove that a loss has occurred which is covered under this policy of insurance. Please refer to General Conditions on page 9

# Definitions

In this policy certain words and phrases have precise meanings. Below is an explanation of what these mean. These words will start with capital letters whenever they appear in this booklet.

## Accidental Damage

Damage caused suddenly and unexpectedly by an outside force.

## British Isles

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

## Buildings

- 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.
- Fixtures, fittings and decorations.

These must be at the address shown in the Schedule Of Insurance.

## Contents

Household items and personal belongings:

- that You own
- that You are legally responsible for; or
- that belong to domestic employees who live with You.

The definition of Contents does not include:

- property insured by any other insurance policy
- securities (stocks and shares) and documents of any kind, other than formal identification documents such as driving licences and passports. Our liability in respect of these documents is limited to the official fee associated with replacement.

- Motorised Vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and dedicated accessories of any of these
- any part of the structure of Your Home including ceilings, wallpaper and the like
- items used for business or professional purposes other than Homeworking Equipment; or
- any living creature.

## Excess

The amount You will have to pay towards each separate claim.

Where You make a claim under more than one section of this policy arising from a single incident, a single Excess will apply. The amount of this excess will be the higher of the excess amounts applicable to the policy sections under which the claim is paid.

Where a policy limit applies, and Your claim under that section exceeds this limit (such as the £1,000 limit for visitors' personal belongings within the Contents section), the Excess will be applied first, followed by the limit.

## Home

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

## Homeworking Equipment

Office furniture and office equipment, including computers, printers, typewriters, photocopiers and answerphones all used (completely or in part) for business or professional purposes.

## 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.

## Personal Belongings

Personal belongings are items that you own that are:

- usually and normally worn or carried about the person (including clothing, jewellery, watches, mobile phones, furs, and musical, photographic and sports equipment); and/or
- Personal Money and credit, debit, cheque guarantee and cash cards, all held for social, domestic or charitable purposes; and/or
- pedal cycles.

## Personal Money

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

## Policy Administration Fee

The amount charged and retained by Select & Protect for the services provided to You in setting up and administering the policy. The Policy Administration Fee is identified separately on Your Policy Schedule and is not subject to Insurance Premium Tax (IPT)

## Premium

The amount paid by You for Your insurance cover which when added to the Policy Administration Fee determines the total monthly cost of Your policy. The Premium is subject to Insurance Premium Tax (IPT) as shown on your Policy Schedule, and is collected by Select & Protect as Our agent.

## Schedule Of Insurance

The document We sent You:

- when We accepted this insurance; or
- following any subsequent amendment to Your cover.

whichever is the most recent and which shows the name of the insured, the address of Your Home, the Sums Insured and the sections of this policy which apply to You.

## Select & Protect

Select & Protect PO Box 5730, Southend-on-Sea, SS1 2ZT Tel: 0345 345 6800 (the arrangers of and administrators)

## Sum Insured

The maximum We will pay for each and every incident of loss or damage (except where specifically increased or limited elsewhere in Your policy documents) which is shown in Your Schedule Of Insurance.

## Unoccupied

Not lived in by You, or by anyone who has Your permission, for more than 60 days in a row or does not contain enough furniture for normal living purposes.

## Valuables

Stamp, coin or medal collections, pictures, other works of art, items of gold, silver or any other precious metal, jewellery, watches or furs. Valuables are covered up to the following limits:

- Homes with 1 or 2 bedrooms £8,000; 3 bedrooms £10,000; 4 bedrooms £12,500.
- the maximum that We will pay for any single article is £2,000.

## We, Our, Us

The Insurer shown in Your Schedule of Insurance.

## You, Your

The person (or people) named in the Schedule Of Insurance, their domestic partner and members of their family (or families) who are permanently living with them.

# General Conditions

The following conditions apply to this contract of insurance:

## 1 Information We need to know about

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out and make changes to Your policy.

If the information provided by You is not complete and accurate:

- We may cancel Your policy and refuse to pay any claim; or
- We may not pay any claim in full; or
- We may revise the Premium and/or change any Excess; or
- the extent of the cover may be affected.

## 2 Your duty to prevent loss or damage

- You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage.
- All property insured by this policy must be maintained in good condition. Your policy is intended to cover you against unforeseen events like fire or theft and it does not cover wear and tear or damage which happens gradually over a period of time. It is your responsibility to look after and regularly maintain your property. Areas commonly prone to 'wear and tear' on a building include guttering, flat roofs, fascia boards and boundary walls, and these should all be checked on a regular basis.

## 3 Your policy

Your policy includes:

- Your Schedule Of Insurance
- the relevant sections of this booklet
- any extra policy sections shown in Your schedule; and
- any clauses which apply to Your cover.

## 4 Claims

Your duties:

As soon as You are aware of an incident or cause which is likely to lead to a claim under this policy, You must:

- tell the police immediately about any property which has been lost, stolen or maliciously damaged, and get a crime reference number
- contact Us as soon as reasonably possible and provide all the information and help We need
- do all You can to get back any lost or stolen property and tell Us without unnecessary delay if any property is then returned to You
- send Us all correspondence, legal documents or any other document unanswered; and
- avoid discussing liability with anyone else without Our permission.

Proof of value and ownership:

It is Your responsibility when making a claim, to prove that a loss has occurred which is covered under this policy of insurance. Keeping receipts, valuations, photographs, instruction booklets and guarantee cards may help You substantiate ownership of an item as part of Your claim.

Our rights:

We may:

- inspect any item or property for which You are claiming. You must not sell, throw or give away any item or property for which You are claiming without Our prior written consent. You must take reasonable steps to protect the item or property for further loss or damage; or
- take over and defend or settle any claim in Your name; or
- prosecute (in Your name for Our own benefit) any claim for indemnity or damages otherwise.

We have the right to do as We see fit in taking legal action and in settling Your claim.

Limit:

For any claim or series of claims involving legal liability covered by this policy, We may pay:

- up to the limit shown in the policy (less any amounts already paid as compensation); or
- any lower amount for which We can settle Your claim.

Once We have made the payment, We will have no further liability in connection with Your claim, apart from paying costs and expenses You incurred before the payment date.

## 5 Fraud

If Your claim is in any way dishonest or exaggerated. We will not pay any benefit under this policy. All cover will be cancelled with effect from the date of the claim and no return premium will be given. 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 Cancellation

Following the expiry of Your 14 day statutory cooling off period (see page 3 'Changing Your Mind' for details), You may cancel this policy at the end of any month of cover by contacting Select & Protect either by post or by telephone on 0345 345 6800. Select & Protect will need to receive Your written or verbal instructions to cancel at least 7 days prior to the last day of the month of cover. Cancellation of Your policy may be subject to a £25 administration fee charged by Select & Protect.

We, or any agent We appoint and who acts with Our specific authority may cancel the policy at the end of any month of cover by giving You 30 days' written notice to Your last known address. Please refer to 'Premium Collection' on page 4.

## 8 Assignment and surrender value

You cannot transfer Your rights or interest in this policy to any other person. This policy will not have any value if it is cancelled.

## 9 Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

## 10 Holiday Homes

If the Home is used as a holiday Home all water systems must be drained and the property inspected fortnightly when it is left Unoccupied.

## 11 Amending the terms and conditions

We may amend the terms and conditions of this insurance:

- when You tell Us of a change of address
- at any other time provided We give You at least 30 days' written notice to Your last known address.

## General Exclusions

We do not cover:

- 1 any consequence whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other contributing cause or event:
  - pressure waves caused by aircraft or similar craft travelling at sonic or supersonic speeds
  - radiation or the effects of radiation (including contamination by radioactivity from any nuclear fuel or from the combustion of nuclear fuel) or the other hazardous effects of any explosive nuclear assembly (or its components)
  - nationalisation, confiscation, requisition or destruction of Your property by the order of a government or statutory power.
- 2 any loss in value in Your property as a result of loss or damage covered under this policy.
- 3 any loss, damage, liability or injury which is covered under any other insurance. This does not include any Excess which may be covered under the other insurance if You had not taken out this insurance cover.
- 4 any loss of or damage to property or liability or injury from the pollution or contamination of any land if the pollution or contamination:
  - happens before the start of Your period of insurance, or
  - was the result of a deliberate act, or
  - was expected and not the result of a sudden, unforeseen event.

5 any loss or damage caused by a gradually operating cause.

6 War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

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.

Terrorism

Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.

Terrorism is defined as any act or acts including, but not limited to:

- (a) the use or threat of force and/or violence; and/or
- (b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means

caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.

Other Actions

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

any action taken in controlling, preventing, suppressing or in any way relating to War or Terrorism above.

7 any loss of, or damage to, or the cost of replacing any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment arising directly from its failure to recognise, interpret or process correctly any date as its true calendar date or to continue to function correctly beyond that date.

8 any loss or damage only discovered at the time of an inventory.

9 any loss or damage suffered as a result of deception, other than when the deception is used to gain access to the Home.

10 Deliberate Acts

Any loss or damage deliberately caused by You, or Your family, or by any other person lawfully in Your Home.

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

### Contents in the Home

Loss of or damage to the Contents in the Home, caused by the following:

- 1 (a) Fire, explosion, lightning or earthquake  
(b) Smoke.
- 2 (a) Riot, civil unrest, strikes and labour or political disturbances.  
  
(b) Malicious acts.
- 3 Storm or flood.

## What is NOT covered

(See also General Exclusions on page 10)

Except as described below, an Excess will apply to any and each claim, the amount of which will be as shown in Your Schedule of Insurance, except for Claims under section 4 on page 13 (Water escaping from water tanks, pipes, equipment or fixed heating systems), where the Excess is £250 (or, where greater, the amount shown in Your Schedule of Insurance).

No Excess applies to the 'Fatal Injury Benefit', Occupier's, Personal and Employer's liability and Emergency access cover.

Any amount greater than:

- £5,000 for Homeworking Equipment (we will not pay more than £1,500 for any one item)
- £1,000 for visitors' personal belongings
- £500 for Personal Money (where both the Contents and Personal Belongings sections are selected, the maximum combined amount payable in respect of claims for Personal Money is £750).

(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.

(b) Malicious damage caused by:

- You, or
- paying guests or tenants.

Loss or damage that happens after the Home has been left Unoccupied.

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered	What is NOT covered
4 Water escaping from water tanks, pipes, equipment or fixed heating systems	Loss or damage that happens after the Home has been left Unoccupied.  The Excess applying to this cover as described at the start of this Section 1 – Contents
5 Oil leaking from a fixed heating system.	Loss or damage that happens after the Home has been left Unoccupied.
6 Subsidence or heave of the land that the Buildings stand on, or landslip.	Damage resulting from the coast wearing away.
7 Theft or attempted theft.	Loss or damage that happens after the Home has been left Unoccupied.  Theft: <ul style="list-style-type: none"><li>• if You live in a self-contained flat and the theft is from any part of the Building that other people have access to; or</li><li>• if You live in a non-self-contained flat</li></ul> unless someone has broken into or out of the Building by using force and violence.  Loss or damage caused by: <ul style="list-style-type: none"><li>• You; or</li><li>• paying guests or tenants.</li></ul> We will not pay more than £2,500 for any one incident of theft from outbuildings (other than garages).
8 Being hit by:  (a) aircraft or other flying objects, or anything falling from them; or  (b) vehicles or animals.	(b) Loss or damage caused by domestic animals.
9 Falling radio and television aerials and dishes, and their fittings and masts.	
10 Damage caused by falling trees or branches.	

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

### Contents temporarily removed from the Home

Loss of or damage to Contents by any of the causes listed under Contents in the Home while temporarily removed from Your 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.

## What is NOT covered

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

- (a) We will not pay more than £2,500 for property in outbuildings.

- (b) We will not pay for more than £2,500 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.

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

### Accidental Damage to audio, video and computer equipment

Accidental Damage to:

- (a) radios, televisions, equipment designed to play and/or record video, Home computers / computer equipment not designed to be portable, recording and audio equipment in Your Home
- (b) receiving aerials, dishes and CCTV (closed circuit television) cameras fixed to Your Home
- (c) Homeworking Equipment in the house or flat.

### Glass and mirrors

Accidental Damage to mirrors, glass tops and fixed glass in furniture, cookers and ceramic hobs in the house or flat.

### Contents in the open

Loss of or damage to Contents by any of the causes listed under Contents in the Home happening on land belonging to the Home and not in a building.

### Replacement locks

If keys to the locks of:

- (a) external doors 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.

## What is NOT covered

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.

Damage caused by:

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

Loss or damage that happens after the Home has been left Unoccupied.

Loss of or damage to pedal cycles.

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

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

### Food in freezers

Loss of or damage to food stored in any domestic freezer in Your Home caused by:

- (a) a rise or fall in temperature; or
- (b) contamination by freezing agents; or
- (c) breakdown or Accidental Damage to the deep freeze unit; or
- (d) fumes from the deep freeze unit; or
- (e) the electricity supply stopping.

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

### Fuel and metered water

Accidental loss of:

- (a) domestic heating fuel up to £1,000
- (b) metered water up to £1,000.

### Alternative accommodation

If Your house or flat is damaged by any cause listed under Contents in the Home and, as a result, it cannot be lived in, We will pay any reasonable extra accommodation expenses until Your house or flat is ready to be lived in.

We will not pay more than £10,000 in total for any one incident.

### Fatal Injury Benefit

We will pay £5,000 if You die as a direct result of injury caused in Your home by fire, explosion, lightning or intruders. For Us to pay a claim, Your death must happen within three months of the incident.

### Household removals

Loss of or damage to Contents while being moved by professional furniture removers from Your 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.

## What is NOT covered

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

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

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

### Religious festivals

We will increase the Sum Insured under the Contents section by £3,000 during any month in which You celebrate a religious festival to cover gifts and food bought for the occasion.

### Wedding gifts

The Sum Insured under the Contents section is automatically increased by £3,000 during the 30 days before and 30 days after Your wedding day to cover wedding gifts.

### Occupier's, personal and employer's liability

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

- accidental bodily injury or illness; or
- accidental loss of or damage to property

happening during the period of insurance in:

- the British Isles; or
- the rest of the world, for temporary visits.

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

## What is NOT covered

Liability in connection with the following:

- (a) You (or anyone on Your behalf) owning, possessing or using any Motorised Vehicle
- (b) aircraft other than pedestrian-controlled toys or models
- (c) caravans
- (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 the Dangerous Dogs Act 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 helper working for You:

- exclusions (b-i) and (k) will not apply; and
- exclusion (a) will not apply unless cover or security is needed under any of the Road Traffic Acts.

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered	What is NOT covered
<p><b>Occupier's, personal and employer's liability (continued)</b></p>	<p>We will not pay more than £2,000,000 for any one incident, unless the claim is made against You by any person You employ as a domestic helper 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).</p>
<p><b>Tenant's liability</b></p> <p>We will provide cover up to £8,000 if You are legally responsible as a tenant for the following:</p> <ul style="list-style-type: none"><li>(a) loss of or damage to Your Home and landlord's fixtures and fittings by any of the causes listed under Contents In The Home</li><li>(b) accidental breakage of:<ul style="list-style-type: none"><li>• fixed glass (including glass in solar-panel units); or</li><li>• fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns which form part of Your Home</li></ul></li><li>(c) Accidental Damage to cables or underground pipes which provide services to or from the Buildings and septic tanks and drain inspection covers.</li></ul>	<p>Loss or damage excluded in Contents In The Home.</p> <p>Loss or damage that happens after the Home has been left Unoccupied.</p> <ul style="list-style-type: none"><li>(c) Damage to cables and underground pipes due to fault or limit of design, manufacture, construction or installation.</li></ul>
<p><b>Title deeds</b></p> <p>We will pay the cost of preparing new title deeds to Your Home (up to £2,500) if they are lost or damaged by any of the causes listed under Contents In The Home.</p>	
<p><b>Emergency access</b></p> <p>Damage to Contents following necessary access to Your Home to deal with a medical emergency or to prevent damage to Your Home.</p>	

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

### Additional Accidental Damage

This extension to cover applies only if it is shown on the Schedule Of Insurance.

Other Accidental Damage to the Contents while in Your Home.

## What is NOT covered

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

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 Your domestic animals
- the process of cleaning, washing, repairing or restoring any item
- electrical or mechanical breakdown; or
- paying guests or tenants.

Damage excluded from the 'Contents in the Home' cover.

Loss or damage happening while Your Home or any part of it is lent, let or sublet.

# Section 1 – Contents

(This section only applies if it is shown on the Schedule of Insurance)

## General Conditions relating to Section 1 - Contents

### Sum Insured condition

You must ensure that at all times, the Sum Insured is 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 when calculating this figure).

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.

### Settling Contents claims

We can choose to settle Your claim by replacing, reinstating, repairing or by payment. If We are able to replace property, payment will be limited to the cost of replacement by our preferred supplier.

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 the 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 the Schedule Of Insurance.

### For Valuables:

- (a) We will not consider any one item to be worth more than the Valuables single article limit shown on Page 8; and
- (b) the total value of all Valuables must not be more than the limit shown on page 8

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.

# Section 2 – Personal Belongings

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

Loss or damage to Your Personal Belongings anywhere in the world.

You do not have to tell Us about changes to your 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 the Schedule Of Insurance.

## What is NOT covered

### **These exclusions apply to the whole of the Personal Belongings section:**

(See also General Exclusions on page 10)

Any Excess shown in Your Schedule Of Insurance.  
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 £1,000 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 or vermin.

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

Skis (including sticks and bindings), snowboards, water skis, subaqua (diving) equipment, camping equipment and riding tack.

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.

Theft, attempted theft or malicious damage caused by:

- You; or
- paying guests or tenants.

Contact or 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, caravans, trailers and the parts, spares and accessories of any of these.

Any living creature.

# Section 2 – Personal Belongings

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

## What is NOT covered

### **Exclusions applying to Personal Money and credit and debit cards**

We will not pay more than £750 for any one incident for Personal Money and £1,000 for any one incident for credit/debit cards.

Credit, debit, cheque guarantee and cash cards are insured only against any loss as a result of misuse by any unauthorised person (or people) following the loss or theft of any card (together with all costs and expenses) We have agreed to pay, arising before the card-issuing company has been told about the loss, as long as You keep to the terms of the card.

Shortages due to error or omission.

Losses not reported to the police.

Losses of credit, debit, cheque guarantee and cash cards not reported to the card-issuing company within 24 hours of discovering the loss.

### **Exclusions applying to pedal cycles**

We will not pay more than £1000 for any one cycle.

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 the fire at the same time.

We will not pay more than the Personal Belongings Sum Insured, or £2,500 (whichever is the least) for any one incident of theft of pedal cycles from outbuildings at the Home (other than garages).

## Section 2 – Personal Belongings

(This section only applies if it is shown on the Schedule of Insurance)

### General Conditions relating to Section 2 – Personal Belongings

#### Sum Insured condition

You must ensure that at all times, the Sum (or Sums) Insured are 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.

#### Settling personal belongings claims

We can choose to settle Your claim by replacing, reinstating, repairing or by payment. If We are able to replace property, payment will be limited to the cost of replacement by Our preferred supplier.

A deduction for wear and tear will apply for clothing.

#### What We will pay

The most We will pay for loss or damage arising out of one incident is the amount shown in the Schedule Of Insurance.

The most We will pay under this section for any single article is the Personal Belongings single article limit shown in your schedule of insurance.

We will not reduce the Sum (or Sums) Insured by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified in the Schedule Of insurance.

#### 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.

# Section 3 – Buildings

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

### The Buildings

Loss of or damage to the Buildings caused by any of the following:

- 1 (a) Fire, explosion, lightning or earthquake  
(b) Smoke.
- 2 (a) Riot, civil unrest, strikes and labour or political disturbances  
  
(b) Malicious acts.
- 3 Storm or flood.
- 4 (a) Water escaping from water tanks, pipes, equipment or fixed heating systems  
  
(b) Water freezing in tanks, equipment or pipes.

## What is NOT covered

(See also General Exclusions on page 10)

Except as described below, an Excess will apply to any and each claim, the amount of which will be the greater of the Excess shown in Your Schedule of Insurance and that shown below:

- Claims under paragraph 6 below, (subsidence, heave and landslip), where the Excess is £1,000 and
- Claims under paragraph 4a and 4b below (Water escaping from water tanks, pipes, equipment or fixed heating system), where the Excess is £250.

No Excess applies to the 'Emergency access' and 'Your liability to the public' cover within this Section 3 - Buildings.

Damage by wet or dry rot arising from any cause, except as a direct result of a claim We have already paid, and where repair or preventative action was carried out by a tradesman We have approved.

(b) Loss or damage that happens after the Home has been left Unoccupied.

Loss or damage caused by:

- You, or
- paying guests or tenants.

Loss or damage by frost.

Loss of or damage to fences, gates and hedges.

Loss or damage that happens after the Home has been left Unoccupied.

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

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

The Excess applying to this section as described at the start of Section 3 – Buildings

# Section 3 – Buildings

(This section only applies if it is shown on the Schedule of Insurance)

What is Covered	What is NOT covered
5 Oil leaking from a fixed heating system.	Loss or damage that happens after the Home has been left Unoccupied.
6 Subsidence or heave of the land that the Buildings stand on, or landslip.	Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the Home, unless We also accept a claim for subsidence, heave or landslip damage to the Home. Damage if You know that any of the Buildings have already been damaged by subsidence, heave or landslip, unless You have told Us about this and We have accepted it. Damage resulting from the coast wearing away. Damage to solid floors caused by infill materials settling or shrinking, or by faulty or unsuitable materials or poor workmanship. Damage caused by normal settlement or shrinkage, or by recently placed fill materials moving. Loss or damage covered under a NHBC certificate or other similar guarantee. The Excess applying to this section as described at the start of Section 3 – Buildings
7 Theft or attempted theft.	Loss or damage caused by: <ul style="list-style-type: none"><li>• You, or</li><li>• paying guests or tenants.</li></ul> Loss or damage that happens after the Home has been left Unoccupied.
8 Being hit by: (a) aircraft or other flying objects, or anything falling from them; or (b) vehicles or animals.	
9 Falling radio and television aerials and dishes, and their fittings and masts.	
10 Damage caused by falling trees or branches.  If We accept a claim for damage to Buildings by falling trees, We will also pay reasonable costs You have to pay for removing from site:  (a) the fallen part of the tree, or (b) the tree if it has been totally or partly uprooted.	Costs You have to pay for: <ul style="list-style-type: none"><li>• removing the part of the tree that is still below ground; or</li><li>• restoring the site.</li></ul>

# Section 3 – Buildings

(This section only applies if it is shown on the Schedule of Insurance)

## What is Covered

### Other expenses

If We accept a claim under the Buildings, We will also pay for the following:

- (a) Architects' and surveyors' fees necessary for restoring the Buildings.

The amounts We pay for these fees must not be higher than that authorised by the relevant professional institute.

- (b) The necessary cost of removing debris and demolishing or supporting the damaged parts of the Buildings, which We have agreed to pay.
- (c) The cost of meeting building regulations or municipal or local authority bye-laws.

### Loss of rent and the cost of alternative accommodation

If the house or flat is damaged by any cause listed under the Buildings section and, as a result, it cannot be lived in, We will pay any ground rent You still have to pay, for up to two years.

We will also pay for:

- rent You have lost; or
- any reasonable extra accommodation expenses;

until the house or flat is ready to be lived in.

We will not pay more than 20% of the Buildings Sum Insured for any one incident.

### Damages to services

Accidental Damage to:

- (a) cables and underground pipes which provide services to or from the Buildings; and
- (b) septic tanks and drain inspection covers that You are legally responsible for.

Under (a) We will also pay up to £1000 for the cost of breaking into (and repairing) an underground pipe to clear a blockage between the main sewer and the Home if this is necessary because normal methods of releasing the blockage are unsuccessful.

## What is NOT covered

- (a) Fees for preparing any claim.

- (c) Any cost You are legally responsible for paying because of a notice served on You before the date of the loss or damage.

- (a) Damage due to a fault or limit of design, manufacture, construction or installation.

# Section 3 – Buildings

## What is Covered

### Fixed glass and sanitary fittings

The accidental breaking of fixed glass and sanitary fittings, which form part of the Buildings (including glass in solar panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns).

### Emergency access

Damage to the Buildings caused by forced access to deal with a medical emergency or to prevent damage to the Home.

### Tracing and accessing leaks

If the Buildings are damaged by water escaping from water tanks, pipes, equipment or fixed heating systems in the Home, We will pay the reasonable cost of removing and replacing any other part of the Buildings necessary to find the source of the leak and making good following repair.

### Your liability to the public

Your legal liability as owner of the Buildings to pay damages and claimants' costs and expenses for:

- accidental bodily injury or illness; or
- accidental loss of or damage to property

happening during the period of insurance and arising:

- (a) from You owning the Buildings; or
- (b) under Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975, for any Home You previously owned and occupied or leased and occupied. If the Buildings section of this policy is cancelled or ends, this Defective Premises Act cover will continue for seven years for any Home insured by this section before the policy was cancelled or ended.

We will also pay all Your costs and expenses that We have already agreed to in writing.

## What is NOT covered

Breakage that happens after the house or flat has been left Unoccupied.

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

### Liability

- as occupier of the Buildings
- for accidental bodily injury or illness to any if the injury or illness happens as a result of or in the course of their employment by You
- for loss of or damage to property which belongs to You or is in Your care
- in connection with any Motorised Vehicle
- under any agreement, unless You would have been liable without the agreement
- in connection with Your trade, business or profession; or
- under (b), if it is covered by other

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

# Section 3 – Buildings

What is Covered	What is NOT covered
<p><b>Important note</b></p> <p>If You are the owner and occupier of the Home insured by this policy.</p> <p>Accidents that happen in the Buildings or on land are nearly always the legal responsibility of the occupier (the person who lives in the Building or on the land) rather than the owner.</p> <p>If You are the owner and occupier of the Buildings, please remember that this Buildings insurance does not cover Your legal liability as the occupier of the Home or its land.</p> <p>To protect Yourself, You will need to arrange Contents insurance which provides occupier's liability cover.</p>	

## Selling Your Home

If You enter into a contract to sell any Building insured by this policy, and the Building is destroyed or damaged before the sale has been completed, the buyers will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This does not apply if other insurance has been arranged by or for the buyer.

## Additional Accidental Damage

This extension to cover applies only if it is shown on the Schedule Of Insurance.

All other Accidental Damage to the Buildings.

Maintenance and normal redecoration costs.

Damage excluded in other parts of the Buildings section.

Damage caused by:

- wear and tear, settlement, shrinkage, vermin, insects, fungus, weather conditions or anything that happens gradually
- faulty materials, design, workmanship or electrical mechanical breakdown
- chewing, scratching, tearing or fouling by Your domestic animals
- building renovations, alterations, extensions or repairs; or
- paying guests or tenants.

Damage that happens after the Home has been left Unoccupied.

# Section 3 – Buildings

(This section only applies if it is shown on the Schedule of Insurance)

## General Conditions relating to Section 3 - Buildings

### Sum Insured condition

You must ensure that, at all times, the Sum Insured is adequate to cover the full cost of rebuilding the Buildings to the same specification, including an amount for demolition costs and architects' and surveyors' fees.

If at the time of a loss Your Sum Insured is too low, Your claim will be settled on the following basis:

- If You have provided the Sum Insured shown on Your Schedule of Insurance, or if Your Schedule of Insurance says 'Overall limit of £500,000 applies', We will not settle claims on an "as new" basis and will reduce any payment to reflect wear and tear. We will not pay more than the Sum Insured for any claim.
- If We have worked out the Sum Insured shown on Your Schedule of Insurance based on the details You have given, and We find that this figure is too low, We will increase your Sum Insured and You may have to pay an extra premium.

### Settling Buildings claims

We can choose to settle Your claim by replacing, reinstating, repairing or by payment. If We are able to replace property, payment will be limited to the cost of replacement by Our preferred supplier.

### What We will pay

The most We will pay for loss or damage arising out of one incident is the Buildings Sum Insured shown in the Schedule Of Insurance.

We will not pay for any reduction in the market value of the Home after the damaged parts of the Home have been replaced, reinstated or repaired.

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,

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



Select & Protect is a trading name of Hood Group Ltd which is authorised and regulated by the Financial Conduct Authority. Our customers are protected through our membership of the Financial Services Compensation Scheme and the Financial Ombudsman Service. Its status is that of an intermediary dealing with all administration of insurance policies, including claims handling and premium collection.

Select & Protect offers a range of personal insurances, details of which are available on request.

Select & Protect, Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY.

Registered in England No. 3139744