

Bespoke Insurance

Reference policy booklet

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Quality cover for the things that matter most to you

Life is full of surprises. That's why it's good to have a partner like NFU Mutual to help you prepare for the unexpected. For over 110 years, we've been providing high-quality insurance, helping generation after generation to look after what matters most to them.

What's more, you won't find us on comparison websites. Instead, we have a nationwide network of local agency offices and we pride ourselves on our local, personal service. Our local Agents are here to have real conversations with you, to make sure you have the cover you need.

Plus, we're a mutual organisation. We're not run for shareholders, but for our members, who can trust us to always act in their best interests.

Protecting your property

No insurance can fully make up for the trauma which follows loss or damage. It's worth taking the time to make sure you've taken sensible steps to protect your property.

We've got lots of information on how to protect your property on our website.



nfumutual.co.uk/protectingyourproperty

Finding the information you need

Each section of this booklet is set out clearly to help you find the information you need. Please check your schedule to see which covers are included in your policy.

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Making a claim

If anything happens that means you might need to make a claim, please contact us as soon as possible so that we can provide assistance and guidance. Before contacting us you'll need your policy number and details of what has happened.

During normal office hours

Call your Agent on

 Your agency phone number

Emergency helpline

In the event of an emergency in your home which:

- puts your health, or that of your household, at risk; and/or
- creates a risk of damage to your buildings or contents; or that of a neighbouring property

Call our emergency helpline on

 **0800 282 652**

Where the repairs relate to damage covered under this policy, we'll offer to arrange for:

- a suitable contractor to carry out necessary emergency repairs and the costs will be paid for by us, minus any applicable excess; and/or
- alternative accommodation and transport to it, if you can't stay in your home.

As **Home Emergency** cover is included in your Bespoke home insurance, remember to check first whether the repairs are included under that cover (see below).

Home Emergency cover

This extra service covers the costs of a contractor to make emergency repairs at your home. For more details on what's covered see the **Home Emergency** section of this policy booklet.

If a sudden unexpected event occurs that's included in your **Home Emergency** cover and requires immediate action you can call the 24-hour helpline for assistance on

 **0344 571 8167**

Personal Legal Expenses cover

This extra service covers legal costs in relation to personal legal disputes. For more details on what's covered see the **Personal Legal Expenses** section of this policy booklet.

If you have a legal expenses claim or need legal advice, please call the 24-hour helpline on

 **0808 196 3202**

Annual Travel Insurance

See the **Annual Travel** section of this policy booklet for details about how to get assistance while you're on a trip, and how to make a claim.


Dog and Cat Insurance

If your dog or cat needs urgent treatment, always seek the advice of a vet and act in your animal's best interests. You should then contact our Pet team as soon as possible, ideally the next working day, on

 **01904 897 582 (8am to 6pm Monday to Friday)**

Cyber Assistance Helpline

If you'd like cyber advice, or think you've been a victim of cyber crime, call the Cyber Assistance Helpline on

 **0800 138 8211**

The Cyber Assistance Helpline is available 24 hours a day, 7 days a week, 363 days a year, with unlimited usage and no excess.

Important information

Cooling off period

If you choose not to go ahead with this policy, you may cancel by contacting us within 14 days of receiving the policy. We'll charge you a proportion of the premium for the period during which the policy was in force and we'll refund the remaining premium as long as no claims have been made against the policy.

Complaints

We strive to provide our customers with the highest level of service and would like to know if you aren't satisfied with any aspect of this. If you're unhappy with the service you receive, please tell us straight away as we'd like the chance to put things right. You can do this by contacting your Agent, you can find their details at the front of this booklet. Or write to us direct at our registered office. Please include your name, address and contact number in your letter.

You can also make a complaint via our website

 nfumutual.co.uk/complaints

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service.

For more information go to

 financial-ombudsman.org.uk

or call

 **0800 023 4567**

Language

All documents are drawn up in the English language. We'll communicate with you in English throughout the duration of this policy.


FSCS

We're covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we can't meet our obligations. This depends on the type of policy you have and the circumstances of the claim.

To find out more go to

 fscs.org.uk

or call

 **0800 678 1100**

Regulatory status

You can check our regulatory status on the Financial Services Register. To access the Financial Services Register from the Financial Conduct Authority (FCA)

go to

 [fca.org.uk](https://www.fca.org.uk)

or call

 **0800 111 6768**

Our Financial Services Register number is 117664

Privacy Policy

To find out more about how we use your personal information and your rights, and how we may process the personal information of anyone named in your policy or any beneficiary of your policy, go to

 [nfumutual.co.uk/privacy](https://www.nfumutual.co.uk/privacy)

Please share the Privacy Policy with any individuals named on your policy.

Fraud prevention and detection

To prevent and detect fraud we may at any time check, share and/or file details including information about you or about anyone who may benefit from this policy with other organisations, fraud prevention agencies, databases and public bodies including the police. If we're given false or inaccurate information and we identify or suspect fraud, we'll record this. This may prevent you gaining access to alternative insurance, financial services and/or employment. Our Privacy Policy includes information about what we do with your personal data or the personal data of anyone who may benefit from this policy for this purpose.

General terms and conditions

The following terms apply to all covers under the **policy**. Additional terms can be found in the specific covers.

Agreement between you and us

In return for **you** paying the premium, **we'll** cover **you** in accordance with the **policy** terms. Please read the **policy** and **schedule** carefully to make sure **you** have the cover **you** need. This is **your** contract of insurance with **us**.

Please also make sure **you** read the **General conditions** and **General exclusions** in this document carefully as they contain important information which will apply to all sections of **your policy**.



Rachel Kelsall
Customer Services Director
The National Farmers Union Mutual Insurance Society Ltd

As a customer, **you'll** become a member of the National Farmers Union Mutual Insurance Society Ltd. Details of **our** terms, memorandum and articles of association are available from the Company Secretary at **our** registered office.

General definitions

The definitions below apply to all **policy** covers. Where these words appear in bold, they have the meaning shown below. Other definitions can be found in the specific covers.

Buildings

The buildings at **your home**, and its:

- a. walls, gates, hedges and fences;
- b. tennis hard courts, swimming pools and hot tubs which are fixed in place;
- c. terraces, drives and footpaths;
- d. pipework to **domestic** installations and **domestic** appliances;
- e. attached **domestic** solar panels; and
- f. **fixtures you own**.

⊗ **Buildings** doesn't include:

- a. TV, radio or satellite aerials, masts, receivers or their fittings;
- b. wind turbines, CCTV cameras or their fittings and masts; or
- c. polytunnels.

Business items

Any electronic office equipment and office furnishings used for business purposes owned by **you** whilst kept in **your home**.

⊗ **Business items** doesn't include:

- a. mobile phones; or
- b. the value of documents, books or computer records.

Contents

- a. Household goods;
- b. personal belongings;
- c. **money** and **credit cards**; and
- d. items in **your garden**,
which **you, your family** or any **domestic employee** own or are responsible for.

⊗ **Contents** doesn't include:

- a. **motor vehicles** or their parts;
- b. caravans, trailers, aircraft and watercraft;
- c. **valuables** or **fine art and collections**;
- d. **fixtures** belonging to a landlord;
- e. animals;
- f. anything covered under another cover in this **policy**;
- g. **buildings**;
- h. interior decorations. These are covered if shown on the **schedule**;
- i. anything used for a business or profession. This doesn't apply to laptops and office furniture;
- j. polytunnels;
- k. marquees hired by **you**; or
- l. **drones**.

Coronavirus	<p>Any:</p> <ul style="list-style-type: none"> a. coronavirus; b. disease caused by a coronavirus; c. mutation, variation or strain of any coronavirus or of any disease caused by a coronavirus; or d. threat, fear or anticipation of anything in a. to c. above.
Credit cards	<p>Personal credit, cheque or debit cards.</p> <p>✗ Credit cards doesn't include cards:</p> <ul style="list-style-type: none"> a. not used for personal purposes only; or b. issued outside the territorial limits.
Damage	<p>Unexpected and unintended physical loss or damage.</p>
Domestic	<p>Relating to the private activities of you or your family.</p> <p>✗ Domestic doesn't include any non-clerical activity relating to a business or profession, such as growing produce or rearing livestock for profit.</p>
Domestic employee	<p>Anyone working for you in a domestic capacity who is:</p> <ul style="list-style-type: none"> a. under a contract of service or apprenticeship with you; b. a labour master or labour-only subcontractor; c. supplied by someone in b. above; d. working under a recognised work experience or training scheme; e. self-employed; or f. a voluntary helper or directly employed carer. <p>✗ Domestic employee doesn't include anyone employed by an external provider to provide care.</p>
Drone	<p>Any remote controlled unmanned aerial vehicle.</p>
Empty	<p>A property which is:</p> <ul style="list-style-type: none"> a. insufficiently furnished for normal occupation; or b. furnished but not used to provide overnight accommodation for you or any visitor with your permission, for more than 60 days in a row.
Epidemic	<p>The occurrence of an infectious disease in humans in a locality, population or region, that is classified or declared as an epidemic by any national, regional or local government authority, public health authority or other competent authority.</p>
Excess	<p>The amount you must pay for each claim. This is the amount shown as the 'Excess' on the schedule.</p>

Excluded risks

These are:

- a. wear and tear and loss of value;
- b. moths, vermin, insects and fungus;
- c. dyeing, cleaning, altering or repairing;
- d. anything happening **gradually**;
- e. anything being seized or confiscated by any authority; or
- f. electrical or mechanical breakdown. However, this doesn't apply to resultant **damage** to other property that is otherwise covered by the **policy**.

! Example: if a **domestic** appliance breaks down and causes a fire that in turn causes **damage** to other property, **we'll** cover the **damage** to the other property but not the **damage** to the appliance itself.

Family

Your:

- a. partner and **your** or their children;
- b. relatives; and
- c. foster children,
who normally live at the **home**.

Fine art and collections

Art, antiques and collectables of particular value **you** own or are legally responsible for, which are of interest to a collector because of their age, style or artistic merit. This includes:

- a. antique or collectible furniture;
- b. pictures, paintings, drawings, etchings, prints and photographs;
- c. tapestries and rugs;
- d. books and manuscripts;
- e. statues, sculptures, curios and objets d'art;
- f. porcelain, rare glass and ceramics;
- g. clocks, barometers and mechanical art;
- h. stamp, medal or coin collections;
- i. wine collections;
- j. articles made of precious metals including gold, silver and platinum, and gold and silver plated items; and
- k. all other collectable property.

⊗ **Fine art and collections** doesn't include:

- a. other people's items **you're** responsible for, other than to the extent of **your** legal liability;
- b. **valuables**; or
- c. items used for **your** business.

Fixtures

Parts of the **building** that are in a permanently fixed position.

! Examples of **fixtures** include hard flooring, fitted wardrobes, baths and sinks.

Garden	<p>The land adjoining the home, which you own.</p> <p>⊗ Garden doesn't include any part of the garden not used for domestic purposes.</p>
Gradually	<p>Slowly over a period of time.</p> <p>! Examples of gradually occurring damage include mould, rust and decay.</p>
Home	<p>This includes:</p> <ol style="list-style-type: none"> the private residence; glasshouses; garages; stables and manèges; the garden; and outbuildings. <p>at the address shown on the schedule.</p> <p>⊗ Home doesn't include any part of the home not used for domestic purposes.</p>
Jewellery	<p>Articles of personal adornment containing gemstones, gold, silver, platinum or other precious metals or alloys.</p>
Maximum limit	<p>The most we'll pay for the corresponding claim or loss. This is the amount shown as your 'Policy limit' on the schedule.</p>
Money	<ol style="list-style-type: none"> Cash, cheques, traveller's cheques and bank drafts; postal or money orders; Premium Bonds; trading or and postage stamps; travel tickets and cards; gift cards; phone cards; and sporting season tickets, theme park and excursion park tickets. <p>⊗ Money doesn't include stamps or coins held as part of a collection.</p>
Motor vehicle	<p>Any mechanically propelled vehicle or vehicle licensed for road use. This includes:</p> <ol style="list-style-type: none"> its keys and accessories; and any caravan or trailer attached to it.

- ⊗ **Motor vehicle** doesn't include any:
 - a. **domestic** garden equipment and ride on lawn-mowers;
 - b. model planes, **drones**, boats and trains that aren't designed to carry people;
 - c. motorbikes under 51 cc and quad bikes; or
 - d. electrically powered:
 - i. wheelchairs and mobility scooters;
 - ii. pedal cycles and scooters which can legally be ridden without a licence;
 - iii. toys; or
 - iv. golf buggies and golf trolleys.

Outbuildings	<p>Any permanent structure within the grounds at the home, which:</p> <ul style="list-style-type: none"> a. is used for domestic purposes; b. is not attached to the main building; and c. you or your family own or are responsible for. <p>! Examples include summer houses, garden offices and outside stores.</p>
Pandemic	<p>The occurrence of an infectious disease in humans in a locality, population or region, that crosses international boundaries and is classified or declared as a pandemic or public health emergency of international concern by the World Health Organisation (or any replacement or equivalent body), or any government or other competent authority.</p>
Policy	<p>The policy of insurance, including:</p> <ul style="list-style-type: none"> a. this policy wording; b. the schedule; and c. any agreed changes to the policy. These are shown on the schedule.
Policy period	<p>The period of time covered by this policy, shown as the 'Policy period' on the schedule, or until cancelled.</p>
Pollution	<p>Pollution or contamination of property, water, land or air.</p>
Rebuilding cost	<p>The cost of repair or replacement, including:</p> <ul style="list-style-type: none"> a. site clearance and debris removal costs; b. surveyors' and architects' costs and other legal fees; c. the cost of implementing other Building Regulations requirements if relevant; and d. any VAT incurred at prevailing rate that might be payable on the costs.
Replacement cost	<p>The cost of replacing items as new.</p>
Schedule	<p>The document accompanying this policy wording. This details the cover we provide.</p>
Storm	<p>A period of violent weather with:</p>

	<ul style="list-style-type: none"> a. wind speeds with gusts of at least 48 knots (55mph) (equivalent to Storm Force 10 on the Beaufort Scale); or b. torrential rainfall at a rate of at least 25mm (one inch) per hour; or c. snow to a depth of at least 30cm (one foot) in 24 hours; or d. hail of such intensity that it causes damage to hard surfaces or breaks glass. <p>! A storm can highlight defects rather than cause them and we don't cover damage due to lack of maintenance, wear and tear or which happens gradually.</p>
Stock	<p>Finished goods and materials-in-trade you or your family own or are responsible for.</p> <p>! Stock includes trade samples and items held in trust.</p>
Territorial limits	The UK, the Isle of Man and the Channel Islands, including journeys between them.
Terrorism	Any act, including but not limited to, actual or threatened use of biological, chemical or nuclear force or contamination or the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes, including the intention to influence any government and/or to put the public, or any section of the public in fear.
Valuables	<ul style="list-style-type: none"> a. Items of personal adornment made from gold, silver or precious metal; b. jewellery and watches; c. furs; and d. guns.
We/Us/Our	The National Farmers Union Mutual Insurance Society Limited.
You/Your	Any individual or organisation shown as the policyholder on the schedule .

General conditions

The following conditions apply to all covers. Other conditions can be found in the specific covers.

1 Information you give us

You must take reasonable care to give true, complete and accurate answers to any questions **we** ask **you** before the **policy** starts.

- ! If **you** don't take reasonable care when answering questions, **our** rights will depend on what **we** would have done if **you** had taken care.
 - a. If **you** deliberately or recklessly failed to answer questions properly, **we** can void the **policy**. This means **we'll** treat it as if it never existed and won't cover claims. **We'll** also keep the premium.

- b. If **you** didn't take reasonable care, but weren't deliberate or reckless, **we** can:
 - i. treat the **policy** as if it never existed and refuse to cover claims. **We'll** only do this if **we** can show **we** wouldn't have entered into the **policy** if **you** had answered **our** questions properly. If **we** do this, **we'll** return the premium to **you**; or
 - ii. apply different terms to the **policy** as if those terms had applied from the start. **We'll** only do this if **we** can show **we** would have applied those different terms if **you** had answered **our** questions properly.
- c. In addition to b.ii., if **we** would have charged a higher premium if **you** had answered **our** questions properly, **you** can choose to pay the difference between the premium **we** charged and the premium **we** would have charged. If **you** don't, **we'll** reduce the amount **we** pay for a claim in proportion to the premium actually paid and the premium **we** would have charged.
- d. **We** may cancel other connected **policies you** have with **us** or remove **you** from cover if **you're** named on another person's **policy**.

2 Changes you must tell us about

Use of the home

- a. **You** must tell **us** before **you**:
 - i. change **your** address;
 - ii. leave the **home empty**, let or sub-let it or use it as a holiday home;
 - iii. use the **home** for any business (other than clerical, administrative or computer-based work undertaken from **home**), for weddings or civil ceremonies or for filming; or
 - iv. have any extensions or refurbishments done, other than normal redecoration. **You** don't need to tell **us** about works with an estimated cost below £100,000. Please see **General obligations**, **Building works** if **you** plan to have any works done at the **home**.

Convictions

- b. **You** must tell **us** immediately if **you**, a **family** member or anyone who lives with **you** is convicted of a criminal offence. This doesn't apply to motoring offences except those involving dangerous driving.

Financial issues

- c. **You** must tell **us** before renewal if **you**, any member of **your family** or anyone else who lives with **you** has:
 - i. had a claim against them, made a claim under any policy or suffered a loss that wasn't insured;
 - ii. had any insurance refused, cancelled, voided or had special terms applied; or
 - iii. incurred a financial court judgment such as a CCJ, been made bankrupt or been the subject of any other insolvency procedure.

Other changes

- d. **You** must tell **us** as soon as possible of any other change to any information shown on the **schedule**.

- ! If **you** don't tell **us** about change, it may:
 - a. invalidate the **policy**;
 - b. stop **you** from making a claim; or
 - c. reduce the amount **we** pay.

3 Cancellation by you

You can cancel **your policy** at any time by calling or writing to **us**. **We'll** refund the premium for the remaining period after the cancellation date. **We** won't refund any premium if **you've** made a claim.

4 Cancellation by us

- a. **We** can cancel the **policy** at any time by giving **you** 14 days' notice. **We'll** write to **your** latest address. **We'll** only cancel for a good reason. That could include if:
 - i. anyone makes a false claim;
 - ii. **your** circumstances change;
 - iii. **you** don't comply with the **policy** terms;
 - iv. **you** threaten or abuse **our** staff; or
 - v. **you** don't make **your** premium payments.
- b. If **we** cancel the **policy**, **we'll** refund the part of any premium **you've** paid for the period after the cancellation date. **We** won't refund any premium if **you've** made a claim.

5 Renewing the policy

- a. Before the **policy** renewal date, **we'll** send **you** details of:
 - i. the proposed **policy** terms;
 - ii. any changes to the **policy**; and
 - iii. how to renew.

Automatic renewal

- b. Unless **we** tell **you** otherwise, **we'll** automatically renew the **policy**. **You** can tell **us** at any time that **you** want to opt out of automatic renewal by phoning, emailing or writing to **us**. This would mean that **your policy** would not renew unless **you** contact **us** by **your** renewal date and could leave **you** without cover.

Paying to renew the policy

- c. **We'll** take payment as follows:
 - i. If **you** pay by Direct Debit, **we'll** continue to use the details **you've** given **us**.
 - ii. If **you** don't pay by Direct Debit, **you** must contact **us** to make payment before renewal. If **you** want to change how **you** pay, **you** must tell **us** before renewal.

Non-renewal by us

- d. **We** may choose not to renew the **policy**. If **we** do, **we'll** contact **you** in accordance with **Cancellation by us**.

6 Multiple addresses

If **we** cover more than one address, **we'll** treat this **policy** as if separate policies have been issued for each address. This doesn't apply if:

- a. a false claim is made; or
- b. **you** don't comply with **General conditions 1 Information you give us** and **2 Changes you must tell us about**.

7 Other insurance

If any claim under the **policy** is also covered under any other policy, **we'll** only pay **our** share of the loss. This doesn't apply to the cover under:

- a. **Annual Travel, Personal accident, Death or disablement;**
- b. **Contents, Additional covers, Accidental death;** or
- c. **Cycling Protection, Personal accident.**

8 Governing law

This **policy** is governed by English law, and is subject to the non-exclusive jurisdiction of the English courts unless otherwise agreed.

9 Liability aggregation

We'll only consider claims arising within **Liabilities** under one **policy** and one section of cover insured by **us**. **You** cannot exceed the **maximum limit** for a claim that arises from the same source, event or cause.

10 Duplication of cover

Where multiple policies, or sections of this **policy**, cover the same **damage**, **we'll** only consider claims under the most relevant section or the most relevant **policy**.

Claims conditions

In the event of a claim, the following conditions apply.

Claims contact details

If **you** think **you** might need to make a claim, call the numbers listed in the **Making a claim** section in the front of this booklet as soon as **you** can.

1 Making a claim

If anything happens that could result in a claim under the **policy**, **you** must:

- a. tell **us** as soon as possible;
- b. give **us** any details or documents **we** require;
- c. tell the police about any loss that could relate to a crime or relates to lost property;
- d. if the incident involves injury to an animal:
 - i. tell a vet; and
 - ii. have the animal properly treated;
- e. not make any admission, offer or payment without **our** written agreement;
- f. give **us** copies of letters or emails **you** receive about the incident. Don't respond without **our** written agreement;
- g. not abandon property to **us**;
- h. not dispose of property without **our** agreement; and
- i. comply with all conditions in the specific covers.

! If **you** don't comply with these obligations, **we** may refuse to pay a claim or reduce the amount **we** pay.

Dog and Cat Insurance If **your dog** or **cat** is injured or ill **you** must immediately employ a **vet** at **your** expense and have the animal properly treated. **We're** entitled to examine any animal. If **you** claim for the death of **your dog** or **cat**, **you** must tell **us** at least 24 hours before disposing of their body.

2 Our rights

If **you** make a claim under the **policy**, **we** can:

- a. enter any building where **damage** has happened;
- b. take over the control, investigation and defence of any claim against **you**; and
- c. take action against others to recover **our** losses, at **our** cost but in **your** name.

! If **you** don't allow **us** to do any of the above, **we** may refuse to pay a claim or reduce the amount **we** pay.

3 Fraudulent or exaggerated claims

If anyone makes a fraudulent or exaggerated claim, **we** can do the following:

- a. Terminate the **policy** from the date of the false claim.
- b. Refuse to cover the claim or any later claim. If a later claim has been paid, **we** may recover any payments made.
- c. Keep all premium payments for this **policy**.
- d. Cancel any other policies **you** have with **us** or benefit from.
- e. Recover any costs or expenses **we** incurred in relation to the fraudulent or exaggerated claim from any individual responsible for any such fraud or exaggeration

4 Disagreements

If **we** and **you** can't agree the amount **we'll** pay for a covered claim, the matter will be decided by an arbitrator. **You** and **we** will jointly agree the identity of the arbitrator in line with current law. The arbitrator will decide who pays the fees, for example the fees may be split between the parties, or one party may pay all the fees.

5 Cyber claims and losses

We won't refuse to pay a claim or loss that's otherwise covered under this **policy**, simply because that claim or loss is caused by a cyber or computer-related incident. This doesn't increase the cover provided by the **policy**.

General exclusions

The following exclusions apply to all covers. Other exclusions can be found in the specific covers.

What we don't cover

1 Terrorism

Any claim, **damage** or loss directly or indirectly due to:

- a. **terrorism**; or
- b. any action taken to control, prevent, suppress, or relating to, **terrorism**.

This applies even if another event or cause contributes to the loss.

2 War

Damage caused by:

- a. war, invasion or similar events;
- b. hostilities (whether or not war has been declared); or
- c. civil war, rebellion, revolution, insurrection, military action or coup.

Annual Travel Insurance: **We'll** still cover claims under **Medical expenses** or **Personal accident**, unless such losses are caused by nuclear, chemical or biological attack, or if disturbances had taken place before **you** started travelling.

3 Radioactivity

Damage or liability caused by:

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

4 Loss of value

Loss of market value of any item if this is higher than the cost of repair. This does not apply to the **Fine Art and Collections** cover.

5 Excluded risks

Damage or liability caused by **excluded risks**.

6 Existing issues

Damage or liability that already existed before:

- a. the **policy period**; or
- b. the relevant cover started.

7 Existing health issues

Any accident which happened or illness which began before:

- a. the **policy period**; or
- b. the relevant cover started.

8 Pollution

- Damage** or liability directly or indirectly due to **pollution**. This doesn't apply to **pollution** caused by:
- a. a sudden, unforeseen and identifiable incident; or
 - b. oil leaking:
 - i. from **your domestic** oil installation; or
 - ii. in **your garden**.

9 Business use

- Any claim or loss due to:
- a. **damage** to any item other than **business items** used mainly for the purposes of a trade, business or profession; or
 - b. the performance or activity by **you** or **your family** of any trade, business or profession.

10 Biodiesel

Damage or liability caused by **you**, **your family** or **your** tenant making biodiesel fuel.

11 Damage caused by animals

- Any **damage** caused by domestic animals **you** or **your family** own or are responsible for. **We** will still pay for claims under:
- a. **Buildings, Additional covers, Pet damage**;
 - b. **Contents, Additional covers, Pet damage**;
 - c. **Valuables, Additional covers, Pet damage**.

12 Illegal activities

Any claim or loss due to the **home** being used for any illegal activity.

13 Deliberate acts

Any loss or **damage** deliberately caused by **you** or **your family**.

14 Epidemic, pandemic and coronavirus

Loss, **damage** or liability directly or indirectly caused by, contributed to, attributable to, resulting from or in connection with any:

- a. **epidemic** or **pandemic**;
- b. **coronavirus**; or
- c. law, regulation or order imposed or advised by any national, regional or local government authority, public health authority or other competent authority, relating to the prevention, control or suppression of any **epidemic, pandemic** or **coronavirus**. This does not apply to the **Home Emergency** or **Personal Legal Expenses** covers, or to any cover in respect of **your** liability to other people.

15 Sanctions

We won't provide any cover under this **policy** where **we're** prohibited from doing so by any economic or trade sanctions, including those imposed by the European Union, UK or United States of America or United Nations.

16 Theft by deception

Any **damage** caused by theft or attempted theft by deception, unless someone enters **your home** by deception.

17 Sonic bangs

Damage to property caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

18 Empty home

Damage caused at the **home** by:

- a. vandals or people acting maliciously;
 - b. theft or attempted theft;
 - c. water leaking from or frozen in any fixed **domestic** appliance or installation; or
 - d. oil escaping from a fixed heating installation or tank,
- while the **home** is **empty**.

General obligations

You must comply with the obligations shown below. Other obligations can be found in the specific covers

1 Minimising losses

You must take reasonable steps to:

- a. prevent and minimise any loss, **damage** or injury;
- b. maintain property in good condition;
- c. minimise the cost of claims;
- d. comply with legal obligations; and
- e. look after any animal.

If **you** don't comply with these obligations and **we** can show that **your** non-compliance increased:

- a. the risk of the claim or loss arising; or
- b. the severity of any claim or loss,

we won't cover that claim or loss.

2 Building works

- a. If **you** intend to start any works to improve, renovate, extend, build or demolish any **buildings**, **you** must let **us** know:
 - i. at least 21 days before works start; and
 - ii. before **you** enter into a contract for the works.
- b. **We** may then amend the terms of the **policy**.
- c. **You** don't need to tell **us** about works:
 - i. for redecoration only; or
 - ii. with an estimated cost below £100,000.

We won't cover claims or losses arising from works if **you** haven't complied with this obligation.



Buildings

Covers **damage** to **buildings** at **your home** and other losses shown under **Additional covers**.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Green products

Building products that **we** consider:

- a. use less energy, water and/or natural resources;
- b. create less waste; or
- c. provide a healthier environment for **your family**, by way of heating and cooling, paints, coatings and finishes.

! Examples include: insulation and framing, lighting and interior plumbing systems.

Total loss

This is when at **our** discretion the **buildings** are beyond economical repair or reconstruction.

What is covered

For covered **damage**, we'll pay up to the **maximum limit** shown on the **schedule**, unless a different limit is shown below in this cover.

What we cover

- | | | |
|---|---------------|--------------------------------------------------------------------------------------------|
| 1 | Damage | We'll cover buildings for damage happening during the policy period . |
|---|---------------|--------------------------------------------------------------------------------------------|

What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- | | | |
|---|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Theft by family, tenants and paying guests | Theft or malicious damage by: <ol style="list-style-type: none"> you or your family; or a tenant or paying guest. |
| 2 | Storm and flood | Damage to gates or fences by storm or flood. We'll still cover damage caused by falling trees and branches. |
| 3 | Frost | Damage caused by frost. |
| 4 | Subsidence | Damage caused by subsidence or heave of the land underneath your home , or landslip: <ol style="list-style-type: none"> to walls, gates, fences, hedges, swimming pools, glasshouses, terraces, hard tennis courts, drives or footpaths, unless the private residence is damaged at the same time by subsidence, heave or landslip; to solid floors, unless the foundations under the outside walls are damaged at the same time by subsidence, heave or landslip; that is covered under a National House Building Council (NHBC) warranty or equivalent guarantee; due to: <ol style="list-style-type: none"> new structures or made-up ground settling; coastal or river erosion; poor workmanship, materials or design; demolition, repairs or alterations to the building's structure. |
| 5 | Maintenance | The cost of maintenance or routine decoration. |
| 6 | Materials and design | Damage caused by poor workmanship, materials or design. |

Additional covers

What we cover

We'll also cover the following happening during the **policy period**:

- | | |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 Rent and accommodation | <p>If the home can't be lived in due to damage covered under the policy, we'll pay:</p> <ul style="list-style-type: none"> a. loss of rent or ground rent if the home is let out; b. reasonable costs agreed by us for similar accommodation for: <ul style="list-style-type: none"> i. you; and ii. any family or pets who permanently live at the home. c. If your domestic stables can't be used due to damage covered under the policy, we'll pay necessary costs for stables of a similar size and standard for your horses. |
| 2 Public services | <p>Damage you're legally responsible for to any cable, pipe, drain, inspection cover or underground sewage tank serving the home.</p> |
| 3 Blocked sewers | <p>If the pipe between your home and the sewer becomes blocked, we'll pay to access it, unblock it and repair it.</p> |
| 4 Finding leaks | <p>If you discover:</p> <ul style="list-style-type: none"> a. a water leak from any fixed tank or apparatus; or b. an oil leak from any heating system serving the home, <p>we'll pay to find the source. We'll also fix any damage caused by the search.</p> |
| 5 Authority evacuation | If: |

What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> a. Rent or costs after the home is fit to live in again. b. Costs after the stables are fit to be used again. |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

What we'll pay

We'll pay up to:

No overall claim limit

No overall claim limit

No overall claim limit

No overall claim limit

No overall claim limit

 **What we cover**

We'll also cover the following happening during the **policy period**:

- a. a neighbouring property suffers **damage**; and
- b. the **damage** would be covered under this **policy** if it happened to **your buildings**; and
- c. as a result of the **damage**, a local authority prohibits **you** from living in **your home**,
we'll pay costs for necessary accommodation of a similar size and standard agreed by **us** for **you** and any **family** or pets who permanently live at the **home**.

6 Acquired disability

- If:
- a. **you** or **your family** suffer a mental or physical disability; and
 - b. the disability is caused by an illness or injury happening in the **policy period**; and
 - c. the disability has a substantial and long-term adverse effect,
- we'll pay for essential alterations to improve access to the **home**.

7 Removing nests

If **you** discover the nests of rats, mice, cockroaches, bees or wasps in the **buildings**, we'll pay to remove them.

8 Removing trees

- If **your** trees or branches:
- a. suffer **damage** covered under the **policy**; and
 - b. are a threat to human life or may damage any property,
- we'll pay to remove them.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- b. Rent or costs after the local authority lifts the prohibition to **you** living in **your home**.

Alteration costs:

- a. incurred if the alterations are carried out without **our** agreement; and
- b. unless a medical adviser chosen by **us** examines **you** and **we** see all medical records, if **we** consider it necessary.

Note: **We'll** pay to remove the animals or nests but don't cover **damage** caused by them.

Routine maintenance including cutting down or cutting back.

 **What we'll pay**

We'll pay up to:

£50,000

Buildings rebuilding cost

No overall claim limit

✔ What we cover

We'll also cover the following happening during the **policy period**:

9 Removing squatters

If squatters move into the **buildings**, we'll pay:

- a. legal costs incurred with **our** written agreement to remove them; and
- b. reasonable costs for alternative accommodation for **you** and **your family**.

10 Lost or stolen keys

- a. If the keys for **your**:
 - i. outside door locks; or
 - ii. safes,
 are lost or stolen, we'll pay to replace the keys and/or fit new locks.
- b. If **your home** alarm keys are lost or stolen, we'll pay to replace the keys and any direct costs connected with setting **your** new keys to operate with **your** alarm.

11 Emergency services

Damage to **your buildings** or **garden** caused by the emergency services when:

- a. dealing with an incident covered under the **policy**; or
- b. making a forced entry to deal with any other incident.

12 Flood resilience

Following flood **damage** covered under the **policy**, we'll pay for measures to make **your home** more resilient against future flood **damage**.

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

Costs if the squatters move into the **buildings** when they are **empty**.

£ What we'll pay

We'll pay up to:

Buildings rebuilding cost

Contents replacement cost

£2,500 for **damage** caused by forced entry

£10,000

Costs:

- a. incurred without **our** agreement; or
- b. if the costs to repair the original **damage**, without such measures, is less than £10,000.

 **What we cover**

We'll also cover the following happening during the **policy period**:

13 Selling the home

If **you** agree to sell **your home**, we'll extend cover to the buyer for **damage** happening between:

- a. the date **you** agree to sell the **home** to them; and
- b. completion of the sale.

14 Green rebuilding

- a. Following **damage** covered under the **policy**, at **our** discretion, **we'll** pay to install:
 - i. solar;
 - ii. wind or geothermal; or
 - iii. electrical, power-generating systems, as part of the repair or replacement of the damaged **buildings**.
- b. Following a **total loss** covered under the **policy**, at **our** discretion, **we'll** pay to rebuild the **buildings** with **green products**.

15 Fly tipping

If someone leaves rubbish or waste on **domestic** land at the **home** without **your** permission, **we'll** pay the reasonable costs to remove it.

16 Pet damage

Damage caused by chewing, scratching, tearing, denting, vomiting or fouling by **domestic** pets.

17 Home improvements

Damage to new and unfixed building materials **you** own at the **home** for the purposes of restoration, renovation, construction, repair, redecoration, maintenance or alteration of the **home**.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Damage:

- a. covered under any other policy; or
- b. if the sale of the **home** does not complete.

- a. Costs where **you've** previously had such a system installed at the **home**.
- b. Costs for any works not in full compliance with all applicable Building Regulations.

 **What we'll pay**

We'll pay up to:

Buildings rebuilding cost

10% of the total claim, up to a maximum of £5,000

£50,000

£50,000 in any **policy period**

£5,000 in any **policy period**

£100,000 in any **policy period**

 **What we cover**

We'll also cover the following happening during the **policy period**:

18 New acquisitions

Damage to new **fixtures** and fittings, including fitted appliances and furniture. **You** must tell **us** about the items as soon as possible and pay any extra premium **we** require.

19 Temporary removal of fixtures

Damage to new **fixtures** that have been temporarily moved to another building to be restored, renovated, repaired or for safekeeping.

20 Underinsurance protection

If:

- you** had a professional rebuilding cost valuation in the three years before the start of the **policy period**; and
- the **rebuilding cost** is the same or more than the recommended value,

we'll automatically increase the **rebuilding cost** to the full rebuilding cost of the **buildings** at the time of **damage**.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Damage more than 60 days after **you** acquire the items.

Damage if the items have been away from the **home** for more than 60 days.

This protection doesn't apply if **you've** made changes to the **home** that **you** haven't told **us** about since the professional valuation was completed.

 **What we'll pay**

We'll pay up to:

25% of the **Buildings rebuilding cost**

Buildings rebuilding cost

For listed **buildings**, **we'll** only pay up to 125% of the **Buildings rebuilding cost**

Liabilities as home owner

For covered claims and losses, **we'll** pay up to the **maximum limit**.

 **What we cover**

We'll cover **your** or **your family's** legal liability for:

- death, bodily injury or illness; or
- damage** to property, happening during the **policy period**, due to the following:

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we cover**

We'll cover **your** or **your family's** legal liability for:

- a. death, bodily injury or illness; or
- b. **damage** to property, happening during the **policy period**, due to the following:

1 **Liability as home owner** **Your** ownership of the **home**.

2 **Previously owned properties** Property **you** used to own, where a claim is made against **you** under:

- a. s.3 Defective Premises Act 1972; or
- b. s.5 Defective Premises Act (Northern Ireland) Order 1975.

3 **Pollution and contamination** **Your** or **your family's** legal liability for **damage** caused by **pollution** due to:

- a. a sudden, specific and unforeseen event; or
- b. oil leaking from **domestic** oil equipment at the **home**, happening entirely during the **policy period**.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Liability:

- a. for **damage** to property **you** used to own.
- b. for repairing defects.
- c. for any incident more than seven years after **you** sold the property.
- d. for **damage** to any property:
 - i. **you**;
 - ii. **your family**; or
 - iii. anyone else covered under this **policy**, owns or is responsible for.
- e. to anyone covered under this **policy**.
- f. caused by any **domestic employee** who lives outside the **territorial limits**.
- g. under any contract or agreement. **We'll** still cover the liability **you** would have had if the agreement didn't exist.

Liability:

- a. due to **damage** to the property itself.
- b. covered by other insurance.

How we'll pay your claim

What we cover

- | | | |
|---|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Repair and replacement | At our option, we'll:
a. repair, rebuild or replace your buildings ; or
b. pay you the cost of repair or replacement. |
| 2 | Maximum limit | We'll pay up to the corresponding amount shown in What we'll pay or on the schedule . |
| 3 | Increasing the limit | The most we'll pay for damage to buildings is the maximum limit shown on the schedule plus any additional amount based on the Royal Institution of Chartered Surveyors' House Rebuilding Cost Index. |
| 4 | Topping up the limit | After we pay a claim, we'll top the limit up to its original amount, unless we tell you otherwise. |
| 5 | Defence costs | We'll also cover reasonable legal costs to defend a covered claim. This is in addition to the maximum limit . If the amount of the claim is more than the maximum limit , we'll pay the corresponding portion of the defence costs. |
| 6 | Additional costs | We'll also pay reasonable costs:
a. to clear the site. This includes removing debris, shoring and propping up buildings ;
b. of professional advice from lawyers, surveyors and architects; and
c. to comply with Building Regulations.
These costs are included within the rebuilding cost . |
| 7 | Loss of value | If you don't repair or replace your home , we'll pay the lower of:
a. its loss of market value; and
b. the costs of repair or replacement. |
| 8 | Pairs and sets | If a pair or set suffers damage , we'll pay the cost to:
a. restore the item plus loss of value following restoration; or
b. replace the whole pair or set,
whichever is lower. If you let us keep the entire set, including undamaged items, we'll pay the full replacement cost for the set. |

 **What we don't cover**

1	Lack of maintenance	We'll reduce the amount we pay to reflect any wear and tear caused by a lack of maintenance.
2	Claim preparation	We won't cover the costs of preparing a claim.
3	Undamaged parts	We won't cover additional costs for undamaged parts of buildings .
4	Pre-existing requirements	We won't cover costs to comply with Building Regulations for which you had already been given notice before the date of damage .
5	Unapproved costs	We won't cover costs incurred without our prior agreement.
6	Excess	We won't pay the amount of the excess for each loss.
7	Underinsurance	We won't reduce the amount we pay where Additional covers, Underinsurance protection applies.
8	Connected claims	<p>We'll treat all claims under Liabilities as home owner which arise from the same source, event or cause, as one claim. This means we'll only pay one maximum limit for those claims.</p> <p> Example: if an incident at the home injures two people and they both bring a claim, we'll treat them as one claim.</p>

Special conditions

 **What we cover**

1	Non-invalidation	<p>If something happens that is outside your control and which increases the risk of damage, we'll still cover you, provided you:</p> <ol style="list-style-type: none"> tell us as soon as you're aware of it; comply with any amendments we make to the policy; and pay any extra premium we ask you to pay.
2	Control of defence	We have the right to control the defence and settlement of any claim under Liabilities as home owner .
3	Legal representatives	If any covered person dies, we'll cover their legal representatives for any claim under Liabilities as home owner .



Contents

Covers **damage** to **contents** and the **garden** at **your home**, together with **damage** to **your boats** and other losses shown under Additional covers.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Aggravated burglary

Actual or threatened violence against:

- a. **you**; or
- b. **your family**,

by someone who entered **your home** unlawfully.

Aggravated theft

Actual or threatened violence against **you** by someone who has unlawfully:

- a. taken; or
- b. tried to take,

possessions from **you** while away from **your home**.

Boats

Your:

- a. sailboats and dinghies; and
- b. human powered watercraft,

including their equipment, launching trolley and life jackets.

✘ **Boats** doesn't include anything over 3.6 metres (12 feet) long.

Europe

All countries forming the mainland of Europe. This includes

- a. its islands; and
- b. Morocco and Turkey.

! **Europe** doesn't include countries of Russian Federation or the former USSR.

Personal income

Personal income from salaries, after tax.

What is covered

For covered **damage**, we'll pay up to the **maximum limit** shown on the **schedule**, unless a different limit is shown below in this cover.

What we cover

-
- | | | |
|---|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Damage | <p>We'll cover damage happening during the policy period to:</p> <ul style="list-style-type: none"> a. contents normally kept in the home and garden; and b. boats. |
|---|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

What we don't cover

In addition to the **General exclusions**, we won't cover the following:

-
- | | | |
|---|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Theft by family, tenants and paying guests | <p>Theft or malicious damage by:</p> <ul style="list-style-type: none"> a. you or your family; or b. a tenant or paying guest. |
| 2 | Unattended vehicles | <p>Theft from an unattended motor vehicle, unless:</p> <ul style="list-style-type: none"> a. the item is in a locked boot or concealed compartment; or b. the contents are travelling to or from a place of education, and force and violence are used to get into the vehicle. <p>If there's no locked boot or concealed compartment, the most we'll pay is £1,000.</p> |
| 3 | Quad bikes | Damage to quad bikes, motorbikes or golf buggies whilst being used. |
| 4 | Theft of cycles | <p>Theft of your pedal cycle away from the home, unless it's:</p> <ul style="list-style-type: none"> a. in a locked building; or b. securely locked to something that can't be moved. |
| 5 | Cycles in competition | Damage to your pedal cycle whilst being raced or in competition. |

6	Home removal	<p>Damage to any items:</p> <ul style="list-style-type: none"> a. in furniture storage; or b. happening during house moving.
7	Frost	Damage caused by frost.
8	Money and credit cards	<ul style="list-style-type: none"> a. Loss of money or credit cards, unless reported to the police within 24 hours of discovery; b. loss of credit cards unless you've met all the terms and conditions of the credit card company; c. unauthorised use of credit cards by you or your family; d. losses whilst your money or credit cards are left unattended outside the territorial limits, unless they are: <ul style="list-style-type: none"> i. in the locked boot or locked and covered luggage compartment of a vehicle; ii. in locked accommodation; or iii. left with hotel security.

Exclusions relating to boats

What we don't cover

1	Boats	Damage to boats outside the territorial limits . This doesn't apply to Europe provided the boat isn't outside the territorial limits for more than 60 days in total during the policy period .
2	Theft of sailboards	Theft of any sailboard, unless it's: <ul style="list-style-type: none"> a. attached to a vehicle roof rack by a suitable anti-theft device; or b. stolen from a locked building or vehicle.
3	Business use	Damage to boats whilst: <ul style="list-style-type: none"> a. being used for any business or profession; or b. hired out for money.
4	Racing of boats	Damage to any powered boat whilst being raced or used for speed tests.
5	Wind damage	Damage to sails or protective covers split by the wind or blown away. This doesn't apply if damage is also suffered to the main structure of the boat .

Additional covers

What we cover

We'll also cover the following happening

- | | | |
|---|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Rent and accommodation | If your home which you permanently reside in, can't be lived in due to damage covered under this policy , we'll pay reasonable costs: <ol style="list-style-type: none"> a. for loss of rent you have to pay; b. to store your furniture; and c. to provide necessary accommodation of a similar size and standard for: <ol style="list-style-type: none"> i. you; and ii. any family or pets who permanently live at the home. |
| 2 | Authority evacuation | We'll pay reasonable costs agreed by us for similar accommodation for you and any family or pets who permanently live at the home if: <ol style="list-style-type: none"> a. a neighbouring property suffers damage; b. the damage would be covered under this policy if it happened to your buildings; and c. as a result of the damage, a local authority prohibits you from living in your home. |
| 3 | Special events | We'll automatically increase the replacement cost for contents after any: <ol style="list-style-type: none"> a. wedding, civil ceremony or anniversary; b. birthday; or c. religious festival or other ceremony, for you or your family. |

What we don't cover

In addition to the **General exclusions**, we

- | |
|-------------------------------------------------------------------------------------------------------------|
| Rent or costs after the home is fit to live in again. |
| a. Costs after the first 30 days. |
| b. Rent or costs after the local authority lifts the prohibition to you living in your home . |

What we'll pay

We'll pay up to:

- | |
|-----------------------------------------------------|
| No overall claim limit |
| No overall claim limit |
| £30,000 during the month before and after the event |

 **What we cover**

We'll also cover the following happening during the **policy period**:

4 Chilled and frozen items	Damage to food in a fridge or freezer at the home , caused by: a. a change in temperature; or b. contamination by fridge or freezer fumes.
5 Trees, plants, shrubs and lawns	Damage to trees, plants, shrubs and lawns at the home , caused by: a. fire, lightning or explosion; b. riot or theft; c. malicious people; d. stray livestock; or e. impact from a vehicle or animal.
6 Loss of metered water	If you lose metered water from your domestic supply, we'll pay the cost of the lost water.
7 Business items	Damage to business items owned by you at the home .
8 Stock	Damage to stock in your home .
9 Moving home	Damage to contents being moved by professional removers to your new home . This includes up to 30 days' temporary storage.
10 Lost or stolen keys	a. If the keys for your : i. outside door locks; or ii. safes,

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- a. **Damage** caused by:
 - i. the supplier deliberately cutting off or reducing power; or
 - ii. industrial action.
- a. **Damage** to food held for any business.

Damage caused by livestock owned by **you** or **your family**.

Loss happening while the **home** is **empty**.

- a. The value of documents, business books or computer records. **We'll** still cover the cost of materials and labour to replace them.
- b. **Damage** happening while the **home** is **empty**.

Damage:

- a. to glass, china, porcelain or fragile items, unless packed by professional packers.
- b. happening outside of the **territorial limits**.

 **What we'll pay**

We'll pay up to:

No overall claim limit

£50,000 or 10% of the **Buildings rebuilding cost**, whichever is the higher

Contents replacement cost

£20,000

£10,000

No overall claim limit

Contents replacement cost

 **What we cover**

We'll also cover the following happening during the **policy period**:

- a. If **your home** keys are lost or stolen, **we'll** pay to replace the keys and fit new locks.
- b. If **your home** alarm keys are lost or stolen, **we'll** pay to replace the keys and any direct costs connected with setting **your** new keys to operate with **your** alarm.

11 New acquisitions

Damage to contents you've acquired within the last 60 days.

12 Visitors' items

Damage to visitors' belongings whilst in **your** home.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Damage:

- a. happening outside the **territorial limits**.
- b. caused by theft from an unattended **motor vehicle**, unless:
 - i. the item is in a locked boot or concealed compartment; and
 - ii. force and violence are used to get into the vehicle.

If there's no locked boot or concealed compartment, the most **we'll** pay is £1,000.

 **What we'll pay**

We'll pay up to:

25% of the **Contents replacement cost**

Contents replacement cost

 **What we cover**

We'll also cover the following happening during the **policy period**:

13 Students' items

Damage to contents where **you** or **your family** are living for educational reasons in the **territorial limits**.

14 Delayed baggage

If essential items belonging to:

- a. **you** or **your family**; or
- b. a **domestic employee** travelling with **you**, is temporarily lost for at least 12 hours whilst travelling, **we'll** cover the cost of replacement items **you** have to buy whilst the essential items are lost.

15 Documents

If **your** or **your family's** securities, certificates or other similar private documents are damaged:

- a. at **your home**; or
- b. while held by **your** lender, bank or solicitor,

we'll pay the cost to replace them.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Damage caused by theft:

- a. from an unattended **motor vehicle**, unless:
 - i. the item is in a locked boot or concealed compartment; and
 - ii. force and violence are used to get into the vehicle.

If there's no locked boot or concealed compartment, the most **we'll** pay is £1,000.
- b. of a pedal cycle unless it's:
 - i. in a locked building; or
 - ii. securely locked to something that can't be moved.

 **What we'll pay**

We'll pay up to:

Contents replacement cost

£250 per person

£10,000 for any one claim, or claims arising from the same originating cause

 **What we cover**

We'll also cover the following happening during the **policy period**:

16 Downloads	<p>If you or your family's:</p> <ul style="list-style-type: none"> a. software; or b. personal digital data, photos, music, audiobooks or videos, <p>on your portable entertainment equipment or mobile phone are lost or damaged, we'll pay the cost to replace, retrieve or restore them.</p>
17 Counselling	<p>If you or your family suffer stress due to damage covered under the policy, we'll pay for professional counselling related to the trauma caused by the damage.</p>
18 Accidental death	<p>If you or your family die due to:</p> <ul style="list-style-type: none"> a. an accident in your home; b. a fire in your home; c. an accident whilst on public transport; or d. an assault, <p>we'll pay their legal representatives a fixed sum.</p>
19 Prevent and Protect security upgrade	<p>If you or your family receive a threat:</p> <ul style="list-style-type: none"> a. from a stalker; or b. during: <ul style="list-style-type: none"> i. an aggravated burglary; ii. a criminal assault; or iii. a car jacking, <p>we'll pay to upgrade the alarm and physical protections at the home.</p>
20 Hole-in-one	<p>If you or your family score a hole-in-one during an official golf competition, we'll pay any incurred expenses.</p>

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

<p>Costs:</p> <ul style="list-style-type: none"> a. to remake or recreate content. b. to rewrite any information on the equipment or phone. c. due to distortion or loss of data caused by computer error or virus. d. relating to digital data in connection with your business. 	<ul style="list-style-type: none"> a. Any incident happening outside the territorial limits. b. Any death happening more than 12 months after the original incident.
<p>Any incident happening outside of the territorial limits.</p>	<p>Any loss unless you provide:</p> <ul style="list-style-type: none"> a. the scorecard; and b. a certificate from the golf club.

 **What we'll pay**

We'll pay up to:

£15,000	Contents replacement cost
£100,000 or £5,000 if under 18	
£15,000 for any one claim	
£3,000 in any policy period	

 **What we cover**

We'll also cover the following happening during the **policy period**:

21 Golf hire

If **your** or **your family's** golf equipment is:
 a. lost or broken in transit; or
 b. lost in transit for more than 12 hours, during a trip outside the **territorial limits**, we'll pay to hire replacement equipment.

22 Memorial stones

Damage to memorial stones or plaques in the memory of:
 a. **your** relative, partner or child; or
 b. **your** partner's child, in the **territorial limits**.

23 Residential care

Damage to belongings owned by **your**:
 a. parents or grandparents; or
 b. step-parents, whilst in a nursing or residential care home in the **territorial limits**.

24 Marquees

Damage to a marquee hired at the **home**. This includes staging, flooring, chairs, tables, lighting and other associated equipment.

25 Valuables

Damage to **valuables you** or **your family** own.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Money.

- a. Theft from an unattended **motor vehicle**, unless:
 - i. the item is in a locked boot or concealed compartment; and
 - ii. force and violence are used to get into the vehicle.

If there's no locked boot or concealed compartment, the most **we'll** pay is £1,000.
- b. Loss or **damage** whilst unattended outside the **territorial limits**, unless the item is:

 **What we'll pay**

We'll pay up to:

£1,000 in any **policy period**

£10,000

£10,000

£50,000 for any one event

£10,000 for any one item, pair or set

£10,000 in any **policy period**

 **What we cover**

We'll also cover the following happening during the **policy period**:

26 Pet damage

Damage caused by chewing, scratching, tearing, denting, vomiting or fouling by **domestic** pets.

27 Fine art and collections

Damage to your and your family's fine art and collections.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- i. in a locked boot or concealed compartment of a vehicle and force and violence are used to get into the vehicle;
- ii. in locked accommodation; or
- iii. in a locked safe, bank or deposit box.
- c. Any items covered under the separate **Valuables** cover of this **policy**, where **you've** purchased that cover.

- a. Theft from an unattended **motor vehicle**, unless:
 - i. the item is in a locked boot or concealed compartment; and
 - ii. force and violence are used to get into the vehicle.
 If there's no locked boot or concealed compartment, the most **we'll** pay is £1,000.
- b. Loss or **damage** whilst unattended outside the **territorial limits**, unless:
 - i. in a locked boot or concealed compartment of a vehicle and force and violence are used to get into the vehicle;
 - ii. in locked accommodation; or
 - iii. in a locked safe, bank or deposit box.

 **What we'll pay**

We'll pay up to:

£5,000 in any **policy period**.

£10,000 for any one item, pair or set

£10,000 in any **policy period**

 **What we cover**

We'll also cover the following happening during the **policy period**:

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we'll pay**

We'll pay up to:

28 Drones	Damage to your drone and its accessories.	<p>c. Any items covered under the separate Fine Art and Collections cover of this policy, where you've purchased that cover.</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> a. the drone not being used in accordance with: <ul style="list-style-type: none"> i. the Drone Code online rules; and ii. all legal requirements. b. use of the drone for payment or reward. c. competitive use of the drone. d. mechanical or electrical breakdown. 	£2,000 for any one claim
29 Emergency services	<p>Damage to contents caused by the emergency services when:</p> <ul style="list-style-type: none"> a. dealing with an incident covered under the policy; or b. making a forced entry to deal with any other incident. 		Contents replacement cost
30 Underinsurance protection	<p>If:</p> <ul style="list-style-type: none"> a. you had a professional valuation of your contents in the three years before the start of the policy period; and b. the replacement cost is the same or more than the recommended value, <p>we'll automatically increase the amount we'll pay for repair or replacement.</p> 	<p>More than the replacement cost if your contents are not repaired or replaced.</p>	125% of the Contents replacement cost

Lifestyle protection

What we cover

We'll also cover the following happening during the **policy period**:

- | | | |
|---|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Temporary accommodation | If you or your family suffer an aggravated burglary , we'll pay for reasonable temporary accommodation if you move out of your home . |
| 2 | Permanent home removal costs | If you or your family suffer an aggravated burglary , we'll pay reasonable costs for you to permanently relocate away from your home . |
| 3 | Medical expenses | If you or your family suffer an:
a. aggravated burglary ; or
b. aggravated theft ,
we'll pay medical expenses prescribed by a doctor for you and any affected guest incurred within 12 months of the incident. |
| 4 | Psychiatric services | If you or your family suffer an:
a. aggravated burglary ; or
b. aggravated theft ,
we'll pay for psychiatric services prescribed by a doctor for you and any affected guest incurred within 12 months of the incident. |
| 5 | Personal income | If you or your family suffer an:
a. aggravated burglary ; or
b. aggravated theft ,
we'll pay loss of personal income suffered by you or your family and any affected guest incurred within 12 months of the incident. |

What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- | |
|--------------------------------------------------------------------------------------------------------------------------------|
| Costs we haven't agreed in advance. |
| Costs:
a. we haven't agreed in advance; or
b. if the home was already for sale when the burglary happened. |
| Costs we haven't agreed in advance. |
| Costs we haven't agreed in advance. |

What we'll pay

We'll pay up to:

- | |
|---------|
| £15,000 |
| £50,000 |
| £50,000 |
| £50,000 |
| £50,000 |

Liabilities

For covered claims and losses, **we'll** pay up to the **maximum limit**.

What we cover

We'll cover **your** or **your family's** legal liability for the following happening during the **policy period**:

-
- 1 **Personal legal liability** Activities carried out in **your** personal capacity. This includes:
- a. **your** use of the **home** and **garden**;
 - b. **your** use of holiday accommodation **you** don't own;
 - c. other personal activities; and
 - d. employing **domestic employees**.

What we don't cover


In addition to the **General exclusions** and the **Liability exclusions** below, **we** won't cover the following:

-
- Liability due to:
- a. any business or profession.
 - b. land or **buildings you** own or owned. **We'll** still cover **you** for liability due to land used for:
 - i. grazing;
 - ii. stabling; or
 - iii. riding, horses for leisure.
 - c. hiring out animals.
 - d. owning or using any:
 - i. **motor vehicle**;
 - ii. quad bike, motorbike under 51cc, golf buggy, domestic gardening equipment or wheelchair while being used on a public road or in circumstances where road traffic laws say **you** must have motor liability insurance; or
 - iii. train, aircraft or watercraft intended to carry people. **We'll** still cover liability due to human powered watercraft and sailboards.
 - e. passing on any disease or virus.
 - f. breach of:
 - i. quarantine; or
 - ii. import or export rules.
 - g. professional racing of a horse or pony. This includes training for such racing.
 - h. **damage** to:
 - i. fences; or
 - ii. growing crops,

 **What we cover**

We'll cover **your** or **your family's** legal liability for the following happening during the **policy period**:

2 Employers' liability **Injury** to a **domestic employee**.

 This employers' liability cover complies with compulsory insurance laws in the **territorial limits**. If **we** are required by law to pay a claim which **we** would not otherwise have paid, **we're** entitled to recover this amount from **you**.

3 Liability as tenant **Damage** to:
 a. **buildings**;
 b. cables, pipes, inspection covers and tanks serving the **home**; and
 c. fixed glass, ceramic hobs and sanitary fittings, where **you** are a tenant.

4 Boat liability Liability arising from:
 a. ownership or use of **your boat** by **you** or by someone who:

 **What we don't cover**

In addition to the **General exclusions** and the **Liability exclusions** below, **we** won't cover the following:

- by a horse or pony being ridden, driven or led.
- i. animals listed under the:
 - i. Dangerous Dogs Act 1991; or
 - ii. Schedule to the Dangerous Wild Animals Act 1976.
- j. owning or racing a pedal cycle as a professional.
- k. hiring bouncy castles or other play equipment.
- l. where road traffic laws say **you** must have insurance.

- Liability:
- a. for claims brought outside the **territorial limits**.
 - b. under any contract or agreement. **We'll** still cover the liability **you** would have had if the agreement didn't exist.
 - c. due to:
 - i. working on; or
 - ii. travelling to or from, offshore installations, boats or rigs.
 - d. for **injuries** outside the **territorial limits**. **We'll** still cover claims when a **domestic employee** who normally lives in the **territorial limits** is temporarily outside them.

Liability due to **damage** happening when the **home** is **empty**.

- Liability due to:
- a. business or professional use.
 - b. the **boat** being towed or carried by a vehicle.

 **What we cover**

We'll cover **your** or **your family's** legal liability for the following happening during the **policy period**:

- i. is using the **boat** with **your** permission; and
- ii. is in charge of or navigating it; and
- b. removal or destruction of the wreck of the **boat**, or the failure to do so.

 **What we don't cover**

In addition to the **General exclusions** and the **Liability exclusions** below, **we** won't cover the following:

- c. actions of anyone other than **you**, unless they comply with this **policy**.
- d. anyone being towed, or preparing to be towed for waterskiing.
- e. any powered **boat** being used for racing or speed testing.
- f. use of the **boat** outside the **territorial limits**. This doesn't apply to **Europe** provided the **boat** isn't outside the **territorial limits** for more than 60 days in total during the **policy period**.

5 Pollution

Liability arising from **pollution** or contamination caused by:

- a. a sudden incident that was identifiable and unforeseen; or
- b. oil leaking from a **domestic** installation at the **home**.

Liability exclusions **What we don't cover**

We won't cover liability under 1 or 3 above:

- a. caused by any **domestic employee** who lives outside the **territorial limits**.
- b. under any contract or agreement **We'll** still cover the liability **you'd** have if the agreement didn't exist.
- c. to anyone covered under this **policy**.
- d. for **damage** to property:
 - i. **you**;
 - ii. **your family**; or
 - iii. anyone else covered under this **policy**, owns or is responsible for.
- e. due to **drones** or their accessories when being flown.

Additional liability covers

✔ What we cover

We'll also cover the following happening during the **policy period**:

- | | |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 Unpaid damages | <p>If a court makes an award to you or your family, which:</p> <ul style="list-style-type: none"> a. hasn't been paid within three months; b. isn't subject to appeal; and c. would have been covered under Liabilities, Personal legal liability if it had been brought against you, we'll pay the amount of the award. |
| 2 Employees' liability | <p>We'll cover you and your domestic employees for liabilities arising solely from their activities as your employee.</p> |
| 3 Defence costs | <p>We'll also cover reasonable legal costs to defend a covered claim.</p> <p>For claims under 1 Unpaid Damages, this is included within the maximum limit.</p> <p>For all other claims, this is in addition to the maximum limit. If the amount of the claim is more than the maximum limit, we'll pay the corresponding portion of the defence costs.</p> |

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- | |
|---------------------------------------------------------------------------|
| Awards from courts outside the territorial limits . |
| Any claim that wouldn't have been covered if brought against you . |
| Costs incurred without our prior agreement. |

How we'll pay your claim


✔ What we cover

- | | |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 Repair and replacement | <p>At our option, we'll:</p> <ul style="list-style-type: none"> a. repair or replace your contents; or b. pay you the cost of repair or replacement. |
| 2 Maximum limit | <p>We'll pay up to the corresponding amount shown in What we'll pay or on the schedule.</p> |

✔ What we cover

- | | | |
|---|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | Single item limit | The most we'll pay for any one item is the single item limit shown on the schedule . Items that form part of a pair or set will be considered as one item. This limit doesn't apply to any item shown on the schedule with a specified value. |
| 4 | Increasing the limit | The replacement cost will automatically be increased in line with the Retail Price Index. |
| 5 | Topping up the limit | After we pay a claim, we'll top the limit up to its original amount, unless we tell you otherwise. |

✘ What we don't cover

- | | | |
|---|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Claim preparation | We won't cover the costs of preparing a claim. |
| 2 | Excess | We won't pay the amount of the excess for each loss. |
| 3 | Connected claims | We'll treat all claims under Liabilities which arise from the same source, event or cause, as one claim. This means we'll only pay one maximum limit for those claims.
 Example: if an incident at the home injures two people and they both bring a claim, we'll treat them as one claim. |

Special conditions

✔ What we cover

- | | | |
|---|------------------------------|---------------------------------------------------------------------------------------------------------------------|
| 1 | Control of defence | We have the right to control the defence and settlement of any claim under Liabilities . |
| 2 | Legal representatives | If any covered person dies, we'll cover their legal representatives for any claim under Liabilities . |



Fine Art and Collections

Covers **damage to fine art and collections**, together with other losses shown under **Additional covers**.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Agreed value

The amount shown as the 'agreed value' on the **schedule** for the corresponding item.

! Note: the **agreed value** is for the purposes of the **policy** only. It is not a valuation and should not be relied upon as such.

Named items

Fine art and collections specifically named on the **schedule**.

What is covered

For covered **damage**, we'll pay up to the **maximum limit** shown on the **schedule**, unless a different limit is shown below in this cover.

✔ What we cover

1 Damage to fine art and collections

We'll cover **your** and **your family's fine art and collections** for **damage** happening during the **policy period** anywhere in the world.

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

1 Theft by family, tenants and paying guests

Theft or malicious **damage** by:

- a. **you** or **your family**; or
- b. a tenant or paying guest.


 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- | | |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2 Inadequate packing | Damage caused in transit to any item that is not securely and adequately packed. |
| 3 Atmospheric conditions | Damage caused by: <ul style="list-style-type: none"> a. atmospheric or climatic conditions; or b. exposure to light. |
| 4 Inherent defect | Damage caused by any inherent defect or the nature of the covered item. |
| 5 Restoration and repair | Damage to fine art and collections whilst undergoing any: <ul style="list-style-type: none"> a. restoration, repair or similar process; or b. process of heating, drying, cleaning, washing, dyeing, alteration, maintenance, dismantling or decoration. This doesn't apply to the cover under Additional covers, Restoration and repair . |

Additional covers

 **What we cover**

- | | |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 New acquisitions | Damage to fine art and collections you buy during the policy period . We only give this cover if you : <ul style="list-style-type: none"> a. tell us about the new acquisitions within 60 days of you buying them; and b. pay the additional premium we require. <p> We won't pay more than 30% of the maximum limit for Fine Art and Collections.</p> |
| 2 Lack of or defective title | If you discover you must legally give up possession of an item of fine art and collections that you've bought, due to: <ul style="list-style-type: none"> a. the person who sold the item to you not having title to the item, or the title being defective; or b. the item being subject to a charge that you weren't aware of, we'll pay you the amount you paid for the item. |

✓ **What we cover**

- ✗ **We won't cover any losses under this additional cover in respect of any:**
- a. item **you** purchased before **we** first started covering **your fine art and collections** before this **policy period**.
 - b. bill of sale or purchase from anyone who isn't an auctioneer or dealer who is a member of:
 - i. Fine Art Faculty of the Royal Institute of Chartered Surveyors (RICS);
 - ii. National Association of Valuers and Auctioneers (NAVA);
 - iii. British Antique Dealers Association (BADA);
 - iv. Society of London Art Dealers (SLAD);
 or from any other seller agreed by **us** before the sale.

- ✗ **We won't pay more than 10% of the maximum limit for Fine Art and Collections.**

3 Lack of or defective title costs

Following a covered loss under 2 above, **we'll** also pay legal costs **you** incur with **our** prior agreement to defend claims made against **you** alleging lack of or defective title.

- ✗ **We won't pay more than £50,000 in total during any policy period for all costs, regardless of the number of claims.**

4 Restoration and repair

Damage to fine art and collections whilst undergoing any:

- a. restoration, repair or similar process; or
- b. process of heating, drying, cleaning, washing, dyeing, alteration, maintenance, dismantling or decoration.

- ✗ **We won't cover damage** under this additional cover to any item undergoing any process, unless the process is being carried out by a member of:

- a. the Institution of Conservation (ICON); or
- b. any other professional body agreed by **us** before the process starts.

5 Emergency evacuation

If:

- a. i. **your home** becomes uninhabitable or its security is materially compromised due to sudden **damage** to the **home** or **your fine art and collections**; and
- ii. the **damage** is covered under the **policy**; or

- b. an official body or agency prohibits **your home** from being occupied,

we'll pay the reasonable costs incurred with **our** prior agreement to place the **fine art and collections** in secure storage until the **damage** is rectified or the **home** can be occupied again. This includes the costs of transporting the items to and from the storage location .

- ✓ **We won't pay more than 15% of the maximum limit for Fine Art and Collections.**

 What we cover

6 Death of the artist

If the artist dies in the six months before **damage** covered under this **policy**, **we'll** pay the amount by which the value of the **fine art and collections** has increased as a result of the artist's death. **We'll** only do this if **you** can:

- a. prove the increase in value; and
- b. provide a professional valuation dated less than three years old at the date of **damage**.

 **We** won't pay more than the higher of:

- a. twice the corresponding **maximum limit** for any item, pair or set; or
- b. £100,000 in total for all incidents during the **policy period**.

How we'll pay your claim

 What we cover

1 Restoration and depreciation

We'll pay:

- a. the cost to restore the item; and
- b. the depreciation in value of the item, determined by an independent expert agreed between **you** and **us**. This includes any pair or set of which it forms a part.

2 Total loss

If an item is lost or damaged beyond economic repair, **we'll** pay:

- a. the **agreed value** for any **named item**; or
- b. the value of any unspecified items at the date of **damage**.

3 Single item limit

The most **we'll** pay for any one item, pair or set is £30,000. This doesn't apply to **named items**.

4 Maximum limit

The most **we'll** pay in total for all losses is the **maximum limit**.

5 Underinsurance protection

We'll pay up to 150% of the **maximum limit** to replace any damaged items provided that:

- a. **you** have a professional valuation of the item less than three years old at the start of the **policy period**; and
- b. **you've** insured the **fine art and collections** for at least their recommended value.

If **your fine art and collections** are not restored, repaired or replaced **we'll** only pay up to the **agreed value** of the item or for items not specified on the **schedule** the most **we'll** pay is £30,000 for any one item, pair or set.

 **What we cover**

-
- 6 Pairs and sets** For **damage** to items that form part of a pair or set, **we'll** pay the lower of:
- a. i. the cost of restoring the damaged item; and
 - ii. depreciation suffered to the pair or set as a result of the **damage**; or
 - b. the cost to replace the item.
- We** may agree to replace the entire pair or set if **you** agree to surrender the pair or set, including all undamaged parts, to **us**.
-
- 7 Topping up the limit** After **we** pay a claim, **we'll** top the limit up to its original amount, unless **we** tell **you** otherwise. This does not apply to:
- a. **Additional covers, Lack of or defective title**; or
 - b. **Additional covers, Death of the artist**.
-
- 8 Recovered items** If **we** recover any item, after **we've** paid a claim, **you** can buy the item from **us** within 60 days for the lower of:
- a. i. the amount **we** paid for the claim;
 - ii. interest, calculated at the Bank of England base rate from the date **we** paid the claim; and
 - iii. **our** recovery costs and expenses; or
 - b. i. the market value of the item at the time of recovery; and
 - ii. **our** recovery costs and expenses.

 **What we don't cover**

-
- 1 Agreed value** **We** won't pay more than the **agreed value** for a **named item**.
-
- 2 Unspecified items** **We** won't pay more than the amount shown on the **schedule** or the specification held by **us** or **your** agent.
-
- 3 Claim preparation** **We** won't cover the costs of preparing a claim.
-
- 4 Excess** **We** won't pay the amount of the **excess** for each loss.



Valuables

Covers **damage** to **valuables**.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Named valuables **Valuables** specifically named on the **schedule**.

What is covered

For covered **damage**, **we'll** pay up to the **maximum limit** shown on the **schedule**, unless a different limit is shown below in this cover.

✔ What we cover

1 **Damage** **We'll** cover **your** and **your family's valuables** for **damage** happening during the **policy period**.

✘ What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

1 **Unattended vehicles** Theft from an unattended **motor vehicle**, unless:

- a. the item is in a locked boot or concealed compartment; or
- b. force and violence are used to get into the vehicle.

If there's no locked boot or concealed compartment, the most **we'll** pay is £1,000.

What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- | | |
|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2 Unattended items outside the territorial limits | <p>Damage to any item whilst left unattended outside the territorial limits, unless:</p> <ol style="list-style-type: none"> i. the item is in a locked boot or concealed compartment; and ii. force and violence are used to get into the vehicle; <ol style="list-style-type: none"> b. the item is in locked accommodation; or c. the item is in a locked safe, bank or safety deposit box. <p>Where we provide cover under a. or b. above, the most we'll pay is £50,000.</p> |
| 3 Valuables away from the bank | <p>For damage to valuables that are usually kept in the bank, if they've been removed from the bank for more than 21 days in total during the policy period, the most we'll pay is:</p> <ol style="list-style-type: none"> a. £25,000 for any one item; or b. £50,000 in total for all items, regardless of the number of incidents. |

Additional covers

What we cover

- | | |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 New acquisitions | <p>We'll cover damage to valuables you buy during the policy period. We only give this cover if you:</p> <ol style="list-style-type: none"> a. tell us about the new acquisitions within 60 days of you buying them; and b. pay the additional premium we require. <p>The most we'll pay is 25% of the valuables insured replacement cost.</p> |
| 2 Underinsurance protection | <p>We'll pay up to 150% of the valuables insured replacement cost to replace damaged valuables, provided you have:</p> <ol style="list-style-type: none"> a. a professional valuation of the item less than three years old at the start of the policy period; and b. insured the valuables for at least their recommended value. |
| 3 Pet damage | <p>Damage caused by chewing, scratching, tearing, denting, vomiting or fouling by domestic pets.</p> <p>The most we'll pay is £5,000 in any policy period.</p> |

How we'll pay your claim

✔ What we cover

- | | | |
|---|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Repair and replacement | At our option, we'll:
a. repair or replace your valuables ; or
b. pay you the cost of repair or replacement. |
| 2 | Named valuables | For named valuables , we'll pay up to the corresponding limit for that item. |
| 3 | Maximum limit | For damage to valuables other than named valuables , we'll pay up to the corresponding amount shown on the schedule , in total.

! Please see Additional covers, Underinsurance protection , as we may pay up to 150% of the amount shown on the schedule in certain circumstances. |
| 4 | Increasing the limit | The replacement cost will automatically be increased in line with the Retail Price Index. |
| 5 | Single item limit | The most we'll pay for any one item is the single item limit shown on the schedule . Items that form part of a pair or set will be considered as one item. This limit doesn't apply to any item shown on the schedule with a specified value. |
| 6 | Pairs and sets | For damage to items that form part of a pair or set, we'll pay the lower of:
a. i. the cost of restoring the damaged item; and
ii. depreciation suffered to the pair or set as a result of the damage ; or
b. the cost to replace the item.
We won't in any event pay more than the single item limit. |
| 7 | Topping up the limit | After we pay a claim, we'll top the limit up to its original amount, unless we tell you otherwise. |

✘ What we don't cover

- | | | |
|---|--------------------------|-------------------------------------------------------------|
| 1 | Claim preparation | We won't cover the costs of preparing a claim. |
| 2 | Excess | We won't pay the amount of the excess for each loss. |



Home Emergency

This section covers the **costs** of a **contractor** to make **emergency** repairs at **your home**. **We** cover the **contractor's** charges, plus parts and materials. All permanent repairs are guaranteed for 12 months.

Warranties and guarantees

We strongly advise that **you** check if goods (including **your** main heating system) or materials are covered by a manufacturer's, supplier's or installer's warranty or guarantee before making a claim as any repair may invalidate that warranty or guarantee. **We** do not accept liability should the repair work invalidate any warranty or guarantee.

Definitions for this cover

The following definitions apply to this **cover**. Other definitions can be found in the **General definitions**.

Administrator

ARAG plc who administer the claims service for this section on **our** behalf.
The administrator's details are as follows:

 [arag.co.uk](https://www.arag.co.uk)

Registered address:
ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

Registered in England: company number 02585818.
Authorised by the Financial Conduct Authority (FRN 452369).

ARAG will use **your** information, which may include sensitive data, to administer **your policy** and/or any claims that **you** make. It will only be used to handle the claim and never for marketing.

For more information **you** can visit

 [arag.co.uk/cookie-policy](https://www.arag.co.uk/cookie-policy)

or you can request a written copy from dataprotection@arag.co.uk

Contractor

The contractor or tradesperson appointed by the **administrator**.

Costs	The reasonable costs properly charged by the contractor for: <ol style="list-style-type: none"> labour; and parts and materials.
Damage	Physical loss or damage.
Emergency	A sudden and unexpected event, requiring immediate action to: <ol style="list-style-type: none"> prevent, or avoid any further, damage to your home; make your home safe or secure; restore main services to your home; or reduce any health risk to you.

What is covered

✔ What we cover

We'll cover **costs** arising from an **emergency** during the **policy period** as a result of the following:

- Main heating system**

The total failure or complete breakdown of the main heating system at **your home**. This includes:

 - radiators, hot water pipes and water storage tanks; and
 - damage** caused accidentally.
- Plumbing and drainage**
 - Damage** to; or
 - breaking, blocking or flooding of, the drains or plumbing system at **your home**. This includes water storage tanks, taps and pipes within the grounds of **your home**.

✘ What we don't cover

In addition to the **General exclusions** and **Section exclusions**, we won't cover **costs** or an **emergency** related to the following:

- Damage** caused **gradually**.
 - Warm air or solar heating systems.
 - Boilers with an output over 60kWh.
- Damage** caused **gradually**.
 - Washers or discs in any pipe, tank or tap.
 - Interruption, failure or disconnection of the mains water supply.

£ What we'll pay

We'll pay up to:

£1,500 per **emergency**

If **your** main heating system is found to be beyond economic repair, **we'll** pay for temporary repairs where possible and give **you** £250 towards a new system.

£1,500 per **emergency**

 **What we cover**

We'll cover **costs** arising from an **emergency** during the **policy period** as a result of the following:

- 3 **Home security**
 - a. **Damage** to; or
 - b. failure of, external doors, windows or locks which compromises the security of **your home**. This includes **damage** caused accidentally.

- 4 **Toilet**

Breakdown or failure of the toilet bowl or cistern, which stops it working.

- 5 **Power supply**
 - a. Accidental **damage** to; or
 - b. failure of, the domestic gas or electricity supply to **your home**.

- 6 **Vermin**

Damage to **your home** or a risk to **your** health, caused by:

 - a. brown or black rats, house or field mice or cockroaches; or
 - b. bees', wasps' or hornets' nests.

- 7 **Roof damage**

Damage to the roof of **your home**, where internal **damage** has happened or is likely to happen.

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions**, we won't cover **costs** or an **emergency** related to the following:

Interruption, failure or disconnection of the mains supply.

Vermin infestation from any other vermin, e.g. squirrels and moths.

Damage caused **gradually**.

 **What we'll pay**

We'll pay up to:

£1,500 per **emergency**

£1,500 per **emergency**

£1,500 per **emergency**

£1,500 per **emergency**

£1,500 per **emergency**

Additional covers and services

 **What we cover**

We'll also provide cover for the following happening during the **policy period**:

- 1 If **your home** is unsafe, insecure or

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions**, we won't cover **costs** or an **emergency** related to the following:

- Costs** after **your home** is fit to stay in again.

 **What we'll pay**

We'll pay up to:

£250 per night for a

 **What we cover**

We'll also provide cover for the following happening during the **policy period**:

Alternative accommodation

uncomfortable to stay in overnight due to a covered **emergency**, we'll pay:

- reasonable **costs** for alternative accommodation; and
- transport **costs** to and from such accommodation.

2 Optional annual boiler service

The **administrator** can arrange an annual service of **your** boiler. **You** must pay for this on a pay-per-use basis. To arrange a service, please call 0330 303 1319.

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions**, we won't cover **costs** or an **emergency** related to the following:

 **What we'll pay**

We'll pay up to:

maximum of seven consecutive nights

Section exclusions

The following exclusions apply to all claims under this section of the **policy**.

 **What we don't cover****1 Unapproved costs**

Costs or accommodation **costs** incurred:

- before **we** accept a claim; or
- without **our** prior agreement.

2 No one in

Costs if there is no one at **home** when the **contractor** arrives.

3 Deliberate and negligent acts

An **emergency** caused by:

- deliberate or negligent act or omission;
- third party interference; or
- faulty workmanship, which doesn't comply with recognised industry standards or manufacturer's instructions. This doesn't apply to attempted repairs or DIY.

4 Permanent repairs

The cost of:

- permanent repairs;

What we don't cover

- b. redecoration; or
- c. making good the fabric of **your home**, once the **emergency** has been resolved.

5	Outbuildings and gardens	An emergency affecting glasshouses, stables, outbuildings , cess pits or the garden . This doesn't apply where the outbuilding is used as a residential dwelling or for your business.
6	Empty home	An emergency when your home is empty for more than 60 days in a row.
7	Warranties	Liability should our repair work invalidate any warranty/guarantee.
8	Equipment failure	The failure of any equipment or facilities which: <ul style="list-style-type: none"> a. haven't been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions; or b. is caused by a design fault, making them inadequate for use.
9	Subsidence	An emergency due to subsidence, heave or landslip.
10	Other work	We shall have no liability for any other work carried out by the contractor .

Claims conditions

If **you** do not comply with these obligations, **we** may refuse to pay a claim or reduce the amount **we** pay. In the event of an **emergency**, **you** must do the following:

1	Making a claim	Tell the administrator as soon as possible after you become aware of it.
2	Information	Tell the administrator about anything that might affect their assessment of the claim.
3	Choice of contractor	Use the contractor chosen by the administrator , unless the administrator allows you to use your chosen contractor . If you have a biomass boiler, ground source heat pump, air source heat pump or anaerobic digester system, you must: <ul style="list-style-type: none"> a. choose a contractor with prior agreement from the administrator; and b. pay the contractor and send the receipt to the administrator who will repay you.
4	Payment	Not pay the contractor without the administrator's agreement.

-
- | | |
|-----------------------|---------------------------------------------------------------------------------------------------------------|
| 5 Co-operation | Co-operate with, and not do anything to hinder, the contractor or administrator . |
| 6 Recoveries | Take reasonable steps to recover any costs we've paid. All recovered money must be paid to us . |



Cycling Protection

This section provides cover in relation to cycling protection cover as shown below and on the **schedule**.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the General definitions.

Accessories	Any: <ol style="list-style-type: none"> trailers and equipment attached to your pedal cycle other than upgraded parts and components which are critical to the operation of your pedal cycle; luggage designed for the carriage of your pedal cycle; or items of specialist cycling, biathlon or triathlon clothing and headgear including wetsuits, eyewear and footwear.
Amateur	Riding on an unpaid rather than a professional basis.
Competition	Any cycling event which: <ol style="list-style-type: none"> involves a massed start on any road, path or purpose-built cycle race track with a hard surface; and/or is defined as competitive by British Cycling or the event organiser; and/or is ranked by result or for which any prize or competitive score is awarded.
Injury	An identifiable bodily injury, including death, caused by a sudden, unexpected, external and visible cause. This includes injuries caused by unavoidable exposure to the elements.
Loss of hearing	Permanent total loss of hearing in both ears.
Loss of limb	Physical separation or permanent total loss of use of any hand or foot.
Loss of sight	Permanent total loss of sight in either eye.
Loss of speech	Permanent total loss of speech.
Permanent total disablement	A disablement which prevents you from being able to work.

What is covered

We'll pay up to the **maximum limit** shown below.

✔ What we cover

We'll cover **damage** happening during the **policy period**:

1 Amateur competition use

While the pedal cycle is being used in an **amateur competition** within the **territorial limits**.

2 Cycle accessories

Accessories and specialist clothing and headgear while being used in an **amateur competition** within the **territorial limits**.

3 Personal accident – death or disablement due to a cycling accident

If **you** or **your family** suffer:

- death;
- permanent total disablement**;
- loss of limb**;
- loss of sight**;
- loss of hearing**; or
- loss of speech**,

due to a cycling accident during the **policy period**.

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

Loss or **damage** caused by theft of the pedal cycle unless it's:

- in a locked building; or
- locked to a secure object; or
- stolen from the transition area of an organised competitive biathlon or triathlon or the pit area of an organised competitive cyclo-cross event in which **you** or **your family** are competing.

Loss or **damage** to any pedal cycle or **accessories** while not being used for its intended purpose.

Any:

- death or disablement occurring more than 104 weeks after the cycling accident which caused it;
- injury** caused or contributed to by **your** use of alcohol or drugs;
- injury** caused during professional racing. **We'll still cover you** or **your family** for **amateur** racing;
- injury** caused by suicide, attempted suicide or self-harm;
- accident affecting **you** or **your family** if under the age of 16 or over the age of 75; or
- accident happening outside of the **territorial limits**.

£ What we'll pay

We'll pay up to:


Contents sum insured

No overall claim limit

Benefits shown on the **schedule**

 **What we cover**

We'll cover **damage** happening during the **policy period**:

 If an incident results in **you** or **your family** suffering more than one of the above, **we'll** only pay one amount. This will be the highest applicable amount. If **we** make a payment under 3a. to 3f. above, **we** won't make any further payment under this cover.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we'll pay**

We'll pay up to:

Additional covers

 **What we cover**

We'll also cover the following happening during the **policy period**:

1 **Dental treatment**

If **you** or **your family** suffer a cycling accident covered under this **policy**, **we'll** pay for dental treatment.

2 **Hospital benefit**

If **you** or **your family** receive treatment as an in-patient in a hospital or nursing home as a result of a cycling accident covered under this **policy**, **we'll** pay a benefit to **you**.

3 **Alternative cycle hire**

If **your** pedal cycle suffers **damage** which results in it becoming unusable and **you** can provide evidence of **your** hire costs, **we'll** pay any necessary costs of hiring an alternative pedal cycle.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we'll pay**

We'll pay up to:

A maximum of £1,000 in total for all incidents during the **policy period**

£25 for each 24-hour period, up to a maximum of £1,000 in total for all incidents during the **policy period**

A maximum of £100 during the **policy period**

 **What we cover**

We'll also cover the following happening during the **policy period**:

4 Damage outside territorial limits

We'll extend cover for **damage** happening outside the **territorial limits** whilst engaged in **amateur competition**.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Damage to any pedal cycle that:

- has been; or
- is intended to be,

outside the **territorial limits** for more than 60 days whilst engaged in **amateur competition**. **What we'll pay**

We'll pay up to:

Contents sum insured

How we'll pay your claim

 **What we cover**

1 Personal accident benefit amount

For cover under **What we cover** 3a. to 3f. **we'll** pay the corresponding benefit shown under **What we'll pay** for each **injury**.

2 Maximum limit

We won't pay more than the **maximum limit**, even if the total value of all benefits exceeds the **limit**.

3 Personal accident assignment of death benefit

In the event of **your** death, **we'll** pay any covered death benefit to **your** estate.

4 Excess waiver

The following **excess(es)** do not apply:
All pedal cycle claims – compulsory **excess**




Personal Legal Expenses

This section covers legal **costs** in relation to **your** personal legal disputes, as detailed under **What is covered**.

Helplines

You have access to the helplines shown below. Please call this number and provide **your policy** number.

 **0808 196 3202** **Lines are open 24/7**

Please note calls are recorded

We don't accept responsibility if the helpline and online services aren't available due to reasons **we** can't control.

Legal advice

Information over the phone on:

- the UK, Channel Islands and Isle of Man; and
- the European Union, Switzerland and Norway.

Advice on the law in England and Wales is available 24/7. Advice on other countries' laws is available 9am to 5pm Monday to Friday (excluding bank holidays). If **you** call outside these times, **we'll** call **you** back.

Tax advice

Confidential phone advice on personal tax issues in the UK.

Advice is available 9am to 5pm Monday to Friday (excluding bank holidays). If **you** call outside these times, **we'll** call **you** back.

Health and medical advice

Information over the phone on:

- general health issues;
- medical matters; and
- health services in **your** area, including dentists.

Advice is available from medically qualified advisers 9am to 5pm Monday to Friday (excluding bank holidays). If **you** call outside these times, **we'll** call **you** back.

Counselling service

Confidential counselling over the phone if **you** are aged 18 or over (or aged between 16 and 18 and in full-time employment). If appropriate, **we'll** refer **you** to relevant professional or voluntary services. **You'll** have to pay the cost of anyone **we** refer **you** to.

Householdlaw website

Access to a website containing legal information, guides, videos and document building tools to help with some of life's tricky legal problems. This includes:

- improving **your** cyber security;
- contesting parking tickets;
- preparing wills;

and a host of other tools, all included at no extra cost as part of **your policy**. Documents can be generated using on-screen templates.

To access the service:

1. Visit araghouseholdlaw.co.uk
2. Select 'Register' and enter DASHNFUM100 into the Access code text box and Validate code
3. Fill out **your** name and email address and create a password
4. Validate **your** email address by pressing the link in the confirmation email that **you** receive

Important information about this section

Legal expenses cover is different from most other insurance. The cover under this section is designed to help **you** bring claims against others, or defend **yourself** against claims from others. The following information explains how **you** can get access to help and support and understand some important conditions that are unique to this section.

1 Confidential legal advice

As soon as **you** become aware of a legal issue, please call the Legal Helpline on **0808 196 3202** and the legal advisers will provide **you** with help and advice on any personal legal matter. The legal advisers will help **you** to understand what **your** legal rights are, what course of action can be taken and whether the issue could be covered under this section.

It is important that **you** tell the **administrator** about a dispute as soon as possible as this may improve **your** chance of a successful outcome to **your** legal issue.

The information and tools on the Householdlaw website may also help **you** resolve **your** legal issue.

2 Reporting a claim

You can report a claim over the telephone, via the online tool on the **administrator's** website at claims.aragainsurance.co.uk, or via **your** Agent, who will not be able to confirm cover but will pass the details to the **administrator**. Please quote **your policy** number.

At the point the claim is reported to the **administrator**, they will not be able to tell **you** whether **you** are covered but will pass the information to their claims-handling teams and explain what to do next.

The claims handlers will check if **your** claim is covered by **your policy** and will decide on the best course of action for **you**. This may include directing you to the legal advice helpline or online tools (if **you** have not already used them for **your** legal issue), submitting the claim under a different section of **your policy**, or perhaps registering a complaint with the person **you** want to claim against. If it is best to deal with the matter as a legal claim, the claims handlers will send it to a lawyer who specialises in **your** type of claim.

You should not ask for help from a lawyer, accountant or anyone else before the claim is reported and accepted. If **you** do, **we** will not pay the **costs** involved, even if the claim is subsequently accepted.

3 Reasonable prospects

If **your** legal issue is covered by this section, **you** don't have to find **your** own lawyer, **we** can appoint one for **you**. The lawyer will assess how likely **you** are to win **your** case; this is referred to as **reasonable prospects**. If the lawyer assesses **your** case as having prospects of 51% or more chance of **you** winning, **we'll** pay their **costs** up to the **maximum limit**.

Reasonable prospects must exist for the duration of **your** claim, and it should be noted that this may change as evidence is obtained. If a claim stops having **reasonable prospects** at any point, **we** won't pay any further **costs** for that claim. If this happens, the lawyer will tell **you** why and what course of action can be taken. It's important to note that **reasonable prospects** are assessed to ensure that the court doesn't consider **your** claim to be a waste of resources and to safeguard **you** against having to pay damages to the other side in the event that **you** lose.

There's no requirement for **reasonable prospects** to apply for criminal matters, other than for criminal appeals.

4 Expert opinion

If there's a disagreement over a legal principle or whether the claim has **reasonable prospects**, **you** may be asked to obtain an opinion from a suitable expert at **your** own expense. The **administrator** must agree the identity and cost of the expert before the expert is instructed. If the expert concludes that the legal principle should be acceptable to the **administrator** or that there are **reasonable prospects**, **we'll** pay the expert's fees instead of **you**.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Administrator

ARAG Legal Expenses Insurance Company Limited who administer the claims service for this section on **our** behalf.

The **administrator's** details are as follows:

Head and Registered Office:

ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW.

Registered in England and Wales. Company Number 103274.



arag.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

ARAG will use **your** information, which may include sensitive data, to administer **your policy** and/or any claims that **you** make. It will only be used to handle the claim and never for marketing.

For more information **you** can visit



arag.co.uk/privacy

or **you** can request a written copy from dataprotection@arag.co.uk

Costs

- a. Reasonable, proportionate and necessary costs and expenses charged by the **representative** in accordance with the **administrator's** terms which they agree with the **representative**; and
- b. opponents' costs in civil cases which **you**:
 - i. have been ordered to pay; or
 - ii. have agreed to pay with **our** agreement.



Note: This section of the **policy** does not pay compensation award payments.

Incident date

The date of the incident causing the claim. This is:

- a. for contract disputes, when **you** should have become aware of the breach of contract. If there's more than one event arising at different times from the same original cause, these are connected claims, and the incident date is the date when **you** first became aware of the breach of contract;
- b. for personal tax return disputes, when HMRC first tells **you** in writing it intends to make an enquiry;
- c. for public rights of way disputes, when **you** were first aware of the definitive map modification order;
- d. for adverse possession disputes, when **you** were first aware of the application to claim **your** land;
- e. for other civil cases, the date of the event that leads to a claim. This could be before **you** know about the incident. If there's more than one event arising at different times from the same original cause, these are connected claims, and the incident date is the date of the first event; or
- f. for criminal cases, when **you** broke or are alleged to have broken the law.

Panel firm

A law firm chosen by the **administrator**.



The **administrator** may choose a firm based on its expertise in a particular area of law. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with the **administrator's** agreed service standard levels, which they audit regularly. The law firm is appointed according to the **administrator's** standard terms.

Reasonable prospects

At least a 51% chance of:

- a. recovering losses or damages;

- b. getting any other relief **you're** claiming;
- c. successfully defending a claim or appeal against **you**; or
- d. winning an appeal made by **you**.

For criminal cases, there's no requirement to have **reasonable prospects**, although **reasonable prospects** will apply to appeals.

Representative

The:

- a. **panel firm**; or
- b. other law firm, accountant or specialist, appointed by the **administrator** to represent **you**.

Second home

A private home and land in addition to **your home**, which:

- a. **you** own or rent as a tenant;
- b. is used only for residential purposes;
- c. is located within the UK, Channel Islands or Isle of Man; and
- d. if owned, is insured by NFU Mutual.

Territorial limits

- a. For contract disputes and injury: worldwide.
- b. For the defence of discrimination, data breach and criminal claims: the UK, Channel Islands and Isle of Man, the European Union, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.
- c. For all other claims: the UK, Channel Islands and Isle of Man.

You/Your

For the purposes of this section only:

- a. **you**;
- b. **your family**; or
- c. **you** or **your family** whilst living away from the **home** for educational reasons in the **territorial limits**.

Anyone claiming under this section of the **policy** must have the policyholder's agreement to claim.

What is covered

For covered claims, **we'll** pay up to the **maximum limit**.

What we cover

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:

1 **Employment – Disputes with your employer** **Costs** for disputes with **your** former, current or future employer relating to **your** terms of employment or related statutory rights.

2 **Employment – Disputes with domestic employees** **Costs** for disputes with **your** former, current or future **domestic employee** relating to:

- a. a contract of employment with **you**;
- b. their related statutory rights; or
- c. recovery of premises owned by **you** or which **you** are responsible for.

3 **Employment – Criminal defence** **Costs** to defend **you** if:

- a. **you're** prosecuted; or
- b. the police allege **you've** committed an offence, where either a. or b. above relate to **your** activities as a worker or an employee.

What we don't cover

In addition to the **General exclusions** and **Section exclusions** below, **we** won't cover the following:

-
- a. Disciplinary hearings.
 - b. Internal grievance procedures.
 - c. Claims for:
 - i. personal injury; or
 - ii. **damage** to property.
 - d. Employment disputes in the first 90 days of the **policy period**, unless **you've** had continuous and equivalent cover.
 - e. A settlement agreement while **you're** still employed.
-
- a. Any claim relating to the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005.
 - b. Claims for:
 - i. a personal injury; or
 - ii. **damage** to property.
 - c. Disputes within the first 180 days of cover, where the **domestic employee** received a written or oral warning up to 180 days before cover started.
-

 **What we cover**

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:

- | | |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4 Employment – Discrimination and data breach defence | <p>Costs to defend you if a civil claim is brought against you for:</p> <ul style="list-style-type: none"> a. discrimination; or b. breach of data protection, <p>where either a. or b. above relate to your activities as a worker or an employee.</p> |
| 5 Employment – Jury service and court attendance | <p>Your net salary or wages for time away from work:</p> <ul style="list-style-type: none"> a. to attend any court or tribunal at the representative's request; or b. for jury service. |
| 6 Contract disputes | <p>Costs for disputes arising from an agreement or alleged agreement that you have entered into in your personal capacity to:</p> <ul style="list-style-type: none"> a. buy or hire goods or services; or b. sell goods. |
| 7 Buying or selling your property | <p>Costs for disputes arising from an agreement or alleged agreement that you've entered into in your personal capacity to buy or sell your home or second home.</p> |

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions** below, we won't cover the following:

- | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Any claim resulting from hacking (unauthorised access) or other type of cyber-attack affecting stored personal data.</p> |
| <p>When paying your claim, we'll deduct sums:</p> <ul style="list-style-type: none"> a. given to you by the court or your employer; and b. you can't prove you've lost. |
| <p>Disputes relating to:</p> <ul style="list-style-type: none"> a. amounts in dispute which aren't more than £100 (including VAT). b. your trade, business, profession, employment or activities as a landlord. c. amounts payable under an insurance policy. We'll still cover disputes if the insurer refuses cover. d. loans, mortgages, pensions, investments or borrowing. e. motorised vehicles. f. any tenancy, licence, sale or purchase of land or buildings. We'll still cover you for disputes with professional advisers. |

 **What we cover**

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:

8 Disputes with your landlord

Costs for disputes relating to **your** rental of **your**:

- a. **home**; or
- b. **second home**,

in the UK, Channel Islands and Isle of Man where **you're** the tenant.

9 Property disputes

Costs for civil disputes due to:

- a. **damage**;
- b. unlawful interference with **your** use or enjoyment of land, or **your** rights over or connected to it; or
- c. trespass,

in relation to **your home**, **second home** or personal possessions; or

- d. opposing a claim for adverse possession of **your home** or **second home**.

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions** below, we won't cover the following:

Disputes:

- a. relating to:
 - i. the negotiation, review or renewal of the lease or tenancy agreement; or
 - ii. rent or service charges.
- b. relating to agricultural land.

Any claim:


- a. unless **you**:
 - i. own; or
 - ii. have rights over, the property or personal possessions. **We'll** still cover **you** if there are **reasonable prospects** of determining that **you** own or have rights over the property or personal possessions.
- b. relating to:
 - i. contracts **you've** entered into;
 - ii. mining subsidence; or
 - iii. motorised vehicles.
- c. relating to:
 - i. restrictions imposed; or
 - ii. work done by, the government, or a local or public authority. **We'll** still cover claims where the authority has caused **damage**.
- d. against **you** for **damage**. **We'll** still cover counter claims made against **you**.
- e. relating to the enforcement of a covenant by or against **you**.
- f. relating to:
 - i. anyone legally taking **your home** or **second home**; or

 **What we cover**

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:

10 Public rights of way disputes

Costs to oppose a definitive map modification order under s.53(2) Wildlife and Countryside Act 1981 or equivalent legislation in the part of the UK, Channel Islands and Isle of Man where **you** live.

 A definitive map modification order is an order made by a surveying authority that changes the legal record of public rights of way.

11 Injury

Costs following a specific or sudden incident resulting in **your**:

- a. death; or
- b. bodily injury.

12 Clinical negligence

Costs following identifiable negligent:

- a. surgery; or
- b. medical procedures, resulting in **your** death or bodily injury.

13 Personal tax returns

Costs relating to an enquiry by HMRC into **your** self-assessment tax return.

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions** below, **we** won't cover the following:

- ii. **you** pursuing an adverse possession claim.

We'll still cover counter claims and opposing adverse possession claims against **you**.

- a. Claims for:

- i. illness or injury happening **gradually**;
- ii. psychological or mental illness.

We'll still cover **you** if this is caused by a specific or sudden incident causing bodily injury to **you**; or

- iii. clinical negligence.

- b. Defending claims against **you**. **We'll** still cover counter claims made against **you**.

Claims for:

- a. failure to correctly diagnose; or
- b. psychological or mental illness. **We'll** still cover **you** if this is caused by a bodily injury.

Claims:

- a. if **you're**:
 - i. self-employed;
 - ii. a sole trader; or
 - iii. in a partnership.

 **What we cover**

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:

14 Motoring offences	Costs to defend you if you're prosecuted for an offence relating to your motorised vehicle.
15 Gun certificate protection	Costs to appeal to the relevant authority if your shotgun or firearm certificate: a. is suspended or not renewed; b. has its terms altered; or c. is cancelled, due to a specific event.
16 Planning application refusal appeals	Costs to appeal to the relevant authority if planning permission submitted by you is refused. The maximum amount that we'll pay is £5,000.

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions** below, **we** won't cover the following:

- b. involving investigations or enquiries by, with or on behalf of HMRC into alleged dishonesty or criminal offences.
- a. Parking or obstruction offences.
- b. Driving a vehicle without insurance.

Costs for an original application for a certificate.

- a. Claims where **you** haven't:
 - i. taken all reasonable steps to ensure planning permission would be granted, such as consulting with the Local Authority prior to submitting the planning application;
 - ii. exhausted every alternative option to secure planning approval prior to launching a planning application appeal.
- b. Planning applications relating to land not already owned by **you** at **your home** or **second home**.

Section exclusions

What we don't cover

1	Territorial limits	a. Disputes heard in courts or tribunals; or b. losses arising from events happening, outside the territorial limits .
2	Fines and damages	a. Fines and penalties; or b. damages or compensation, you're ordered to pay.
3	Disputes with us	Disputes with us or the administrator .
4	Judicial reviews and inquests	a. Judicial reviews; b. coroner's inquests; or c. fatal accident inquiries.
5	Actions without authorisation	a. Costs incurred before the administrator's written acceptance of a claim; b. action you take that the administrator or the representative haven't agreed to; or c. activity where you do anything that hinders the administrator, us or the representative .
6	Litigant in person	Disputes where you aren't represented by a lawyer, barrister or tax expert.
7	Late reported claims	Claims that you didn't tell the administrator about within a reasonable time, and where this affects the reasonable prospects of the claim, or they consider their position has been negatively affected.
8	Claims between your family	Disputes between any parties insured under this section of the policy .
9	Intellectual property rights	Disputes relating to copyright infringement and intellectual property.
10	Insolvency	Disputes relating to insolvency, bankruptcy or arrangements with creditors.
11	Defamation	Disputes due to written or verbal remarks that damage your reputation.

How we'll pay your claim

The following apply to all claims under this section.

What we cover

1	What we'll pay	We'll pay costs to the representative on your behalf.
2	Maximum limit	We'll pay up to the maximum limit for each claim, except where claims are connected.
3	Connected claims	We'll treat all claims and court actions that arise from the same original cause, as one claim. This means: <ol style="list-style-type: none"> we'll only pay one maximum limit; and you'll only pay one excess, for all such connected claims.
4	Economic claims	Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we'll pay is the value of the likely award.

What we don't cover

1	Excess	<ol style="list-style-type: none"> We won't pay the amount of the excess for each claim. The excess is the first £250 of any claim for property disputes other than for damage. You'll be asked to pay this within 21 days of your claim having been assessed as having reasonable prospects or within 21 days of the appointment of your representative. If you don't pay this amount, the cover for your claim could be withdrawn.
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Special conditions

If **you** need to make a claim, the following apply.

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- | | |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 Your agreement | <p>You must:</p> <ol style="list-style-type: none"> a. report any claim as soon as possible to the administrator and give them any information they need, including sending any information they need in writing; and b. co-operate with us, the administrator and the representative at all times; and c. give the representative any instructions that the administrator requires; and d. keep to the terms and conditions of this section of the policy; and e. reasonably prevent claims and avoid incurring unnecessary costs. |
| 2 Representation | <p>When told about a claim, the administrator will appoint a representative if needed. The representative will try to settle the claim without going to court.</p> |
| 3 Using your own lawyer | <ol style="list-style-type: none"> a. If you prefer, you can choose a suitably qualified law firm to be the representative. b. The firm must agree to the administrator's terms and will be paid a reasonable hourly rate which will allow for the guidelines for your area and the representative's level of expertise. c. The representative must: <ol style="list-style-type: none"> i. co-operate with us and the administrator at all times; and ii. keep the administrator up to date with the claim's progress. |
| 4 Settlement offers | <p>You must:</p> <ol style="list-style-type: none"> a. tell the administrator if anyone offers to settle a claim; b. not negotiate or agree a settlement without the administrator's agreement; and c. accept any reasonable offer. If you don't, we may not pay further costs. |
| 5 Paying the claim's value | <p>At any time, we can pay you the reasonable value of the claim. You must then:</p> <ol style="list-style-type: none"> a. allow us to pursue: <ol style="list-style-type: none"> i. the original claim; or ii. a claim against anyone else, in your name but at our expense and for our benefit; and b. give us any information we need. |
| 6 Assessing costs | <p>You must:</p> <ol style="list-style-type: none"> a. ask the representative to have their costs assessed or audited, if the administrator asks; and b. take all steps to recover: |
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- i. **costs**; and
- ii. jury service and court attendance costs; **we've** paid; and
- c. pay any recovered monies to **us**.

7 Appeals	For appeals or defence of appeals, you must tell the administrator within the statutory time limits allowed that you want to appeal. Reasonable prospects must apply to the appeal.
8 Dismissing a representative	If: <ul style="list-style-type: none"> a. the representative refuses to continue acting for good reason; or b. you dismiss the representative without good reason, we won't continue to cover you, unless we agree to appoint someone else.
9 Withdrawing cover	If you : <ul style="list-style-type: none"> a. settle or withdraw a claim without our agreement; or b. don't give adequate instructions to the representative, we may stop covering you. We can require you to repay all costs we've paid.
10 Expert opinion	If there is a disagreement between the administrator and you about a legal principle or the reasonable prospects of a claim: <ul style="list-style-type: none"> a. the administrator may ask you to obtain an opinion from a suitable expert at your own expense; b. the administrator must agree the identity and cost of the expert before the expert is instructed; and c. if the expert concludes that the legal principle should be acceptable to the administrator or that there are reasonable prospects of success, we will pay the expert's fees instead of you.
11 Disagreements	<ul style="list-style-type: none"> a. If: <ul style="list-style-type: none"> i. you don't agree with the administrator's handling of a claim; and ii. the disagreement can't be resolved through the complaints procedure; and iii. the dispute is not covered by the Financial Ombudsman Service, the administrator and you can agree to appoint an arbitrator. b. the administrator and you must agree the identity of the arbitrator. If agreement can't be reached, the administrator will ask the Chartered Institute of Arbitrators to choose someone. c. The arbitrator will decide who pays the fees. For example, fees may be split between the parties, or one party may pay all the fees.
12 Legal proceedings	Any legal proceedings (or other proceedings that the administrator agrees to) will be dealt with by a court or other body that they agree to within the territorial limits .

13 Third party claims

Apart from **us** and the **administrator, you** are the only person who may enforce all or any part of this section of the **policy** and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section of the **policy** in relation to any third-party rights or interest.



Personal Legal Expenses Extra

This section covers legal **costs** in relation to **your** personal legal disputes, as detailed under **What is covered**.

Helplines

You have access to the helplines shown below. Please call this number and provide **your policy** number.

 **0808 196 3202** **Lines are open 24/7**

Please note calls are recorded

We don't accept responsibility if the helpline and online services aren't available due to reasons **we** can't control.

Legal advice

Information over the phone on:

- the UK, Channel Islands and Isle of Man; and
- the European Union, Switzerland and Norway.

Advice on the law in England and Wales is available 24/7. Advice on other countries' laws is available 9am to 5pm Monday to Friday (excluding bank holidays). If **you** call outside these times, **we'll** call **you** back.

Tax advice

Confidential phone advice on personal tax issues in the UK.

Advice is available 9am to 5pm Monday to Friday (excluding bank holidays). If **you** call outside these times, **we'll** call **you** back.

Health and medical advice

Information over the phone on:

- general health issues;
- medical matters; and
- health services in **your** area, including dentists.

Advice is available from medically qualified advisers 9am to 5pm Monday to Friday (excluding bank holidays). If **you** call outside these times, **we'll** call **you** back.

Counselling service

Confidential counselling over the phone if **you** are aged 18 or over (or aged between 16 and 18 and in full-time employment). If appropriate, **we'll** refer **you** to relevant professional or voluntary services. **You'll** have to pay the cost of anyone **we** refer **you** to.

Householdlaw website

Access to a website containing legal information, guides, videos and document building tools to help with some of life's tricky legal problems. This includes:

- improving **your** cyber security;
- contesting parking tickets;
- preparing wills;

and a host of other tools, all included at no extra cost as part of **your policy**. Documents can be generated using on-screen templates.

To access the service:

1. Visit araghouseholdlaw.co.uk
2. Select 'Register' and enter DASHNFUM100 into the Access code text box and Validate code
3. Fill out **your** name and email address and create a password;
4. Validate **your** email address by pressing the link in the confirmation email that **you** receive.

Important information about this section

Legal expenses cover is different from most other insurance. The cover under this section is designed to help **you** bring claims against others or defend **yourself** against claims from others. The following information explains how **you** can get access to help and support and understand some important conditions that are unique to this section.

1 Confidential legal advice

As soon as **you** become aware of a legal issue, please call the Legal Helpline on **0808 196 3202** and the legal advisers will provide **you** with help and advice on any personal legal matter. The legal advisers will help **you** to understand what **your** legal rights are, what course of action can be taken and whether the issue could be covered under this section.

It is important that **you** tell the **administrator** about a dispute as soon as possible as this may improve **your** chance of a successful outcome to **your** legal issue.

The information and tools on the Householdlaw website may also help **you** resolve **your** legal issue.

2 Reporting a claim

You can report a claim over the telephone, via the online tool on the **administrator's** website at claims.araginsurance.co.uk, or via **your** Agent, who will not be able to confirm cover but will pass the details to the **administrator**. Please quote **your policy** number.

At the point the claim is reported to the **administrator**, they will not be able to tell **you** whether **you** are covered but will pass the information to their claims-handling teams and explain what to do next.

The claims handlers will check if **your** claim is covered by **your policy** and will decide on the best course of action for **you**. This may include directing **you** to the legal advice helpline or online tools (if **you** have not already used them for **your** legal issue), submitting the claim under a different section of **your policy**, or perhaps registering a complaint with the person **you** want to claim against. If it is best to deal with the matter as a legal claim, the claims handlers will send it to a lawyer who specialises in **your** type of claim.

You should not ask for help from a lawyer, accountant or anyone else before the claim is reported and accepted. If **you** do, **we** will not pay the **costs** involved, even if the claim is subsequently accepted.

3 Reasonable prospects

If **your** legal issue is covered by this section, **you** don't have to find **your** own lawyer, **we** can appoint one for **you**. The lawyer will assess how likely **you** are to win **your** case; this is referred to as **reasonable prospects**. If the lawyer assesses **your** case as having prospects of 51% or more chance of **you** winning, **we'll** pay their **costs** up to the **maximum limit**.

Reasonable prospects must exist for the duration of **your** claim, and it should be noted that this may change as evidence is obtained. If a claim stops having **reasonable prospects** at any point, **we** won't pay any further **costs** for that claim. If this happens, the lawyer will tell **you** why and what course of action can be taken. It's important to note that **reasonable prospects** are assessed to ensure that the court doesn't consider **your** claim to be a waste of resources and to safeguard **you** against having to pay damages to the other side in the event that **you** lose.

There's no requirement for **reasonable prospects** to apply for criminal matters, other than for criminal appeals.

4 Expert opinion

If there's a disagreement over a legal principle or whether the claim has **reasonable prospects**, **you** may be asked to obtain an opinion from a suitable expert at **your** own expense. The **administrator** must agree the identity and cost of the expert before the expert is instructed. If the expert concludes that the legal principle should be acceptable to the **administrator** or that there are **reasonable prospects**, **we'll** pay the expert's fees instead of **you**.

Definitions for this cover

The following definitions apply to this **cover**. Other definitions can be found in the **General definitions**.

Administrator

ARAG Legal Expenses Insurance Company Limited who administer the claims service for this section on **our** behalf.

The **administrator's** details are as follows:

Head and Registered Office:
 ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW.
 Registered in England and Wales. Company Number 103274.

 [arag.co.uk](https://www.arag.co.uk)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

ARAG will use **your** information, which may include sensitive data, to administer **your policy** and/or any claims that **you** make. It will only be used to handle the claim and never for marketing.

For more information **you** can visit

 [arag.co.uk/privacy](https://www.arag.co.uk/privacy)


or **you** can request a written copy from dataprotection@arag.co.uk

Civil disputes

A dispute that may lead to proceedings being issued in the civil courts or relevant tribunal if not settled.

Civil appeals

- a. **You** appealing against a judgment made in a **civil dispute** that has been dealt with as a claim under this section of the **policy**.
- b. **You** appealing against a legal decision that impacts **you** or **your** property, where **you** have the right to appeal.

 Note: a legal decision that impacts **you** or **your** property can include, for example, a refusal to grant **you** planning permission, a refusal to renew **your** shotgun or firearm licence, opposing a public rights of way map modification order, and the exclusion of **your** child from their school.

Costs

- a. Reasonable, proportionate and necessary costs and expenses charged by the **representative** in accordance with the **administrator's** terms which they agree with the **representative**; and
- b. opponents' costs in civil cases which **you**:
 - i. have been ordered to pay; or
 - ii. have agreed to pay with **our** agreement.

 Note: This section of the **policy** does not pay compensation award payments, or direct loss of money.

Incident date	<p>a. For contract disputes and tax disputes, the date when you first became aware or should have been aware of a claim; or</p> <p>b. for all other claims, the date of the event that leads to a claim.</p> <p>If the date of the event is before the policy period, and you do not have previous and equivalent cover, the incident date is the date when you first became aware or should have been aware of the claim.</p> <p>Any claim that should have been covered under a previously valid legal expenses insurance policy will not be covered by us.</p> <p>For all claims, if there's more than one event arising at different times from the same original cause, these are connected claims, and the incident date is the date when you first became aware of the incident causing the claim.</p>
Panel firm	<p>A law firm chosen by the administrator.</p> <p>! The administrator may choose a firm based on its expertise in a particular area of law. These legal specialists are chosen as they have the proven expertise to deal with your claim and must comply with the administrator's agreed service standard levels, which they audit regularly. The law firm is appointed according to the administrator's standard terms.</p>
Reasonable prospects	<p>At least a 51% chance of:</p> <p>a. recovering losses or damages;</p> <p>b. getting any other relief you're claiming;</p> <p>c. successfully defending a claim or appeal against you; or</p> <p>d. winning an appeal made by you.</p> <p>For criminal cases, there's no requirement to have reasonable prospects, although reasonable prospects will apply to appeals.</p>
Representative	<p>The:</p> <p>a. panel firm; or</p> <p>b. other law firm, accountant or specialist, appointed by the administrator to represent you.</p>
Second home	<p>A private home and land in addition to your home, which:</p> <p>a. you own or rent as a tenant;</p> <p>b. is used only for residential purposes;</p> <p>c. is located within the UK, Channel Islands or Isle of Man; and</p> <p>d. if owned, is insured by NFU Mutual.</p>

Territorial limits

- a. For contract disputes (other than those relating to **your** employment, **home** or **second home**), injury and the defence of discrimination, data breach and criminal claims:
the UK, Channel Islands and Isle of Man, the European Union, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey.
- b. For all other claims:
the UK, Channel Islands and Isle of Man.

You/Your

- For the purposes of this section only:
- a. **you**;
 - b. **your family**; or
 - c. **you** or **your family** whilst living away from the **home** for educational reasons in the **territorial limits**.
- Anyone claiming under this section of the **policy** must have the policyholder's agreement to claim.

What is covered

For covered claims, **we'll** pay up to the **maximum limit**.

 **What we cover**

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:


1 Civil legal disputes

Costs for **civil disputes** that **you** are claiming or are being claimed against **you**, and **costs** for **civil appeals**.
These can include disputes relating to **your** work, **your** employment of **domestic employees**, **your home**, **second home** or land that **you** own or rent in a personal capacity, and **your** health, inheritance, educational and consumer rights.

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions** below, **we** won't cover the following:

Any claim relating to:

- a. any commercial activities **you** are involved in;
 -  Commercial activities include being a landlord or participating in a business.
- b. a trust (except a private lifetime or will trust resident in England and Wales);
- c. not for profit activities that **you** organise or facilitate;
- d. loss of money arising from participation in investment schemes or mortgages. **We'll** still cover pursuing disputes with a professional adviser in connection with these matters;

✔ What we cover

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:

✘ What we don't cover

In addition to the **General exclusions** and **Section exclusions** below, we won't cover the following:

- e. marriage and civil partnership, divorce and dissolution (or other relationship breakdown), parental responsibility, children's upbringing, children's rights, child protection, adoption or domestic violence, and Court of Protection matters. **We'll** still cover school admission and exclusion appeals;
- f. physical or mental illness or injury that is not caused by
 - i. a specific or sudden incident; or
 - ii. an identifiable negligent surgery or medical procedure;
 - ! Negligent surgery or medical procedure includes a failure or delay to act or diagnose.
- g. defending claims against **you** for injury or property **damage**. **We'll** still cover counter claims made against **you**;
 - ! Defending injury or property **damage** should be covered under a different section of **your** Home insurance **policy**.
- h. anyone legally taking **your home** or **second home**;
- i. **you** pursuing an adverse possession claim. **We'll** still oppose adverse possession claims against **your home** or **second home**;
- j. harassment. **We'll** still cover pursuing harassment claims in relation to employment disputes, injury, property **damage**, trespass or legal nuisance;
 - ! Legal nuisance means unlawful interference with **your** use or enjoyment of **your** property or land.
- k. tax avoidance, and tax investigations by anyone other than HMRC, or that involve investigations or enquiries by, with or on behalf of HMRC into alleged dishonesty or criminal offences;
- l. hacking (unauthorised access) or other type of cyber-attack affecting stored personal data;

 **What we cover**

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:

2 Criminal defence

Costs to defend **you** if:

- a. i. **you're** prosecuted;
- ii. the police allege **you've** committed an offence, where either i. or ii. above relate to **your** activities as a worker or an employee; or
- b. **you're** prosecuted for an offence relating to **your** motorised vehicle.

3 Jury service and court attendance

Your net salary or wages for time away from work:

- a. to attend any court or tribunal at the **representative's** request; or
- b. for jury service.

Section exclusions

 **What we don't cover**

1 Territorial limits

- a. Disputes heard in courts or tribunals; or
- b. losses arising from events happening, outside the **territorial limits**.

2 Fines and damages

- a. Fines and penalties; or
- b. damages or compensation, **you're** ordered to pay.

 **What we don't cover**

In addition to the **General exclusions** and **Section exclusions** below, **we** won't cover the following:

- m. cryptocurrencies, blockchain and non-fungible tokens (NFTs);
 - n. immigration, deportation or asylum, and disputes over nationality;
 - o. welfare, benefits, social security and child support.
-
- a. Parking or obstruction offences.
 - b. Driving a vehicle without insurance.

When paying **your** claim, **we'll** deduct sums:

- a. given to **you** by the court or **your** employer; and
- b. **you** can't prove **you've** lost.

 **What we don't cover**

3	Disputes with us	Disputes with us or the administrator .
4	Judicial reviews and inquests	<ul style="list-style-type: none"> a. Judicial reviews; b. coroner's inquests; or c. fatal accident inquiries.
5	Actions without authorisation	<ul style="list-style-type: none"> a. Costs incurred before the administrator's written acceptance of a claim; b. action you take that the administrator or the representative haven't agreed to; or c. activity where you do anything that hinders the administrator, us or the representative.
6	Litigant in person	Disputes where you aren't represented by a lawyer, barrister or tax expert.
7	Late reported claims	Claims that you didn't tell the administrator about within a reasonable time, and where this affects the reasonable prospects of the claim, or they consider their position has been negatively affected.
8	Claims between your family	Disputes between any parties insured under this section of the policy .
9	Intellectual property rights	Disputes relating to copyright infringement and intellectual property.
10	Insolvency	Disputes relating to insolvency, bankruptcy or arrangements with creditors.

How we'll pay your claim

The following apply to all claims under this section.

 **What we cover**

1	What we'll pay	We'll pay costs to the representative on your behalf.
2	Maximum limit	We'll pay up to the maximum limit for each claim, except where claims are connected.
3	Connected claims	We'll treat all claims and court actions that arise from the same original cause, as one claim. This means:

- a. **we'll** only pay one **maximum limit**; and
- b. **you'll** only pay one **excess**, for all such connected claims.

4 Economic claims

Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we'll** pay is the value of the likely award.

 **What we don't cover**

1 Excess

- a. **We** won't pay the amount of the **excess** for each claim.
- b. The **excess** is the first £250 of any claim for nuisance, trespass and adverse possession.
- c. **You'll** be asked to pay this within 21 days of **your** claim having been assessed as having **reasonable prospects** or within 21 days of the appointment of **your representative**.
- d. If **you** don't pay this amount, the cover for **your** claim could be withdrawn.

Special conditions

If **you** need to make a claim, the following apply:

1 Your agreement

You must:

- a. report any claim as soon as possible to the **administrator** and give them any information they need, including sending any information they need in writing; and
- b. co-operate with **us**, the **administrator** and the **representative** at all times; and
- c. give the **representative** any instructions that the **administrator** requires; and
- d. keep to the terms and conditions of this section of the **policy**; and
- e. reasonably prevent claims and avoid incurring unnecessary **costs**.

2 Representation

When told about a claim, the **administrator** will appoint a **representative** if needed. The **representative** will try to settle the claim without going to court.

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- 3 **Using your own lawyer**
- a. If **you** prefer, **you** can choose a suitably qualified law firm to be the **representative**.
 - b. The firm must agree to the **administrator's** terms and will be paid a reasonable hourly rate which will allow for the guidelines for **your** area and the **representative's** level of expertise.
 - c. The **representative** must:
 - i. co-operate with **us** and the **administrator** at all times; and
 - ii. keep the **administrator** up to date with the claim's progress.
-
- 4 **Settlement offers**
- You** must:
- a. tell the **administrator** if anyone offers to settle a claim;
 - b. not negotiate or agree a settlement without the **administrator's** agreement; and
 - c. accept any reasonable offer. If **you** don't, **we** may not pay further **costs**.
-
- 5 **Paying the claim's value**
- At any time, **we** can pay **you** the reasonable value of the claim. **You** must then:
- a. allow **us** to pursue:
 - i. the original claim; or
 - ii. a claim against anyone else, in **your** name but at **our** expense and for **our** benefit; and
 - b. give **us** any information **we** need.
-
- 6 **Assessing costs**
- You** must:
- a. ask the **representative** to have their **costs** assessed or audited, if the **administrator** asks; and
 - b. take all steps to recover:
 - i. **costs**; and
 - ii. jury service and court attendance costs; **we've** paid; and
 - c. pay any recovered monies to **us**.
-
- 7 **Appeals**
- For appeals or defence of appeals, **you** must tell the **administrator** within the statutory time limits allowed that **you** want to appeal. **Reasonable prospects** must apply to the appeal.
-
- 8 **Dismissing a representative**
- If:
- a. the **representative** refuses to continue acting for good reason; or
 - b. **you** dismiss the **representative** without good reason,
- we** won't continue to cover **you**, unless **we** agree to appoint someone else.

9 Withdrawing cover	<p>If you:</p> <ul style="list-style-type: none">a. settle or withdraw a claim without our agreement; orb. don't give adequate instructions to the representative, we may stop covering you. We can require you to repay all costs we've paid.
10 Expert opinion	<p>If there is a disagreement between the administrator and you about a legal principle or the reasonable prospects of a claim:</p> <ul style="list-style-type: none">a. the administrator may ask you to obtain an opinion from a suitable expert at your own expense;b. the administrator must agree the identity and cost of the expert before the expert is instructed; andc. if the expert concludes that the legal principle should be acceptable to the administrator or that there are reasonable prospects of success, we'll pay the expert's fees instead of you.
11 Disagreements	<ul style="list-style-type: none">a. If:<ul style="list-style-type: none">i. you don't agree with the administrator's handling of a claim; andii. the disagreement can't be resolved through the complaints procedure; andiii. the dispute is not covered by the Financial Ombudsman Service, the administrator and you can agree to appoint an arbitrator.b. The administrator and you must agree the identity of the arbitrator. If agreement can't be reached, the administrator will ask the Chartered Institute of Arbitrators to choose someone.c. The arbitrator will decide who pays the fees. For example, fees may be split between the parties, or one party may pay all the fees.
12 Legal proceedings	<p>Any legal proceedings (or other proceedings that the administrator agrees to) will be dealt with by a court or other body that they agree to within the territorial limits.</p>
13 Third party claims	<p>Apart from us and the administrator, you are the only person who may enforce all or any part of this section of the policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section of the policy in relation to any third-party rights or interest.</p>



Personal Cyber


Covers losses arising from **cyber attacks**, **cyber extortion threats**, **identity theft**, **credit card fraud**

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Computer system	<p>Computer hardware you own and which is used for your personal purposes.</p> <p>! Examples include laptops, mobile phones and tablets.</p>
Connected device	<p>Any electronic device or appliance you own that:</p> <ol style="list-style-type: none"> can send and receive data; and is connected to the internet. <p>! Examples include laptops, mobile phones, tablets and smart devices.</p>
Credit card fraud	<p>Financial loss due to fraudulent input or modification of data in your computer system, which results in:</p> <ol style="list-style-type: none"> money being transferred from your account; or a credit arrangement being entered into in your name.
Crypto-currency	<p>A digital or virtual currency that:</p> <ol style="list-style-type: none"> doesn't operate as part of a central bank; and uses cryptographic functions for security. <p>! Examples include Bitcoin.</p>
Cyber attack	<ol style="list-style-type: none"> Unauthorised access of; or the malicious introduction of software designed to disrupt or damage, your computer system.

Cyber extortion threat	<p>A credible threat made alongside a demand for ransom money directed at you to:</p> <ol style="list-style-type: none"> release, destroy, disseminate or permanently encrypt data stored on your computer system or connected device; introduce malicious software to your connected device; corrupt, damage, disable, destroy or alter your computer system or connected device; or deny, restrict or hinder access to your computer system or connected device.
Cyber extortion threat costs	<p>Costs incurred as a direct result of a cyber extortion threat.</p> <p>⊗ Cyber extortion threat costs doesn't include any ransom money.</p>
Cyber operation	<p>The use of a computer system by, at the direction of, or under the control of a state to:</p> <ol style="list-style-type: none"> disrupt, deny access to or reduce the performance of a computer system; or copy, remove, change, deny access to or destroy information in a computer system.
Data	<p>Information held electronically or digitally by you on your computer system.</p> <p>⊗ Data doesn't include software, applications or programs.</p>
Hacker	<p>Anyone who targets you to gain unauthorised access to your computer system.</p> <p>⊗ Hacker doesn't include you, your spouse or anyone living at the home.</p>
Identity theft	<p>A fraud committed or attempted:</p> <ol style="list-style-type: none"> for financial, criminal or other gain; using your identifying information; and without your permission.
Identity theft costs	<p>At your request, the costs of enrolment for one year of the following services for you if you're the victim of an identity theft:</p> <ol style="list-style-type: none"> enrolment and registration support for single bureau credit monitoring. This includes electronic credit reports and electronic alerts; cyber monitoring to provide electronic notification of online criminal or fraudulent activity involving your personal information; or other monitoring services we agree to.

Identity theft services	<p>This includes the following services:</p> <ul style="list-style-type: none"> a. access to the personal cyber helpline for you to ask questions and address issues arising from identity theft; b. the services of a personal fraud specialist to help with the following in relation to a suspected identity theft: <ul style="list-style-type: none"> i. obtaining a copy of your credit report; ii. reviewing your credit reports for possible fraudulent activity; iii. placing a fraud alert; iv. placing of a security freeze; and v. other services approved by us; and c. the following services if you're the victim of an actual identity theft: <ul style="list-style-type: none"> i. creating fraud victim statements; ii. helping with phone calls and preparing all documents needed for credit grantor notification and fraud information removal purposes; iii. helping to file crime reports; iv. notifying any relevant government and private agencies; and v. other identity theft services approved by us.
Money	For Personal Cyber cover this means money held in your personal bank account.
Personal cyber helpline	The cyber helpline included with your policy , which you must call if you think you might be the victim of an incident covered under this section of the policy .
Phishing	<p>Fraudulent electronic communications pretending to be from a legitimate company or known contact of yours to induce you to transfer:</p> <ul style="list-style-type: none"> a. money; or b. personal information. <p> Personal information includes passwords and credit card details.</p>
Ransom money	<ul style="list-style-type: none"> a. Money; or b. crypto-currency, <p>to be surrendered by you or someone on your behalf with the intention of ending a cyber threat.</p>
State	A sovereign state.
War	<p>Armed conflict involving physical force:</p> <ul style="list-style-type: none"> a. by a state against another state; or b. as part of a civil war, rebellion, revolution, insurrection, military action or usurpation of power, whether war has been declared or not.

You / Your

- a. The person named on the **schedule**; and
- b. any other member of their **family** permanently living in the **home**.

What is covered

We'll pay up to the **maximum limit**.

1 Cyber attack

If **you're** the victim of a **cyber attack** carried out by a **hacker** during the **policy period**, we'll pay the reasonable and necessary costs to:

- a. restore **your computer system** to its level of functionality immediately before the **cyber attack**.
- b. replace **your computer system** if it's more economical than restoring it.
- c. retrieve and restore **your**:
 - i. **data**; and
 - ii. personal digital music, photos and videos that have been downloaded, to the **computer system**, where possible.



We won't cover costs:

- a. incurred after it's determined that it isn't possible to restore **your computer's** functionality to the level before the attack.
- b. payable under any maintenance contract for the **computer system**.
- c. to upgrade the speed, capacity or functionality of the **computer system** beyond the level before the attack.
- d. to re-purchase software, licences, programs, digital photos, music or videos.
- e. that are higher than the value of the **computer system**.

2 Ransomware

We'll pay:

- a. **cyber extortion threat costs**; and
- b. **ransom money**,

you incur as a direct result of the **cyber extortion threat** during the **policy period**.



We won't cover any costs or **ransom money** unless **you've** obtained **our** prior written agreement to pay the **ransom money**.

3 Identity theft

If **you're** the victim of an actual or suspected **identity theft** during the **policy period**, we'll pay for **identity theft costs** and **identity theft services**.

✔ **What we cover**

✘ **We won't cover costs for any business connected to you as a result of the identity theft.**

4 Cyber crime

If **you're** the victim of a **credit card fraud** or **phishing** during the **policy period**, **we'll** pay for:

- a. charges **you've** incurred;
- b. **money you've** transferred; and
- c. reasonable costs to replace **your** personal documents, as a direct result of the **credit card fraud** or **phishing**.

✘ **We won't cover any loss:**

- a. covered by **your** credit card company, bank or other institution;
- b. due to the unauthorised use of **your** credit card by a member of **your family**, unless **you're** willing to file a police report and press charges against the member of **your family**;
- c. unless **you** call the **personal cyber helpline** to determine whether **you** or a third party is accountable for the loss; or
- d. from **credit card fraud** where the credit card is physically stolen.

5 Smart devices and wearables

If **you** discover **your connected device** has become damaged, altered or corrupted during the **policy period** as a result of a **cyber attack** by a **hacker**, **we'll** pay the cost to restore the item back to its condition before the attack.

✘ **We won't cover any item where you haven't changed the original or default password.**

Section exclusions

The following exclusions apply to all losses under this cover

✘ **What we don't cover**

1 Injury

Physical injury, sickness, disease, death, psychological injury, anguish or emotional distress.

2 Business

Loss relating to **your** business, trade or profession, or otherwise not suffered in a personal capacity. This includes any clerical based activities.

3 Confiscation

Loss due to any item being seized, confiscated, nationalised, requisitioned or destroyed by any official authority.

 What we don't cover


4 Connected device liability	Any liability arising from your connected device .
5 Maintenance	The costs of ordinary or routine maintenance.
6 Face-to-face ransom	Any ransom money surrendered in a face-to-face encounter.
7 Infrastructure services	Any loss arising from the failure, whether total or in part, of any infrastructure service(s), including: <ul style="list-style-type: none"> a. financial institutions and associated financial market infrastructure; b. utility services; c. telecommunications services; or d. satellite failure, electrical or mechanical failure including blackout, failures of overhead or subterranean transmission and distribution lines.
8 Prior matters	Anything you knew or ought to have known about before the start of the policy period .
9 Fines, penalties and liabilities	Any: <ul style="list-style-type: none"> a. fines or penalties; or b. liability to others for damages.
10 Legal claims	Costs for any legal proceedings or action.
11 Loss of internet connection	Loss due to any permanent or temporary loss of or reduction in any internet connection.
12 Criminal acts	Any loss due to any deliberate, intentional, malicious or criminal act committed by you . This includes acts committed in collusion with anyone else.
13 Natural events	Loss due to natural occurring phenomenon.
14 Property damage	Loss due to damage to any property, including any: <ul style="list-style-type: none"> a. computer system or connected device; or b. other personal property, in your care, custody or control at the home.

 **What we don't cover**

 This does not include **data**.

15 Physical perils	Loss due to: <ul style="list-style-type: none">a. fire, implosion, explosion, smoke, electrostatic build-up or static electricity;b. electrical or mechanical failure, including blackout;c. aircraft or vehicle impact; ord. water damage.
16 Theft	Theft of your property, including your computer system or connected devices .
17 War and cyber war	Any loss, damage , liability, cost or expense: <ul style="list-style-type: none">a. arising from a war;b. arising from a cyber operation; orc. arising from a war and cyber operation. This exclusion applies regardless of anything else to the contrary in the policy .

Special conditions

1 Claims requirements	We won't cover any loss unless you : <ul style="list-style-type: none">a. consult the personal cyber helpline before reporting the incident to us; andb. tell us about the incident within 15 days of you first discovering it.
2 Security requirements	You must: <ul style="list-style-type: none">a. back up original data on your computer system at least every 30 days. If a service provider processes or stores such data, you must make sure the contact allows data to be backed up;b. change the default or original password on your computer system and connected device; andc. have anti-virus software installed on your computer system. <p> If you don't comply with these obligations and we can show that your non-compliance increased:<ul style="list-style-type: none">a. the risk of the claim or loss arising; orb. the severity of any claim or loss,we won't cover that claim or loss.</p>



Dog and Cat

Covers **vets'** fees and other losses if fees **your** dog or **cat** suffers an **accident**, illness, disease or **condition**.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Accident	Accidental, external injury that occurs at a specific identifiable time and place.
Alternative treatment	Treatment for an accident , illness, disease or condition carried out by a person who is not a vet .
Cat	The cat identified on the schedule .
Condition	Any symptoms appearing or recurring in any area of the dog or cat's body. This includes internal or external symptoms, and applies regardless of whether a specific illness or disease is diagnosed.
Dog	The dog identified on the schedule .
Permanent health cover	If you've selected this cover, your dog or cat is covered on a permanent basis. This means we won't exclude any accident , illness, disease or condition after a claim is made for it. The schedule will show if this applies.
Permanent inability / permanently unable	The complete inability or failure, which is proven to the satisfaction of us and our vet . This doesn't include a reduction in performance that doesn't amount to a complete inability or failure.
Vet	A vet registered with the Royal College of Veterinary Surgeons.
Veteran cover	If the schedule shows your dog or cat is covered on a 'veteran' basis, we'll only cover claims due to an accident . We won't cover claims due to illness, disease or conditions .

Please check **your schedule** to see which of the following are covered.

Loss of animal – what is covered

For covered claims, **we'll** pay up to the amount shown on the **schedule**.

✔ What we cover

We'll cover the following happening during the **policy period**:

1 Loss of animal

If **your dog or cat**:

- a. dies or is put to sleep due to:
 - i. an **accident** happening;
 - ii. an illness, disease or **condition** first appearing; or
 - iii. problems with neutering happening; or
- b. is stolen or disappears, during the **policy period**, **we'll** pay **you** the price paid.

Cover applies to **your dog or cat**:

- a. inside the **territorial limits**;
- b. for up to 60 days, during the **policy period**, when travelling with **you** in countries that are part of the UK Government's Pet Travel Scheme.

- ! If treatment is in progress at the end of the **policy period** and continues until the **dog or cat** dies or is put to sleep, **we'll** still provide cover if the animal dies within 12 months after the date of the **accident** or when the illness, disease or **condition** first appeared, even if **you** haven't selected **permanent health cover**.

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- a. Destruction of the **dog or cat**:
 - i. on the orders of any authority as a result of any specific disease;
 - ii. because it can't perform any specific purpose for which it's kept;
 - iii. for financial reasons; or
 - iv. because of behavioural issues that aren't connected to an **accident**, illness, disease or **condition**.
- b. **Your dog or cat** if it dies or is put to sleep due to any disease preventable by vaccination, unless it had been properly vaccinated.
- c. Death due to any:
 - i. **accident** happening; or
 - ii. illness, disease or **condition** which appeared, before the most recent renewal of the **policy**. This doesn't apply if the **permanent health cover** applies.
- d. Any new illness, disease or **condition** which appeared in the first 14 days of the **policy period**, unless **you** had equivalent cover in place immediately before this **policy**.
- e. Any illness, disease or **condition** which reoccurs after the last renewal of the

£ What we'll pay

We'll pay:

The price paid for **your dog or cat**.

If the **dog** is a working **dog**, **we'll** pay the lesser of the sum insured shown on the **schedule**, or the market value of the **dog** immediately before the incident that led to the claim.

If **you** can't prove the price paid, **we'll** pay:

- a. £70 for a **dog**; and
- b. £35 for a **cat**.

 **What we cover**

We'll cover the following happening during the **policy period**:

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we'll pay**

We'll pay:

- policy**. This doesn't apply if the **permanent health cover** applies.
- f. Death of any **dog** or **cat** over 10 years of age due to any illness, disease or **condition**. This doesn't apply if the **permanent health cover** applies.
- g. Death of any **dog** or **cat** over 15 years of age. This doesn't apply if the **permanent health cover** applies.

Loss of animal – additional covers

 **What we cover**

We'll also cover the following happening during the **policy period**:

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we'll pay**

We'll pay up to:

1 **Rescue costs**

If **your dog** or **cat** needs rescuing during the **policy period**, we'll pay a professional rescue organisation to do so.

£750 for each incident

2 **Advertising and reward costs**

If **your dog** or **cat** goes missing during the **policy period**, we'll pay the:

- a. costs of advertising; and
- b. amount of a reward offered, which results in the **dog** or **cat** being found.

£750 for each incident

3 **Boarding fees**

If **you**:

- a. have to go to hospital for more than 72 consecutive hours as a result of an accident, illness or disease; and
- b. haven't got any other options for **your dog** or **cat** to be looked after,

we'll pay for boarding for the **dog** or **cat** at a licensed kennels or cattery.

Costs:

- a. if the hospital stay is due to:
 - i. pregnancy or childbirth;
 - ii. suicide or deliberate self-injury;
 - iii. alcohol or drugs;
 - iv. any physical condition that existed before the start of the **policy period**;

- a. £10 per **dog** or **cat** per day; and
- b. £1,000 in total for all incidents during the **policy period**

 **What we cover**

We'll also cover the following happening during the **policy period**:

4 Holiday cancellation

If **you** cancel or cut short a holiday because a **vet** recommends life-saving treatment for **your dog or cat** due to any **accident, illness, disease or condition** during the **policy period**, we'll pay any costs **you or your family** can't recover.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- v. any illness or disease that appears in the first 14 days after the start of the **policy period**; or
- b. after **you're** discharged from hospital.

Costs relating to:

- a. non-emergency surgery;
- b. elective surgery;
- c. any holiday booked less than 28 days before departure;
- d. any illness, disease or **condition** of any **dog or cat** over 10 years of age. This doesn't apply if the **permanent health cover** applies; or
- e. any **dog or cat** over 15 years of age. This doesn't apply if the **permanent health cover** applies.

 **What we'll pay**

We'll pay up to:

£1,000 in total for all incidents during the **policy period**

Vets' fees – what is covered

For covered claims, we'll pay up to the amount shown on the **schedule**.

 **What we cover**

We'll cover the following happening during the **policy period**:

1 Vets' fees

If **your dog or cat** suffers an **accident**, illness, disease or **condition** that first happens during the **policy period**, we'll pay costs of:

- a. treatment provided to **your dog or cat** by a **vet**;
- b. **alternative treatment** of **your dog or cat** recommended by a **vet**;

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Fees or costs:

- a. due to any **accident**, illness, disease or **condition** that happens or is first discovered outside the UK;
- b. for routine, preventative or elective treatment;

 **What we'll pay**

We'll pay:

Costs for up to 12 months after:

- a. the illness, disease or **condition** first appeared; or

 **What we cover**

We'll cover the following happening during the **policy period**:

- c. boarding for the **dog** or **cat** if they are hospitalised;
- d. a prescription diet;
- e. transporting **your dog** or **cat** for:
 - i. treatment by a specialist **vet**; or
 - ii. **alternative treatment** recommended by **your vet**; or
- f. disposing of **your dog** or **cat** by a **vet**.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- c. for transportation of **your dog** or **cat** by **you**;
- d. relating to breeding, other than for treatment to save the life of the **dog** or **cat**, or its offspring, due to complications;
- e. due to any disease preventable by vaccination, unless the **dog** or **cat** had been properly vaccinated;
- f. due to behavioural issues that aren't connected to an **accident**, illness, disease or **condition**;
- g. for a prescription diet for weight loss;
- h. due to any:
 - i. **accident** happening; or
 - ii. illness, disease or **condition** which appeared, before the most recent renewal of the **policy**. This doesn't apply if the **permanent health cover** applies;
- i. due to any new illness, disease or **condition** which appeared in the first 14 days of the **policy period**, unless **you** had equivalent cover in place immediately before this **policy**;
- j. due to any illness, disease or **condition** which reoccurs after the last renewal of the **policy**. This doesn't apply if the **permanent health cover** applies;
- k. due to any illness, disease or **condition** if **veteran cover** applies. This doesn't apply if the **permanent health cover** applies;
- l. for any **dog** or **cat** over 15 years of age. This doesn't apply if the **permanent health cover** applies;
- m. for any medicines or other items recommended by a **vet** that will be used

 **What we'll pay**

We'll pay:

- b. the **accident** happened, provided treatment is in progress at the end of the **policy period**.

If in **our** view:

- a. the treatment is unnecessary; or
- b. the cost of treatment is more than would normally be charged by a general or referral practice,

we'll ask **our vet** for an opinion. **We'll** only pay the amount **our vet** considers to be reasonable.

Vets' fees includes:
 Prescription diet up to £200
 Transport up to £100
 Disposal up to £100

 **What we cover**

We'll cover the following happening during the **policy period**:

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we'll pay**

We'll pay:

more than 12 months after the date when the:

- i. **accident** happened; or
- ii. illness, disease or **condition** first appeared.

This doesn't apply if the **permanent health cover** applies;

- n. incurred by **you** to make a claim under the **policy**; or
- o. for charges or interest due to the late payment of bills.

Vets' fees – additional covers

 **What we cover**

We'll also cover the following happening during the **policy period**:

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we'll pay**

We'll pay up to:

1 Foreign travel

We'll cover **your dog** or **cat** under **Vets' fees** above if **your dog** or **cat** suffers an **accident**, illness, disease or **condition** in any country that's part of the UK Government's Pet Travel Scheme.

- a. Any incident that wouldn't have been covered under **Vets' fees** if it had happened in the UK;
- b. if **your dog** or **cat** is out of the UK for more than 60 days in the **policy period**; and
- c. if **you** haven't complied with the terms of the UK Government's Pet Travel Scheme before leaving the UK.

Your Vets' fees limit

2 Emergency boarding

If **your dog** or **cat** is found after being lost or disappearing during the **policy period**, we'll pay for boarding at a licensed kennels or cattery until **you're** able to collect the **dog** or **cat**.

£10 per day for up to seven days

 **What we cover**

We'll also cover the following happening during the **policy period**:

3 Emergency transport If **your dog** or **cat** is involved in an **accident** or contracts an illness during the **policy period** that a **vet** considers requires specialist treatment in another country that's part of the UK Government's Pet Travel Scheme, **we'll** pay the transportation costs for the **dog** or **cat** to be taken to that country.

4 Quarantine costs If **you** can't bring **your dog** or **cat** back to the UK due to:

- a. a failure to identify **your dog** or **cat** from the microchip number;
- b. any documentation required in relation to the UK Government's Pet Travel Scheme being lost; or
- c. the microchip number not matching the number on any documentation required in relation to the UK Government's Pet Travel Scheme,

we'll pay reasonable quarantine costs for **your dog** or **cat** and reasonable accommodation costs for **you**.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

If **you've** not:

- a. made all reasonable attempts to obtain correct or duplicate documents; and
- b. complied with the terms of:
 - i. the UK Government's Pet Travel Scheme before leaving the UK; and
 - ii. any travel requirements in the country in which **you're** travelling.

 **What we'll pay**

We'll pay up to:

£100 for each incident

- a. £1,500 for quarantine costs; and
- b. £15 per day for accommodation, up to £250 in total for all incidents

Loss of use – what is covered

For covered claims, **we'll** pay up to the amount shown on the **schedule**.

 **What we cover**

We'll cover the following happening during the **policy period**:

1 Loss of use If **your dog** becomes **permanently unable** to perform any specific use, including breeding, directly due to an:

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Any loss directly or indirectly due to:

- a. the inability of the **dog** to be a show **dog**;
- b. any wound, scar or blemish;

 **What we'll pay**

We'll pay:

The lesser of:

- a. the amount shown on the **schedule**

✔ What we cover

We'll cover the following happening during the **policy period**:

- a. **accident** happening; or
- b. illness, disease or **condition** which first appears, during the **policy period**, provided the **permanent inability** is proven within six months of the end of the **policy period** in which the **accident** happened or the illness, disease or **condition** first appeared.

When **you** tell **us** about the incident, **we** may require **you** to allow the **dog** a period of three months to attempt a recovery.

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- c. the **dog** being barred from any show due to behaviour or temperament;
- d. any of the following:
 - i. canine distemper (hardpad);
 - ii. hepatitis;
 - iii. kennel cough (bordatella bronchiseptica);
 - iv. leptospirosis;
 - v. parvovirus; or
 - vi. parainfluenza, unless **you** can show that **your dog** has been appropriately vaccinated;
- e. any behavioural problems that aren't connected to a specifically diagnosed illness, disease or **condition**;
- f. any illness, disease or **condition** which first appears in the first 14 days of the **policy period**, unless **you** had equivalent cover in place immediately before this **policy**;
- g. any **accident** happening, or any illness, disease or **condition** which first appeared, before the most recent renewal date of the **policy**; or
- h. any illness, disease or **condition** which reoccurs after the most recent renewal date of the **policy**.

£ What we'll pay

We'll pay:

- a. in respect of **your dog**; or
- b. the market value of the **dog** immediately before the incident that led to the claim.

After **we** have paid a claim for loss of use, all cover under the **policy** in respect of the **dog** will come to an end immediately.

Liabilities

For covered claims and losses, **we'll** pay up to the **maximum limit**.

✔ What we cover

We'll cover the following:

1 Legal liability

Your legal liability to others arising from:

- a. **your** or **your family's** ownership of **your dog**; or
- b. custody and control of **your dog** if **you've** asked someone else to look after it,

in respect of any incident happening during the **policy period**.

✘ What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

Liability claims related to:

- a. **dogs** used for business purposes. **We'll** still cover:
 - i. guide **dogs**; and
 - ii. working assistance **dogs**;
- b. **dogs** listed under the Dangerous Dogs Act 1991, or any similar or replacement law;
- c. breach of quarantine or import or export restrictions; or
- d. liability covered by any other insurance.

Liabilities – additional covers

✔ What we cover

We'll also pay the following:

1 Defence costs

Reasonable legal costs to defend a covered claim.

✘ What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

- a. Costs incurred without **our** prior agreement.
- b. Costs for claims due to any **damage** happening outside the European Union or **territorial limits**.

£ What we'll pay

We'll pay:


Costs that **we've** agreed to in writing

How we'll pay your claim

What we cover

-
- | | |
|------------------------|-----------------------------------------------------------------------------------------------------|
| 1 Maximum limit | We'll pay up to the corresponding amount shown in What we'll pay or on the schedule . |
|------------------------|-----------------------------------------------------------------------------------------------------|

What we don't cover

-
- | | |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 Claim preparation | We won't cover the costs of preparing a claim. |
| 2 Excess | We won't pay the amount of the excess for each loss. |
| 3 Connected claims | We'll treat all claims under Liabilities which arise from the same source, event or cause, as one claim. This means we'll only pay one maximum limit for those claims.
 Example: if an incident involving the dog injures two people and they both bring a claim, we'll treat them as one claim. |



Annual Travel

Annual travel cover for personal and business **trips** in the UK and abroad.

Important information about this section

<p>Who is covered?</p>	<p>Who is covered under this policy will depend upon which cover option you've bought. This is shown on the schedule. Cover only applies to citizens who permanently reside within the territorial limits. The options are as follows:</p>
<p>Insured only</p>	<p>The policyholder shown on the schedule only.</p>
<p>Couple</p>	<p>The policyholder shown on the schedule plus their:</p> <ul style="list-style-type: none"> • spouse, civil or domestic partner.
<p>Single parent and family</p>	<p>The policyholder shown on the schedule plus their:</p> <ul style="list-style-type: none"> • children, stepchildren and foster children who normally live at the home and are under 18; • children who live with their other parent or are in foster care, and are under 18; and • children and stepchildren between 18 and 23 who normally live at the home and are in full time education. <p>! We'll still cover children in full time education who reach 24 during the policy period, if they normally live at the home.</p>
<p>Insured and family</p>	<p>The policyholder shown on the schedule plus their:</p> <ul style="list-style-type: none"> • spouse, civil or domestic partner; • children, stepchildren and foster children who normally live at the home and are under 18; • children who live with their other parent or are in foster care, and are under 18; and • children and stepchildren between 18 and 23 who normally live at the home and are in full time education. <p>! We'll still cover children in full time education who reach 24 during the policy period, if they normally live at the home.</p>
<p>When and where am I covered?</p>	<p>You're covered for the following trips taking place during the policy period:</p> <ul style="list-style-type: none"> • trips in the territorial limits lasting for at least two consecutive nights; and • trips outside the territorial limits which begin and end within the territorial limits. <p>This policy includes cover whilst you're travelling to or from your destination in the area shown on the schedule. Your trip must not exceed the number of days shown on the schedule during the policy period.</p>

Are any activities excluded? We won't cover claims and losses arising from certain high-risk activities. There are three types of high-risk activities. Please check these carefully before **your trip**.

Excluded activities

We don't cover the following activities:

- Balcony, base or parachute jumping
- Black water rafting
- Bouldering
- Cave diving
- Cliff climbing or cliff diving
- Free soloing
- Gorge swimming
- High diving from cliffs
- Horse boarding
- Hydrofoiling or hydro speeding
- Jet boating other than as a fare-paying passenger
- Motorised surfboarding
- Parapenting
- Parascending over land
- Planking
- Mountain biking other than at a licensed activity centre or on downhill grades 1 and 2 only
- Quad biking other than at a licensed activity centre
- Rock climbing not using appropriate ropes and equipment
- Safari other than with a licensed tour operator
- Sea canoeing and kayaking
- Scuba diving deeper than 20 metres
- Skydiving
- Unarmed or armed combat (this includes boxing and martial arts)
- Via ferrata
- Volcano boarding
- Wakeboarding, wakeskating and wakesurfing

- White water rafting, other than as a passenger under the supervision of licensed operator
- Windsurfing other than on inland waters or within three miles of land
- Zip wire trekking

Activities permitted under supervision

We cover the following activities, when undertaken under the supervision of a licensed operator:

- Abseiling or artificial wall climbing
- Banana boating
- Bungee jumping
- Canopy or tree-top walking
- Canyoning
- Caving
- Coasteering
- Diving with sharks
- Glacier walking
- Go karting
- Gorge walking
- Grass skiing
- Hot air ballooning with qualified pilot
- Jet boating
- Kite surfing
- Parascending over water
- Potholing
- Ringos
- Sand yachting
- Water skiing
- Zorbing

Activities permitted with our agreement

We cover the following activities, where **we've** specifically agreed to do so, they're shown on the **schedule**, and **you've** paid the additional premium:

- Car rallies
- Flying small light aircraft or helicopters as a pilot
- Gliding
- Hang gliding
- Hill and mountain walking over 3,000 metres
- Jet skiing
- Microlight flying
- Mountaineering
- Paragliding
- Rugby in organised amateur matches
- Sailing or boating offshore over three miles from land
- Tall ship crewing
- Winter sports

! Where **we** cover the flying of aircraft or helicopters, gliding or microlight flying, **we** don't cover any liability arising from those activities.

If **you** participate in any activity covered under this **policy**:

- where **you're** being supervised or receiving expert tuition, **you** must follow their instructions; and
- **you** must take all precautions and wear all appropriate clothing and equipment.

Are winter sports included? Where the **schedule** shows **you** have **Winter sports** cover, **we'll** insure **you** in accordance with the **Winter sports** cover section.
There is a limit to the total number of days **you're** covered for winter sports as shown on the **schedule**.

What should I do before I travel? Before starting a **trip**, **we** recommend that **you** take the steps shown below.
We also recommend that **you** take **your** Annual Travel Insurance summary with **you**, as it contains all the advice and contact details **you'll** need in an emergency.

Check travel advice **Your policy** won't cover **you** if **you** travel against the advice of the **FCDO** or World Health Organisation. Before booking or travelling **you** should check the **FCDO** website for country specific advice and information on:

- Safety and security, including places **you** shouldn't visit
- Health and vaccination requirements
- Medical services
- Entry and visa requirements
- Local laws and customs

FCDO travel advice:

 [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

World Health Organisation:

 [who.int](https://www.who.int)

Using devices abroad If **you're** taking **your** phone or other device with **you**, **you** should contact **your** provider to check it'll work wherever **you're** visiting.


Accessing your policy information To get quick access to information about **your policy**, including emergency contact numbers, please scan this QR code on **your** phone:



or go to


 [nfmutual.co.uk/annualtravel](https://www.nfmutual.co.uk/annualtravel)

Health arrangements abroad The UK has a number of healthcare agreements with other countries. For more information, please go to

 [nhs.uk/using-the-nhs/healthcare-abroad/](https://www.nhs.uk/using-the-nhs/healthcare-abroad/)

What should I do in an emergency?

If **you** have an accident, emergency, hospital admission or illness outside the UK, Mutuaide can help.

How do I contact Mutuaide? Mutuaide's English-speaking staff are trained to help in an emergency. **You** can call from any country, 24 hours a day:
 +33 1 45 16 64 65

If **you're** calling from:

- a mobile phone, Mutuaide can call **you** back
- any other phone, **you** can call the international operator and request a reverse charge call.

What information will Mutuaide need?

- **Your** name and home address
- **Your** address and phone number abroad
- Details of the emergency
- **Your policy** number

How can Mutuaide help? Mutuaide will:

- offer **you** help and advice;
- arrange to pay costs covered under the **policy**; and
- decide the best way to deal with the emergency.

Unfortunately, Mutuaide won't:

- pay costs that aren't covered by the **policy**, even if they make arrangements for **you**;
- help **you** if the problem involves **your** car, unless it's insured by **us**; or
- cover costs if **you** don't follow their advice.


If it's not an emergency

How do I make a claim? Of course **you** can call **us** for advice while **you're** away, but if **you** need to make a claim **you** can wait until **you** get home.

Call **your** Agent

 Your agency phone number

Or call **our** helpline

 **0800 282 652**

For legal expenses claims

 **0808 196 3228**

Please read the relevant part of the **policy** wording before speaking to **us**.

What information will I need?

- **Your** name and home address
- **Your** contact number
- Details of the incident
- **Your policy** number

While **you're** away, try and collect as much information as **you** can to assist with **your** claim. For example

Baggage

- Receipts for essential purchases
- Reports from **public transport** providers – **you** must get this as soon as **you** know **your baggage** has been lost or stolen
- Proof of purchase for any lost, stolen or damaged items
- Written confirmation from the police or other authority of any loss or damage (within 24 hours)

Delayed departure

- Confirmation from the transport provider of the delay and the reason for it
- Receipts for any additional expenses

Liability to others

- Confirmation from the police or other authority if **you** told them about the incident
- Any witness statements

Money





- Receipts for foreign currency purchased for the **trip**
- Evidence of any currency withdrawn during the **trip**
- Evidence of how **you** replaced the lost funds
- A copy of the local police report made when **you** reported the loss

Winter sports

- Copies of any local police reports
- A letter from the resort manager or tour operator confirming any piste closure

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Animal disease	<ul style="list-style-type: none"> a. Foot and mouth disease; b. classical swine fever; c. swine vesicular disease; or d. Aujeszky's disease.
Baggage	<p>Items usually carried or worn by you during a trip.</p> <p> Baggage doesn't include ski equipment.</p>
Close relative	<ul style="list-style-type: none"> a. Parent, sibling or child; b. spouse, civil or domestic partner; c. grandparent or grandchild; d. parent-in-law, child-in-law, sibling-in-law; e. step-parent, step-child, step-sibling; or f. foster child or legal guardian.
Credit cards	<p>For Annual Travel cover this means personal credit, cheque or debit cards.</p> <p> Credit cards doesn't include cards:</p> <ul style="list-style-type: none"> a. that are not used for personal purposes only; or b. issued outside the territorial limits.
Europe	<p>All countries forming the mainland of Europe. This includes:</p> <ul style="list-style-type: none"> a. its islands; and b. Morocco and Turkey. <p> Europe doesn't include countries of the Russian Federation or the former USSR.</p>
FCDO	Foreign, Commonwealth and Development Office (or other similar government authority).
Home	For Annual Travel cover this means where you normally live in the territorial limits .
Illness	<p>A sudden and unexpected deterioration in health.</p> <p> Illness doesn't include any deterioration in health caused by injury.</p>

Injury	An identifiable bodily injury caused by a sudden, unexpected, external and visible cause. This includes injuries caused by unavoidable exposure to the elements.
Loss of limb	Physical separation or permanent total loss of use of any hand or foot.
Loss of hearing	Permanent total loss of hearing in both ears.
Loss of sight	Permanent total loss of sight in either eye.
Loss of speech	Permanent total loss of speech.
Medical practitioner	<p>A practising medical professional, who is registered in the country in which they practise.</p> <p>⊗ Medical practitioner doesn't include:</p> <ol style="list-style-type: none"> a. close relatives; or b. anyone travelling with you.
Ministry	The Department for Environment, Food and Rural Affairs, the Scottish Agriculture and Rural Economy Directorate, the National Assembly for Wales and the Department of Agriculture, Environment and Rural Affairs Northern Ireland or their legal successors.
Money	<p>For Annual Travel cover this means:</p> <ol style="list-style-type: none"> a. cash, cheques and traveller's cheques; b. travel, excursion and theme park tickets; c. passports; d. food vouchers; e. trip vouchers; and f. phone cards.
Permanent total disablement	Any disablement which after 52 weeks from the injury is certified by a medical practitioner as completely preventing you from carrying out any occupation.
Policy period	<p>For Annual Travel cover this means the period shown on the schedule.</p> <p>! If a journey continues after the end of the policy period for reasons outside your control, we'll automatically extend cover until the journey ends. This extension is limited to 30 days, unless we agree otherwise. You don't have to pay any additional premium for this extension.</p>

Prior condition	This is where, at the start of the policy period , anyone covered under the policy : <ul style="list-style-type: none"> a. has an ongoing medical condition; b. is waiting for surgery or medical investigation; c. has ever had cancer or a heart-related condition; or d. has suffered symptoms in the last two years for which medical treatment or medication was recommended.
Public transport	Publicly licensed aircraft, vessel, train, coach, bus or taxi on which you are booked or planned to travel on.
Self-isolation	The requirement to self-isolate in accordance with the coronavirus guidelines, or the instruction to self-isolate by NHS Test and Trace, your medical practitioner , or any national, regional or local government authority, or other competent authority.
Ski equipment	Skis and snowboards. This includes bindings, boots and poles.
Ski pack	<ul style="list-style-type: none"> a. Skiing lessons; b. hire of ski equipment; and c. lift passes.
Territorial limits	The UK, the Isle of Man and the Channel Islands, including journeys between them.
Trip	Any holiday or business visit by you .
You/Your	<p>For Annual Travel cover this means the following:</p> <p>Insured only means the policyholder shown on the schedule only.</p> <p>Couple means the policyholder shown on the schedule and their spouse, civil or domestic partner.</p> <p>Single parent and family means the policyholder shown on the schedule and their:</p> <ul style="list-style-type: none"> a. children, stepchildren and foster children who normally live at the home and are under 18; b. children who live with their other parent or are in foster care, and are under 18; and c. children and stepchildren between 18 and 23 who normally live at the home and are in full time education. <p>! We'll still cover children in full time education who reach 24 during the policy period, if they normally live at the home.</p> <p>Insured and family means the policyholder shown on the schedule and their:</p> <ul style="list-style-type: none"> a. spouse, civil or domestic partner; b. children, stepchildren and foster children who normally live at the home and are under 18; c. children who live with their other parent or are in foster care, and are under 18; and d. children and stepchildren between 18 and 23 who normally live at the home and are in full time education. <p>! We'll still cover children in full time education who reach 24 during the policy period, if they normally live at the home.</p>

 You doesn't include anyone who permanently lives outside the **territorial limits**.

Exclusions for this cover

The following exclusions apply to this cover. Other exclusions can be found in the **General exclusions**.

What we don't cover

1 FCDO warning	Any claim or loss directly or indirectly due to any trip in a country where the FCDO has issued a warning not to travel. Claims under the Cancellation costs cover, if the trip was booked before the FCDO issues its warning and the warning is still in place one month before the departure date, will still be considered, subject to the terms outlined under this section.
2 Prior condition	Any claim or loss directly or indirectly due to any prior condition . We'll still cover claims if you've told us about the condition and we've agreed to give cover.
3 Manual business work	Any claim or loss directly or indirectly due to any business trip involving the performance or supervision of manual work. This doesn't apply where the schedule shows we've agreed to provide such cover.
4 Professional sports	Any claim or loss directly or indirectly due to your participation in any competition or professional sports.
5 Excluded activities	Any claim or loss directly or indirectly due to your participation in: <ol style="list-style-type: none"> a. any activity shown under Excluded activities in Important information about this section; b. any activity shown under Activities permitted under supervision in Important information about this section unless undertaken under the supervision of licensed operator; or c. any activity shown under Activities permitted with our agreement in Important information about this section, unless we've specifically agreed to provide cover, they're shown on the schedule and you've paid the additional premium.
6 Illegal activities	Any claim or loss due to you committing any illegal activity, or any criminal proceedings brought against you .
7 Winter sports	Any claim or loss directly or indirectly due to any winter sports trip , unless the schedule shows you have Winter sports cover.

Personal accident – what is covered

For covered claims, **we'll** pay up to the amount shown on the **schedule**.

✔ What we cover

We'll pay the corresponding amount shown on the **schedule** for the following:

1 Death or disablement

If **you** suffer:

- a. death;
- b. **loss of limb**;
- c. **loss of sight**;
- d. **loss of hearing**;
- e. **loss of speech**; or
- f. **permanent total disablement**,

which occurs within 104 weeks, and as a sole and direct cause, of an **injury** during a **trip** within the **policy period**.

! If one incident results in **you** suffering more than one of the above, **we'll** only pay one amount. This will be the highest applicable amount.

✘ What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

- a. **Injury** on any **trip** where **you're** travelling:
 - i. against medical advice; or
 - ii. for the purpose of medical or cosmetic treatment.
- b. **Injury** caused by sickness, disease, recognised psychiatric **illness** or any naturally occurring condition or degenerative process.
- c. Costs for private treatment after **you've** returned to the UK, without **our** prior agreement.
- d. Costs relating to pregnancy or childbirth if **you're** travelling against the advice of:
 - i. a **medical practitioner**; or
 - ii. the airline.
- e. **Illness** or **injury** caused by suicide or self-harm.
- f. **Illness** or **injury** caused by:
 - i. alcohol or solvent abuse; or
 - ii. drug use, other than under medical supervision.
We won't in any event cover **illness** or **injury** due to the use of drugs to treat alcohol or drug addiction.
- g. Treatment of HIV or any condition related to HIV.
- h. **Illness** or **injury** caused by **you** putting **yourself** in danger, other than where attempting to save human life.

Personal accident – additional covers

✔ What we cover

We'll also cover the following happening during a **trip** within the **policy period**:

- | | | |
|---|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Disappearance | <p>If:</p> <ul style="list-style-type: none"> a. you've been missing for 90 days; and b. we're given evidence of the circumstances of your disappearance, <p>we'll pay the death benefit to your personal representatives.</p> |
| 2 | Counselling fees | <p>If you suffer emotional stress due to an accident covered under the policy, we'll pay for professional counselling at our discretion.</p> |

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

Any benefit if **you're** found alive. If that happens, the payment must be returned to **us**.

£ What we'll pay

We'll pay up to:

£25,000

£1,000 per **policy period**

Medical expenses – what is covered

For covered claims, **we'll** pay up to the **maximum limit**.

✔ What we cover

If **you** suffer **illness** or **injury** during a **trip** within the **policy period**, **we'll** pay the reasonable and necessary costs of the following:

- | | | |
|---|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Medical costs | <ul style="list-style-type: none"> a. Medical, surgical or physiotherapy treatment; b. emergency dental or eye treatment; c. extra accommodation and travel; and d. travel and accommodation to allow another person to stay with or escort you following a valid claim made under this section. |
|---|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- | | |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a. | <p>Costs relating to any trip where you're travelling:</p> <ul style="list-style-type: none"> i. against medical advice; or ii. for the purpose of medical or cosmetic treatment. |
| b. | <p>Costs for treatment in the territorial limits that's available under the NHS.</p> |
| c. | <p>Costs covered under any reciprocal health agreement.</p> |
| d. | <p>Costs for private treatment after you've returned to the territorial limits, without our prior agreement.</p> |
| e. | <p>Costs relating to pregnancy or childbirth if you're travelling against the advice of:</p> <ul style="list-style-type: none"> i. a medical practitioner; or |

✔ What we cover

If **you** suffer **illness** or **injury** during a **trip** within the **policy period**, **we'll** pay the reasonable and necessary costs of the following:

✘ What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

- ii. the airline.
- f. **Illness** or **injury** caused by suicide or self-harm.
- g. **Illness** or **injury** caused by:
 - i. alcohol or solvent abuse; or
 - ii. drug use, other than under medical supervision. **We** won't in any event cover **illness** or **injury** due to the use of drugs to treat alcohol or drug addiction.
- h. Treatment of HIV or any condition related to HIV.
- i. **Illness** or **injury** caused by **you** putting **yourself** in danger, other than where attempting to save human life.
- j. Any **illness** caused by **you** not:
 - i. having the correct inoculations before the **trip**; or
 - ii. taking appropriate medication.

Medical expenses – additional covers**✔ What we cover**

We'll also cover the following happening during a **trip** within the **policy period**:

✘ What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

👤 What we'll pay

We'll pay:

1 Returning your vehicle

If:

- a. **you're** unable to drive **your** vehicle as a result of an **injury** or **illness** covered under this **policy**; and
- b. there are no travelling companions able to drive the vehicle,

we'll pay the reasonable and necessary costs to return the vehicle to **your home**.

The costs to return any vehicle:

- a. other than a private car, motorcycle or light commercial vehicle up to 3.5 tonnes;
- b. from:
 - i. outside **Europe**; or
 - ii. within the **territorial limits**.

Reasonable and necessary costs

2 Funeral arrangements

If **you** suffer death covered under the **policy**, **we'll** pay:

Reasonable and necessary costs

 **What we cover**

We'll also cover the following happening during a **trip** within the **policy period**:

- a. to transport **your** ashes or remains to **your home**; or
- b. the costs of a funeral overseas.

3 Hospital benefit

If **you** receive in-patient treatment in a hospital or nursing home as a result of an **injury** or **illness** covered under this **policy**, we'll pay **you** a fixed daily benefit.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

 **What we'll pay**

We'll pay:

Up to £30 for each day or part of a day **you** receive in-patient treatment, up to a maximum of £1,000 in total

Cancellation expenses – what is covered

For covered claims, we'll pay up to the **maximum limit**.

 **What we cover**

We'll pay the reasonable and necessary costs of cancelling, cutting short or rearranging **your trip** due to any of the following happening in the **policy period**:

1 Death, injury or quarantine

- a. Death;
- b. **injury** or **illness** confirmed by a **medical practitioner**; or
- c. compulsory quarantine or **self-isolation**, of **you**, **your close relative**, business associate or travelling companion.

2 Public transport strike

Public transport being disrupted by actual or intended strikes.

3 Jury service and court matters

- You** being:
- a. called up for jury service, provided **you** made a written request for an alternative date and that request was refused;
 - b. required to act as a witness in court; or
 - c. required to stay at **home** to help police with an official investigation.

4 Damage to your home

Your home becomes uninhabitable due to **damage** happening in the 14 days before the planned start of the **trip**.

5 Hijack

Hijack of the transport **you're** travelling on.

✔ What we cover

We'll pay the reasonable and necessary costs of cancelling, cutting short or rearranging **your trip** due to any of the following happening in the **policy period**:

- | | | |
|---|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 6 | Redundancy | You being made redundant where you qualify for statutory redundancy pay. |
| 7 | Operator insolvency | Booked arrangements are not provided by the: <ol style="list-style-type: none"> a. scheduled airline; b. travel agent; or c. tour operator, due to bankruptcy or liquidation. |
| 8 | Official advice | The FCDO advises against travelling to: <ol style="list-style-type: none"> a. your trip destination; or b. the country your trip destination is in, in the one month before the planned start of the trip , excluding any changes to guidance in response to any epidemic, pandemic or coronavirus . |

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- | | | |
|---|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Coronavirus | <ol style="list-style-type: none"> a. Costs due to the cancellation, cutting short or rearrangement of your trip as a result of travel restrictions being imposed by the FCDO, any national, regional or local government authority or other competent authority, or the government of your trip destination in connection with any epidemic, pandemic or coronavirus. b. Costs due to the cancellation, cutting short or rearrangement of your trip as a result of failure to comply with your trip destination's entry requirements, or re-entry requirements on your return to the territorial limits, in connection with any epidemic, pandemic or coronavirus. c. Costs if you, your close relative, business associate or travelling companion have symptoms associated with coronavirus or are awaiting the results from a coronavirus test at the time of booking your trip or purchasing your policy from us and this is within 14 days of your trip's departure date. d. Costs caused by self-isolation within 48 hours of purchasing your policy from us, and you are unable to fulfil your trip, unless you can prove you have held previous continuous equivalent insurance up to the start of this policy period. |
| 2 | Inoculations and medication | Costs due to any illness caused by you not: <ol style="list-style-type: none"> a. having the correct inoculations before the trip; or b. taking appropriate medication. |

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

3	Pre-inception	Costs due to anything happening before we agreed to cover you .
4	Delay in cancelling	Costs which are increased due to a delay in cancelling the trip .
5	Activities and conditions not covered	Costs due to injury or illness caused by an activity or condition that isn't covered under the Personal accident or Medical expenses covers.
6	Flights	Costs for any flight not booked: a. from within the territorial limits ; or b. through a bonded travel agent, e.g. ABTA/ATOL, or directly from a scheduled airline.
7	Recoverable costs	Costs you can recover from another source.

Cancellation expenses – additional covers

 **What we cover**

We'll also pay the reasonable and necessary costs of cancelling, cutting short or rearranging **your trip** if the following happens during the **policy period**:

1	Animal disease	If you're a livestock farmer and you suffer an outbreak at: a. the home farm; or b. within 25 miles of the home farm, of an animal disease at which is confirmed by a ministry .
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 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

		Costs for any trip booked after an outbreak of the animal disease has been confirmed by the ministry anywhere in the UK.
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Delayed departure – what is covered

For covered claims, **we'll** pay up to the amount shown on the **schedule**.

We cover costs where **your trip** is delayed due to one of the causes shown below. The amount **we** pay will depend upon whether the **trip** is delayed, abandoned, **you're** stranded, or **you** miss part of **your** journey or a connection.

What we cover

We'll pay the costs shown below if **your trip** is affected by any of the following happening during the **policy period**:

1	Strikes	Actual or intended strikes or industrial action.
2	Bad weather	Bad weather.
3	Transport breakdown	Breakdown of the plane, boat or train.
4	Geological events	Natural geological events.
5	Air traffic failure	Failure of air traffic control systems.
6	Terrorism	Terrorist-related activity other than in the form of a nuclear or nuclear contamination, chemical or biological attack or threat of attack. If one of the above happens, we'll pay under one of the following covers:
1	Delay	Costs, including for accommodation, that you incur after your booked outward or return journey by: a. plane or boat; or b. Channel Tunnel rail link, has been delayed for at least 12 hours.
2	Abandonment	If your outward journey is delayed by more than 12 hours, we'll cover you under the terms of the Cancellation expenses cover.
3	Enforced stay	If you're stranded and can't get home on the scheduled return date, we'll pay reasonable additional costs for: a. accommodation; and b. travel, that you incur if after 24 hours you have to make alternative arrangements to get home .

 **What we cover**

We'll pay the costs shown below if **your trip** is affected by any of the following happening during the **policy period**:

- | | | |
|---|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4 | Missed initial or final connection | The reasonable additional costs, including for accommodation, that you incur if you can't complete: <ol style="list-style-type: none"> a. the first stage of the booked trip in the territorial limits in time to board any onward connecting public transport that you're booked on; or b. the final stage of your booked journey within the territorial limits. |
|---|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- | | | |
|---|--------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| 1 | Planned strikes | Costs due to any planned strikes or industrial action you should have been aware of before booking the trip . |
| 2 | Recoverable costs | Costs you can recover from another source. |
| 3 | Delay | Costs for any delay that starts or was announced before we agreed to cover you . |
| 4 | Enforced stay | Costs your airline or travel operator are legally obliged to pay. |

Delayed departure – additional covers

 **What we cover**

We'll also pay the following:

- | | | |
|---|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Kennelling and cattery | Additional kennelling or cattery costs you incur as a result of a covered claim under the Enforced stay cover. |
| 2 | Delayed baggage | The reasonable costs of replacing items that are essential to the trip if your baggage is temporarily lost on the outward journey during the policy period for at least 12 hours. |

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- | | | |
|---|--------------------------|---------------------------------------------------|
| 2 | Recoverable costs | Costs you can recover from another source. |
|---|--------------------------|---------------------------------------------------|

 **What we'll pay**

We'll pay up to:

£500 in total

£50 per insured person

Transport failure – what is covered

For covered claims, **we'll** pay up to the **maximum limit**.

What we cover

We'll pay the reasonable costs to get **you** to the departure point in time for the journey to or from the **trip** destination if any of the following happens during the **policy period**:

- | | | |
|---|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Vehicle breakdown | The motor vehicle , train or boat you're travelling in: <ol style="list-style-type: none"> breaks down; or is involved in an accident. |
| 2 | Delay due to breakdown or accident | An unavoidable delay due to a motor vehicle or train accident or breakdown ahead of you . |
| 3 | Bad weather | The motor vehicle or train you're travelling in is affected by bad weather. |
| 4 | Strikes | Strikes or industrial action. |
| 5 | Insufficient time | |
| 6 | Recoverable costs | |

What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

Costs due to any vehicle **you** own not being roadworthy.

Costs due to any planned strikes **you** should have been aware of before booking the **trip**.

Costs if **you** didn't allow sufficient time to get to the departure point in time, based on recommended arrival times.

Costs **you** can recover from another source.

Transport failure – additional covers

✔ What we cover

We'll also pay the following:

1 **Additional accommodation**

Additional accommodation costs **you** incur if **you** arrive at the departure point too late to join the service **you** were booked on to as the result of an event covered above.

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

£ What we'll pay

We'll pay up to:

£1,000

Baggage – what is covered

For covered claims, we'll pay up to the **maximum limit**.

✔ What we cover

We'll cover **you** for the following:

1 **Lost and damaged baggage**

Damage happening to **your baggage** on a **trip** during the **policy period**.

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

- a. **Damage** caused by:
 - i. wear, tear or depreciation;
 - ii. moths, vermin, insects or fungus;
 - iii. dyeing, cleaning, altering or repairing;
 - iv. pets **you** own or are responsible for;
 - v. anything happening **gradually**;
 - vi. any item being seized or confiscated by any authority; or
 - vii. electrical or mechanical breakdown.
- b. **Damage** to water sports equipment whilst in use.
- c. Theft from an unattended **motor vehicle**. We'll still cover theft if:
 - i. the item was in a locked boot, concealed luggage compartment or glove compartment; and
 - ii. force and violence are used to get into the vehicle.

 **What we cover**

We'll cover **you** for the following:

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

If neither i. nor ii. apply, **we** won't pay more than £1,000.

- d. Theft or attempted theft of **jewellery** and watches, unless they're:
 - i. being worn or carried by **you**; or
 - ii. kept in a hotel safe, bank or safety deposit box.

Money – what is covered

For covered claims, **we'll** pay up to the **maximum limit**.

 **What we cover**

We'll cover **you** for the following on a **trip** during the **policy period**:

1 **Money and unauthorised use of cards**

If **your**:

- a. **money** is lost or stolen; or
 - b. **credit cards** are used without **your** authorisation,
- we'll** cover the amounts that have been lost, stolen or used without **your** authorisation.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

- a. Any loss caused by mistake or deception.
 - b. Any loss not reported to the police within 24 hours.
 - c. Losses relating to traveller's cheques or **credit cards** unless **you've** complied with the card issuer's terms.
 - d. Losses **you** can recover from another source.
 - e. Unauthorised use of **credit cards** by **you** or **your family**.
 - f. Losses whilst **money** or **credit cards** are unattended. **We'll** still cover a claim where the item is left with hotel security, or when force and violence are used to enter:
 - i. the locked boot or covered luggage compartment of a locked vehicle; or
 - ii. locked accommodation.
-

2 **Lost or stolen passports**

If **your** passport or visa is lost or stolen, **we'll** cover **your** reasonable additional travel and accommodation costs whilst **you** get a replacement.

 **What we cover**

We'll cover **you** for the following on a **trip** during the **policy period**:

3 Recoverable costs

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Costs **you** can recover from another source.

Liabilities – what is covered

For covered claims, **we'll** pay up to the **maximum limit**, other than for claims involving **pollution** or contamination, where the most **we'll** pay is up to £5,000,000 in any one **policy period**.

 **What we cover**

We'll cover **your** legal liability for the following happening during the **policy period**:

1 **Injury** Accidental death, **injury** or **illness** of any person.

2 **Property damage** **Damage** to property.

3 **Personal and other activities**

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

Liability for death, **injury** or **illness** of:

- a. **you** or **your family**; or
- b. **your domestic employee**.

Liability for **damage** to property:

- a. **you** own; or
- b. **you** or **your domestic employee** are responsible for.

We'll still cover **damage** to **your trip** accommodation, provided **you** don't own it.

Liability due to:

- a. any business or profession;
- b. **you** owning any land or building;
- c. **you** owning or using any **motor vehicle**;
- d. **you** owning or using any aircraft, helicopter, glider, microlight or boat. **We'll** still cover liability due to rowing boats, pedalos, sailboards, surfboards, models and toys;
- e. **you** flying a light aircraft, helicopter, glider or microlight;

 **What we cover**

We'll cover your legal liability for the following happening during the **policy period**:

4 **Contracts and agreements**

5 **Pollution and contamination**

6 **Pre-inception**

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

-
- f. **you** sailing or boating, unless agreed by **us**. **We'll** still cover liability due to rowing boats, pedalos, sailboards, surfboards, models and toys; or
 - g. **you** passing on any disease or virus.

Liability under any contract or agreement. **We'll** still cover the liability **you'd** have if the agreement didn't exist.

Liability due to **pollution** or contamination, unless due to a sudden, specific and unforeseen event happening entirely during the **policy period**.

Liability occurring before the **policy period**.

Liabilities – additional covers **What we cover**

We'll also pay the following:

1 **Defence costs**

Reasonable legal costs to defend a covered claim.

 **What we don't cover**

In addition to the **General exclusions**, we won't cover the following:

-
- a. Costs incurred without **our** prior agreement.
 - b. Costs for claims due to any:
 - i. death, **injury** or **illness**; or
 - ii. **damage**, happening outside the European Union or **territorial limits**.

 **What we'll pay**

We'll pay up to:

Costs that **we've** agreed to in writing

Winter sports

If **your schedule** shows that winter sports is insured, **your policy** will cover anyone shown on **your schedule** for winter sports.

✔ What we cover

- 1 **What activities are covered?**
- Skiing or snowboarding on piste.
 - Monoskiing on piste.
 - Sledging. This includes where being pulled by horse, dog or reindeer as a passenger only.
 - Snowshoe walking.

- 2 **When am I covered?**
- Northern Hemisphere: **Trips** between 1 December and 30 April, inclusive.
 Southern Hemisphere: **Trips** between 1 June and 30 September, inclusive.

✘ What we don't cover

- Skiing or snowboarding off piste, unless **you're** under the supervision of a qualified instructor.
- **Your** involvement in any organised or professional competition.
- Any loss, death, **injury, illness** or liability caused by **your** involvement in any activities other than the ones specifically listed as being covered.

Winter sports – what is covered

For covered claims, **we'll** pay up to the amount shown on the **schedule**.

✔ What we cover

We'll cover **you** for the following happening during the **policy period**:

- 1 **Damage to ski equipment**
- a. **Damage** to **ski equipment** you own or have hired; and
 - b. the costs of hiring **ski equipment** if **your ski equipment** suffers **damage**.

✘ What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

- a. **Damage** caused by:
 - i. wear, tear or depreciation;
 - ii. moths, vermin, insects or fungus;
 - iii. dyeing, cleaning, altering or repairing;
 - iv. anything happening **gradually**; or
 - v. any item being seized or confiscated by any authority.
- b. Theft of **ski equipment**. **We'll** still cover theft:

✔ What we cover

We'll cover **you** for the following happening during the **policy period**:

-
- | | |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2 Ski pack costs | The cost of your ski pack if you suffer an injury or illness covered under the: <ol style="list-style-type: none"> a. Personal accident cover; or b. Medical expenses cover, which stops you from taking part in the winter sports. |
| 3 Piste closure | Reasonable costs for: <ol style="list-style-type: none"> a. transport to; and b. a ski pass for, another resort if your pre-booked resort is closed due to weather conditions. |
| 4 Avalanche | Reasonable additional costs for accommodation and transport if your : <ol style="list-style-type: none"> a. arrival at; or b. departure from, your resort is delayed due to an avalanche. |
| 5 Illness and injury | |

✘ What we don't cover

In addition to the **General exclusions**, we won't cover the following:

-
- i. from a locked building;
 - ii. if the item is securely locked to an immovable object; or
 - iii. from an unattended **motor vehicle**, if:
 - I. the items were in a locked boot, concealed luggage compartment or glove compartment; and
 - II. force and violence are used to get into the vehicle.
 If neither I. nor II. apply, **we** won't pay more than £1,000.
 - c. A loss or theft not reported to police within 24 hours and a report obtained from them.


Any loss unless **you** have a **medical practitioner's** report which confirms the period for which **you** couldn't take part in the winter sports.

Any loss unless the resort manager or tour operator confirms the dates of the piste closure.

Any **illness** or **injury** that would not be covered under the **Medical expenses** section of this **policy**.

How we'll pay your claim

What we cover

-
- | | | |
|---|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Maximum limit | We'll pay up to the maximum limit for each claim. All benefits are for each insured person. However, any applicable excess applies to each claim under each section of cover and not per person. |
| 2 | Topping up the limit | After we pay a claim, we'll top the limit up to its original amount, unless we tell you otherwise. |
| 3 | Connected claims | We'll treat all claims under Liabilities arising from the same source or event, or from the same cause, as one claim. This means:
a. we'll only pay one maximum limit ; and
b. you'll only pay one excess ,
for all connected claims.
 Example: if an incident on a trip injures two people and they both bring a claim, we'll treat them as one claim. |
| 4 | Other insurance | If you make a claim and there is other insurance covering the same injury, illness, prior condition, damage or liability, we'll only pay our proportional share up to a maximum of our policy limit.

This does not apply to the Personal accident section, nor where there is other insurance in force which provides cover for an activity that is excluded under your policy . |
-

What we don't cover

-
- | | | |
|---|--------------------------|--------------------------------------------------------------------------------------|
| 1 | Excess | We won't pay the amount of the excess for each loss. |
| 2 | Claim preparation | We won't cover the costs of preparing a claim. |
| 3 | Wear and tear | For clothing, we'll reduce the amount we pay to reflect wear and tear. |

Special conditions

What we cover

-
- | | | |
|---|------------------------------|---------------------------------------------------------------------------------------------------------------------|
| 1 | Control of defence | We have the right to control the defence and settlement of any claim under Liabilities . |
| 2 | Legal representatives | If any covered person dies, we'll cover their legal representatives for any claim under Liabilities . |
-



Annual Travel Legal Expenses

This section covers legal **costs** in relation to the issues detailed under **What is covered**.

Helplines

You have access to the helplines shown below. Please call this number and provide **your policy** number.

 **0808 196 3228** **Lines are open 24/7**

Please note calls are recorded

Legal advice

Confidential legal advice on personal legal issues under the laws of:

- the UK, Channel Islands and Isle of Man; and
- the European Union, Switzerland and Norway.

Advice on the law in England and Wales is available 24/7. Advice on other countries' laws is available 9am to 5pm

 **We** don't accept responsibility if services aren't available due to reasons **we** can't control.

Important information about this section

Legal expenses cover is different from most other insurance. The cover under this section is designed to help **you** bring claims against others, or defend **yourself** against claims from others. The following information explains how **you** can get access to help and support and understand some important conditions that are unique to this section.

1 Confidential legal advice

As soon as **you** become aware of a legal issue, please call the Legal Helpline on **0808 196 3228** and the legal advisers will provide **you** with help and advice on any personal legal matter. The legal advisers will help **you** to understand what **your** legal rights are, what course of action can be taken and whether the issue could be covered under this section.

It is important that **you** tell the **administrator** about a dispute as soon as possible as this may improve **your** chance of a successful outcome to **your** legal issue.

2 Reporting a claim

You can report a claim over the telephone, via the online tool on the **administrator's** website at arag.co.uk, or via **your** Agent, who won't be able to confirm cover but will pass the details to the **administrator**. Please quote **your policy** number.

At the point the claim is reported to the **administrator**, they won't be able to tell **you** whether **you're** covered but will pass the information to their claims-handling teams and explain what to do next.

The claims handlers will check if **your** claim is covered by **your policy** and will decide on the best course of action for **you**. This may include directing **you** to the legal advice helpline, submitting the claim under a different section of **your policy**, or perhaps registering a complaint with the person **you** want to claim against. If it's best to deal with the matter as a legal claim, the claims handlers will send it to a lawyer who specialises in **your** type of claim.

You should not ask for help from a lawyer or anyone else before the claim is reported and accepted. If **you** do, **we** won't pay the **costs** involved, even if the claim is subsequently accepted.

3 Reasonable prospects

If **your** legal issue is covered by this section, **you** don't have to find **your** own lawyer, **we** can appoint one for **you**. The lawyer will assess how likely **you** are to win **your** case; this is referred to as **reasonable prospects**. If the lawyer assesses **your** case as having prospects of 51% or more chance of **you** winning, **we'll** pay their **costs** up to the **maximum limit**.

Reasonable prospects must exist for the duration of **your** claim, and it should be noted that this may change as evidence is obtained. If a claim stops having **reasonable prospects** at any point, **we** won't pay any further costs for that claim. If this happens, the lawyer will tell **you** why and what course of action can be taken. It's important to note that **reasonable prospects** are assessed to ensure that the court doesn't consider **your** claim to be a waste of resources and to safeguard **you** against having to pay damages to the other side in the event that **you** lose.

4 Expert opinion

If there's a disagreement over a legal principle or whether the claim has **reasonable prospects**, **you** may be asked to obtain an opinion from a suitable expert at **your** own expense. The **administrator** must agree the identity and cost of the expert before the expert is instructed. If the expert concludes that the legal principle should be acceptable to the **administrator** or that there are **reasonable prospects**, **we'll** pay the expert's fees instead of **you**.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Administrator

ARAG Legal Expenses Insurance Company Limited who administer the claims service for this section on **our** behalf.

The **administrator's** details are as follows:

 **arag.co.uk**

Head and Registered Office:

ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.

Registered in England and Wales. Company Number 103274.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

ARAG will use **your** information, which may include sensitive data, to administer **your policy** and/or any claims that **you** make. It will only be used to handle the claim and never for marketing.

For more information **you** can visit

 **arag.co.uk/privacy**

or **you** can request a written copy from dataprotection@arag.co.uk

Costs

- a. Reasonable, proportionate and necessary costs and expenses charged by the **representative** in accordance with the **administrator's** terms which they agree with the **representative**; and
- b. opponents' costs in civil cases which **you**:
 - i. have been ordered to pay; or
 - ii. have agreed to pay with **our** agreement.


 Note: This section of the **policy** does not pay compensation award payments.

Incident date

The date of the event that leads to a claim. This could be before **you** know about the incident. If there is more than one event arising at different times from the same original cause, these are connected claims, and the incident date is the date of the first event.

Panel firm

A law firm chosen by the **administrator**.

 The **administrator** may choose a firm based on its expertise in a particular area of law. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with the **administrator's** agreed service standard levels, which they audit regularly. The law firm is appointed according to the **administrator's** standard terms.

Reasonable prospects

At least a 51% chance of:

- a. recovering losses or damages;
- b. getting any other relief **you're** claiming;
- c. successfully defending a claim or appeal against **you**; or
- d. winning an appeal made by **you**.

Representative

The **panel firm**, law firm or specialist appointed by the **administrator** to represent **you**.

What is covered

For covered claims, **we'll** pay up to the **maximum limit**.

✔ What we cover

We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:

1 Injury

Costs following a specific or sudden incident during **your trip** resulting in **your**:

- a. death; or
- b. bodily **injury**.

2 Contract disputes

Costs for disputes arising from an agreement or alleged agreement that **you** have entered into in **your** personal capacity:

- a. to buy or hire any goods or services during or in connection with **your trip**; or
- b. with a tour operator, carrier or travel agent in connection with **your trip**.

✘ What we don't cover

In addition to the **General exclusions** and **Section exclusions** below, **we** won't cover the following:

- a. Claims for:
 - i. **illness** or **injury** happening **gradually**;
 - ii. psychological or mental **illness**.
We'll still cover **you** if this is caused by a specific or sudden incident causing bodily **injury** to **you**.
- b. Defending claims against **you**. **We'll** still cover counter claims made against **you**.
- c. Any claim relating to a **motor vehicle** owned by or hired or leased to **you**.

Disputes relating to:

- a. amounts in dispute which aren't more than £100 (including VAT).
- b. a contract regarding **your** trade, business, profession, employment or any business venture.
- c. amounts payable under an insurance policy. **We'll** still cover disputes if the insurer refuses cover.
- d. a **motor vehicle** owned by or hired or leased to **you**.

Section exclusions

✕ What we don't cover

1	Areas covered	a. Disputes heard in courts or tribunals; or b. losses arising from events happening, outside the areas covered, as shown on the schedule .
2	Fines and damages	a. Fines and penalties; or b. damages or compensation, you're ordered to pay.
3	Disputes with us	Disputes with us or the administrator .
4	Judicial reviews and inquests	a. Judicial reviews; b. coroner's inquests; or c. fatal accident inquiries.
5	Actions without authorisation	a. Costs incurred before the administrator's written acceptance of a claim; b. action you take that the administrator or the representative haven't agreed to; or c. activity where you do anything that hinders the administrator, us or the representative .
6	Litigant in person	Disputes where you aren't represented by a lawyer or barrister.
7	Late reported claims	Claims that you didn't tell the administrator about within a reasonable time, and where this affects the reasonable prospects of the claim, or they consider their position has been negatively affected.
8	Intellectual property rights	Disputes relating to copyright infringement and intellectual property.
9	Insolvency	Disputes relating to insolvency, bankruptcy or arrangements with creditors.
10	Contingency fees	Costs under a contingency fee agreement other than in accordance with the administrator's terms, which could include 'no win no fee', which they agree with the representative .
11	Defamation	Disputes due to written or verbal remarks that damage your reputation.

How we'll pay your claim

The following apply to all claims under this section.

What we cover

1	What we'll pay	We'll pay costs to the representative on your behalf.
2	Maximum limit	We'll pay up to the maximum limit for each claim, except where claims are connected.
3	Connected claims	We'll treat all claims and court actions that arise from the same original cause, as one claim. This means we'll only pay one maximum limit for all such connected claims.
4	Economic claims	Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we'll pay is the value of the likely award.

Special conditions

If **you** need to make a claim, the following apply.

1	Your agreement	<p>You must:</p> <ol style="list-style-type: none"> report any claim as soon as possible to the administrator and give them any information they need, including sending any information they need in writing; and co-operate with us, the administrator and the representative at all times; and give the representative any instructions that the administrator requires; and keep to the terms and conditions of this section of the policy; and reasonably prevent claims and avoid incurring unnecessary costs.
2	Policyholder's agreement	Anyone claiming under this section of the policy must have the policyholder's agreement to claim.
3	Representation	When told about a claim, the administrator will appoint a representative if needed. The representative will try to settle the claim without going to court.
4	Using your own lawyer	<ol style="list-style-type: none"> If you prefer, you can choose a suitably qualified law firm to be the representative. The firm must agree to the administrator's terms and will be paid a reasonable hourly rate which will allow for the guidelines for your area and the representative's level of expertise. The representative must:

- i. co-operate with **us** and the **administrator** at all times; and
- ii. keep the **administrator** up to date with the claim's progress.

5 Settlement offers

You must:

- a. tell the **administrator** if anyone offers to settle a claim;
- b. not negotiate or agree a settlement without the **administrator's** agreement; and
- c. accept any reasonable offer. If **you** don't, **we** may not pay further **costs**.

6 Paying the claim's value

At any time, **we** can pay **you** the reasonable value of the claim. **You** must then:

- a. allow **us** to pursue:
 - i. the original claim; or
 - ii. a claim against anyone else, in **your** name but at **our** expense and for **our** benefit; and
- b. give **us** any information **we** need.

7 Assessing costs

You must:

- a. ask the **representative** to have their **costs** assessed or audited, if the **administrator** asks; and
- b. take all steps to recover **costs we've** paid; and
- c. pay any recovered monies to **us**.

8 Appeals

For appeals or defence of appeals, **you** must tell the **administrator** within the statutory time limits allowed that **you** want to appeal. **Reasonable prospects** must apply to the appeal.

9 Dismissing a representative

If:

- a. the **representative** refuses to continue acting for good reason; or
- b. **you** dismiss the **representative** without good reason, **we** won't continue to cover **you**, unless **we** agree to appoint someone else.

10 Withdrawing cover

If **you**:

- a. settle or withdraw a claim without **our** agreement; or
- b. don't give adequate instructions to the **representative**, **we** may stop covering **you**. **We** can require **you** to repay all **costs we've** paid.

-
- 11 Expert opinion** If there is a disagreement between the **administrator** and **you** about a legal principle or the **reasonable prospects** of a claim:
- a. the **administrator** may ask **you** to obtain an opinion from a suitable expert at **your** own expense;
 - b. the **administrator** must agree the identity and cost of the expert before the expert is instructed; and
 - c. if the expert concludes that the legal principle should be acceptable to the **administrator** or that there are **reasonable prospects** of success, **we'll** pay the expert's fees instead of **you**.
-
- 12 Disagreements**
- a. If:
 - i. **you** don't agree with the **administrator's** handling of a claim; and
 - ii. the disagreement can't be resolved through the complaints procedure; and
 - iii. the dispute is not covered by the Financial Ombudsman Service, the **administrator** and **you** can agree to appoint an arbitrator.
 - b. The **administrator** and **you** must agree the identity of the arbitrator. If agreement can't be reached, the **administrator** will ask the Chartered Institute of Arbitrators to choose someone.
 - c. The arbitrator will decide who pays the fees. For example, fees may be split between the parties, or one party may pay all the fees.
-
- 13 Legal proceedings** Any legal proceedings (or other proceedings that the **administrator** agrees to) will be dealt with by a court or other body that they agree to within the areas covered, as shown on the **schedule**.
-
- 14 Third party claims** Apart from **us** and the **administrator**, **you** are the only person who may enforce all or any part of this section of the **policy** and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section of the **policy** in relation to any third-party rights or interest.

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Charitable assignment condition

This condition forms part of the terms on which **your policy** is issued. Words shown in **bold** are explained in paragraph 4.

1. Unless paragraph 3 applies, **you** agree with **us** and the **charity** that you will transfer to the **charity** the right to any **windfall** which **you** would otherwise be entitled to receive in respect of **your** policy and any renewal or reissue of it.
2. To ensure that the agreement **you** have entered into in paragraph 1 can be effectively carried out:
 - a. **you** authorise **us** to transfer any **windfall** direct to the **charity**;
 - b. **you** agree to sign any documents and to do anything else which may be needed to transfer any **windfall**, and **your** right to receive the **windfall**, to the **charity**;
 - c. **you** appoint **us** and any of **our** officers and (as a separate appointment) the **charity** and any of its officers to be **your** agent to take any of the steps mentioned in b. above on **your** behalf;
 - d. **you** authorise **us** to provide the **charity** with any information it reasonably requires about **you** and any policy **you** hold with **us**, and **you** consent to **us** and the **charity** holding and processing such information for this purpose;
 - e. **you** cannot revoke the authority contained in a. or d. above, or the appointment contained in c. above.
3. Paragraph 1 shall not apply in respect of any **windfall** which arises from a **business transfer** to any company or other body corporate which is at the time of such transfer **our** subsidiary, in circumstances where such transfer is not in any way related to a **demutualisation** or to any sale or other disposal (or proposed sale or other disposal) of such subsidiary.
4. In this condition:
 - a. the **'charity'** is the NFU Mutual Charitable Trust or, if it ceases to exist, any other charity which becomes entitled to the benefit of the agreement **you** have entered into in paragraph 1;
 - b. **'business transfer'** means a transfer of part or all of **our** business to any other person, firm or company;
 - c. **'demutualisation'** means a change (or proposed change) in **our** constitution or corporate status (whether or not involving or associated with a **business transfer**) which has the effect that **we** cease to be a **mutual organisation**;
 - d. **'mutual organisation'** means a company or other body whose constitution limits membership and voting rights wholly or mainly to persons purchasing goods or services from it or otherwise trading with it;
 - e. **'we'**, **'us'** and **'our'** refer to The National Farmers Union Mutual Insurance Society Limited and any company or other organisation which becomes entitled to all or part of its business;
 - f. a **'windfall'** means any benefit to which **you** become entitled as one of **our** members on or in connection with any future **business transfer** or **demutualisation**;
 - g. **'you'** and **'your'** refer to the policyholder.



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