

## **POLICY WORDING**

Please read carefully and retain



**intasure**<sup>®</sup>  
Insurance that speaks your language

**Property Insurance for**  
Homes & Holiday Homes overseas and in the UK

# Welcome to Intasure Property Insurance

designed specifically for Homes and Holiday Homes Overseas and in the UK.



Intasure's property insurance is exclusively designed for homes, holiday homes and second properties. Comprehensive protection that you would expect from Lloyd's of London and other international insurers.

Please read this Policy carefully and see that it meets with your requirements. If not, or if there is anything you do not understand, please tell us as soon as possible.

## Introduction

This policy of insurance is issued in accordance with the authorization granted under contract to Intasure® and underwritten by insurers named in the Schedule.

We will pay for any loss, damage, injury, cost or liability described in this policy arising from events happening during any period of insurance for which You have paid or agreed to pay and We have accepted the premium.

The proposal and declaration agreed by You are incorporated into this insurance contract.

This Policy should be read together with the Schedule and any Endorsement(s).

for and on behalf of Intasure®

**ENQUIRIES: +44 (0)845 111 0670**

**CLAIMS: +44 (0)845 111 0672**

Monday - Friday 9am - 8pm. Saturday & Sunday 10am - 4pm

**CLAIMS EMERGENCY: +44 (0)7891 203 315** (24 hours)

**IDENTITY THEFT HELPLINE: +44 (0)844 826 1739** Monday - Friday 9am - 5pm

**FAMILY LEGAL ADVICE HELPLINE: +44 (0)870 1648 244** (24 hours)

**FAMILY LEGAL PROTECTION: +44 (0)117 917 1698**

### Intasure

Suffolk House  
George Street  
Croydon  
Surrey  
CR0 1PE

The Policy has several Sections. Check your Schedule to see which Sections are in force and any clauses or endorsements that are applicable.

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# How to use your Policy

## YOUR POLICY

Here is your new Policy containing details of the cover you have arranged. We have made every effort to make our intentions clear. Please read your Policy carefully and if you have any queries we will be pleased to help you.

We aim to provide a high level of service and to pay claims fairly and promptly within the terms set out in the Policy.

## WHAT COVER IS INCLUDED?

The Policy is divided into a number of different Sections. To find which Sections are in force you should check your Schedule, the document enclosed with the Policy. The Schedule also tells you how much you are insured for under each Section.

## HOW MUCH TO INSURE FOR

It is up to you to make sure that the amounts you insure for represent the full re-building cost of the building(s) and the full replacement costs as new of the contents concerned. Remember, if you underinsure, claim payments may be reduced. You can change your Sums Insured at any time - you do not have to wait for renewal.

## IF YOU HAVE A PROBLEM

If you have a problem regarding this Policy you should contact us using telephone numbers at the beginning of this policy wording.

## CANCELLATION INFORMATION

A 30 day cancellation period is applicable to this policy from the day after receipt of documentation.

## CHANGES IN YOUR CIRCUMSTANCES

Your Policy has been based on the information which you have given us about yourself and your **Home or Holiday Home**. You must tell us immediately of any changes to this information including of course any change of address. You must also notify us if you or anyone living with you are declared bankrupt or are convicted of arson, fraud, forgery, theft, robbery or handling of stolen goods.

## USING THE HELPLINES

The telephone numbers of the Helplines are shown on the inside front cover of this document.

## HOW TO MAKE A CLAIM

To make a claim, first read the Policy and Schedule to check that you are covered. To register a claim and obtain a claim form please contact Intasure on **0845 111 0672**. Or you may write to:

Intasure, Suffolk House, George Street, Croydon, Surrey CR0 1PE.

You should complete a claim form and let us have as much information as possible to help us deal with your claim quickly and fairly.

You should also refer to the section on pages 32 and 33, Settlement of Claims.

Finally, do not hesitate to ask for advice, we will be pleased to help you.

## YOUR RESPONSIBILITIES

In order to protect your property to its fullest extent we will expect you to comply with all terms and conditions.

When property is unattended all accessible doors and windows must be secured.

## Currency Exchange Rates

If we need to convert from Sterling to any other currency we will convert using the Barclays Bank plc Commercial Exchange Rate on the day of settlement.

**Certain words in your Policy have special meanings, these meanings are given below:**

## Bodily Injury

Death, injury, illness or disease.

## Buildings - Section 1

Any permanent structure used for domestic purposes within the grounds of **your Home or Holiday Home** including:

- **fixtures and fittings;**
- lifts;
- domestic fixed fuel tanks; including gas, LPG and oil tanks;
- **swimming pools;**
- outbuildings and permanent structures;
- gates, hedges, walls and fences;
- radio and television aerials, satellite dishes, their fittings and masts;
- wind turbines, fixed generators and solar panels;
- wells, lakes and rivers within the boundary of the property for liability cover only;
- paths and drives

all at the address shown in the **schedule** and which belong to **you** or for which **you** are legally responsible.

## Complex

**Buildings** and grounds for which **you** are responsible by means of service/management charges.

## Contents

Household goods and personal **property**. **Money** and **Valuables** all belonging to or the responsibility of **You** or **Your Family** contained in the **Home or Holiday Home** or in the open within the boundaries of the Land belonging to the **Home or Holiday Home**. Our liability in respect of **Valuables** shall not exceed 20% of the **Contents** sum insured in any one period of insurance.

The term **Contents** does not include:

- any living creature, any mechanically propelled vehicle (other than domestic gardening machines), aircraft, hovercraft, watercraft and accessories attached thereto, outboard engines, motorcycles, caravans, trailers, trailer tents and their parts and accessories, credit cards, deeds, bonds, bills of exchange, promissory notes, securities for **money**, documents, manuscripts, firearms, shotguns
- goods used for business or professional purposes
- any part of the **Buildings** including **fixtures and fittings** unless otherwise agreed
- any **property** specifically insured against the perils covered hereby under any other insurance
- damage by vermin or insects

## Endorsements

Any variation or addition to the terms of the Policy.

## Entertainment equipment

- computers including laptops
- digital decoders
- DVD recorders
- game consoles
- mobile phones
- projectors
- televisions

Our liability in respect of entertainment equipment shall not exceed 40% of the **Contents** sum insured.

## Excess

The sum shown in **your Schedule** which is the amount to be deducted from **your** claim for loss or damage resulting from the same incident. The **excess** may vary and be increased within the policy wording for certain perils.

## Fixtures and fittings

All items that are fixed to and form part of the structure of the **Home or Holiday Home** including:

- decorations including wall paper, murals and stenciling
- bathroom suites
- flooring: integral to fabric of building
- fitted kitchens and their fitted appliances
- built-in wardrobes

## Garden

The open ground within the boundaries of the land belonging to the Insured property and not communal **complex** areas.

## Home

A permanent main residence abroad (where you reside permanently) and main residence (whilst working/resident abroad).

The private dwelling as described by **you** of permanent construction built of standard or **non-standard construction** comprising of house, bungalow, cottage, chalet, ski chalet, **park home**, **log cabin** or apartment named in the **schedule** and outbuildings used for domestic purposes.

## Holiday Home

A second home that is not **your** main residence.

The private dwelling as described by **you** of permanent construction built of standard or **non-standard construction** comprising of house, bungalow, cottage, chalet, ski chalet, **park home**, **log cabin** or apartment named in the **schedule** and outbuildings used for domestic purposes. Terms of use include:

- personal use (Holiday Home)
- let to family and friends
- short-term lets (up to six months)
- long term lets (up to twelve months) excluding UK
- inherited property.

## Insured

- The first named party in the Policy **Schedule**.
- Any member of the Insured's family permanently residing with him/her.

## Inspections

There is no requirement for inspections or any occupancy. We would recommend regular inspections if possible.

## Light construction

Any domestic outbuilding, including sheds, greenhouses, glass conservatories, lean-tos, car ports and pergolas.

## Listed buildings

Private dwelling granted Grade II or Grade II\* status. In Scotland, **buildings** granted B and C status.

**Listed buildings** to be of:

- **standard construction**
- lathe and plaster
- cob
- wattle and daub
- timber framed

## Definitions

### Log Cabin

Totally timber built on a concrete base. Roofs may or may not be of timber.

### Money

Cash, bank or currency notes, cheques, travellers cheques, postal or money orders, saving stamps and certificates, travel tickets, luncheon vouchers, current stamps (face value only) and gift tokens.

### No Claims Bonus/Discount

Policies will be allowed a discretionary discount for claims free periods of up to three years or more. In the event of a claim this discount will be removed and subsequent premiums will increase.

### Non-standard Constructions

Chalet, Lodge, **Log Cabin**, Static Caravan, **Park Home**. Property built on non-standard foundations.

### Park Home

Static or mobile home anchored at all four corners on a concrete base/hard standing.

### Policyholder/You/Your

The person(s) named as the Policyholder in the **Schedule**.

### Principal

Any person, firm or authority (including local, county or government authority, minister or ministry) entering into any contract or agreement with the **Insured**.

### Property

Material property.

### Schedule

The current **Schedule** issued by us as part of **your** Policy shows details of the **Policyholder**, the property insured, the period of insurance and which sections of the Policy apply.

### Single Article Limit

For a **Holiday Home** the maximum amount to be paid on any single item of **contents** is £3,000 / €3,000 unless otherwise shown in the **Schedule**. The maximum amount to be paid on any single item of Personal Effects and **Valuables**, Section 3 is £1,000 / €1,000 unless otherwise shown in the **Schedule**.

For a **Home** (permanent main residence abroad) the maximum amount to be paid on any single item of **contents** is £10,000/ €10,000 unless otherwise shown in the **Schedule**. The maximum amount to be paid on any single item of Personal Effects and **Valuables**, Section 3 is £2,500/ €2,500 and per single item of jewellery £5,000 / €5,000 unless otherwise shown in the **Schedule**.

### Standard construction

Built of brick, stone or concrete, and roofed with a slate, tile, or concrete pitched roof with standard foundations.

### Swimming pools/hot tubs

Privately owned swimming pools or hot tubs – for the sole use of **you** and **your family** or any person lawfully in the **Home or Holiday Home**.

It is further understood and agreed that no cover will apply in respect of **communal swimming pools**.

### Communal swimming pools

Swimming pools used on a shared basis with other property owners.

### Unoccupied

The **Home or Holiday Home** has not been lived in for 60 days in a row or does not have enough furniture to be lived in normally. **Money, valuables** and credit cards to be removed.

### Unspecified Personal Effects and Clothing

Personal property which is designed to be worn or carried on or about the person taken away from the **Home or Holiday Home**.

### Valuables

Jewellery, gold, silver, precious metals, clocks and watches, records, CDs and DVDs, coin, medal and stamp collections, works of art, figurines, vases and furs. Our liability in respect of **Valuables** shall not exceed 20% of the **Contents** sum insured in any one period of insurance.

Jewellery, watches, cameras, money and credit cards to be removed if property vacated for more than 48 hours.

### We/Us/Our

The Insurance Company named in the **Schedule**.

### You/Your Family

You, your spouse or domestic partner who lives at the same address as you and shares financial responsibilities, your children, parents and other relatives who permanently reside with you.

## Sum Insured

### Standard Buildings & Non-Standard Buildings

The buildings sum insured will be up to £1m or whatever amount is printed on **your** Policy **Schedule**. This will protect the insured against any rebuild cost inflation and remove the danger of under insurance. Properties with a known rebuild value in excess of £1m will be referred to Underwriting.

### Grade II Listed Buildings

The sums insured will be adjusted annually in line with the British Royal Institute of Chartered Surveyors.

## Index Linking

### Buildings

The Sums Insured will be adjusted annually in line with the British Royal Institution of Chartered Surveyors.

### Contents

The Government's General Index of Retail Prices. Should this Index not be available another appropriate Index will be used.

### Important

Because of regional and national variations in the construction of buildings and cost of materials you should review your buildings sum insured on a regular basis.

No additional charge will be made for this during each year but renewal premiums will be calculated on the adjusted Sums Insured.

Index Linking will continue from the date of loss or damage to the settlement of the resulting claim provided you have not unreasonably delayed notification or settlement of the claim.

Your Schedule tells You if this Section is in force.

### We will pay for

### We will not pay for

	The amount of any Excess shown in your schedule.
<b>A The Basic Cover</b> Loss of or damage to <b>Buildings</b> caused by:	<b>A</b> Damage caused by defective design, faulty workmanship or defective materials or gradually operating cause.
<b>1</b> Fire, explosion, lightning, earthquake or subterranean fire.	<b>1</b> The first £5,000 / €5,000 of any claim for damage caused by earthquake or subterranean fire. Excluding Turkey, see special conditions (page 25). Endorsement HH910 excluding earthquake cover may apply in certain territories.
<b>2</b> Smoke.	<b>2</b> (a) Damage caused by any gradually operating cause. (b) Excluding pollution damage.
<b>3</b> Riot, civil commotion, labour or political disturbances.	<b>3</b>
<b>4</b> Malicious persons or vandals.	<b>4</b> Loss or damage caused by (a) persons lawfully in the <b>Home or Holiday Home</b> . (b) whilst the <b>Home or Holiday Home</b> is unfurnished.
<b>5</b> Storm, flood, hail, snow or avalanche.	<b>5</b> Loss or damage caused (a) by subsidence or landslip. (b) by frost. (c) to <b>buildings of light construction</b> , domestic fixed fuel tanks in the open, gates, fences, hedges and garden sheds. (d) to swimming pool covers, filtration plants, heaters and pumps. (e) weight of snow on <b>buildings of light construction</b> .
<b>6</b> Escape of water, sewage or oil from any fixed heating or domestic water installation, washing machines or dishwashers.	<b>6</b> Loss or damage (a) to <b>buildings of light construction</b> . (b) caused by wet or dry rot. (c) to the installation itself caused by corrosion or wear and tear. (d) caused by non-compliance with the Winter Warranty Endorsement HH940, if this Endorsement appears on <b>your Policy Schedule</b> . (e) <b>swimming pools</b> , filtration plants, heaters and pumps and all other ancillary equipment. (f) we do not cover the cost of repairing/replacing any plumbing or heating apparatus, including pipe work, showers, boilers etc that are the cause of the leak/burst. The policy covers the resultant damage from any escape of water.
<b>7</b> Theft or attempted theft.	<b>7</b> (a) Loss or damage caused by <b>you</b> or <b>your family</b> or tenant/guest. (b) we will not cover for solar panels unless securely fitted to the building in a non-accessible position, £500 / €500 <b>excess</b> will apply.

## Section 1 - BUILDINGS

Your Schedule tells You if this Section is in force.

### We will pay for

### We will not pay for

	The amount of any Excess shown in your schedule.
<b>8</b> Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.	<b>8</b> Damage caused by domestic pets or insects or birds.
<b>9</b> Falling trees or branches (including the cost of removal up to £500 / €500), lamp posts or telegraph poles, causing damage to the <b>buildings</b> .	<b>9</b> (a) Damage to hedges, gates and fences. (b) Destruction or damage caused during felling or lopping operations.
<b>10</b> Falling receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.	<b>10</b> Damage due to the corrosion of the <b>fixtures and fittings</b> .
<b>11</b> Electrical Power Surges Damage caused by electricity to <b>fixtures and fittings</b> and the electrical parts of any apparatus or its accessories caused by short-circuiting, spontaneous combustion or abnormal currents.	<b>11</b> (a) Damage caused by electricity to <b>fixtures and fittings</b> the electrical parts of any apparatus and/or its accessories as a consequence of wear and tear or faulty maintenance of the electrical apparatus. (b) Limited to £1,000 / €1,000 in any one occurrence, and £3,000 / €3,000 in any one year of insurance.
<b>B Temporary Accommodation or Loss of Hiring Charges</b> (a) the reasonable cost of <b>Your</b> temporary accommodation in the event of the <b>Home or Holiday Home</b> being so damaged as to render it uninhabitable by any cause for which indemnity is provided under Section 1A of this Policy. (b) Loss of hiring charges for bookings actually made and confirmed with <b>you</b> prior to and in the event of the <b>Home or Holiday Home</b> being so damaged as to render it uninhabitable by any cause for which indemnity is provided under Section 1A of this Policy. (c) Loss of hiring charges for bookings actually made and confirmed with <b>you</b> prior to and in the event of pollution or oil spillage within a radius of one mile of the nearest beach. (d) Loss of hiring charges as a result of any occurrence of murder or suicide or notifiable disease or illness arising from or traceable to foreign or injurious matter in food or drink at the <b>Home or Holiday Home</b> .	<b>B</b> (a) Our liability shall not exceed £25,000 / €25,000 in any one period of insurance. (b) Our liability shall not exceed £25,000 / €25,000 in any one period of insurance. (c) Our liability shall not exceed £1,000 / €1,000 in any one period of insurance. (d) Our liability shall not exceed £1,000 / €1,000 in any one period of insurance.
<b>C Removal of Debris and Demolition Costs</b> Expenses necessarily incurred by <b>you</b> with our consent in removing debris, dismantling and/or demolishing, shoring or propping up of the portion or portions of the insured property destroyed or damaged by any peril insured under Section 1 subject to our liability not exceeding £10,000/€10,000 in any one period of insurance.	<b>C</b>

Your Schedule tells You if this Section is in force.

### We will pay for

### We will not pay for

The amount of any Excess shown in your schedule.

#### D Architects and Surveyors Fees

The cost of architects, surveyors and other fees for estimates, plans, specifications suggested by a loss adjuster, quantities, tenders and supervision necessarily incurred in reinstatement consequent upon destruction of or damage to the **Buildings** by any peril hereby insured against, not exceeding the scale of fees laid down by the Royal Institution of British Architects, the Royal Institute of Chartered Surveyors or other appropriate professional institute current at the time of the destruction or damage. Provided that our liability hereunder shall not exceed £10,000 / €10,000 in any one period of insurance.

#### D

#### E Moving Home or Holiday Home

If **you** are selling the **Home or Holiday Home** the purchaser will have the benefit of this Section during the period between exchange of contracts and completion provided that the **Home or Holiday Home** is not insured elsewhere.

#### E

#### F Loss of Metered Water and Oil

Providing cover by Section 2 - Contents is not in force, loss of metered water or domestic heating oil (for which **you** are legally responsible) following accidental damage to fixed domestic water or heating installations situated in or on the **Home or Holiday Home**.

- F**
- (a) Loss or damage caused while the **Home or Holiday Home** is unfurnished or **unoccupied** for a period in excess of 60 days.
  - (b) More than £1,500 / €1,500 for any one claim during any one period of insurance.
  - (c) **Swimming pools**.
  - (d) Loss or damage caused by non-compliance with the Winter Warranty Endorsement HH940, if this Endorsement appears on **your** Policy **Schedule**.

#### G Trace and Access

We will pay the cost (**incurred with our permission**) of finding the source of any escape of water or oil from any fixed domestic water services or heating installations, within the main building of **your Home or Holiday Home**, including subsequent repairs to walls, floors or ceilings.

- G**
- (a) More than £2,000 / €2,000 for any one claim during any one period of insurance.
  - (b) The cost of repairing/replacing the pipe work
  - (c) Damage to **swimming pools**
  - (d) Damage to underground services
  - (e) Loss or damage caused by non-compliance with the Winter Warranty Endorsement HH940, if this Endorsement appears on **your** Policy **Schedule**.

#### H Emergency Access

Damage to **your Home or Holiday Home** caused by forced access to attend a medical emergency or an event which could result in damage to the **Home or Holiday Home**.

#### H

#### I Replacement of Title Deeds

£1,000 / €1,000 of cover towards the costs of preparing new Title Deeds for the building should they be lost or damaged as a result of an insured peril.

#### I

## Section 1 - BUILDINGS

### Accidental Damage Cover for Insured and Family - Optional

Your Schedule tells You if this Section is in force.

#### We will pay for

#### We will not pay for

The amount of any Excess shown in your schedule.

#### 1 Accidental Damage to the Buildings

Applicable only when property is occupied by the **Insured** and any member of the **Insured's** family.

#### 1

- (a) Loss or damage while **your Home or Holiday Home** or any part of it is let to tenants or occupied by paying guests.
- (b) The cost of maintenance.
- (c) Damage caused by settlement or shrinkage of the **Buildings**.
- (d) Damage caused by subsidence or landslip.
- (e) Damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets or any gradually operating cause.
- (f) Damage caused by defective design, faulty workmanship or the use of defective materials.
- (g) Any loss, destruction or damage specifically excluded elsewhere in Section 1.
- (h) Loss or damage by inherent defect and electrical and mechanical breakdown.
- (i) **Swimming pools**, filtration plants, heaters, pumps and swimming pool covers.
- (j) Solar panels.
- (k) Damage caused by pollution.

#### 2 Damage to Underground Services

Accidental damage to underground services to the **Home or Holiday Home** for which **you** are legally responsible.

#### 2

- (a) Damage caused whilst clearing, rodding, or attempting to clear a blockage.
- (b) Damage caused by rodents / vermin.
- (c) Blockage in pipes.
- (d) Damage caused by gradually operating cause.

#### 3 Glass and Sanitary Fixtures

Accidental breakage of fixed glass, wash basins, splashbacks, pedestals, sinks, lavatory pans, shower screens, cisterns, bidets, baths and fitted ceramic hobs.

#### 3

- Excluding:
- (a) damage to or the cost of removing or replacing frames.
  - (b) breakage of property not in sound condition.
  - (c) **frost damage**.
  - (d) Limited to £1,000 / €1,000 in any one period of insurance.

## Section 1 - BUILDINGS

### Accidental Damage Cover Extended to Tenants/Guests – Optional

Your Schedule tells You if this Section is in force.

#### We will pay for

##### 1 Accidental Damage to the Buildings

Applicable only when property is occupied by tenants/guests.

#### We will not pay for

##### 1

- (a) The cost of maintenance.
- (b) Damage caused by settlement or shrinkage of the **Buildings**.
- (c) Damage caused by subsidence or landslip.
- (d) Damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets or any gradually operating cause.
- (e) Damage caused by faulty workmanship or defective design or the use of defective materials.
- (f) Any loss, destruction or damage specifically excluded elsewhere in Section 1.
- (g) Loss or damage by inherent defect and electrical and mechanical breakdown.
- (h) **Swimming pools**, filtration plants, heaters, pumps and swimming pool covers.
- (i) Solar panels.
- (j) Damage caused by pollution.

## Section 2 - CONTENTS

Your Schedule tells You if this Section is in force.

### We will pay for

### We will not pay for

	The amount of any Excess shown in your schedule.
<p><b>A The Basic Cover</b> Loss of or damage to <b>Contents</b> contained in the <b>Home or Holiday Home</b> and its domestic out-buildings and garages caused by:</p>	<p><b>A</b> Damage caused by faulty workmanship or defective design or defective materials or gradually operating cause.</p> <p>For a <b>Holiday Home</b> the maximum amount to be paid on any single item of <b>contents</b> is £3,000 / €3,000 unless otherwise shown in the <b>Schedule</b>. The maximum amount to be paid on any single item of <b>Personal Effects</b> and <b>Valuables</b> Section 3 (£1,000 / €1,000) unless otherwise shown in the <b>Schedule</b>.</p> <p>For a <b>Home</b> (permanent main residence abroad) the maximum amount to be paid on any single item of <b>contents</b> is £10,000/ €10,000 unless otherwise shown in the <b>Schedule</b>. The maximum amount to be paid on any single item of <b>Personal Effects</b> and <b>Valuables</b>, Section 3 is £2,500/ €2,500 and per single item of jewellery £5,000 / €5,000 unless otherwise shown in the <b>Schedule</b>.</p> <p>The maximum amount to be paid on any <b>Valuables</b> shall not exceed 20% of the <b>Contents</b> sum insured in any one period of insurance. <b>Entertainment equipment</b> shall not exceed 40% of the <b>Contents</b> sum insured in any one period of insurance.</p>
<p><b>1</b> Fire, explosion, lightning, earthquake or subterranean fire.</p>	<p><b>1</b> The first £5,000 / €5,000 of any claim for damage caused by earthquake or subterranean fire. Excluding Turkey, see special conditions (page 25).</p>
<p><b>2</b> Smoke.</p>	<p><b>2</b> (a) Damage caused by any gradually operating cause (b) Damage caused by pollution.</p>
<p><b>3</b> Riot, civil commotion, labour or political disturbances.</p>	<p><b>3</b></p>
<p><b>4</b> Malicious persons or vandals.</p>	<p><b>4</b> Loss or damage caused by: (a) Persons lawfully in the <b>Home or Holiday Home</b>. (b) whilst the <b>Home or Holiday Home</b> is unfurnished.</p>
<p><b>5</b> Storm, flood, hail or avalanche.</p>	<p><b>5</b> (a) Damage caused by subsidence or landslip. (b) Damage to swimming pool covers, filtration plants, heaters and pumps (c) <b>Contents</b> in the open.</p>
<p><b>6</b> Escape of water, sewage or oil from any fixed heating or domestic water installation, washing machines or dishwashers.</p>	<p><b>6</b> Loss or damage (a) caused by wet or dry rot. (b) damage to the installation itself caused by corrosion or wear and tear. (c) caused by non-compliance with the Winter Warranty Endorsement HH940, if this Endorsement appears on <b>your</b> Policy <b>Schedule</b>. (d) We do not cover the cost of repairing/replacing any plumbing or heating apparatus, including pipe work, showers, boilers etc that are the cause of the leak/burst. The policy covers the resultant damage from any escape of water.</p>

Your Schedule tells You if this Section is in force.

### We will pay for

### We will not pay for

	The amount of any Excess shown in your schedule.
<p><b>7</b> Theft or attempted theft.</p>	<p><b>7</b> (a) Loss or damage occurring whilst the <b>Home</b> or <b>Holiday Home</b> or any part is vacant, lent or let unless involving forcible and violent entry to or exit from the <b>Home</b> or <b>Holiday Home</b>.                      (b) Loss or damage by <b>you</b> or <b>your family</b> or any tenant/guest.                      (c) Loss by deception unless deception is only used to gain entry to the <b>Home</b> or <b>Holiday Home</b>.                      (d) Any amount in excess of £2,500 / €2,500 for loss from out-buildings including garages.                      (e) <b>Contents</b> in the open.</p>
<p><b>8</b> Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.</p>	<p><b>8</b> Damage caused by domestic pets or birds.</p>
<p><b>9</b> Falling trees or branches, lamp posts or telegraph poles.</p>	<p><b>9</b> (a) Destruction or damage caused during felling or lopping operations.                      (b) Limited to the cost of removal up to £500 / €500.</p>
<p><b>10</b> Falling receiving aerials and their fittings or masts, solar panels, satellite dishes and fittings.</p>	<p><b>10</b> (a) Damage caused by frost.                      (b) Our liability shall not exceed £1,500 / €1,500 in any one year of insurance.                      (c) Damage caused by corrosion of fittings.</p>
<p><b>11</b> Electrical Power Surge                      Damage caused by electricity to appliances and the electrical parts of any apparatus or its accessories caused by short-circuiting, spontaneous combustion or abnormal currents.</p>	<p><b>11</b> (a) Damage to records, tapes, films, cassettes, discs, cartridges, styli, or computer software.                      (b) Damage caused by wear and tear or used contrary to the manufacturer's instructions.                      (c) Damage caused by electricity to <b>fixtures and fittings</b> the electrical parts of any apparatus and/or its accessories as a consequence of wear and tear or faulty maintenance of the electrical apparatus.                      (d) Limited to £1,000 / €1,000 any one occurrence, and £3,000 / €3,000 in any one year of insurance.</p>

## Section 2 - CONTENTS

Your Schedule tells You if this Section is in force.

### We will pay for

### We will not pay for

The amount of any Excess shown in your schedule.

#### **B Contents Away from the Premises**

The **Contents**, if and so far as these are not otherwise insured, whilst temporarily removed from the **Home or Holiday Home**,

- (a) Loss or damage caused by any of the perils insured under Section 2A whilst in any trade building for the purpose of alterations, cleaning or processing, or in any furniture depository, up to a limit of 20% of the Sum Insured on **Contents**.
- (b) Loss or damage elsewhere caused by the perils of Fire, Lightning, Explosion, Aircraft only.
- (c) Loss or damage during the process of removal and transit following permanent change of **Home or Holiday Home** or whilst in transit to and from any furniture depository, caused by the perils of Fire, Lightning, Explosion, Aircraft.

#### **B**

- (a) **Contents** outside the country in which the **Home or Holiday Home** is situated.
- (b) Cash, currency, bank notes, negotiable documents or coins and stamps (including coins or stamps forming part of a coin or stamp collection).

#### **C Cash in Meters**

Loss of cash contained in electricity or gas supply meters, in **your** property or for which **You** are responsible following violent or forcible entry to the **Home or Holiday Home**.

#### **C**

- (a) Limited to a maximum of £50 / €50.
- (b) External meters of any kind.

#### **D Additional Costs**

Additional costs of alternative accommodation necessarily incurred by **You** as occupier if the **Buildings** are rendered uninhabitable by any of the insured perils, not exceeding 10% of the Sum Insured on **Contents** of the **Building(s)** damaged or destroyed.

#### **D**

#### **E Tenants Liability**

Up to 15% of the Sum Insured on **Contents** for all sums for which **You** are legally liable to pay as Tenant (and not as Owner) for damage to the **Buildings** as described in paragraphs A, B and D of Section 1- Buildings and the additional costs described in paragraphs E and F of that Section.

#### **E**

#### **F Loss or Theft of Keys**

The cost of replacing a lock or mechanism in the event of the keys to the locks:-

- (a) of any external door of the **Home or Holiday Home** or
- (b) of the alarm system or domestic safe, if fitted, being accidentally lost or stolen.

#### **F**

Claims are limited to £750 / €750 in respect of any one occasion.

Your Schedule tells You if this Section is in force.

### We will pay for

### We will not pay for

The amount of any Excess shown in your schedule.	
<p><b>G Loss of Metered Water and Domestic Fuel</b></p> <p>Loss of metered water or domestic heating oil (for which <b>You</b> are legally responsible) following accidental damage to fixed domestic water or heating installations situated in or on the <b>Home or Holiday Home</b>.</p>	<p><b>G</b></p> <ul style="list-style-type: none"> <li>(a) Loss or damage caused while the <b>Home or Holiday Home</b> is unfurnished or <b>unoccupied</b> for a period in excess of 60 days.</li> <li>(b) Limited to £1,500 / €1,500 for any one claim during any one period of insurance</li> <li>(c) <b>Swimming pools</b></li> <li>(d) Loss or damage caused by non-compliance with the Winter Warranty Endorsement HH940, if this Endorsement appears on <b>your</b> Policy <b>Schedule</b>.</li> </ul>
<p><b>H Garden Ornaments and Furniture</b></p> <p>We will pay the cost of replacing or repairing <b>your</b> Garden Furniture, unfixed statues and barbeque equipment for loss or damage caused by an insured peril other than Storm, Tempest, Flood or Theft.</p>	<p><b>H</b></p> <p>Limited to a maximum of £1,500 / €1,500 any one period of insurance. The amount of any <b>Excess</b> shown in <b>your schedule</b>.</p>
<p><b>I Pedal Cycles</b></p> <p>Pedal cycle(s) and its accessories are insured worldwide against loss or damage caused by theft or attempted theft.</p>	<p><b>I</b></p> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>(a) Caused by electrical and/or mechanical fault or breakdown.</li> <li>(b) To tyres, lamps or other accessories unless the pedal cycle is lost or damaged at the same time.</li> <li>(c) While the pedal cycle is used for racing or is hired or lent to anyone</li> <li>(d) By theft unless in a building or securely locked to an immovable object.</li> <li>(e) Limited to £500 / €500 any one claim.</li> </ul>
<p><b>J Freezer Contents</b></p> <p>The freezer and refrigerator contents are insured against spoilage caused by accidental failure of the freezer and/or refrigerator; refrigerator fumes escaping from the equipment; accidental failure of the electricity or gas supply.</p>	<p><b>J</b></p> <p>Loss or damage:</p> <ul style="list-style-type: none"> <li>(a) Caused by the deliberate restriction or withholding of the electricity or gas supply by any supply authority.</li> <li>(b) Caused by any strike, lockout or industrial dispute.</li> <li>(c) Damage to the freezer or refrigerator itself.</li> <li>(d) Limited to £1,000 / €1,000.</li> </ul>
<p><b>K Personal Money</b></p>	<p><b>K</b></p> <p>Loss of <b>Money</b> not reported to the Police within 24 hours of discovery.</p> <p>Limited to £250 / €250 in any one period of insurance.</p>
<p><b>L Replacement of Title Deeds</b></p> <p>£1,000 / €1,000 of cover towards the costs of preparing new title deeds for the building should they be lost or damaged as a result of an insured peril.</p>	<p><b>L</b></p>

## Section 2 - CONTENTS

### Accidental Damage Cover for Insured and Family - Optional

Your Schedule tells You if this Section is in force.

#### We will pay for

##### 1 Accidental Damage to the Contents

Applicable only when property is occupied by the **Insured** and any member of the **Insured's** family.

#### We will not pay for

##### 1

- (a) Loss or damage while **your Home or Holiday Home** or any part of it is let to tenants or occupied by paying guests.
- (b) Any loss, destruction or damage which is specifically excluded elsewhere in section 2 - Contents.
- (c) The cost of maintenance.
- (d) Damage caused by settlement or shrinkage of the **Buildings**.
- (e) Damage caused by subsidence or landslip
- (f) Damage to personal effects and clothing.
- (g) Deterioration of food.
- (h) Damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets, repair, cleaning, alteration, restoration, dyeing, depreciation or any gradually operating cause.
- (i) Damage caused by faulty workmanship or defective design or the use of defective materials.
- (j) **Swimming pools** and swimming pool covers.
- (k) Loss or damage by inherent defect, electrical or mechanical breakdown.
- (l) Damage to laptop computers. Unless specified on your **Schedule**.
- (m) Damage to spectacles, contact lenses and corneal lenses.
- (n) Our liability in respect of Valuables shall not exceed 20% of the Contents sum insured in any one period of insurance.
- (o) Handheld computer games and consoles limited to £500 / €500.
- (p) Damage to dentures, dental related items and hearing aids. (Hearing aids excluded unless specified on your **Schedule**).
- (q) Musical instruments.
- (r) Pollution.

##### 2 Breakage of Glass and Mirrors

Accidental breakage of mirrors, glass tops to furniture and freestanding ceramic hobs and fixed glass in furniture in the **Home or Holiday Home**.

##### 2

Limited to £1,000 / €1,000 in any one period of insurance.

## Section 2 - CONTENTS

### Accidental Damage Cover Extended to Tenants/Guests – Optional

Your Schedule tells You if this Section is in force.

#### We will pay for

##### 1 Accidental Damage to the Contents

Applicable only when property is occupied by tenants/guests.

#### We will not pay for

##### 1

- (a) Any loss, destruction or damage which is specifically excluded elsewhere in section 2 - Contents.
- (b) The cost of maintenance.
- (c) Damage caused by settlement or shrinkage of the **Buildings**.
- (d) Damage caused by subsidence or landslip.
- (e) Damage to personal effects and clothing.
- (f) Deterioration of food.
- (g) Damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets or any gradually operating cause.
- (h) Damage caused by faulty workmanship or defective design or the use of defective materials.
- (i) Loss or damage by inherent defect, electrical or mechanical breakdown.
- (j) **Swimming pools** and swimming pool covers.
- (k) Damage to laptop computers. Unless specified on your **Schedule**.
- (l) Damage to spectacles, contact lenses and corneal lenses.
- (m) Our liability in respect of **Valuables** shall not exceed 20% of the **Contents** sum insured in any one period of insurance.
- (n) Handheld computer games and consoles limited to £500 / €500.
- (o) Damage to dentures, dental related items and hearing aids. (Hearing aids excluded unless specified on your **Schedule**.)
- (p) Musical instruments.
- (q) Pollution.

## Section 3 - PERSONAL EFFECTS AND VALUABLES

Your Schedule tells You if this Section is in force.

### We will pay for

### We will not pay for

The amount of any Excess shown in your schedule.

Loss or damage listed under General Exclusions to Section 2.

#### A. Unspecified Valuables, Personal Effects and Clothing (away from home or holiday home)

For a **Holiday Home** accidental loss of or damage to Unspecified **Valuables**, Personal Effects, Clothing and Sports Equipment up to a maximum amount as shown on the **schedule** with any single item up to £1,000 / €1,000.

For a **Home** (permanent main residence abroad) accidental loss of or damage to Unspecified **Valuables**, Personal Effects, Clothing and Sports Equipment up to a maximum amount as shown on the **schedule** with any single item up to £2,500 / €2,500 and any single item of jewellery up to £5,000 / €5,000 unless otherwise shown in the **Schedule**.

#### A. Loss or damage to:

- (a) Compact discs, cassettes, or records worth more than £100 / €100 in total.
- (b) Sports equipment in the course of play.
- (c) Equipment and accessories for mountaineering, potholing, snow skiing, snow boarding, water skiing, parachuting, hang gliding, paragliding, windsurfing, sailboarding, surfboarding, skindiving and other watersports.
- (d) Credit cards.
- (e) Contact lenses or corneal lenses, spectacles.
- (f) Any mechanically propelled vehicles, motorcycles, trailers, caravans, boats, aircraft and their respective parts.
- (g) Loss other than by forcible and violent entry in respect of items kept in a car or commercial vehicle unless they are non visible from the exterior and stored in the boot or a concealed luggage compartment and the vehicle locked and, where applicable, the alarm installation activated.
- (h) Cover is limited to £1,000 / €1,000 for theft from any unattended motor vehicle per claim.
- (i) Mobile phones.
- (j) Laptop computers. Unless specified on your **Schedule**.
- (k) Loss or damage to pedal cycles:
  - (i) caused by electrical and/or mechanical fault or breakdown.
  - (ii) to tyres, lamps or other accessories unless the pedal cycle is lost or damaged at the same time.
  - (iii) while the pedal cycle is used for racing or is hired or lent to anyone.
  - (iv) by theft unless in a building or securely locked to an immovable object.
- (l) Handheld computer games and consoles limited to £500 / €500.
- (m) Damage to dentures, dental related items and hearing aids. (Hearing aids excluded unless specified on your **Schedule**).
- (n) Musical instruments.

#### B Personal Money

#### B

Loss of **Money** not reported to the Police within 24 hours of discovery.

Limited to £100 / €100 in any one period of insurance.

## Section 4 - EMERGENCY TRAVEL

Your Schedule tells You if this Section is in force.

### We will pay for

This Section is to cover, **subject to our prior agreement and approval**, the cost of one return air ticket to the insured **Home or Holiday Home** for **your** use, not exceeding £300 / €300 and the costs of a second return air ticket for a member of **your family**, not exceeding £300 / €300, plus the necessarily incurred costs of temporary accommodation and/or expenses in the event of the **Home or Holiday Home** being uninhabitable by any cause for where indemnity is provided under Section 1 and Section 2 of this policy, not exceeding £400 / €400.

The total cost of any claim under this Section shall not exceed £1,000 / €1,000 in any period of insurance.

#### Conditions

- (a) The estimated damage claim under Sections 1A or 2A will not be less than £1,500 / €1,500.
- (b) The loss or damage must be notified to us within 21 days of the date of loss.
- (c) All travel documents, hotel receipts and other documents to be retained by **you** and be the basis of claims settlement.
- (d) In the event of any air travel not being viable, the cost of a journey by road, rail or sea to the same limits may be substituted.

### We will not pay for

Any amount in excess of £1,000 / €1,000 in any period of insurance.  
Any emergency travel made without prior agreement with an Intasure representative.

## Section 5 - LIABILITY

### excluding Spain, France & Portugal\*

Your Schedule tells You if this Section is in force.

#### We will pay for

##### Special Note

For the purpose of this Section only, the Definition of **Policyholder/You/Your** shall include any person or persons who with **your** permission temporarily occupy the **Home or Holiday Home**.

##### The Cover

**You** will, subject to the Limit of Indemnity, be indemnified against all sums for which **You** may be legally liable to pay in respect of:-

- (a) accidental **bodily injury** to any person
- (b) accidental loss of or damage to Property not belonging to **You** or in **your** custody or control or any of **your** tenants or employees occurring on or about the **Home or Holiday Home**
- (c) death, **bodily injury** or disease of any domestic employee.

The maximum amount payable under this Section in respect of any one claim or series of claims arising out of any one event is defined in the **Schedule** and is in addition to costs and expenses incurred with our written consent.

#### We will not pay for

##### Exclusions

We shall not indemnify **You** against liability: -

- (a) which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- (b) for **bodily injury** to any person arising out of and in the course of employment or engagement by **You** or **Your Family** other than for solely private domestic duties where the maximum amount payable is £5,000,000 / €5,000,000
- (c) arising out of **your** employment profession or business other than letting of **your Home or Holiday Home**.
- (d) arising out of the ownership of land or buildings other than the **Home or Holiday Home** detailed in the **Schedule**.
- (e) for loss or damage to property belonging to **you, your family** or any third party, that is not included in the sum insured in **your Policy Schedule**.
- (f) arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms.
- (g) arising from the use ownership or possession of any mechanically propelled vehicle.
- (h) arising from pollution or contamination of any sort and however caused.
- (i) arising out of any incidents where **you** are entitled to indemnity under any other insurance except for the amount in excess of the limit payable (and for which payment has been agreed) under such other insurance.
- (j) any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and/ or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations however caused.
- (k) the ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.

\* See specific section for liability in these countries.

## Section 5 - LIABILITY

### excluding Spain, France & Portugal\*

Your Schedule tells You if this Section is in force.

#### 'Sudden and Unintended Pollution'

Although liability in respect of pollution is excluded in general terms from cover under this Policy, limited cover is provided by this Extension. Such cover is subject to all other provisions of this paragraph so far as they can be applied.

This section of the Policy is extended to cover liability at law of the **Policyholder** for damages and/or claimants costs in respect of accidental **bodily injury** or accidental damage to material property caused solely by:

#### **Pollution:**

which results from a sudden identifiable and unintended incident and such incident takes place in its entirety at an identified time and place during any one period of insurance. All pollution which arises out of any one incident shall be treated as having taken place at the time such incident takes place.

#### **Limit of Liability**

Our liability for all damages payable by **You** under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the **Schedule**.

#### **Contractual Liability and Indemnity to principal**

We will subject otherwise to the terms exceptions conditions and **endorsements** of this Policy indemnify **You** under any Section against liability in respect of **bodily injury** or loss or damage to Property as follows:

to the extent that any contract or agreement entered into by **You** with any **Principal** so requires We will:

- (a) indemnify **You** against liability assumed by **You**
- (b) indemnify the **Principal** in like manner to **You** in respect of the liability of the **Principal** arising out of the performance by **You** of such contract or agreement provided that:
  - (i) the conduct and control of claims is vested in Us
  - (ii) the **Principal** shall observe fulfil and be subject to the terms conditions and **endorsements** of this Policy so far as they can apply
  - (iii) the indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause.

Where any indemnity is provided to any **Principal** We will treat each **Principal** and **You** as though a separate Policy has been issued to each of them provided that nothing in this clause shall increase the liability of Us to pay any amount in respect of any one claim or during any one period of insurance in excess of the Limit of Indemnity.

#### **Indemnity to other persons**

In the event of **your** death **your** legal personal representative will be indemnified in respect of such liability incurred by **You**.

Any of **your** domestic servants will be indemnified in the same manner.

\* See specific section for liability in these countries.

## Section 5 - LIABILITY

### Spain

Your Schedule tells You if this Section is in force.

#### We will pay for

##### Special Note

For the purpose of this Section only, the Definition of **Policyholder/You/Your** shall include any person or persons who with **your** permission temporarily occupy the **Home or Holiday Home**.

##### The Cover

This Section insures **You** up to the Limit of Indemnity **your** legal liability to the public as per Section 1902 and subsequents of the Civil Code and Section 19 and subsequents of the Criminal Code which are lawfully demanded of **You** for loss or damage caused to third parties but limited to events occurring within the **Home or Holiday Home** or its confines and happening during the period of insurance.

##### Legal Defence

This Section covers **your** legal defence when legal actions are brought against **You** for loss or damage insured under this Section even if those actions lack any merit or are unjustified.

**Your** legal defence will be administered by Us and we will designate lawyers and solicitors.

**You** agree to provide all information co-operation or assistance required by Us granting the necessary powers of attorney.

With **your** prior agreement in criminal cases we can assume **your** defence.

If **You** are found guilty we will decide if appeal before the relevant higher court is appropriate or not.

However even if we deem the appeal inappropriate we can proceed to a higher court by preclusive reasons and will give notice of this decision immediately to **You**.

**You** will be free to continue with the appeal at **your** own expense and We will repay to **You** all expenses incurred should the appeal be successful.

If any conflict of interest should arise between Us in the event of a legal proceeding arising from our having to uphold interest contrary to those defending **You** We will duly inform **You** of this and will without prejudice fulfil the obligations necessary in the defence.

However **You** can choose between keeping us responsible for the legal handling of the defence or appointing another defence counsellor. In the latter case We are obliged to pay the fees incurred by counsel up to the amount stated in the **Schedule**.

In the event that the claim exceeds the Limit of Indemnity stated in the **Schedule** We will pay the legal expenses in the same proportion existing between the indemnity to be satisfied and the total amount of **your** liability in the claim.

##### Bail

We will pay the total amount for any bail requested of **You** arising from any loss or damage covered by this Section and up to the Limit stated in the **Schedule**.

#### We will not pay for

##### Exclusions

We shall not indemnify **You** against liability:

- (a) which attaches by reason of an agreement but which would not have attached in the absence of such agreement
- (b) for **bodily injury** to any person arising out of and in the course of employment or engagement by **You** or **Your Family** other than for solely domestic duties where the maximum amount payable is £5,000,000 / €5,000,000
- (c) arising out of **your** employment profession or business other than letting of **your Home or Holiday Home**
- (d) arising out of the ownership of land or buildings other than the **Home or Holiday Home** detailed in the **Schedule**
- (e) for loss or damage to property belonging to **you, your family** or any third party, that is not included in the sum insured in **your Policy Schedule**
- (f) arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms
- (g) arising from the use ownership or possession of any mechanically propelled vehicle
- (h) arising from pollution or contamination of any sort and however caused
- (i) arising out of any incidents where **you** are entitled to indemnity under any other insurance except for the amount in excess of the limit payable (and for which payment has been agreed) under such other insurance
- (j) any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations however caused
- (k) the ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.

## Section 5 - LIABILITY

### Spain

Your Schedule tells You if this Section is in force.

#### 'Sudden and Unintended Pollution'

Although liability in respect of pollution is excluded in general terms from cover under this Policy, limited cover is provided by this Extension. Such cover is subject to all other provisions of this paragraph so far as they can be applied.

This section of the Policy is extended to cover liability at law of the **Policyholder** for damages and/or claimants costs in respect of accidental **bodily injury** or accidental damage to material **property** caused solely by:

#### **Pollution:**

which results from a sudden identifiable and unintended incident and such incident takes place in its entirety at an identified time and place during any one period of insurance. All pollution which arises out of any one incident shall be treated as having taken place at the time such incident takes place.

#### **Limit of Liability**

Our liability for all damages payable by **You** under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the **Schedule**.

#### **Contractual Liability and Indemnity to Principal**

We will subject otherwise to the terms exceptions conditions and **endorsements** of this Policy indemnify **You** under any Section against liability in respect of **bodily injury** or loss or damage to **Property** as follows:

to the extent that any contract or agreement entered into by **You** with any **Principal** so requires We will:

- (a) indemnify **You** against liability assumed by **You**
- (b) indemnify the **Principal** in like manner to **You** in respect of the liability of the **Principal** arising out of the performance by **You** of such contract or agreement provided that:
  - (i) the conduct and control of claims is vested in Us
  - (ii) the **Principal** shall observe fulfil and be subject to the terms conditions and **endorsements** of this Policy so far as they can apply
  - (iii) the indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause.

Where any indemnity is provided to any **Principal** We will treat each **Principal** and **You** as though a separate policy has been issued to each of them provided that nothing in this clause shall increase the liability of Us to pay any amount in respect of any one claim or during any one period of insurance in excess of the Limit of Indemnity.

#### **Indemnity to other persons**

In the event of **your** death **your** legal personal representative will be indemnified in respect of such liability incurred by **You**.

Any of **your** domestic servants will be indemnified in the same manner.

## Section 5 - LIABILITY

### France

Your Schedule tells You if this Section is in force.

#### We will pay for

##### Special Note

For the purpose of this Section only, the Definition of **Policyholder/You/Your** shall include any person or persons who with **your** permission temporarily occupy the **Home or Holiday Home**.

##### The Cover

**You** will, subject to the Limit of Indemnity, be indemnified against all sums for which **You** may be legally liable to pay in respect of

- (a) accidental **bodily injury** to any person
- (b) accidental loss of or damage to **Property** not belonging to **You** or in **your** custody or control or any of **your** tenants or employees occurring on or about the **Home or Holiday Home**
- (c) death, **bodily injury** or disease of any domestic employee.

The maximum amount payable under this Section in respect of any one claim or series of claims arising out of any one event is defined in the **Schedule** and is in addition to costs and expenses incurred with our written consent.

##### 'Sudden and Unintended Pollution'

Although liability in respect of pollution is excluded in general terms from cover under this Policy, limited cover is provided by this Extension. Such cover is subject to all other provisions of this paragraph so far as they can be applied.

This section of the Policy is extended to cover liability at law of the **Policyholder** for damages and/or claimants costs in respect of accidental **bodily injury** or accidental damage to material **property** caused solely by:

Pollution:

which results from a sudden identifiable and unintended incident and such incident takes place in its entirety at an identified time and place during any one period of insurance. All pollution which arises out of any one incident shall be treated as having taken place at the time such incident takes place.

##### Limit of Liability

Our liability for all damages payable by **You** under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the **Schedule**.

#### We will not pay for

##### Exclusions

We shall not indemnify **You** against liability:

- (a) which attaches by virtue of an agreement but which would not have attached in the absence of such agreement
- (b) for **bodily injury** to any person arising out of and in the course of employment or engagement by **You** or **Your Family** other than for solely private domestic duties where the maximum amount payable is £5,000,000 / €5,000,000
- (c) arising out of **your** employment profession or business other than letting of **your Home or Holiday Home**
- (d) arising out of the ownership of land or buildings other than the **Home or Holiday Home** detailed in the **Schedule**
- (e) for loss or damage to **property** belonging to **You, your family** or any third party, that is not included in the sum insured in **your Policy Schedule**
- (f) arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms
- (g) arising from the use ownership or possession of any mechanically propelled vehicle
- (h) arising from pollution or contamination of any sort and however caused
- (i) arising out of any incidents where **You** are entitled to indemnity under any other insurance except for the amount in excess of the limit payable (and for which payment has been agreed) under such other insurance
- (j) any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and/ or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations however caused
- (k) the ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.

## Section 5 - LIABILITY

### France

Your Schedule tells You if this Section is in force.

#### Contractual Liability and Indemnity to Principal

We will subject otherwise to the terms exceptions conditions and **endorsements** of this Policy indemnify **You** under any Section against liability in respect of **bodily injury** or loss or damage to **Property** as follows:

to the extent that any contract or agreement entered into by **You** with any **Principal** so requires We will: -

- (a) indemnify **You** against liability assumed by **You**
- (b) indemnify the **Principal** in like manner to **You** in respect of the liability of the **Principal** arising out of the performance by **You** of such contract or agreement provided that:
  - (i) the conduct and control of claims is vested in us
  - (ii) the **Principal** shall observe fulfil and be subject to the terms conditions and **endorsements** of this Policy so far as they can apply
  - (iii) the indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause.

Where any indemnity is provided to any **Principal** We will treat each **Principal** and **You** as though a separate Policy has been issued to each of them provided that nothing in this clause shall increase the liability of Us to pay any amount in respect of any one claim or during any one period of insurance in excess of the amount stated in the Limit of Indemnity.

#### Indemnity to other persons

In the event of **your** death **your** legal personal representative will be indemnified in respect of such liability incurred by **You**.

Any of **your** domestic servants will be indemnified in the same manner.

The under mentioned extension is applicable only to French properties, at the premises specified in the **Schedule** and up to but not exceeding the sum insured specified in the **Schedule**.

#### Tenant's Risk

The financial consequences of the liability which the **insured** may incur as tenant, in respect of material damage by fire or explosion, under Articles 1382 to 1384 and 1732 to 1735 of the Civil Code.

#### Neighbour's and third party risks

The financial consequences of the liability which the **insured** may incur as under Articles 1382 to 1384 of the Civil Code for any material damage to **property** of neighbours and third parties resulting from fire or explosion originating in the premises insured or containing the insured **property**.

## Section 5 - LIABILITY

### Portugal

Your Schedule tells You if this Section is in force.

#### We will pay for

##### Special Note

For the purpose of this Section only, the Definition of the **Policyholder/You/Your** shall include any person or persons who with **your** permission temporarily occupy the **Home or Holiday Home**.

##### The Cover

**You** will, subject to the Limit of Indemnity be indemnified against all sums for which **You** may be legally liable to pay in respect of:

- (a) accidental **bodily injury** to any person
- (b) accidental loss of or damage to **Property** not belonging to **You** or in **your** custody or control or any of **your** tenants or employees occurring on or about the **Home or Holiday Home**
- (c) death, **bodily injury** or disease of any domestic employee.

The maximum amount payable under this Section in respect of any one claim or series of claims arising out of any one event is defined in the **Schedule** and is in addition to costs and expenses incurred with our written consent.

##### 'Sudden and Unintended Pollution'

Although liability in respect of pollution is excluded in general terms from cover under this policy, limited cover is provided by this Extension. Such cover is subject to all other provisions of this paragraph so far as they can be applied.

This section of the Policy is extended to cover liability at law of the **Policyholder** for damages and/or claimants costs in respect of accidental **bodily injury** or accidental damage to material **property** caused solely by:

##### Pollution:

which results from a sudden identifiable and unintended incident and such incident takes place in its entirety at an identified time and place during any one period of insurance. All pollution which arises out of any one incident shall be treated as having taken place at the time such incident takes place.

##### Limit of Liability

Our liability for all damages payable by **You** under this Section to any claimant or number of claimants in respect of any one claim or all claims or a series arising out of one original cause shall not exceed the amount specified in the **Schedule**.

#### We will not pay for

##### Exclusions

We shall not indemnify **You** against liability: -

- (a) which attaches by virtue of an agreement but which would not have attached in the absence of such agreement
- (b) for **bodily injury** to any person arising out of and in the course of employment or engagement by **You** or **Your Family** other than for solely private domestic duties where the maximum amount payable is £5,000,000 / €5,000,000
- (c) arising out of **your** employment profession or business other than letting of **your Home or Holiday Home**
- (d) arising out of the ownership of land or buildings other than the **Home or Holiday Home** detailed in the **Schedule**
- (e) for loss or damage to **property** belonging to **you**, **your family** or any third party, that is not included in the sum insured in **your Policy Schedule**
- (f) arising in connection with the use ownership or custody of firearms (including handguns, shotguns, air rifles and air pistols) and all or any ammunition for such firearms
- (g) arising from the use ownership or possession of any mechanically propelled vehicle
- (h) arising from pollution or contamination of any sort and however caused (i) arising out of any incidents where **you** are entitled to indemnity under any other insurance except for the amount in excess of the limit payable (and for which payment has been agreed) under such other insurance
- (j) any condition which is directly or indirectly related to HIV (Human Immunodeficiency Virus) and/ or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations however caused
- (k) the ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.

## Section 5 - LIABILITY

### Portugal

Your Schedule tells You if this Section is in force.

#### Contractual Liability and Indemnity to principal

We will subject otherwise to the terms exceptions conditions and **endorsements** of this Policy indemnify **You** under any Section against liability in respect of **bodily injury** or loss or damage to **Property** as follows:

to the extent that any contract or agreement entered into by **You** with any **Principal** so requires We will:

- (a) indemnify **You** against liability assumed by **You**
- (b) indemnify the **Principal** in like manner to **You** in respect of the liability of the **Principal** arising out of the performance by **You** of such contract or agreement provided that:
  - (i) the conduct and control of claims is vested in Us
  - (ii) the **Principal** shall observe fulfil and be subject to the terms conditions and **endorsements** of this Policy so far as they can apply
  - (iii) the indemnity shall not apply to liability in respect of liquidated damages or under any penalty clause.

Where any indemnity is provided to any **Principal** We will treat each **Principal** and **You** as though a separate Policy has been issued to each of them provided that nothing in this clause shall increase the liability of Us to pay any amount in respect of any one claim or during any one period of insurance in excess of the amount stated in the Limit of Indemnity.

#### Indemnity to other persons

In the event of **your** death **your** legal personal representative will be indemnified in respect of such liability incurred by **You**.

Any of **your** domestic servants will be indemnified in the same manner.

## SPECIAL CONDITION - EARTHQUAKE

### Turkey

#### Compulsory Earthquake Cover

For property in Turkey the **insured** must purchase The Turkish Compulsory Earthquake cover. This policy insures only the portion of risk above the cover provided by the The Turkish Compulsory Earthquake Cover. The compulsory cover varies with location, type and size of building. In case of loss the compulsory Earthquake Cover limits is deducted from the building limits in this policy.

The building to be covered must have a Steel Concrete Carcass.

# SPECIAL CONDITION - 'CONSORCIO'

## Spain

### 1. PRE-CONTRACTUAL DISCLOSURE CLAUSE (SPAIN)

In accordance with sections 81, 53, 60 and concordant sections of the Act 30/1995, of 8th November on Ordination and Supervision of Private Insurance, the insurer from whom cover has been requested, states:

- (a) That the insurance contract will be transacted on a freedom of services basis with Amlin plc, St Helen's, 1 Undershaft, London, EC3A 8ND, England.
- (b) That the Member State in charge of controlling the insurers' activities is the United Kingdom and the Authority in charge of controlling the insurers' activities is the "Financial Services Authority", registered at 25 The North Colonnade, Canary Wharf, London E14 5HS, England.
- (c) That the applicable laws will be the Act 50/1980 of 8th October on Insurance Contracts and the Act 30/1995 of 8th November on Ordination and Supervision of Private Insurance and related subordinate legislation.

That the arrangements for disputes and complaints will be the following:

- i) Internal arrangements.

Any enquiry or complaint should be addressed in the first instance to **Your** Agent. If **You** are not satisfied with the way a complaint has been dealt with, **You** may ask the Insurance Ombudsman to review **Your** case without affecting **Your** legal rights. The address is:

The Insurance Ombudsman Bureau  
South Quay Plaza, 183 Marsh Wall  
London E14 9SR  
Telephone: 0845 600 6666

If **You** contact them or the Insurer, please quote the policy number shown in the **Schedule**.

- ii) External Arrangements.

In the event of a dispute, **You** may bring a claim before the Court of first instance corresponding to **Your** domicile under section 24 of the Insurance Contracts Act. Similarly, **You** may voluntarily submit a dispute to arbitration in accordance with the terms of section 31 of the Spanish Law for the protection of Consumers and Users and related subordinate legislation, without prejudice to the provisions of the Arbitration Law in the event that the parties submit any dispute to the decision of one or more arbitrators. In addition, and without prejudice to any action brought before a court of Law, **You** may bring a claim by virtue of section 62 of the Act on Ordination and Supervision of Private Insurance,

before the Directorate General of Insurance if it is considered that the Insurer has used abusive practices or has prejudiced any of their rights deriving from the insurance contract.

### 2. EXCLUSION OF LOSSES ARISING FROM EXTRAORDINARY EVENTS

The Insurer does not cover Damage caused by extraordinary flood, tsunami, unusual cyclonic storms; falling astral bodies or meteorites; acts of terrorism, riot or civil commotion; acts of the armed forces or state security services in peace time.

**You** are insured against Damage caused by these events by the "Consortio de Compensación de Seguros" as explained in paragraph 3 below. If the indemnity **You** receive from the Consortio is less than what the Insurer would have paid had this Clause not been in force, the Insurer will pay **You** the difference.

### 3. CLAUSE OF COMPENSATION BY THE CONSORCIO DE COMPENSACION DE SEGUROS FOR LOSSES ARISING FROM EXTRAORDINARY EVENTS

In accordance with articles 6 and 8 of the Consortio de Compensación de Seguros's Legal Statute, which was enacted by article four of Law 21/1990, of December, 19th (Official Gazette December 20th), the **policyholder** of insurance contracts that must insert the charge in favour of the aforesaid Public Entity, and that are mentioned in article 7 of the same Legal Statute, have the faculty to contract the cover of extraordinary risks with any Insurance Entity which fulfil the conditions required by the legislation in force.

Compensations deriving from losses arising from extraordinary risks taking place in Spain and affecting to risks located in Spain, and also, but only for personal insurance, extraordinary risks taking place abroad when the **policyholder** resides habitually in Spain, will be paid by the Consortio de Compensación de Seguros if the **policyholder** has paid, in turn, the relevant charges to the Consortio de Compensación de Seguros and provided that one of the following circumstances apply:

- (a) The extraordinary risk that is covered by the Consortio de Compensación de Seguros is not covered by any insurance Policy taken out by the Insurance Entity.
- (b) Although the risk is covered by the said Policy, the obligations of the Insurance Entity cannot be fulfilled because the Entity is declared insolvent by a Court or because, the insurer being under an insolvency proceedings, the Entity is subject to an audited winding up process or involved in a winding up process controlled by the Consortio de Compensación de Seguros.

The Consortio de Compensación de Seguros will act in accordance with the aforementioned Legal Statute (amended

by Law 30/1995 of Ordination and Supervisión of Private Insurance, of 8th November 1995; by Financial Law 44/2002 of 22nd November, by Law 34/2003 of 4th November of Modification and Adaptation to the European regulation on private insurance and by Insolvency Law 22/2003 of 9th July), in accordance with Law 50/1980 of Insurance Contract of 8th October 1980; Royal Decree 300/2004 of 20th February of extraordinary risks regulation and other complementary regulation.

### A SUMMARY OF LEGAL RULES

#### 1 Extraordinary events covered

The following will be extraordinary events:

- (a) The following natural phenomenon: earthquakes and tidal waves, extraordinary floods (including sea dashing), volcanic eruptions, unusual cyclonic activities (including extraordinary winds of more than 135 km/h and twisters), and the fall of astral bodies or meteors.
- (b) Violent acts resulting from terrorism, rebellion, sedition, insurrection, and popular tumult.
- (c) Events or acts of the Military Forces or State Securities Bodies in peace time.

#### 2 Excluded Risks

In accordance with article 6 of the Regulation on Extraordinary Risks, the following damage or losses will not be compensated by the Consorcio de Compensación de Seguros:

- (a) Those which do not give rise to compensation under Insurance Contract Law.
- (b) Those suffered by people or goods which are covered by other insurance contracts different from the one containing the compulsory charge in favour of the Consorcio de Compensación de Seguros.
- (c) Those caused by a fault or defect of the insured item or its evident lack of maintenance.
- (d) Those caused by armed conflicts, though they are not preceded by a formal declaration of war.
- (e) Those arising from nuclear energy despite the provisions of Law 25/1964 of 29th April. Notwithstanding the foregoing, it will be included direct damage in insured nuclear installations, when the damage comes from extraordinary risks affecting the installation itself.
- (f) Those caused by the simple action of time, and in the event of goods totally or partially dived, those caused by the simple action of waves or ordinary undercurrents.
- (g) Those caused by natural phenomenon different to the natural phenomena referred to in article 1 of the Regulation on Extraordinary risks, in particular

those caused by the increase of the subsurface level, hillside's movement, ground sliding or settlement movements, rocks' landslide and similar phenomena, save if the damage are caused manifestly by the action of the rainwater causing simultaneously a situation of extraordinary flood in the area.

- (h) Those caused by tumult acts in the course of public meetings and demonstrations further to the Ley Orgánica 9/1983, de 15 de Julio, as well as during legal strikes, except if the above acts could be qualified as extraordinary risks under section 1 of the regulation of extraordinary risks.
- (i) Those caused by acts of bad faith on the part of the **policyholder**.
- (j) Those arising from losses occurred within the waiting period set out in article of the Regulation on Extraordinary Risks
- (k) Those occurring before the payment of the first premium or when, in accordance with the Insurance Contract Law, the cover of the Consorcio de Compensación is suspended or the insurance contract is extinguished due to the lack of payment of premiums.
- (l) Those indirect damage or losses arising from direct or indirect damage different from the "loss of profits" as per defined and limited by the regulation of extraordinary risks. In particular any damage or losses arising from power cuts or alteration in the external power supply, gas, fuel-oil, gas-oil or other fluids is not covered, nor damage or indirect losses different to those mentioned in the preceding paragraph, although the alterations arise from causes which are included in the extraordinary risks cover.
- (m) Those considered by the Government to be a national calamity or catastrophe given their magnitude or importance.

#### 3 Deductible

In the case of direct damage, the deductible will be 7% of the amount of the damage to be compensated caused by the loss. However, this deductible will not apply to damage affecting vehicles insured under motor insurance policies, household and community flat owners.

In the case of loss of profits, the deductible will be identical, in time or amount, as the deductible set out in the original Policy for damage arising from ordinary loss of profits. If several deductibles covering loss of profits exist, the rules applying in the main coverage of the original Policy will apply.

#### 4 Extension of the cover

Agreements of facultative inclusion in the ordinary policy

The Consorcio de Compensación de Seguros will indemnify on a compensation basis, damage arising from extraordinary

## SPECIAL CONDITION - 'CONSORCIO'

### Spain

events occurred in Spain and affecting to risks located in Spain. Whenever the following clauses are contained in the ordinary Policy: first risk insurance (partial value, with limit of indemnity, agreed value, other policies with derogation of the proportional rule); replacement value insurance; floating capital insurance; capital automatic revaluation insurance; margin clause insurance; or capital compensation clause between the several sections of the Policy, or between the continent and the content; those insurance methods will also apply to the compensation of losses arising from extraordinary events in the same terms, and to the same assured goods and sum stated in the ordinary Policy. Notwithstanding the foregoing, the Consorcio de Compensación de Seguros will apply, in any event, only for direct damage, the compensation of capitals in a Policy between the relevant continent and content.

These clauses cannot be included in the extraordinary risks coverage without they being included in the ordinary Policy.

#### 5 Underinsurance and overinsurance

If at the occurrence date of the loss due to an extraordinary event, the total value sum insured is inferior to the value of the insured interest, the Consorcio de Compensación de Seguros will indemnify the damage, in the same proportion in which the sum insured covers the insured interest. In this respect, the capitals fixed for the affected goods will be taken into account, despite they are in different policies, with compulsory charge in favour of the Consorcio de Compensación de Seguros, always provided that the policies are in force and within the Policy period. The foregoing will be made separately and independently for the cover of direct damage and loss of profits.

Notwithstanding the above, policies covering own motor damage, the cover of extraordinary risks by the Consorcio de Compensación de Seguros will guarantee the total insurable interest although the ordinary Policy only does it partially.

If the sum insured markedly exceeds the value of the interest, the effectively caused damage will be indemnified.

#### B. PROCEDURE TO BE FOLLOWED IN CASE OF LOSS TO BE COMPENSATED BY THE CONSORCIO DE COMPENSACION DE SEGUROS

In case of loss, **You** or **Your** legal representatives must

- (a) Notify, within the maximum period of seven days from the date in which the loss is known, the occurrence of the loss to the relevant Regional Delegation of the Consorcio, depending on the place of the occurrence. The notification will be made either directly or through the insurer of the ordinary Policy or through the insurance intermediary. The notification will be made in the approved form, which will be available in the Consorcio's website ([www.consorseguros.es](http://www.consorseguros.es)) or in its offices or in the insurer's offices. The following documents will be enclosed:
  - Photocopy of the DNI/NIF of the receiver of the indemnity.
  - Photocopy of the general and particular conditions of the Policy (individual or collective), its appendixes or **endorsements**, if any.
  - Photocopy of the premium receipt in force at the occurrence date showing clearly the commercial premium and charge paid to the Consorcio de Compensación de Seguros.
  - Details of the bank in which the indemnity will be paid, including Bank's number, branch's number, control number and account number (account number, 20 numbers) as well as the bank's address.
- (b) Any trace or vestige of the loss must be kept to assist the loss adjuster's job and, if this is absolutely impossible, to submit any documentation evidencing the damage such as photographs, deeds, video cassettes or official certificates. Also, any invoice relating to the affected goods whose destruction cannot be delayed must be kept.
- (c) Adopt any necessary measure to reduce the damage as well as to avoid new damage or disappearances which would be the **insured's** responsibility.

To clarify any doubt that may arise regarding the procedure to be followed, the Consorcio de Compensación de Seguros has the following telephone number: +34 902 222 665.

### 1 Natural Catastrophe Cover

The Natural Catastrophe perils are covered by this insurance in accordance with French law 82-600 (13 July 1982)

This insurance is extended to cover damage caused directly by the exceptional intensity of a natural agent such as earthquake, volcanic eruption, avalanche, landslip, subsidence, flood or mudslide. This clause applies only to losses caused by an event which is declared a natural catastrophe by an Inter-ministerial Decree published in the Official Gazette of the French Republic. The cover provided by this clause is in accordance with the legal regulations in force on the day of the loss and is subject to all terms and conditions of this insurance, except as amended by this clause.

#### Excess

We do not cover the amount of the compulsory excess or the **excess** shown in the **schedule** if this is more. The amount of the compulsory excess applicable to the Natural Catastrophe cover is set by law and was €380 at 1 January 2005. It may vary over time and the amount applicable at the time of the loss will be deducted from any claim payment.

#### Basis of Settlement

**Your** claim for damage under this clause will be calculated in accordance with the basis of settlement for this insurance. In no event will we pay more than the amount insured. We will deduct from its settlement an amount which is set by law and which **you** must bear yourself. **You** undertake not to insure this amount elsewhere.

#### Notice of Loss

**You** must notify us of any damage which may result in a claim under this clause as soon as **you** become aware of it and at the latest within 10 days after publication of the Inter-ministerial Decree stating that a natural catastrophe has occurred.

In the event of loss, if **you** have taken out more than one policy which covers physical damage caused directly by the exceptional intensity of a natural agent, **you** must tell us about such policies within the 10-day period mentioned above. **You** must submit **your** claim to the insurer of **your** choice within the same period.

### Claim Payment

We undertake to pay **you** the amount due under this clause within 3 months from either the date on which **you** gave us the estimate of the damage or the date of publication of the Inter-ministerial Decree stating that a natural catastrophe has occurred, whichever is the later. If we do not, the amount due will bear interest at the statutory rate from the end of this period, unless our failure to pay is accidental or due to circumstances beyond our control.

### 2 Tenant's Risk in Respect of French Properties Only

This policy is extended to include:

The financial consequences of the liability to **your** landlord which **you** may incur as tenant of the insured **property** in respect of material damage by fire, explosion or water damage, under Articles 1382 to 1384 and 1732 to 1735 of the civil code up to (appropriate LIMIT as below) any one loss.

### 3 Neighbour's and Third Party Risks in Respect of French Properties Only

This policy is extended to include:

The financial consequences of the liability which **you** may incur under Articles 1382 to 1384 of the Civil Code for any material damage to **property** of neighbours and third parties resulting from a fire, explosion or water damage originating in the premises insured or containing the insured **property** up to £/€2,000,000 any one loss.

### 4 Technological Catastrophes

The Technological Catastrophe perils are covered by this insurance in accordance with French law 2003-699 (30 July 2003). This insurance is extended to cover damage caused by an event which is recognised as a Technological Catastrophe by the competent government authority.

# GENERAL CONDITIONS

Applicable to the Policy in its entirety

## GENERAL CLAIMS CONDITIONS

### 1 Action by the Insured

In the event of any loss or damage the **insured** shall:

- (a) Notify the insurers immediately, or at most within 21 days of discovery.
- (b) Notify police authorities immediately of any malicious damage/theft or within 24 hours of discovery or knowledge of same.
- (c) Undertake all steps to minimize the damage and prevent further damage occurring.
- (d) Provide to insurers; (i) Full information concerning the damage/loss occurs;
  - (ii) All proofs and information made to the claim as may be required/requested;
  - (iii) If requested a statutory declaration of the truth of the claim;
  - (iv) Allow any third party as required by the insurer access to the property and/or full information regarding the loss or damage.

### 2 Fraud

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by **you** or anyone acting on **your** behalf to obtain any benefit under this Policy, or if any loss destruction or damage be occasioned by **your** wilful act or with **your** connivance, all benefit under this Policy shall be forfeited.

### 3 Misdescription

This Policy shall be made void in the event of misrepresentation or non-disclosure of any material particular.

### 4 Arbitration

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force. Where any difference is by this Condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against us. (This Condition does not apply to Section 3 - Liability).

## GENERAL CONDITIONS

### 1 Cancellation

We may cancel this Policy or any part thereof by sending 14 days' notice by letter to **you** at **your** last known address. **You** shall thereupon become entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance. Where a claim has been made during the current period of insurance no refund or credit of premium will be due.

### 2 Instalment/Direct Debit

If **You** pay **Your** premium by Direct Debit and there is any default in payment We may cancel the Policy by giving notice in accordance with Condition 1 - Cancellation. However, no refund or credit of premium will be due when cancellation takes place in these circumstances.

Where a claim has been made during the current period of insurance the full annual premium will still be payable despite cancellation of cover and We reserve the right to deduct this from any claim payment. In any event a due proportion of the premium and administration charge shall be payable for the period of cover provided.

### 3 Conditions Precedent

The due observance of the terms, provisions, conditions and **endorsements** of this Policy by **you** in so far as they relate to anything to be done or complied with by **you** and the truth of the statements and answers and information supplied on or in connection with the said proposal shall be a condition precedent to our liability to make any payment under this Policy.

### 4 Other Insurances

- (a) Section 1 - Buildings and Section 2 - Contents  
If at the time of any damage resulting in a loss under these Sections there be any other insurance effected by **you** or on **your** behalf covering such loss or any part of it, our liability hereunder shall be limited to our rateable proportion of such loss.
- (b) Section 3 - Liability  
If the liability which is the subject of a claim under this Section is or would but for the existence of this Section be insured under any other insurance we shall not be liable under this Section except to the extent of any excess beyond the amount payable under such other insurance had this Section not been effected.

### 5 Reasonable Precautions

**You** shall at all times take reasonable precautions necessary to avoid or reduce any loss.

### 6 Protection Maintenance

Any protections provided for the safety of the insured **property** shall be maintained throughout the currency of this insurance and shall be in use at all times when the **Home or Holiday Home** is left unattended.

### 7 Material Facts

**You** must notify us immediately of any alterations in risk which materially affect this insurance.

## We will not pay for

### 1 Radioactive Contamination

Any expense, consequential loss, legal liability or any loss or damage to **property** directly or indirectly arising from:

- (a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

### 2 Sonic Bangs

Any loss, destruction or damage directly occasioned by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

### 3 War

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

### 4 Terrorism

Harm or damage to life or to property (or the threat of such harm or damage) by nuclear and/or chemical and/ or biological and/or radiological means resulting directly or indirectly from or in connection with Terrorism regardless of any other contributing cause or event. Terrorism is defined as any act or acts including but not limited to:

- (a) the use or threat of force and/or violence and/or
- (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/ or biological and/or radiological mean caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political religious ideological or similar purposes.

- 5 Any action taken in controlling preventing suppressing or in any way relating to (a) or (b) above.

### 6 Property Ownership

The policy excludes loss and/or damage caused to the **property** and any contents as a direct result of any dispute over any ownership of the **property**.

# SETTLEMENT OF CLAIMS

## BUILDINGS

We will at our option pay the cost of repair or replacement, subject to repair or rebuilding being carried out provided that, at the time of loss or damage, the Sum Insured is not less than the rebuilding cost and the **Buildings** are in good repair.

The rebuilding cost is the cost of rebuilding the **Buildings** in the same size and style and condition as when new, including the additional costs described in paragraphs C and D of this Section 1.

The total amount payable under paragraphs A and B will not exceed the Sum Insured.

If the **Buildings** are not in good repair or if repair or replacement is not carried out we will at our option:

- (a) Pay the cost of repair or replacement less a deduction for wear and tear and depreciation.
- or**
- (b) Pay for the reduction in market value caused by the loss or damage.

The Sum Insured will not be reduced by the amount of any claim.

### Underinsurance

If the Sum Insured is less than the rebuilding cost we will only pay the same proportion of the loss or damage as the Sum Insured bears to the full rebuilding cost.

For example, if the Sum Insured represents only one half of the rebuilding cost we will only pay for one half of the amount lost or damaged.

This provision will not be applied where:

- (a) The total claim does not exceed £500 / €500.
- (b) At the time of a claim the Sum Insured represents more than 85% of the full rebuilding cost and subject to **you** re-valuing the Sum Insured thereafter.
- (c) Cover is provided in addition to Community Insurance.

### Matching Items

We will not pay the cost of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature colour or design when Damage occurs within a clearly identifiable area or to a specific part.

### Total Loss

In the case of a total loss, three estimates would be taken to rebuild the **property** as detailed on the policy **Schedule** under the limits of the total Sum Insured stated on the **Schedule** and commensurate with the property description provided. Where the insured property is part of multiple properties (blocks of flats) and no communal insurance cover (represented by the criteria of endorsement HH912) is in place the underwriter will award a cash equivalent based on the insured proportion of the total rebuild costs. This would be at the sole discretion of the underwriter.

## CONTENTS – Personal Effects and Valuables

We will at our option pay the cost of repair or for replacement as new provided that, at the time of loss or damage, the Sum Insured is not less than the full replacement cost.

The full replacement cost is the cost of replacing all **Contents** as new less an amount for wear, tear and depreciation on clothing and household linen.

In respect of any one claim We will not pay more than:

- (a) The Sum Insured as stated on **Your Schedule**.
- (b) Our liability in respect of **Valuables** shall not exceed 20% of the **Contents** sum insured in any one period of insurance.
- (c) The **Single Article Limit** of £3,000 / €3,000 for items of **Contents** within the **Holiday Home** unless otherwise shown in the **Schedule**.
- (d) The **Single Article Limit** of £1,000 / €1,000 for **Personal Effects** and **Valuables** covered, under section 3, whilst away from the **Holiday Home**.
- (e) The **Single Article Limit** of £10,000 / €10,000 for items of **Contents** within the **Home** (permanent main residence abroad) unless otherwise shown in the Schedule.
- (f) The **Single Article Limit** of £5,000 / €5,000 per item of jewellery and £2,500 / €2,500 any other item for **Personal Effects** and **Valuables** covered, under section 3, whilst away from the Home (permanent main residence abroad), unless otherwise shown in the **Schedule**.

The Sum Insured will not be reduced by the amount of any claim.

### Underinsurance

If the Sum Insured is less than the full replacement cost We will only pay the same proportion of the loss or damage as the Sum Insured bears to the full replacement cost.

For example, if the Sum Insured represents only one half of the full replacement cost We will only pay for one half of the amount lost or damaged.

This provision will not be applied where:

- (a) The total claim does not exceed £500 / €500
- (b) At the time of a claim the Sum Insured represents more than 85% of the full replacement cost and subject to **You** re-valuing the Sum Insured thereafter.

### Matching Items

We will not pay the cost of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature colour or design when Damage occurs within a clearly identifiable area or to a specific part.

## GENERAL

### 1 Loss of or Damage to Property

In the event of loss of or damage to Property likely to result in a claim **you** must:

- (a) Immediately report to the police any theft, malicious damage, vandalism or loss of Property
- (b) Notify us by telephone or letter without unnecessary delay
- (c) At **your** expense provide full details of the claim within 30 days
- (d) Supply us with full details of the claim within 30 days
- (e) Take all reasonable steps to minimize loss or damage and take all practical steps to recover lost property and discover any guilty person.

### 2 Legal Liability

In the event of any accident or incident likely to result in a legal liability claim **you** must:

- (a) Advise us immediately and as soon as possible provide full written details and assistance as requested by us.
- (b) Immediately send to us any letter, writ, summons or other legal document issued against **you** and **your family**.
- (c) Not negotiate, pay, settle, admit or deny any claim without our written consent.

### 3 Our Rights

In the event of a claim we may:

- (a) Enter into and inspect any building where loss or damage has occurred and take charge of any damaged Property. No Property may be abandoned to us.
- (b) Take over and control any proceedings in **your** name for our benefit to recover compensation from any source or defend proceedings against **you**.

### 4 Recovery of Lost or Stolen Property

If any lost or stolen Property is recovered **you** must let us know as soon as reasonably possible by recorded delivery.

If the Property is recovered before payment of the claim **you** must take it back and we will then pay for any damage.

If the Property is recovered after payment of the claim it will belong to us but **you** will have the option to retain it and refund any claim payment to us.

### 5 Governing Law

There is a choice of law for this insurance, but unless We agree otherwise English Law applies.

## ENDORSEMENTS

The **endorsements** shown below, only apply to **Your** Policy if the endorsement number is specified in **Your** Policy **Schedule** and they are subject to the terms, conditions and limitations of this Policy.

### HH907 SECURITY ENDORSEMENT (STANDARD)

Will not pay for loss or damage unless:

(a) Whenever the **Home or Holiday Home** is left unattended or

#### **Unoccupied Exit doors**

The final exit door is fitted with and is in operation a:

- mortice deadlock **or**
- cylinder rim lock **or**
- multi-point locking system

#### **Doors**

All other external doors (excluding patio doors) and any access doors from adjoining or integral garages are fitted with and are in operation either:

- a mortice deadlock **or**
- cylinder rim lock **or**
- multi-point locking system **or**
- security bolts fitted top and bottom

#### **Patio doors**

Sliding patio doors are fitted with and are in operation either:

- key-operated sliding door locks top and bottom **or**
- deadlock or catches securing into the frame operated by an internal handle **or**
- any internal patio door lock, or key operated lock mounted internally on the central rails

#### **Windows**

All ground floor, basement and accessible upper floor windows are fitted with and are in operation:

- lever operated window locks **or**
- catches **or**
- shutters **or**
- metal grilles embedded into the wall

### HH908 SECURITY ENDORSEMENT (OVER-RIDER)

The Security Endorsement HH907 is set aside in consideration of the alternative security as advised either in the original Proposal Form or in correspondence either from the **Policyholder** or the placing Broker. Although the wording has been amended it is incumbent upon the **insured** to maintain the security in a good working order and to advise us if any major changes take place in the future.

### HH909 SECURITY ENDORSEMENT (EIGHT WEEKS SET ASIDE)

The Security Endorsement HH907 will be set aside for a period of eight weeks from inception or the renewal date to enable the **Policyholder** to arrange for the required security to be installed.

### HH910 EARTHQUAKE EXCLUSION

We do not cover loss or damage caused by earthquake or volcanic eruption.

### HH912 COMMUNAL AREAS

The policy is extended in respect of the **insured's** proportion to include all commercial areas, common parts and community swimming pools attached to the block of apartments or properties to which the **complex** allows legitimate access. Any commercial premises/activities that are included under the HH912 endorsement are protected under the Property Owner's Liability. Public and employer's liability for the commercial activities is expressly excluded.

### HH913 SUBSIDENCE, HEAVE & LANDSLIP

**Your** policy is extended to include damage caused by subsidence or heave of the site on which the **buildings** stand, or landslip.

We will not pay for:

- (a) The first £1,000 / €1,000 of any claim
- (b) Damage resulting from coastal or river erosion
- (c) Damage resulting from defective design, faulty workmanship or the use of defective materials

- (d) Damage resulting from demolition, alteration or repair to the **Buildings**
- (e) Damage resulting from the bedding down of new structures or settlement of made-up ground
- (f) Damage resulting from the movement of solid floors unless the foundations beneath the external walls of **your Home or Holiday Home** are damaged at the same time
- (g) Damage to paths, drives, terraces, patios, walls, gates, fences, **swimming pools** and tennis courts unless the foundations beneath the external walls of the **Home or Holiday Home** are damaged by the same cause, and at the same time
- (h) Diminution of market value.

### HH915 PEDAL CYCLES

Excludes:

Loss or damage while being used for track racing or trade purposes. Theft unless in a building or securely locked to an immovable object. Loss of or damage to accessories unless caused by an accident to the pedal cycle or unless the pedal cycle is stolen or destroyed by fire at the same time.

### HH916 STILLAGE CLAUSE

It is warranted that in respect of items stored or contained in the basement area or underground garage of the premises that they are stored at least 15cm off the floor. Any exposed water pipes in the basement area or underground garage are suitably lagged. The lagged requirement does not apply to Brazil, Cape Verde, Croatia, Cyprus, Egypt, Gibraltar, Greece, Italy, Malta, Monaco, Montenegro, Morocco, Portugal, South Africa, Spain, Thailand, Tunisia, Turkey, UAE.

### HH917 LONG TERM LETS AND INVESTMENT PROPERTIES

Subject to the exclusion of Section 1B Loss of Hiring Charges other than confirmed Holiday Lets.

### HH918 MACHINERY LIABILITY

In consideration of cover being extended to include a golf buggy, garden tractor or pedal cycle, Section 5 - Liability Exclusion (g) is deleted and further that the limit of indemnity extends beyond the confines of the property, but not beyond the territorial limit of the country in which the property is situate. In respect of France liability is excluded.

### HH920 CO-INSURANCE

Our liability is limited to a proportion of each and every claim and it is a condition that the remaining proportion of each and every claim shall remain the uninsured responsibility of the **Policyholder** as defined in the **Schedule**.

### HH921 OBSOLETE BUILDINGS

The **Buildings** insured by this policy are to be treated as obsolete and the settlement of claims shall be on the basis of:

1. The cost of purchasing a similar building plus, if insured, an allowance for the removal of debris **or**
2. The cost of erecting a modern building providing comparable facilities to the insured building plus, if insured, an allowance for professional fees, removal of debris costs and additional expenditure which might arise out of the Local Authorities' requirements.

### HH922 BELLS ONLY ALARM WARRANTY

It is a condition precedent to Our Liability in respect of loss or damage involving theft or attempted theft that:

- (a) The burglar alarm installed at **your Home or Holiday Home** be maintained in an efficient condition
- (b) The burglar alarm be put into operation whenever **your Home or Holiday Home** is left unattended

## HH923

### EMPLOYER'S LIABILITY

For the purposes of Exclusion (B) Section 3 - Liability - United Kingdom the term domestic duties is understood to include clerical, gardening, maintenance and similar activities solely in connection with the **Home or Holiday Home** and full details of which are lodged with the Company.

## HH924

### PROPERTY OWNERS LIABILITY ONLY

Sections 1, 2, 3 & 4 are excluded.

## HH925

### COMMUNAL EMPLOYEES

Liability is extended to include persons employed or engaged by **you** or **your family** including but not limited to gardeners, pool cleaners, concierge, and valet parkers working within the perimeter of the property.

## HH926

### ACCIDENTAL DAMAGE COVER FOR INSURED AND FAMILY

The Policy is extended to provide optional accidental damage cover under Section 1 - Buildings (page 8), and Section 2 - Contents (page 14). The Cover is subject to the policy standard **excess**.

## HH927

### RESTRICTION OF COVER BUILDINGS CLAUSE

Cover under Section 1 Buildings is limited to A1 (Fire, Lightning, Earthquake, Subterranean Fire) only. An **excess** of £1,000 / €1,000 will also apply.

Any works carried out by a contractor will be excluded:

For the purpose of this exclusion a contractor is defined as any person, company or organization working at or on the property, including where you are working in your capacity as professional tradesman.

## HH928

### RESTRICTION OF COVER CONTENTS CLAUSE

Cover under Section 2 Contents is limited to A1 (Fire, Lightning, Earthquake, Subterranean Fire) only. An **excess** of £1,000 / €1,000 will also apply.

Any works carried out by a contractor will be excluded:

For the purpose of this exclusion a contractor is defined as any person, company or organization working at or on the property, including where you are working in your capacity as professional tradesman.

## HH929

### COVER EXTENDED TO INCLUDE THEFT COVER BY TENANTS/ GUESTS

Section 1 - Buildings A7 and Section 2 - Contents A7 Theft or Attempted Theft has been extended to include Theft or Attempted Theft by Tenants/ Guests. The Cover is subject to the policy standard **excess**. Cover is not included in respect of **Valuables**.

## HH930

### PROPERTY OWNERS LIABILITY ONLY WITH CONTENTS COVER

Sections 1, 3 & 4 are excluded.

## HH931

### COVER EXTENDED TO INCLUDE ACCIDENTAL DAMAGE BY TENANTS/GUESTS

Section 1 - Buildings Optional Accidental Damage Cover and Section 2 - Contents Optional Accidental Damage Cover has been extended to include Accidental Damage caused by Tenants/Guests. The Cover is subject to the policy standard **excess**.

## HH932

### CENTRAL STATION MONITORED ALARM WARRANTY

It is a condition precedent to Our Liability in respect of loss or damage involving theft or attempted theft that:

- The burglar alarm installed at **your Home or Holiday Home** be maintained in an efficient condition
- The burglar alarm be put into operation whenever **your Home or Holiday Home** is left unattended

- You** shall notify us immediately if written notice is received from the alarm receiving station warning of withdrawal of their response to calls from the Alarm.

## HH933

### NON-ADMITTED ENDORSEMENT

This insurance contract is negotiated and made in the United Kingdom between **you** and us, authorized to conduct insurance business in the United Kingdom. **You** acknowledge that no solicitation for the insurance has been made by us outside of the United Kingdom, that the contract is subject to English law and jurisdiction and that claims are payable in the United Kingdom. **You** acknowledge that any applicable future taxes (local) will be paid by **you** directly to the appropriate authority.

This will only apply in the year of notification by the local tax authorities. In all subsequent years Intasure will incorporate the local taxes within the premium.

## HH934

### RESTRICTION OF BUILDINGS COVER TO INDEMNITY

The basis of settlement under the Buildings section is as follows: 'In settling claims where the property is deemed to be beyond economical repair/a total loss following loss or damage caused by the operation of an insured peril, allowance will be made for wear, tear or depreciation'.

## HH935

### BED & BREAKFAST WARRANTY

It is noted that **you** may offer Bed & Breakfast accommodation in **your home** but that **you** do this on an independent basis and are not part of any trade or parent group offering this facility. It is agreed that such action will not be considered as a 'trade or profession' for the purposes of the liability sections of **your** policy. This endorsement is subject to the following conditions:

- No more than 4 bedrooms are occupied by paying guests at any one time.
- No more than 8 guests are allowed at any one time.
- This policy does not cover loss or damage to guests effects, clothing or other belongings.

## HH936

### DISPUTED OWNERSHIP

The policy excludes loss and/or damage caused to the property and any **contents** as a direct result of any dispute over any ownership of the property.

## HH940

### WINTER WARRANTY

In respect of Peril 6 section 1 & 2.

- We will not be liable for loss or damage unless
  - For the period December to February inclusive the water supply is turned off at the mains and all fixed water tanks and pipes are drained (except central heating systems) should the property be uninhabited (not lived in) for more than 48 hours. OR
  - For the period December to February inclusive the **Home or Holiday Home** is maintained at a minimum temperature of 59 degrees F (15 degrees C) at all times.
- For the period of December to February inclusive we will not cover the first £500 / €500 of any burst pipe or escape of water claim where the property has been uninhabited (not lived in) for more than 48 hours.

## HH950

### SUBSIDENCE COVER EXCLUSIONS

Subsidence, landslip and heave are excluded on this policy.

## HH951

### FLOOD COVER EXCLUSIONS

Flood cover is excluded on this policy. This endorsement also excludes loss of rent cover and emergency accommodation and travel costs cover as a result of this uninsured loss.

## ENDORSEMENTS

### HH952

#### RESTRICTION OF COVER BUILDINGS CLAUSE

Cover under Section 1 Buildings is limited to A1 (Fire, Lightning, Explosion, Subterranean Fire, Storm & Collision) only. An **Excess** of £1,000 / €1,000 will also apply.

Any works carried out by a contractor will be excluded:

For the purpose of this exclusion a contractor is defined as any person, company or organization working at or on the property, including where you are working in your capacity as professional tradesman.

### HH953

#### RESTRICTION OF COVER CONTENTS CLAUSE

Cover under Section 2 Contents is limited to A1 (Fire, Lightning, Explosion, Subterranean Fire, Storm & Collision) only. An **excess** of £1,000 / €1,000 will also apply.

Any works carried out by a contractor will be excluded:

For the purpose of this exclusion a contractor is defined as any person, company or organization working at or on the property, including where you are working in your capacity as professional tradesman.

### HH955

#### TO BE USED FOR 'STANDARD UNOCCUPIED'

In respect of any vacant premises or parts of premises which are vacant:

- All mains shall be turned off at the main inlet, switches and stop-cocks as appropriate and all water systems (other than sprinkler installations) shall be drained down.
- All external openings at ground &/or street level and all basements shall be secured against unauthorized entry.
- The premises and their adjacent surrounds shall be kept clear of all loose combustible materials.
- The premises shall be inspected on a regular basis by a duly appointed representative of the **insured**, a record of all visits being maintained by the **insured**, and any defects in the above requirements rectified immediately.
- The cover is subject to a £500 / €500 **excess** during the months of November to March inclusive in respect of escape of water.

### HH956

#### TO BE USED FOR 'PERMANENTLY UNOCCUPIED'

In respect of any vacant premises or parts of premises which are vacant:

- All mains shall be turned off at the main inlet, switches and stop-cocks as appropriate and all water systems (other than sprinkler installations) shall be drained down.
- All external openings at ground &/or street level and all basements shall be secured against unauthorized entry.
- The premises and their adjacent surrounds shall be kept clear of all loose combustible materials.
- The cover is subject to a £500 / €500 **excess** during the months of November to March inclusive in respect of escape of water.

### HH957

#### TO BE USED FOR 'BUILDING WORKS'

In respect of any vacant premises or parts of premises which are vacant:

- All external openings at ground &/or street level and all basements shall be secured against unauthorized entry.
- The premises and their adjacent surrounds shall be kept clear of all loose combustible materials.
- The premises shall be inspected on a regular basis by a duly appointed representative of the **insured**, a record of all visits being maintained by the **insured**, and any defects in the above requirements rectified immediately.

### HH958

#### MALICIOUS DAMAGE BY TENANTS / GUESTS

Section 1A, paragraph 4 and Section 2A, paragraph 4 is extended to cover malicious damage caused by tenants / guests lawfully in the home. A £500 policy excess applies. Cover under this extension excludes any loss, destruction or damage specifically excluded elsewhere in Sections 1 or 2.

### HH965

#### SIT-ON MOWER / MOBILITY SCOOTER WARRANTY

Mower / Mobility Scooter keys must be removed from the vehicle. The vehicle must be locked in a secured out-building. The policy

will not cover theft unless following forcible/violent entry. Vehicle disappearance by mysterious or undefined circumstances will not be covered by this policy.

### HH966

#### CONTENTS IN UNIVERSITY ACCOMMODATION

£2,500 / €2,500 maximum limit for these items to apply.

£250 / €250 **excess** each and every loss. The policy will not cover theft unless following forcible/violent entry. Disappearance by mysterious or undefined circumstances will not be covered by this policy. Cover for mobile phones is excluded. Cover for laptops excluded unless specified under all risks cover.

### HH967

#### LAPTOP WARRANTY

Any loss when transported by air or sea unless such property is kept as hand luggage when taken by air and kept in a lock fast and secure cabin when taken by sea.

Theft when left unattended and not at the Premises unless locked within a Building or a Hotel Room or safe and there is evidence of forcible or violent entry or exit from such Building, Hotel Room or Safe. Cover excludes theft from motor vehicle. This extends cover to include accidental damage.

### HH968

#### FLAT ROOF WARRANTY

It is warranted that all flat roof sections be inspected and tested at least once every two year period by a qualified independent building/roofing contractor and should be maintained as recommended. A £500 **excess** applies in respect of storm damage except for asphalt when the **excess** is £1,000

### HH970

#### NON STANDARD PROPERTY

If this property is a static home or static caravan it must be anchored on all 4 corners to a concrete base/ hard core standing.

### HH975

#### HEARING AID COVER

Cover limited to £2,000 / €2,000 each unit excluding:

- Swimming and bathing.
- Loss of batteries.
- Loss when unattended.
- Wear and tear and deterioration of components.
- Damage caused when with audiologists
- Excess** of £250 / €250.

### HH976

#### SOLAR PANEL WARRANTY

A 20% co-insurance will apply in respect of accidental damage, malicious damage, theft, storm. A minimum **excess** of £500 / €500 will apply.

### HH977

#### CHIMNEY / OPEN FIRE WARRANTY

This insurance excludes loss or damage by fire arising from the chimney unless the chimney has been swept on an annual basis and an appropriate certificate issued as confirmation.

### HH978

#### WOOD BURNING HEATERS / STOVES WARRANTY

It is warranted that any wood burning heater or stove installed at the premises be fitted in accordance with the manufacturers instructions and that all chimney and flue pipes are free from contact with any combustible materials or combustible elements of the construction, and if so recommended that any chimney stacks and flues are lined with a non-combustible material.

### HH979

#### KEY SAFE WARRANTY

Warranted authorization entrance code is changed after every letting.

### HH999

#### RESTRICTION OF BUILDING COVER TO INDIVIDUAL APARTMENTS (ENGLAND & WALES)

The property insured under Section 1 Buildings consists of fixtures, fittings, improvements and decorations belonging to **you** or for which **you** are responsible. Subsidence cover excluded.

Your Schedule tells You if this Section is in force.

This policy is only available to UK residents with a UK correspondence address

## IMPORTANT

This is a 'claims made' legal expenses insurance which means that subject to the terms of this policy, **you** are covered for claims under this insurance as long as:

- (a) during the **period of insurance**:
  - (i). **you** become aware; and
  - (ii). **you** notify **us**;
    - of an **event** which may give rise to such a claim – see condition 2; and
- (b) the **event** happens within the **policy period** and after the **effective date**. Where **your** claim arises from a series of **events** then the first of these must happen within the **policy period** and after the **effective date**.

**You** must notify **us** of a claim by telephoning **our** legal helpline on 0870 1648 244. Delay may prejudice **your** legal position. If **you** are in any doubt about **your** need to notify **us** of a claim under this insurance or **your** eligibility to make such a claim **you** should telephone **our** legal helpline and ask to speak to one of **our** legal advisers.

**We** may have the right to choose **your professional adviser** – see condition 4. Any legal costs and expenses **you** incur before **your** claim has been accepted by **us** will not be covered under the policy – see condition 3.

## DEFINITIONS

Wherever the following words or expressions appear in bold type they will have the meaning given to them below:

**insurer** - Brit insurance Limited who is authorized and regulated by the Financial Services Authority;

**we, us, our** - ARAG plc, acting on behalf of the **insurer** to manage this legal expenses insurance;

**you, your, yourself** - the **policyholder** named in the **schedule** whose permanent residence is within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and his or her husband, wife or partner and their:

- (a) children under the age of 21; and
- (b) parents, if normally living with the **policyholder**;

**professional adviser** - the firm of solicitors or suitably qualified tax adviser appointed to act for **you** under this legal expenses insurance;

**costs** – up to the **limit of cover**:

- (a) reasonable unrecovered legal fees and disbursements which **you** are liable to pay to **your professional adviser**; and
- (b) reasonable legal fees and disbursements **you** are ordered to pay or have agreed to pay (with **our** permission in writing);

**conditional fee agreement** – a valid agreement made between **you** and **your professional adviser** with **our** prior written consent where the **professional adviser's** fees and payments or any part of them are payable by **you** only if **your** claim succeeds;

**legal action** – steps **you** need to take to protect **your** legal rights through a court, as long as that court is within the European Economic Area or Switzerland;

**period of insurance** – the period not exceeding one calendar year during which this legal expenses cover is in force as shown in the **schedule**;

**policy period** – the period of legal expenses cover administered by **us** starting with the date on which **you** first took out that cover and ending with the expiry of the **period of insurance** as long as there has been no break in cover at any stage;

**effective date** – the date during the **policy period** on which this "claims made" legal expenses cover first started as shown in the **schedule**;

**limit of cover** - the amount stated in the **schedule** being the maximum sum the **insurer** will pay for all claims under this policy arising from one or more **events** occurring at the same time, in the same place or from the same cause;

**prospects of success** – in **our** reasonable opinion:

- (a) it is more probable than not that **your** claim will succeed assuming it is determined at a final hearing and **you** will be able to obtain the compensation or result **you** are seeking; and
- (b) **your** interests cannot be better achieved by other means;

**home** – **your** holiday home which is insured through a policy arranged by Intasure;

**excess** – the first £50 / €50 of **your costs** except in relation to 6 of 'What is Covered' where the amount is £150 / €150;

**event(s)** - the word(s) underlined in 'What is Covered'.

# FAMILY LEGAL PROTECTION

Your Schedule tells You if this Section is in force.

## What is Covered

Subject to the terms of this policy, **you** are covered for the following as long as:

- (a) during the **period of insurance**:
  - (i) **you** become aware; and
  - (ii) **you** notify us;of an **event** which may give rise to a claim under this legal expenses insurance; and
- (b) the **event** happens within the **policy period** and after the **effective date**. Where **your** claim arises from series of **events** then the first of these must happen within the **policy period** and after the **effective date**.

### 1 Personal Injury

The **insurer** will pay **your costs** of bringing **legal action** to pursue a civil claim resulting from an incident (other than one involving a motor vehicle **you** were driving) which causes **your** death or personal injury.

### 2 Consumer

- (a) The **insurer** will pay **your costs** of bringing **legal action** to pursue a civil claim resulting from a breach of a contract for goods or services **you** have bought for **your** own private use. The contract for the goods or services must have been made after the start of the **policy period** and at least £250 / €250 must be in dispute.
- (b) The **insurer** will pay **your costs** of **legal action** concerning a contract for the private sale of **your** goods. At least £250 / €250 must be in dispute and the agreement must have been made after the start of the **policy period**.

### 3 Property

The **insurer** will pay **your costs** of bringing **legal action** to pursue a civil claim resulting from an incident which causes:

- (a) actual or imminent physical damage to **your home**;  
and/or
- (b) a nuisance; and/or
- (c) a trespass;

which affects or will affect **your** owning or living in **your home**.

The incident must happen at least 180 days after the start of the **policy period** and after the **effective date**.

### 4 Employment

The **insurer** will pay **your costs** of bringing **legal action** to pursue a civil claim as a result of an infringement of **your** rights relating to **your** contract of employment. The infringement must happen at least 90 days after the start of the **policy period** and after the **effective date**.

For the purposes of a claim under this section, 'infringement' means an interference of **your** rights which in **our** reasonable opinion is serious enough to justify legal proceedings.

### 5 Motoring Prosecution

The **insurer** will pay **your costs** of **legal action** to defend a criminal prosecution arising from a motoring offence.

### 6 Tax Cover

The **insurer** will pay **your costs** of **legal action** concerning an enquiry by the Inland Revenue into **your** private tax affairs following **your receipt** of a notice under section 9A of the Taxes Management Act 1970 or correspondence under section 29 of that Act.

Your Schedule tells You if this Section is in force.

## What is Not Covered

**A** The **excess**, any compensation, penalty or taxes;

### B Excluded Claims

#### 1 Any claim:

- (a) Notified to **us** after the **period of insurance** expires;
- (b) Where **your** delay during the **period of insurance** in telling **us** of an **event** has prejudiced the **insurer's** position;
- (c) Arising from an **event** which happens, or a series of **events** which starts, before the **effective date**;
- (d) Arising from an **event** which happens, or a series of **events** which starts, after the **effective date** and outside the **policy period**;
- (e) Where before the **effective date** in **our** reasonable opinion **you** were aware, or should have been aware, that a claim was likely to be made;
- (f) Where **you** were driving a motor vehicle without a valid licence and/or insurance;
- (g) More specifically insured or any amount that **you** cannot recover from a more specific insurance because the insurer refuses the claim;
- (h) Which is false or fraudulent; or fraudulent;

#### 2 Any claim concerning or arising from:

- (a) Medical or clinical treatment, advice, assistance or care;
- (b) Stress, emotional or psychological injury;
- (c) Illness, personal injury or death which is caused gradually or is not caused by a single act or omission;
- (d) Anything to do with building, rebuilding, converting or extending all or part of a building;
- (e) Marriage, separation, divorce, cohabitation, maintenance or proceedings relating to rights about children;
- (f) Any dispute between a landlord and tenant or licensor and licensee, other than one related to a holiday let;

- (g) A tax or levy relating to **your** owning or living in **your home**;
- (h) Any works by or under the order of any government, public or local authority;
- (i) Town and country planning laws and regulations including any matter relating to the compulsory acquisition of land and/or buildings ;
- (j) A venture for gain or investments of any kind including stocks or shares;
- (k) Intellectual property rights;
- (l) Passing confidential information to another person without permission;
- (m) Any matter connected with **your** business, profession or trade, unless the claim falls within 1 and/or 4 of 'What is Covered';
- (n) A manufacturer's warranty or guarantee;
- (o) Subsidence, land heave, land slip, mining or quarrying;
- (p) Anything said or written about **you**;
- (q) An alleged dishonest or malicious act by **you**;
- (r) A dispute between **you** and **us** and/or the **insurer** about this legal expenses cover;
- (s) The Equal Pay Act 1970 and any amending legislation;
- (t) Any application for judicial review;
- (u) Computer software operating systems and packaged software tailored by a supplier to **your** special order;

## FAMILY LEGAL PROTECTION

Your Schedule tells You if this Section is in force.

### What is Not Covered

#### 3 Any claim directly or indirectly caused by or contributed to or arising from:

- (a) Ionizing radiations or contamination by radioactivity from any radiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- (b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any nuclear component;
- (c) War, terrorism, piracy, riot, revolution or other similar event;
- (d) Any software, stored program, computer, device or system failing (or partly failing) because of a date-based event;

#### C Excluded costs

Costs:

1. Associated with an appeal unless:
  - (a) The appeal relates to an **event** that the **insurer** has already covered under this policy; and
  - (b) **You tell us** in writing that **you** want to appeal at least six working days before **you** are required to give notice of appeal; and
  - (c) **We** consider that the appeal has **prospects of success**;
2. Of any private prosecution;
3. Where the claim falls under 4 of 'What is Covered', of any disciplinary, investigatory or grievance procedure connected with **your** contract of employment or the costs associated with any compromise agreement;
4. **You** pay or agree to pay before **we** have accepted **your** claim in writing and **your** solicitor or tax adviser confirms in writing that he or she will co-operate with **you** to keep to the terms of this legal expenses cover;
5. For more than **we** have agreed;
6. Where **you** have entered into a conditional fee agreement or any other form of alternative funding without obtaining **our** permission in writing first;

7. Awarded by an Employment or Employment Appeals Tribunal that **you** are ordered or agree to pay;
8. Arising from **your** or **your professional adviser's** unreasonable behaviour or failing;
9. Where **you** do not meet **your** duties under this policy or **you** or **your professional adviser** are responsible for anything which in **our** reasonable opinion prejudices the **insurer's** position;

#### D Additional exclusions for tax cover

Any claim made under 6 in 'What is Covered':

1. Which arises from an enquiry into **your** returns of business income or profits;
2. Where a false representation or statement has been made and this has resulted in a mis-statement of personal income or gains or where deliberate mis-statements have been made;
3. For any amendment under section 9(4) of the Taxes Management Act 1970;
4. For an investigation or enquiry by the Special Compliance Office or after transfer of an enquiry to that Office;
5. Where **you** have failed to keep or file accurate, truthful and up to date records or returns or where **you** have failed to comply with statutory time limits or requirements; or
6. For costs arising after the issue of a notice under Section 28A(5) of the Taxes Management Act 1970 notifying the **insured** that the enquiry has been completed;

Your Schedule tells You if this Section is in force.

## CONDITIONS

### 1 Premium

The **policyholder** named in the **schedule** must have paid the relevant premium and have been declared to **us** as having done so.

### 2 Reporting of claims

This is a 'claims made' legal expenses insurance which means that subject to the terms of this policy, **you** are covered for claims under this insurance as long as during the **period of insurance**:

- (a) **You** become aware; and
- (b) **You** notify **us**;

of an **event** which may give rise to such a claim.

For the avoidance of doubt, if there is more than one **event** arising from the same cause then **you** must tell **us** as soon as possible after the first such **event**.

**You** must notify **us** of **your** claim by telephoning **us** on 0870 1648 244. Delay may prejudice **your** legal position. If **you** are in any doubt about **your** need to notify **us** of a claim under this insurance or **your** eligibility to make such a claim **you** should telephone **us** and ask to speak to one of **our** legal advisers.

**We** will send **you** a claim form. **You** must fill this in fully and truthfully and return it to **us** and give **us** at your own cost any information or evidence that **we** may reasonably need in order to assess **your** claim including a copy of the policy **schedule**.

### 3 Acceptance of your claim

The **insurer** will pay **costs** incurred after **we** accept **your** claim in writing and **your** solicitor or tax adviser confirms in writing that he or she will co-operate with **you** to keep to the terms of this policy.

The **insurer** will only meet the **costs** of **your** claim:

- (a) Which have been agreed in advance by **us** as to both amount and purpose; and
- (b) As long as there are **prospects of success**.

If at any stage **we** consider that **your** claim does not have **prospects of success**, **we** will give **you** an explanation of **our** decision in writing. The **insurer** will not provide any further cover for **your** claim. If **you** disagree with **our** decision, **you** can refer the matter to an arbitrator under condition 11.

### 4 Appointment of professional adviser

At any time before **we** agree that legal proceedings need to be issued, **we** will choose a **professional adviser** to act for **you**. **We** reserve the right to require **your professional**

**adviser**, where chosen by **us**, to act for **you** under a **conditional fee agreement**.

Only if legal proceedings have been issued, or a conflict of interest arises, can **you** choose a solicitor.

If **you** discontinue **your** instructions to **your professional adviser** without **our** prior written permission, the **insurer's** liability will stop at once and the **insurer** may recover any **costs** already paid from **you**.

### 5 Conduct of your claim

**You** must immediately tell **your professional adviser** to:

- (a) Provide **us**, as soon as reasonably possible, with:
  - (i) His or her views on the merits of **your** claim;
  - (ii) His or her hourly rate and estimate of the total costs of pursuing or defending **your** claim; and
  - (iii) Any information, document or file (including **your professional adviser's** files) relating to **your** claim, whether or not privileged, that **we** may ask for,
- (b) Keep **us** fully updated during **your** claim:
  - (i) On the progress of **your** claim, including any offers to settle;
  - (ii) Of any change in his or her views on the merits of **your** claim; and
  - (iii) Of any change to his or her estimate of **costs**.  
**We** will set spending limits for **your professional adviser's** fees and payments during **your** claim. If a limit is exceeded without **our** prior written permission, the **insurer** will not pay for any fees and payments above the relevant spending limit. These limits will not affect the **insurer's** rights under condition 10.

### 6 Co-operation with us and your professional adviser

**You** will co-operate with:

- (a) **Us** at all times and reply promptly to any correspondence about **your** claim; and
- (b) **Your** professional adviser at all times and give him or her all information that he or she needs and will attend meetings and hearings whenever **you** are asked to.

### 7 Investigation and payment of your claim

**We**, or **our** agents, may investigate **your** claim. In **our** absolute discretion, the **insurer** may pay **you** an amount equal to **our** reasonable estimate of the value of **your** legal claim, or that made against **you**, instead of providing cover for **your costs**.

# FAMILY LEGAL PROTECTION - CONDITIONS

Your Schedule tells You if this Section is in force.

## 8 Settlement

You or your professional adviser must immediately write to tell us of any offer made to settle your claim including offers relating to costs. You must not accept any offers without getting our permission first. We will not withhold our consent in relation to an offer that a reasonable solicitor or tax adviser would recommend to a private client who is paying his or her own fees.

If you do not accept an offer we consider to be reasonable, the insurer will not pay any further costs.

## 9 Withdrawing and discontinuing

If you withdraw from or discontinue (stop) your claim without getting our permission in writing first then the insurer will not pay costs and will be entitled to recover from you any fees and payments made or charged before the withdrawal or discontinuance. We will not withhold our permission in relation to a withdrawal or discontinuance that a reasonable solicitor or tax adviser would recommend to a private client who is paying his or her own fees.

## 10 Assessment and recovery of costs

You must, if we ask you, tell your professional adviser to send all of his or her files and any bill of costs for assessment by a court or certification by the appropriate professional body or auditing by cost consultants appointed by us.

You must:

- (a) Take reasonable steps to recover costs awarded or agreed to be paid to you; and
- (b) Immediately pay us any costs recovered, or tell your professional adviser to do so.

If you pay or agree to pay costs above the limit of cover in order to end your case, any costs awarded or agreed to be paid to you will be divided between the insurer and you to reflect the proportion of costs that both the insurer and you have paid or, but for the recovery of costs from your opponent(s), would be liable to pay. You will pay us or tell your professional adviser to pay to us the amount that is due to the insurer immediately.

## 11 Disputes

Either you or we may refer any dispute to an arbitrator who will be a solicitor or barrister. If we cannot agree on an arbitrator the Chartered Institute of Arbitrators will choose one. The arbitration will be under the Arbitration Acts in force and will be binding on the parties. If the arbitrator decides that you should pay the costs of the arbitration, the insurer will not pay these under this policy.

## 12 Agreement

The insurer is not bound by any agreement that you or your professional adviser make without our prior approval or permission..

## 13 Waiver

If we or the insurer waive(s) any right or breach of any term of this policy, this will not waive any other right or later breach.

## 14 Transferring your rights

You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not a party to this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

## 15 Cancellation

You or the insurer can cancel this policy by giving 14 days notice in writing to the other. If we cancel, you may be entitled to a pro rata refund of the premium as long as you have not made a claim.

## 16 The law that applies

You and the insurer can choose the law that applies to this policy. The insurer proposes that English law applies. Unless you and the insurer agree otherwise, English law will apply to this policy.

## 17 Minimizing Claims

You must take all reasonable steps to minimize any claim under this legal expenses insurance.

## 18 Observance

You must notify us immediately of any alteration in risk which materially affects this legal expenses insurance.

*Your Schedule tells You if this Section is in force.*

### Customer satisfaction

If **you** are not happy with any part of the service **you** have received, **you** should contact us at the address below. **We** will send a full response within five working days or tell **you** within that time when **you** can expect a response.

The Customer Service Manager  
ARAG plc  
9 Whiteladies Road  
Clifton  
Bristol  
BS8 1NN  
Telephone: +44(0)870 1648 244

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: 0845 080 1800

This procedure does not affect your legal rights.

### Legal Helpline

**You** can contact **our** helpline on 0870 1648 244 for advice on any personal legal or tax problem directly affecting **you**. **We** shall not provide advice about **your** business, trade or profession. The legal helpline is available 24 hours a day, 365 days a year. The tax helpline is available between 9am and 5pm Monday to Friday (other than public holidays). The advice available from the helpline is limited to the law and practice of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, except the tax helpline which is limited to the law and practice of Great Britain and Northern Ireland.

**We will monitor and record calls that are made to us for training and other lawful purposes.**

## INTASURE IDENTITY THEFT HELPLINE

This policy is only available to UK residents with a UK correspondence address

*Your Schedule tells You if this Section is in force.*

### IDENTITY THEFT HELPLINE

**If you require information on identity theft, our helpline can give you advice on the warning signs to look out for and tips to prevent yourself from becoming a victim.**

In addition, if you discover your identity has been stolen, you will be provided with assistance and guidance on you recovering your identity.

The service will provide you with access by phone to repair your credit file(s) following an identity theft, by instructing all three credit reference agencies. The service is supported by a unique document management application that seamlessly automates the process and uniquely interacts with all three UK credit reference agencies. Documents will be personalized and generated on your behalf and posted to you for signing and forwarding on to the agencies.

Please make sure that you have your address history for the last six years.

All callers are provided with a dedicated case manager. This service is available Monday to Friday from 9am to 5pm. To ensure we maintain an accurate record, your telephone conversation will be recorded.

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**To contact the identity theft helpline please call +44 (0)844 826 1739**

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The identity theft helpline is provided on behalf of Intasure by ARAG plc.

# COMPLAINTS PROCEDURE

If at any time you have a complaint about the insurance or the services that we provide for you, then you should contact:

The Managing Director  
Intasure  
Suffolk House  
George Street  
Croydon, Surrey  
CR0 1PE  
United Kingdom

Tel: +44(0)845 111 0670

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle your complaint, tell you what you need to do, and how your complaint is progressing.

Full details of our complaints procedure are available on request. We will record and analyse your comments to make sure we continually improve the service we offer.

## Property insurance

Lloyd's of London  
One Lime Street  
London  
EC3N 7HA

Ankara Anonim Turk Sigorta Sirketi  
Merkez Mah. Abide-i Hurriyet Cad.  
No:211 Bolkan Center  
A Blok Kat:3 - 34381  
Sisli/Istanbul  
TURKEY

Cedar Insurance & Reinsurance Company Ltd  
Richmond House  
12 Par-La-Ville Road  
PO Box HM 1022-Hamilton  
Bermuda

## Legal expenses /Identity theft insurance

ARAG plc  
9 Whiteladies Road  
Clifton  
Bristol  
BS8 1NN  
Telephone: +44(0)870 1648 244

If you are not happy with the outcome of your complaint you may be eligible to refer your complaint to:

The Financial Ombudsman Service (FOS)  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Tel: helpline 0845 080 1800  
Tel: switchboard 020 7964 1000  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Definition of an Eligible Complainant

An eligible complainant is either a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million at the time of the complaint.

## Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Where the claim is in respect of a liability subject to compulsory insurance: 100% of the claim. In all other cases 100% of the first £2,000 / €2,000 and 90% of the remainder of the claim.

## Law applicable to contract

You and the insurer are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which you reside at the date of the contract (or, in the case of a business, the law of the country in which the registered office or principal place of business is situated) will apply.

If you are not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland, Northern Ireland, Channel Islands or the Isle of Man the law which will apply is the law of England and Wales.

**ENQUIRIES: +44 (0)845 111 0670**

**CLAIMS: +44 (0)845 111 0672**

Monday - Friday 9am - 8pm. Saturday & Sunday 10am - 4pm.

**CLAIMS EMERGENCY: +44 (0)7891 203 315**

(24 hours)

**IDENTITY THEFT HELPLINE: +44 (0)844 826 1739**

Monday - Friday 9am - 5pm

**FAMILY LEGAL PROTECTION: +44 (0)870 1648 244**

(24 hours)





**intasure**<sup>®</sup>  
Insurance that speaks your language

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**CLAIMS: +44 (0)845 111 0672**

Monday - Friday 9am - 8pm. Saturday & Sunday 10am - 4pm

**CLAIMS EMERGENCY: +44 (0)7891 203 315 (24 hours)**

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**FAMILY LEGAL PROTECTION: +44 (0)870 1648 244 (24 hours)**

**Intasure**  
Suffolk House  
George Street  
Croydon  
Surrey  
CR0 1PE

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