

ASSETSURE

Premier Select

Policy Wording



Welcome

Specialist Single Item Insurance

This Policy is underwritten by certain syndicates at Lloyd's of London and administered by Assetsure. It is important that You read this Policy together with Your current Policy Schedule and any endorsements carefully. If anything is not correct or it does not meet Your insurance requirements please let Us know immediately.

You should keep a record (including copies of letters) of all information You supply to Us in connection with this contract of insurance. No change or modification to this Policy shall be effective unless confirmed in writing by Us.

The amounts insured should represent the full value of the Item Insured. If You are in any doubt speak to Us.

You must take reasonable care not to make a misrepresentation to Us. This means that all the answers You give and statements You make as part of Your insurance application, including at renewal and when an amendment to Your Policy is required, should be honest and accurate. If You deliberately or carelessly misinform Us, this could mean that part of or all of a Claim may not be paid.



James Farley
Managing Director
For and on behalf of Assetsure

IMPORTANT NOTE

Please read this policy document carefully and ensure that it meets your requirements. If you have any query please contact Assetsure. Please keep this policy in a safe place you may need to refer to it if you make a claim.

Useful Contacts

General queries and Policy amendments:

Tel: 0208 0033 190

Email: admin@assetsure.com

Claims:

Tel: 0208 0033 191

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www.assetsure.com

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Definitions

The following definitions apply to this **Policy**. Each time the words below are used they will have the same meaning wherever they appear in the **Policy** or **Policy Schedule**. To help identify these words they will appear in bold.

Amount Insured - shall mean the amount shown on the **Policy Schedule** for an individual item, or a category of items.

Buildings - The **Home** being built of brick, stone or concrete and roofed with slates, tiles, asphalt or metal, including landlord's fixtures and fittings, its garages and domestic out **Buildings**, permanent swimming pools, fixed hot tubs, fixed jacuzzis, domestic fixed fuel tanks and cesspits, hardcourts, paved terraces, patios, drives, paths, walls, gates and fences, all contained within the boundaries of the land of the **Home**.

Cameras Equipment & Accessories - Photographic, Video, Sound Recording Equipment, Accessories, Adapters, Battery Chargers, Cameras, Gadget Bags, Lens, Sound Recording Equipment, Wireless remote controllers and Wireless Transmitters belonging to **You**.

Collectables - shall mean art, antiques and other items of particular value due to their age, style, artistic merit or collectability including but not limited to furniture, paintings, drawings, toys, etchings, prints and photographs; tapestries and rugs; manuscripts; porcelain and sculpture; stamps or coins forming part of a collection; gold, silver, and gold- and silver-plated items; clocks and barometers;

Confines of Work Address - within the borders or boundaries of Your place of work.

Damage - shall mean physical **Damage** or destruction.

Excess - The amount of each Claim **You** have to pay. If **You** make a Claim under more than one section for **Loss** or **Damage** which happens at the same time and by the same cause **We** will deduct only one Excess.

Fine Art - shall mean objects such as paintings and sculptures that are created to be looked at because they are beautiful or interesting.

Gem Card - A preloaded card with credit that can be redeemed at over 1800 outlets. Full details can be found at this address: www.lossmanagement.co.uk/shop-locator.php

Heave - Upward movement of the ground beneath the **Buildings** as a result of the soil expanding.

Home - shall mean the private dwelling used as Your main residence.

Item Insured - shall mean each item that is individually insured.

Jewellery - shall mean items created primarily to be worn for aesthetic or ceremonial purposes, including rings, necklaces, watches, bracelets, chains, earrings, cufflinks, brooches, studs, piercings or ankle chains.

***We do not include unmounted gemstones within Jewellery.**

Loan - The temporary transfer of the insured item into the custody and control of another person.

Loss - shall mean physical **Loss** or theft of the Item Insured.

Money - Personal Money held for private purposes by **You** or **Your Family** including coin and bank notes used as legal tender, postal stamps (not in a collection), postal and Money orders, cheques, including travellers cheques, saving

and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets and gift tokens.

Musical Instrument/Musical Equipment - Any musical Instrument or equipment including; accessories designed to facility playing or tuning of the instrument(s) including: amplifiers, leads, straps tuning devices, effects boxes and pedals and any computer equipment or software especially designed for use for musical purposes. Excluding Laptop computers.

Pedal Cycle - Any cycle, tricycle, tandem, recumbent, trailer cycle or push scooter specified in the **Policy Schedule** along with its value which is **Your** own property or for which **You** are legally responsible and which is normally kept at the address shown in the **Policy Schedule**. This includes component parts and cycle accessories.

Period of Insurance - shall mean the period of cover shown on **Your Policy Schedule**.

Policy - shall mean and include all information provided to **Us** as part of a proposal for the issue, renewal or amendment of the contract of insurance as set out in this document and shall incorporate the **Policy Schedule** and any endorsements issued, all of which shall be incorporated in this document.

Policy Schedule - shall mean the **Policy Schedule** attached to or referred to in this **Policy**.

Professional Use - A person who earns more than 50% of their annual income from photographic activities. Or a person who earns more than 50% of their annual income from musical activities.

Settlement - Downward movement as a result of the soil being compressed by the weight of the **Buildings** within 10 years of construction.

Subsidence - Downward movement of the ground beneath the **Buildings** that is not a result of Settlement.

Terrorism - shall mean an act, including using or threatening to use force or violence which is committed by a person or group of people, whether acting alone or on behalf of or in connection with an organisation or government; and is for political, religious, ideological or similar reasons. This includes the intention to influence a government or to frighten the public or any section of the public.

Unfurnished - Without sufficient furniture and furnishings for normal living purposes.

Unoccupied - Furnished but has not been permanently lived in by **You** or **Your Family**, or any other person with **Your** permission, for more than 60 consecutive days. Regular visits to the **Home** or occasional overnight stays does not represent permanently lived in.

Valuables - Articles of gold, silver and other precious metals, Jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures and other works of art, audio and audio visual equipment, computer equipment and collections of stamps, coins and medals all belonging to or the legal responsibility of **You** or **Your Family**.

Water Table - The Water Table is the area of ground below **Your** property at which the soil is permanently saturated with water. The level of the Water Table alters with the climate and seasons.

We, Us, Our, Insurer shall mean the insurer shown on **Your Policy Schedule**.

You, Your, insured shall mean the person(s) named in the **Policy Schedule**.

Your Family - **You, Your** domestic partner and other relations who permanently reside with **You**.

Section 1: Jewellery & Watches

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

We will insure the item(s) insured as described in the **Policy Schedule** against physical **Loss** (including theft) or physical **Damage** up to the **Amount Insured** anywhere in the world during the **Period of Insurance**, subject to the terms, exclusions and conditions shown below.

Additional Covers in Respect of Jewellery and Watches

Pairs and Sets - If any items which have an increased value because they form part of a pair or set are lost or damaged, any payment **We** make will take account of the increased value.

What is not covered

- **Loss** or **Damage** occurring outside of the United Kingdom if **You** have been, or intend to be, away from the United Kingdom for more than 60 consecutive days.
- Any routine repair, servicing, inspection, maintenance, cleaning, alteration or restoration costs.
- **Loss** or **Damage** caused by or resulting from natural ageing, wear and tear, gradual deterioration, inherent or latent defect, rust or oxidation, moth or vermin, other than **Loss** or **Damage** resulting from wear and tear or mechanical derangement to a clasp, setting or other fastening, carrier or container.
- Scratching, denting or cosmetic only damage
- Any **Loss** or **Damage** to **Jewellery** and watches away from either **Your Home** or another private dwelling in the UK where **You** are staying temporarily, unless the item is:
 - a) worn by **You**, or
 - b) carried under **Your** close personal control or
 - c) Kept in a locked safe
 - d) Kept in a locked gym locker whilst **You** remain on the gym premises
- Loss from baggage UNLESS carried by hand under your personal supervision
- Any theft from an unattended motor vehicle.
- Electrical or mechanical fault or breakdown.
- Any unexplained disappearance of any Item Insured.
- Loss or damage caused by or resulting from criminal or deliberate acts committed by you.

How much you should insure for

Watches

1. In respect of watches purchased from new, **You** should insure for the full replacement value in the UK.
2. In respect of watches purchased second hand **You** should insure for the amount to replace the item with a one of a similar age and value in the UK.
3. In respect of inherited items, **You** can either insure the item for either 1 or 2 as detailed above.

Jewellery

In respect of **Jewellery** **You** should insure the item(s) for the full replacement value as new in the UK.

How we handle claims

In all cases the most **We** will ever pay for any one item is:

1. For items not individually specified: the item limit shown on the **Policy Schedule**.
2. For items individually specified: the amount shown on the **Policy Schedule** for that item.

The most **We** will pay in total for each incident of **Loss** is the **Amount Insured**.

Watches

We will decide whether **We** repair, replace, issue a **Gem Card** or offer cash Settlement. **Please refer to page 25 for further information regarding making a reporting a claim.**

How we handle claims - continued

If **We** settle **Your** Claim by **Gem Card**, Your card will be preloaded to the amount of the assessed value of **Your** Claim.

You can redeem this at any one of over 1800 selected outlets in the United Kingdom for the purchase of an item(s) of Your choice either brand new or second hand.

Regardless whether **Your insured** item was new or second hand, **You** are free to purchase any item **You** choose up to the assessed value of **Your** Claim.

In some cases, **We** may be able to source a replacement watch for **You** from **Our** network of jewellers.

In the event that **We** agree to a Cash settlement, the amount **We** will pay will not exceed the amount it would have cost **Us** to replace the item with one of equal quality using our own network of suppliers.

Jewellery

We will decide whether **We** repair, replace, issue a **Gem Card**, appoint a personal jeweller or offer cash Settlement.

If **We** settle **Your** Claim by **Gem Card**, Your card will be preloaded to the amount of the assessed value of **Your** Claim. **You** can redeem this at any one of over 1800 selected outlets in the United Kingdom for the purchase of an item(s) of Your choice either brand new or second hand.

In certain circumstances and subject to the **Policy** sum insured, **We** may appoint a personal jeweller to assist in the creation of a replacement item to **Your** specification.

Section 2: Fine Art, Collectables & Antiques

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

We will insure the item(s) insured as described in the **Policy Schedule** against physical **Loss** or physical **Damage** up to the **Amount Insured** anywhere in the United Kingdom during the **Period of Insurance**, subject to the terms, exclusions and conditions shown below.

Additional Covers in respect of Fine Art Collectables and Antiques

- **Pairs and Sets** - If any items which have an increased value because they form part of a pair or set are lost or Damaged, any payment **We** make will take account of the increased value.
- **Depreciation** - If **We** repair a damaged item, **We** will also pay for any **Loss** in value. The most **We** will pay in total is the **Amount Insured** for that item.
- **Death of the Artist** - **We** will automatically increase the insured value of any item listed in the specification for **Fine Art** and **Collectables** by up to 100% if the artist dies during the **Period of Insurance**. **We** will only do this for the six months immediately following the death of that artist and provided **You** can produce an independent professional valuation or a purchase receipt which is not more than three years old at the time of any **Loss** or **Damage**. **You** must be able to prove the increased value if **You** make a Claim for that item. The most **We** will pay under this extension is an extra £25,000 in total during the **Period of Insurance**.
- **Defective Title** - If during the **Period of Insurance**, someone claims that an item specified within the “**Fine Art** and **Collectables**” section is not rightfully Yours and **You** are legally obliged to return the item to its rightful owner because it is proved that **You** do not have good title to it, **We** will pay **You** the amount **You** paid for it, or the value shown in the specification if this is less. **We** will only do this if:
 - a) **You** bought the item during the period that the **Fine Art** and **Collectables** have been insured with **Us**;
 - b) **You** tell **Us** about the Claim during the **Period of Insurance**; and
 - c) **You** made reasonable enquiries about the item’s provenance before **You** bought it.

The most **We** will pay under this extension for the **Period of Insurance** is 10% of the total **Amount Insured** for **Fine Art** and **Collectables**, but in any case not more than £25,000. This extension does not apply to any items **You** inherited or that were given to **You**.

What is not covered

- **Loss** or **Damage** occurring outside of the United Kingdom unless **We** have agreed in writing.
- **Fine Art Collectables** or Antiques held as part of a business including display samples.
- Items that **You** have manufactured Yourself.
- Any routine repair, servicing, inspection, maintenance, cleaning, alteration or restoration costs.
- Any theft from an unattended motor vehicle.

How much you should insure for

In respect of **Fine Art & Collectables** and all other items, **You** should insure for the current market value of the items.

How we handle claims

We will decide if **We** repair, replace or issue cash Settlement for any lost or damaged item.

BUT ON NO ACCOUNT WILL WE PAY MORE THAN THE TOTAL SUM INSURED STATED ON THE POLICY SCHEDULE.

Please refer to page 25 for further information regarding making and reporting a claim.

Section 3: Sporting Guns

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

- **We** will insure the item(s) insured as described in the **Policy Schedule** against physical **Loss** or physical **Damage** up to the **Amount Insured** anywhere in the world during the **Period of Insurance**, subject to the terms, exclusions and conditions shown below.

Additional Covers in respect of Sporting Guns

Pairs and Sets - If any items which have an increased value because they form part of a pair or set are lost or Damaged, any payment **We** make will take account of the increased value

Accessories - Providing allowance has been made in the sum insured **We** will also provide insurance for **Loss** or **Damage** to any accessories including Telescopic or Special Vision Equipment

Damage Whilst Loading - **Damage** caused to an insured gun by a person loading on **Your** behalf whilst **You** are participating in an event.

The stated insurance in this section is provided on the proviso that;

You are a holder of a valid shotgun &/or firearms certificate (where appropriate legislation applies for the type of sporting gun(s) **You** have insured with **Us**)

You must at all times maintain **Your** residency within The United Kingdom and hold a current shotgun &/or firearms certificate (where appropriate legislation applies for the type of sporting gun(s) **You** have insured with **Us**). Failure to do so will invalidate all **Policy** cover.

The insured items are being stored by **You** at a location approved and with the permission of the Police.

What is not covered

- **Loss** or **Damage** occurring outside of the United Kingdom if **You** have been, or intend to be, away from the United Kingdom for more than 60 consecutive days.
- Any **Damage** or **Loss** or theft of Sporting Guns whilst in transit which has not been reported to the Carrier and a written report obtained. In the case of an airline a Property Irregularity Report will be required; Equipment must be packed in accordance with carrier's recommendation.
- Theft from any unattended vehicle unless **Your** insured equipment is stored out of sight in a locked boot or locked compartment and all security measures on the vehicle are in force at the time of the theft.

How much you should insure for

Items under 3 years old

You should insure for the full replacement cost of **Your** items.

Items over 3 years at the time of a Loss.

You should insure **Your** items for their current market value.

How we handle claims

At **Our** option **We** will pay the cost of repair or replacement.

Items under 3 years old

If the insured item was purchased new by **You** less than 36 months at the time of a claim, any amount **We** pay will be based on the value as new of the item. The most **We** will pay is the **Amount Insured** for the item.

Items over 3 years at the time of a Loss

We will deal with **Your** claim on an Indemnity basis only or cost of repair whichever is the less.

Under insurance

If, at the time of **Damage**, the **Amount Insured** is less than 75% of the total value of The Sporting Gun, the amount **We** pay will be reduced in the same proportion as the under insurance.

Please refer to page 25 for further information regarding making and reporting a claim.

Section 4: Camera Insurance

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

We will insure the item(s) insured as described in the **Policy Schedule** against physical **Loss** or physical **Damage** up to the **Amount Insured** anywhere in the world during the **Period of Insurance**, subject to the terms, exclusions and conditions shown below.

Additional Covers in respect of Cameras, Equipment & Accessories

Section 4a - Unattended vehicle cover

Cover provided is extended to include Theft from unattended vehicles subject to the following terms and conditions.

1. There must be evidence of forcible and violent entry to the vehicle.
2. Excluding theft from soft top and convertible vehicles
3. Excluding theft from a vehicle when it has been unattended for more than 12 hours.
4. When in a vehicle any insured items must be placed out of sight in a locked boot or concealed under a parcel shelf. For estate cars containing insured items, a factoryfitted cover must be in place and in use, which completely obscures the items from view.
5. Vehicles when left unattended must have all points of access including doors, windows and windscreens left closed and properly fastened; and they must be securely locked with keys removed and security devices (where installed) operational.
6. If the value of the insured item(s) left in the unattended vehicle exceeds £1000 the vehicle must be fitted with an alarm and an immobiliser and both must be activated at all times when the vehicle is left unattended.
7. Maximum Claim in respect of theft from unattended vehicles £5000 any one event.

Section 4b - Hire of Replacement Equipment

We insure **You** (up to the amount specified in the **Policy Schedule** (subject to a maximum hiring cost) for the hiring of replacement photographic equipment of the same or similar specification whilst **Your** photographic equipment is awaiting repair or replacement following a fire, theft, attempted theft, or **Loss** or **Damage**. The maximum **We** will pay is 15% of **Your** sum insured subject to a £250.00 maximum.

Conditions Section 4b - Hire of Replacement Equipment

You must have submitted a valid claim for the **Loss** by fire, theft, attempted theft, **Loss** of or **Damage** to, **Your** photographic equipment.

You must provide confirmation as to why the hiring of a camera is required, for example a pre booked event or holiday. **You** must obtain **Our** prior written agreement before incurring any hire costs.

What is not covered

- **Depreciation** - If **We** repair a damaged item, **We** will not pay for any **Loss** in value.
- **Overseas Professional Use** - Overseas use is restricted to a maximum duration of 30 days any one trip.
- **Consumables** - Excluding **Loss** or **Damage** to Films batteries, fuses, computer software, bulbs, leads, memory cards or other consumable items unless **Loss** or **Damage** occurs at the same time as to a camera. **Our** liability in respect of film or any storage medium is restricted to its unexposed value or £250.00 whichever the less is.
- **Computer Equipment** - **Loss** or **Damage** to computers including laptop computers and any image manipulation software.

How much you should insure for

You should insure for the usual new undiscounted replacement cost (including VAT) from a reputable United Kingdom dealer as at the commencement date of the Period of Insurance.

How we handle claims

New for Old Replacement

We will at **Our** option, replace, or pay the cost of replacing the item of **P**roperty insured, with a similar article of like kind, functionality and quality. The maximum **We** will pay is the sum insured for each item as specified on **Your Policy Schedule** of insurance.

Under Insurance

If, at the time of **Damage**, the **Amount Insured** is less than 75% of the total value of the camera equipment, the amount **We** pay will be reduced in the same proportion as the under insurance.

Please refer to page 25 for further information regarding making and reporting a claim.

Section 5: Musical Instruments

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

We will insure the item(s) insured as described in the **Policy Schedule** against physical **Loss** or physical **Damage** up to the **Amount Insured** anywhere in the world during the **Period of Insurance**, subject to the terms, exclusions and conditions shown below. Items must be owned by **You** or on **loan** from a school or college.

Additional Covers – In respect of Musical Instrument Insurance

Section 5a - Unattended vehicle cover

Cover provided is extended to include Theft from unattended vehicles subject to the following terms and conditions.

1. There must be evidence of forcible and violent entry to the vehicle.
2. Excluding theft from soft top and convertible vehicles
3. Excluding theft from a vehicle when it has been unattended for more than 12 hours.
4. When in a vehicle any insured items must be placed out of sight in a locked boot or concealed under a parcel shelf. For estate cars containing insured items, a factoryfitted cover must be in place and in use, which completely obscures the items from view.
5. Vehicles when left unattended must have all points of access including doors, windows and windscreens left closed and properly fastened; and they must be securely locked with keys removed and security devices (where installed) operational.
6. If the value of the insured item(s) left in the unattended vehicle exceeds £1000 the vehicle must be fitted with an alarm and an immobiliser and both must be activated at all times when the vehicle is left unattended.
7. Maximum Claim in respect of theft from unattended vehicles £5000 any one event.

Section 5b - Hire of Replacement Equipment

We insure **You** (up to the amount specified in the *Policy Schedule* subject to a maximum hiring cost) for the hiring of replacement musical equipment of the same or similar specification whilst **Your** equipment is awaiting repair or replacement following a fire, theft, attempted theft, **Loss** of or **Damage** to **Your** equipment.

Conditions

You must have submitted a valid Claim for the **Loss** by fire, theft, attempted theft, **Loss** of or **Damage** to, **Your** musical instrument.

Confirmation as to why the hiring of an instrument(s) is required for example an upcoming concert performance or a pupil's music teacher confirming the pupil needs the instrument for a **Policy** Scheduled lesson.

You must obtain **Our** prior written agreement before incurring any hire costs.

What is not covered

- **Overseas professional use restriction** - Overseas use is restricted to a maximum duration of 30 days any one trip.
- Breakage of customer replaceable items such as strings, reeds and/or drumheads.
- **Loss** or **Damage** whilst **Your** insured items are out on **loan**.
- **Loss** or **Damage** in transit unless the insured item is securely packed in a suitable protective musical instrument case.
- **Loss** or theft of any musical equipment left unattended unless the **Loss** or theft shows evidence of forced entry/exit to or from any premises, concert venue, dressing room or any securely locked locker or other similar place of storage
- **Loss** or theft of any musical equipment left unattended in the open other than in the course of participating in a musical event.

How much you should insure for

You should insure for the usual new undiscounted replacement cost (including VAT) from a reputable United Kingdom dealer as at the commencement date of the **Period of Insurance**.

How we handle claims

New for Old Replacement

We will at **Our** option, replace, or pay the cost of replacing the item of property insured, with a similar article of like kind, functionality and quality. The maximum **We** will pay is the sum insured for each item as specified on **Your Policy Schedule** of insurance.

Under Insurance

If, at the time of **Damage**, the **Amount Insured** is less than 75% of the total value of the camera equipment, the amount **We** pay will be reduced in the same proportion as the under insurance.

Please refer to page 25 for further information regarding making and reporting a claim.

Section 6: Pedal Cycles

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

- **We** will insure the item(s) insured as described in the **Policy Schedule** against physical **Loss** or physical **Damage** up to the **Amount Insured** anywhere in the United Kingdom or Europe during the **Period of Insurance**, subject to the terms, exclusions and conditions shown below.

Additional Covers in Respect of Pedal Cycles

- Accessories & Clothing £250.00 – If damaged at the same time as **Your** cycle

Section 6 - Theft of Pedal Cycle Conditions

When not in use **Your Pedal Cycle** must be fitted and secured through the frame with an approved lock which at the time of purchase by **You** was specified in the Master Locksmiths Association (MLA) 'Sold Secure' list of cycle locks and which at the time of the purchase by **You** was appropriate to the value of **Your Pedal Cycle(s)** in accordance with the classification of locks determined by the MLA 'Sold Secure' list.

Security Locks (Sold Secure) Approved Locks

- **Pedal Cycle(s)** inclusive of any fixed accessories, that have an insured value of less than GBP(£)1,500 - Bronze
- **Pedal Cycles**, inclusive of any fixed accessories that have an insured value of between £1501 - £2500 - Silver
- **Pedal Cycles**, inclusive of any fixed accessories, that have an insured value exceeding GBP(£)2,500 - Gold

Theft Conditions

- **At Home - Your Pedal Cycle** must be kept at **Home** locked in either a locked garage, locked outbuilding or indoors.
- **Away from Home** - At work - Must be kept within work building or locked to an Immovable object as defined below
- A solid object fixed onto or into brick, stone, concrete or metal and which cannot be undone or removed with or lifted under or over the cycle and within the confines of the work address.
- **Away from Home** - On holiday - when not in use - the cycle must be stored in a locked building or locked to a securely fixed purpose built motor vehicle roof rack or cycle rack; or car roof rack.
- Additionally between the hours of 9.00pm and 7.00am if kept in or on a vehicle, the vehicle must be in a securely locked compound.

What is not covered

- **Loss** or **Damage** occurring outside of the United Kingdom if **You** have been, or intend to be, away from the United Kingdom for more than 30 consecutive days.
- Any **Loss** or reduction in market value resulting from the repair or replacement of lost or damaged property, or any costs not directly incurred as a result of the **Loss**
- Any **Damage** caused whilst the cycle is being used for business purposes
- Professional use of any description
- Theft from a Motor Vehicle where the vehicle has been left unattended for a period in Excess of 12 hours
- Damaged caused during taking part in a competition other than Time Trials, Triathlons or Road Races
- Cycles with carbon fibre shells, electric cycles, push scooters, cycles designed to carry more than one person, cycle trailers, any cycle subject to the requirements of the Road Traffic Act

Excess

- a. The first £50.00 of each and every **Loss**.
- b. The first £150.00 following a Claim from an unattended motor vehicle.

How much You should insure for

You should insure for the usual new undiscounted replacement cost (including VAT) from a reputable United Kingdom dealer as at the Commencement Date of the **Period of Insurance**.

How We handle claims

New for Old Replacement

We will at **Our** option, replace, or pay the cost of replacing the item of Property insured, with a similar article of like kind, functionality and quality. The maximum **We** will pay is the sum insured for each item as specified on **Your Policy Schedule** of insurance.

Under insurance

If, at the time of **Damage**, the **Amount Insured** is less than 75% of the total value of the **Pedal Cycle**, the amount **We** pay will be reduced in the same proportion as the under insurance.

Please refer to page 25 for further information regarding making and reporting a claim.

Section 7a: Other Specified Items

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

Loss or **Damage** to articles specified in the Appendix to Section 7 in the **Schedule**.

Basis of Claims Settlement

- (a) **We** will pay up to the sum insured (subject to any limits) shown in **Your Schedule** for the cost of replacing as new (or at **Our** option **We** will replace as new), reinstating or repairing the lost or damaged property with a deduction for wear and tear made only in respect of clothing and sports equipment.
- (b) In the event of **Loss** or **Damage** to any article forming part of a pair or set, **We** will not pay more than the value of the individual article lost or damaged.
- (c) In the event of a **Claim** under this **Policy** **We** reserve the right to request a valuation or recent evidence of value or proof of purchase to be produced before any payment can be considered. In the event of **Loss** of or **Damage** to any one article or pair or set of articles where the value exceeds £2,500 it will be necessary for a valuation (if not already provided), or other such proof to be produced before any payment can be considered.
- (d) In the event of **Loss** or **Damage** to compact discs and/or music cassettes from a motor vehicle, the maximum amount **We** will pay for any one **Loss** is £75 in respect of these items.
- (e) Where an item or any part thereof which is not year 2000, or any other date compliant, suffers **Loss** or **Damage** covered under this section of the **Policy** then the basis of claims **Settlement** will be the market value of the item or any part thereof at the time of the **Loss** or **Damage**.

What is not covered

The Excess shown in the **Schedule**.

Loss or **Damage** listed under What is not insured by Section 8.

Loss or **Damage** to sports equipment whilst in use.

Theft from unattended road vehicles unless the vehicle is securely locked and the items are stolen from luggage boot, concealed luggage compartment, or glove compartment, following forcible and violent entry.

- (a) Electrical, electronic or mechanical breakdown or derangement.
- (b) Breakage of china, glass (other than lenses), porcelain, earthenware, stone and other articles of a similarly brittle nature (other than **Jewellery**), unless caused by fire, theft or attempted theft.
- (c) Loss of or **Damage**:
 - (i) by wear and tear, denting, scratching, deterioration, depreciation, mildew, moth, insects, vermin, rust or any gradually operating cause, or any process of repairing, restoring or renovating or cleaning or dyeing;
 - (ii) to any property used professionally or for business purposes (other than office equipment, not otherwise insured, owned by, or the legal responsibility of You or a member of Your Family);
 - (iii) arising from confiscation or detention by customs or other officials;
 - (iv) to musical instruments in respect of Loss of tone or replacement of strings or drum skins; or
 - (v) caused by domestic pets.
- (d) Mechanically propelled or assisted vehicles, caravans, trailers, aircraft, hovercraft, boats or accessories or parts for any of them.

Section 7b: Unspecified Items

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

Accidental Loss or Damage to unspecified articles comprising:

Articles of gold, silver, and other precious metals, Jewellery, watches, furs, photographic equipment (including accessories), binoculars, video cameras, clothing, sports equipment, mobile telephones, Pedal Cycles and other portable **Personal Effects** up to a limit of £750 any one item.

Personal **Money** and **Credit Cards**.

Loss of Money belonging to **You** or **Your Family** up to £750 any one **Loss**.

Money comprising personal **Money** held for private purposes by **You** or **Your Family** including bank notes used as legal tender, postal stamps (not in a collection), postal and **Money** orders, cheques including travellers cheques, saving and trading stamps, saving certificates and bonds, luncheon vouchers, travel tickets, and gift tokens.

Your liability under the terms of the personal **Credit Cards** including cheque, debit, charge or cash cards, issued in the British Isles to **You** or **Your Family**, up to a maximum of £1,000 any one **Loss**.

What is not covered

The **Excess** shown in the **Schedule**.

Loss or **Damage** listed under What is not insured by Section 8.

Loss or **Damage** to musical instruments whilst in transit unless they are placed in a suitable protective container. Documents or securities.

Household goods, foodstuffs and domestic appliances. Property more specifically insured.

Sports equipment whilst in use.

Equipment used for winter sports, water sports and camping.

Collections of stamps, coins and medals.

Televisions, audio and audio visual equipment.

Theft from unattended road vehicles unless from a locked

luggage boot, concealed luggage compartment, or glove

compartment following forcible and violent entry to a

securely locked vehicle.

Tools or instruments used or held for business or professional purposes.

Loss or **Damage** listed under What is not insured by Section 8.

The **Excess** shown in the **Schedule**.

Depreciation in the value of **Money**.

Loss of Money caused by accounting errors or omissions.

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

Loss of Money held for business or professional purposes.

Loss listed under What is not insured by Section 8.

The **Excess** shown in the **Schedule**.

Any **Loss** unless the terms and conditions under which the card is issued have been fulfilled.

Losses not reported to the police within 24 hours of discovery of **Loss**.

Any **Loss** as a result of unauthorised use by a member of **Your Family** or a person residing with **You**.

Loss listed under What is not insured by Section 8.

Loss caused by accounting errors or omissions.

Depreciation in value.

Section 8: Contents

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

- Household goods, valuables and belongings, including money up to £500 and **Credit Cards** up to £1,000 owned by, or the legal responsibility of **You** or a member of **Your Family** when in **Your Home**.
- Tenant's fixtures and fittings.
- Visitors' personal effects up to £2,500 when in **Your Home** unless otherwise insured.
- Office equipment and office furniture used by **You** or **Your Family** for business or professional purposes up to 20% of **Your** Contents sum insured under Section 8 or £5000 whichever ever is the least. when in **Your Home**, unless otherwise insured, owned by, or the legal responsibility of **You** or a member of **Your Family**.

Loss of or **Damage** to the contents by the following causes:

1. Fire, smoke, explosion, lightning, earthquake
2. Storm or flood
3. **Subsidence** or **Heave** of the site beneath the **Buildings**, or landslip
4. Riot, civil commotion, strikes, labour disturbances
5. Malicious acts

What is not covered

- Mechanically propelled or assisted vehicles of all types (other than domestic gardening machinery), caravans, trailers, watercraft, aircraft, hovercraft, boats and parts or accessories for any of them
- Swimming pool covers.
- Pets and livestock.
- Any part of the structure, fixtures and fittings (except those for which a tenant is legally liable), ceilings or decorations of the **Home**.
- Property more specifically insured.
- Bonds bills of exchange, promissory notes and securities for money
- Property used for business or trade purposes (other than office equipment and office furniture up to £5,000 when in **Your Home**).
- Plants, trees or any growing matter.
- Contact or corneal lenses.

The **Excess** shown in the **Schedule**.

Loss or **Damage** due to any gradually operating cause.

Contents in the open at the time of any **Loss** or **Damage**. **Loss** or **Damage** to contents in basement rooms as a result of a rise in the **Water Table**.

Loss or **Damage** caused by:

- (a) the normal **Settlement** or bedding down of new structures;
- (b) the **Settlement** or movement of made-up ground;
- (c) coastal or river erosion; or
- (d) defective design, faulty workmanship or the use of defective materials or inadequate construction of foundations.

Damage resulting from:

- (i) demolition, construction, structural alteration or repair to the **Buildings**; or
- (ii) groundworks or excavation.

Loss or **Damage** caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.

Loss or **Damage** caused by **You**, **Your Family**, paying guests or tenants.

Section 8: Contents

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

6. Escape of water from, or freezing of water in, a fixed water or heating installation or plumbed in domestic appliance
7. Impact with the Buildings by aircraft or aerial devices, vehicles, or any article dropped from them, and animals
8. Theft or attempted theft
9. Leakage of oil from any fixed heating installation
10. Falling trees or branches
11. Breakage or collapse of television or radio aerials, aerial fittings, satellite dishes or masts

What is not covered

- Damage** to the installation or appliance from which the water escapes.
Loss or **Damage** caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.
Loss or **Damage** caused by **Subsidence** or **Heave** of the site beneath the **Buildings**, or **landslip** (refer to cause 3 for details of the cover provided by this **Policy**).
Loss or **Damage** caused by water overflowing from kitchen or bathroom fittings as a result of taps being left on.
Loss or **Damage** caused by the failure, or lack of appropriate, grout and/or sealant.
- Loss** or **Damage** caused by domestic pets.
- Loss** or **Damage** caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.
Loss or **Damage** caused by **You**, **Your Family**, paying guests or tenants.
Loss or **Damage** whilst the **Buildings** or any part of them are lent, let, sub-lent or occupied by anyone other than **You** or **Your Family** except when force and violence are used to gain entry or exit.
- Loss** or **Damage** caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.
Damage to the appliance from which the oil escapes.
- Loss** or **Damage** arising from felling, lopping or topping of trees.
- Loss** or **Damage** arising from erection, dismantling, repair or maintenance.

Section 8: Contents

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

A. Temporary Removal of Contents

We will pay for contents lost or destroyed by any of the causes 1-11 of section 8 of this **Policy** whilst temporarily removed from the **Home** but remaining in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands:

- a) up to £5,000 in respect of contents whilst in university halls of residence or in student accommodation or otherwise; or
- b) up to 20% of the sum insured for contents shown in the **Schedule**, which ever is the least.

B. Rent and Alternative Accommodation

If the **Home** cannot be lived in as a result of Loss or Damage to the contents insured under section 8 of this **Policy** **We** will pay:

- a) up to 12 months rent that **You** are responsible for paying as occupier until the **Home** is again fit to live in; or
- b) the reasonable extra accommodation costs, incurred with **Our** written consent, for
 - i) **You**, **Your Family**; and
 - ii) **Your** domestic pets;until the **Home** is again fit to live in.

C. Deep Freezer Contents

We will pay for food in a domestic deep freezer in the **Home** made unfit for human consumption by a change in temperature within the freezer cabinet or contamination by refrigerant or refrigerant fumes.

D. Mirrors and Glass

We will pay for breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.

E. Audio and Audio Visual Equipment

Accidental **Damage** to:

- a) televisions;
- b) audio and visual equipment; and
- c) **Home** computer and games console equipment; which are owned by **You** or **Your Family**, or for which **You** are legally responsible.

What is not covered

The **Excess** shown in the **Schedule** (or £100 in respect of contents whilst in university halls of residence or in student accommodation if greater).

Loss or **Damage** in a furniture depository.

Loss or **Damage** caused by storm or flood to property not in a **building**.

Loss or **Damage** by theft unless force and violence is used to gain entry to or exit from:

- a) a **Building**; or
- b) in the case of halls of residence or student accommodation, a locked room.

The **Excess** shown in the **Schedule**.

Loss due to the deliberate act of the supply authority.

Loss if the freezer is more than 10 years old at the date of **Loss**.

The **Excess** shown in the **Schedule**.

Loss or **Damage** caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.

Malicious **Damage** caused by **You**, **Your Family**, paying guests or tenants.

Damage to ceramic hobs fixed to and forming part of the **Home**.

The **Excess** shown in the **Schedule**.

Loss or **Damage** caused by mechanical, electrical or electronic breakdown or derangement.

Damage to records, tapes, discs or computer software.

Damage caused by cleaning, fitting, adjustment, repair or dismantling of the apparatus.

Damage caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.

Wear and tear and depreciation.

Malicious **Damage** caused by **You**, **Your Family**, paying guests or tenants.

Section 8: Contents

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

F. Tenants Liability

(applicable if the **Buildings** are rented)

Any amount which **You** become legally liable to pay as a tenant, and not as an owner of the **Buildings** up to 20% of the sum insured for contents shown in the **Schedule** in respect of:

- a) **Damage** to the **Buildings** by any of the causes 1-11 of section 8 of this **Policy**.

G. Contents in the Garden

We will pay up to £1,000 for **Loss** or **Damage** by causes 1-11 of section 8 for contents in the open within the boundaries of **Your Home**. This includes cover for flowers, plants, shrubs or trees in pots or containers.

H. Door Locks

We will pay up to £1,000 in respect of replacement locks for external doors to the **Buildings** if **Your** keys are stolen or lost.

I. Loss of Oil and Metered Water

We will pay up to £1,500 for:

- a) the cost of oil lost from the domestic heating installation following accidental **Damage** to any part of the domestic heating installation; and
- b) additional metered water charges incurred by **You** and resulting from any of the causes 1-11 of section 8 of this **Policy**.

J. Reinstatement of Title Deeds

We will pay up to £2,500 in respect of the replacement of title deeds to **Your Home** if they are lost, destroyed or damaged by any of the causes 1-11 of section 8 of this **Policy** while in **Your Home** or lodged with **Your** solicitor, bank or building society.

K. Fatal Accident

We will pay £5,000 if **You** or **Your** partner die, either separately or together, as a result of an injury in the **Home** caused by fire or an assault by intruders, within 90 days of the incident.

What is not covered

Loss or **Damage** caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.

Loss or **Damage** caused by **You**, **Your Family**, paying guests or tenants.

The **Excess** shown in the **Schedule**.

Flowers, plants, shrubs, trees and any growing matter not in pots or containers.

Loss or **Damage** caused after the **Buildings** have been left **Unoccupied** or **Unfurnished**.

Loss or **Damage** caused by storm or flood.

The **Excess** shown in the **Schedule**.

Thefts not reported to the police.

The **Excess** shown in the **Schedule**.

Loss otherwise shown as not insured under section 8 of this **Policy**.

Loss if the **Buildings** have been left **Unoccupied** or **Unfurnished**.

Accidental **Loss** of metered water costs recovered from the responsible water authority.

The **Excess** shown in the **Schedule**.

Loss or **Damage** caused by: wear and tear, depreciation, insects, vermin, fungus, atmospheric or climatic conditions, gradually operating cause, confiscation or detention by order of any government, public or police authority.

Section 8: Contents

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

L. Household Removals

Accidental **Damage** to contents whilst in transit by professional removal contractors from the **Home** to **Your** new permanent **Home** within Great Britain, Northern Ireland and the Isle of Man including temporary storage up to 48 hours.

M. Shopping in Transit

We will pay up to £250 for **Loss** or **Damage** to food and domestic purchases whilst being transported from the shops to **Your Home**.

N. Audio or Visual Downloads

We will pay up to £2,500 in respect of legally downloaded audio or visual files if they are lost, damaged or destroyed as a result of any of the causes 1-11 of section 8 of this **Policy**.

O. Weddings, Birthdays and Christmas

The contents sum insured will be automatically increased by:

- a) 10% during the month of December;
- b) 10% for 30 days before and after **Your** wedding day; and
- c) 10% for 7 days after **Your** birthday; to cover christmas, wedding or birthday gifts.

What is not covered

The **Excess** shown in the Schedule.

Valuables and Money.

Damage to articles of china, glass, porcelain, earthenware, stone and other articles of a similarly brittle nature unless packed by professional packers.

Any **Loss** or **Damage** not notified to the removal contractors within 7 days of the removal to **Your** new permanent **Home**.

Theft from unattended road vehicles unless from a locked luggage boot, concealed luggage compartment, or glove compartment following forcible and violent entry to a securely locked vehicle.

The **Excess** shown in the **Schedule**.

Section 8: Contents

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

Automatic Extension to: Section 8

What is insured

Accidental **Damage** to contents when in **Your Home**.

What is not covered

- The **Excess** shown in the **Schedule**.
- Clothing (including furs), **Money**, **Credit Cards**, contact and corneal lenses, and food.
- **Loss** or **Damage** if the **Buildings** are lent, let or sublet in whole or in part, or are left **Unoccupied** or **Unfurnished**.
- **Damage** by scratching, denting, wear and tear, depreciation, insects, vermin, fungus, mildew, rot, normal deterioration, atmospheric or climatic conditions, or gradually operating cause, or any process of dyeing, cleaning restoration, repair or alteration.
- **Damage** caused by domestic pets.
- **Damage** caused by mechanical or electrical fault or breakdown or misuse.
- **Damage** arising from depreciation in value or any costs not directly incurred as a result of the **Loss**.
- Any **Loss**, destruction or **Damage** otherwise shown under section 8 and any extension to section 8 of this **Policy** as not insured.
- Confiscation or detention.

Section 8: Contents

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

Basis of Claims Settlement

- (a) **We** will pay up to the sum insured for contents shown in the **Schedule** for the full cost of replacing as new (or at **Our** option **We** will replace as new) reinstating or repairing the lost or damaged contents with a deduction for wear and tear made only in respect of clothing, household linen and **Pedal Cycles**.
- (b) The maximum amount **We** will pay for any Valuable item is £2,500 unless specifically insured.
- (c) If at the time of any **Loss** or **Damage** the total cost of replacing all of the contents as new, less an allowance for wear and tear for clothing, household linen and **Pedal Cycles**, is greater than the sum insured for contents shown in the **Schedule**, **We** will pay only that proportion of the **Loss** which the sum insured bears to the replacement cost.
- (d) **We** will not pay for the cost of replacing any undamaged items forming part of a set, suite or other article of a uniform nature, design or colour, including carpets when **Damage** occurs to a specific part or within a clearly definable area, and replacements cannot be matched.
- (e) In the event of a Claim under this **Policy We** reserve the right to request a valuation or recent evidence of value or proof of purchase to be produced before any payment can be considered.

In the event of **Loss** or **Damage** to any one article or pair or set of articles where the value exceeds £2,500 it will be necessary for a valuation (if not already provided) or recent evidence of value or proof of purchase, to be produced before any payment can be considered.

Automatic Reinstatement

The sum insured for contents shown in the **Schedule** will not be reduced by the amount of any Claim unless **We** give written notice to the contrary.

Please refer to page 25 for further information regarding making and reporting a claim.

Section 9: Liability

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

A. Public and Personal Liability

We will pay for damages and claimants' costs and expenses which **You** or any member of **Your Family** become legally liable to pay for accidental:

- a) death of any person;
- b) bodily injury to any person;
- c) illness or disease of any person; or
- d) **Damage** to material property;

up to £2,000,000 in connection with:
any one Claim; or
series of claims;

made against **You** or a member of **Your Family** arising out of any one event, occurring during the

Period of Insurance and incurred:

- (i) solely as occupiers, (but not owners) of the **Home** or the land belonging to the **Home**; or
- (ii) in a personal capacity, (not as occupier or owner of any building or land) occurring in Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands and elsewhere in the world during a temporary visit.

We will also pay **Legal Costs** and expenses incurred with **Our** written consent in the defence of any claim made against **You** or **Your Family**.

We reserve the right to withdraw **Our** support in the defence of any claim if **We** decide the prospect of success of any judgement or potential judgement are insufficient to justify **Our** continuing support.

B. Reverse Liability

We will pay all sums which **You** have been awarded in any court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and which have not been paid within three months of the award provided that:

- a) if the position of **You** and the responsible party had been reversed, **You** would have been entitled to indemnity under extension K, and subject to the **Limit of Indemnity** under extension K;
- b) the liability giving rise to the court award occurs during the **Period of Insurance**; and
- c) **You** agree to allow **Us** to enforce any rights or remedies which **We** will become entitled to upon making payment

What is not covered

- Death, bodily injury, illness or disease to any member of **Your Family** or domestic employee.
- **Loss** or **Damage** to property owned by, or in the custody or control of, **You** or any member of **Your Family** or any person permanently residing with **You**.
- Liability arising directly or indirectly from the transmission of any communicable disease or virus by **You** or any member of **Your Family**.
- Liability arising directly or indirectly as a result of a criminal act by **You** or any member of **Your Family**.
- Any agreement unless **You** would have been liable had the agreement not been made.
- The ownership, use or possession of any:
 - (i) lift, caravan, aircraft or watercraft including jetskis (other than hand propelled watercraft);
 - (ii) mechanically propelled or assisted vehicle (other than domestic gardening machinery or electric wheelchairs);
 - (iii) animals except domestic pets other than those listed in the Dangerous Dogs Act 1991; or
 - (iv) firearms, other than properly licensed shotguns.
- Any profession, business or employment.
- Any Claim or other proceedings against **You** or **Your Family** lodged or prosecuted in a court outside the United Kingdom.
- Liability if **You** have any other insurance **Policy** that covers the same **Loss**.
- Liability arising directly or indirectly from the charging of any electric vehicle that is not situated within the boundary of the **Home**.

Any amount whilst any appeal is pending.

Section 9: Liability

Section only applies if Premium has been paid and the cover is shown in the **Policy Schedule**. The General Exclusions, How to make a Claim/General Claims Conditions and General **Policy** conditions and the following terms and conditions all apply to this section. **Your Policy Schedule** will tell **You** whether or not this section is in force.

What is insured

A. Accidents to Domestic Employees

We will pay for damages and claimants' costs and expenses which **You** or a member of **Your Family** become legally liable to pay as compensation for accidental:

- a) death of;
- b) bodily injury to; or
- c) illness or disease of;

any domestic employee in connection with:

- a) any one **Claim**; or
- b) series of claims;
made against **You** or **Your Family** arising out of any one event occurring during the **Period of Insurance** and arising out of and in the course of employment within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

We will also pay **Legal Costs** and expenses incurred with **Our** written consent in the defence of any **Claim** made against **You** or **Your Family**.

The most **We** will pay for any **Claim** (or claims) resulting from one cause is £2,000,000. This includes any **Legal Costs** and expenses.

What is not covered

Liability arising directly or indirectly from the transmission of any communicable disease or virus by **You** or any member of **Your Family**.

Any agreement unless **You** would have been liable had the agreement not been made.

Any **Claim** or other proceedings against **You** or **Your Family** lodged or prosecuted in a court outside the United Kingdom.

Liability arising from any business or profession
Liability for death of, bodily injury to, or illness or disease of any member of **Your Family**.

Liability for which compulsory insurance or security is required by any road traffic legislation.

General Policy Conditions

COMPLIANCE WITH CONDITIONS

These conditions apply to all sections of the **Policy** and to all extensions. **You** and all members of **Your Family** permanently residing with **You** must comply with the terms and conditions of this **Policy**. Any person or entity seeking the benefit of this **Policy** shall be deemed to have notice of its terms, conditions (including exclusions) and shall have complied and shall continue to comply with them so far as they may reasonably be capable of applying to and being complied with by such person or entity.

SANCTION LIMITATION AND EXCLUSION CLAUSE

The underwriters shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

SEVERAL LIABILITY NOTICE

The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

CANCELLATION/COOLING OFF

You are entitled to cancel this contract of insurance within 30 days of either the date **You** receive this contract of insurance or the start of the **Period of Insurance**, whichever is the later, and receive a full premium refund.

If **You** cancel after this date **We** will refund any premium paid for the remaining **Period of Insurance** providing that **You** have not made a claim during the current **Period of Insurance**. For example, if **You** have been covered for six (6) months, the deduction for the time **You** have been covered will be half the annual premium. To cancel at any time, please contact Assetsure.

We can cancel this insurance by giving **You** 21 days' notice in writing where there is a valid reason for doing so. **We** will send **Our** cancellation letter by recorded delivery to **Your** last known address shown in the **Schedule** and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:

- Where **You** are required in accordance with the terms of this **Policy** to co-operate with **Us**, or send **Us** information or documentation and **You** fail to do so in a way that materially affects **Our** ability to process a claim, or **Our** ability to defend **Our** interests. In this case **We** may issue a cancellation letter and will cancel **Your Policy** if **You** fail to co-operate with **Us** or provide the required information or documentation by the end of the cancellation notice period;
- Where **We** reasonably suspect fraud; or
- Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.

If **We** cancel this **Policy** **We** will refund any premium paid for the remaining **Period of Insurance** providing that **You** have not made a claim during the current **Period of Insurance**. For example, if **You** have been covered for six (6) months, the deduction for the time **You** have been covered will be half the annual premium.

YOUR SUM INSURED

Index linking is not applied to this Policy other than for Section 8 Contents, so fluctuations in the value of art, precious metals and gemstones should be considered. The prices of jewellery & watches and the general price of gold & silver have increased significantly over the last 3 to 5 years so regular valuation of items is important to ensure sums insured remain adequate.

INDEX LINKING SECTION 8 CONTENTS ONLY

Your contents sum insured is index linked. The sum insured will be increased monthly in line with the Durable Goods Section of the General Index of Retail Prices or its equivalent.

LAW APPLICABLE TO THIS CONTRACT

UK law allows the parties to choose the law applicable to this insurance. This insurance will be governed by and construed in accordance with the law of England and Wales. **We** and the insured agree to submit to the exclusive jurisdiction of the courts of England and Wales.

NEW ACQUISITIONS

We will allow an increase in the amounts insured of up to 25% for each category to cover any items **You** acquire during the **Period of Insurance**. **We** will only do this if **You** tell us about the new possession within 30 days of acquisition and pay an extra premium. This does not include any items that are only intended to be in **Your** possession for a short time, such as presents for other people.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

A person who is not insured under this contract has no right to enforce the terms and conditions of this section of the **Policy** under the Contracts (Rights of Third Parties) Act 1999.

PROTECTING YOUR INFORMATION

We take your privacy extremely seriously and we will only use your personal details in line with our Privacy Notice. Please read our Privacy Notice carefully (This document can be obtained by visiting our website. <https://www.assetsure.com/privacy-policy>) and contact us immediately if you have any queries. Where necessary, where we would like to use your data for marketing purposes, we shall ask for your specific consent to do so. Your personal information includes all of the details you have given us to process your insurance policy (we will not ask for more information than is necessary).

We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside the UK. We will not sell, rent or trade your data under any circumstances. All of the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

SUBROGATION

In the event that a third party is deemed liable for part or all of any claim, **We** may exercise **Our** right of subrogation. **You** shall, at **Our** request and **Our** expense, agree to and permit us to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **Our** rights under this clause without **Our** prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation.

YOUR DUTY TO PREVENT LOSS OR DAMAGE

You and any person seeking the benefit of this **Policy** must take all reasonable steps to protect the property and prevent accidents, loss or damage and to maintain the property in sound condition and good repair.

YOUR PERSONAL REPRESENTATIVES

If **You** die, **We** will insure **Your** legal personal representatives for any liability **You** had previously incurred under the **Policy**, provided they fulfil the terms of the **Policy**.

INFORMATION AND CHANGES WE NEED TO KNOW ABOUT

You must take all reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your Policy**.

General Policy Conditions – (Continued)

You must tell Assetsure within 14 days of **You** becoming aware of any changes to the information **You** provided when applying for this insurance. Please refer to the Statement of Fact or **Your** schedule.

You must also tell Assetsure within 14 days of **You** becoming aware:

1. of any intended alterations, extension or renovation to the buildings. **You** do not need to tell us about internal alterations to the buildings unless **You** are creating an additional bedroom.
2. of any change of people insured, or to be insured,
3. of any change that may result in an amendment to the amounts insured or the limits that are shown in **Your** schedule,
4. of any change to the use of the Home. For example if the buildings are to be let, sub-let, or used for business purposes (other than occasional clerical work)
5. of any change to the occupancy of the buildings. For example, if the buildings are to stop being **Your** permanent residence or are to be unoccupied for any continuous period exceeding 60 days, or
6. that any member of **Your** household or any person to be insured by this Policy is charged with, or convicted of a criminal offence (other than motoring offences).
7. Any change to your address
8. Any change to the information contained on **Your** schedule of insurance including the statement of fact declaration

If **You** are in any doubt please contact Assetsure.

If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

When **We** are notified of a change, **We** will tell **You** whether this affects **Your Policy**. For example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or a revised premium being applied to **Your Policy**. If **We** are not able to accept the change and it becomes necessary to cancel this insurance, **We** will do so as described within the cancellation conditions contained within the **Policy**.

Important Notice:

Please note that if the information provided by **You** is not complete and accurate, **We** may:-

1. cancel **Your Policy** and refuse to pay any claim, or
2. not pay any claim in full, or
3. revise the premium and/or change any excess, or
4. revise the extent of cover or terms of this insurance.

FRAUD PREVENTION AGENCIES

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

1. Checking details on applications for credit and credit related or other facilities
2. Recovering Debt
3. Checking details on proposals and claims for all types of insurance;
4. Checking details of job applicants and employees

Please contact the Data Protection Liaison Officer at the address below if **You** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of **Your Policy**, **You** must tell us about any incident (such as a fire, water **Damage**, theft or an accident) which may or may not give rise to a claim. When **You** tell us about an incident, **We** will pass information relating to it to the registers.

How to contact us

On payment of a small fee, **You** are entitled to receive a copy of the information **We** hold about **You**. If **You** have any questions, or **You** would like to find out more about this notice **You** can write to: Assetsure, 1st Floor, Millbank Tower, Millbank, London, SW1P 4QP

Other Insurances

If at the time of any **Loss, Damage** or liability arising under the **Policy** there is any other Insurance covering the same **Loss, Damage** or liability **We** will pay only **Our** rateable proportion.

Payment of Premium

Where payment of premium is not made any cover provided by this **Policy** will be inoperative from the date such premium was due.

Where the premium is being paid by Direct Debit the due date will be in accordance with the Repayment Schedule.

Where the **Policy** is cancelled mid-term and a claim has occurred and been paid by **Us** during the **Period of Insurance** in which the **Policy** is to be cancelled, refund of premiums will be made at **Our** discretion.

Payment of Claims

In the event of a claim being made under this **Policy** and the premium is being paid under Creditplan **We** may deduct from any settlement any outstanding premium payment.

The maximum limit placed on any benefit or indemnity of any kind payable under this **Policy** shall not be increased by the number of persons or entities that may be entitled to claim contractual rights under this **Policy** and **Our** maximum liability shall not thereby be increased above the amount that would have been payable if **You** were the only person or entity that was entitled to contractual rights under the **Policy**.

Where more than one person or entity is entitled to seek any benefit or indemnity of any kind under this **Policy** **We** shall not be under any duty to inquire into or investigate the priority of any such persons or entities and receipt of any such person or entity shall be deemed to be given on behalf of all such persons or entities that may be entitled to contractual rights under the **Policy**.

General Exclusions – Applicable to All Policy Sections

1. Any **Damage** or **Loss** occurring prior to, or existing at the start of this **Policy**, and which **You** knew or ought reasonably to have known could give rise to a claim.
2. Any **Loss** or reduction in market value resulting from the repair or replacement of lost or damaged property, or any costs not directly incurred as a result of the **Loss**. (This does not apply to Section 2 Fine Art, Collectables & Antiques).
3. Any **Loss** or **Damage** to the property resulting from theft, attempted theft or willful or malicious acts by **You** or any member of **Your family**.
4. Any **Loss** suffered by **You** or **Your family** due to any person obtaining property by deception.
5. Any **Loss** or **Damage** caused by; delay, wear and tear, mould, rot, fungus, moth, vermin, infestation, atmospheric or climatic conditions, deterioration, confiscation by customs or other authority, mechanical or electrical derangement of any kind, **Damage** caused to insured items whilst cleaning, being worked on or maintaining, scratching or denting or cosmetic only **Damage**. Inherent or latent defect or any gradually operating cause or computer virus.
6. Misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or use of faulty materials
7. Unexplained **Loss** or disappearance
8. Electrical or mechanical fault or breakdown
9. Losses by theft or robbery which are not reported to the police within 24 hours of discovery
10. **Loss** or **Damage** occurring to any item in the care, custody or control of a postal, courier or removal company, unless the sending was arranged by a professional retailer or auctioneer from whom **You** purchased the item within the 30 days preceding the date of **Loss**.
11. Any costs covered by any manufacturer's guarantee or warranty.
12. **Loss** or destruction of, or **Damage** to, any property, or death of or bodily injury to any person, directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
13. Pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
14. a) Direct or indirect **Loss**, **Damage**, derangement or malfunction of any insured item or any part thereof where such Loss, Damage, derangement or malfunction occurs as a result of:
 - (i) a failure of that item or any part thereof to correctly recognise the date change to the year 2000 or any other date change; or
 - ii) computer viruses.b) Legal expenses or legal benefits or liability arising from (a) above. EXCEPT - Where the Loss or Damage would fall to be dealt with by virtue of the operation of causes 1 to 11 inclusive under section and section 8 contents of this **Policy**.

WAR AND CIVIL WAR EXCLUSION

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

This exclusion does not apply to Accidents to Domestic Employees section 8(M)

Institute Radioactive Contamination, Chemical, Biological, Bio Chemical and Electromagnetic Weapons Exclusion Clause

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

In no case shall this insurance cover **Loss Damage** liability or expense directly or indirectly caused by or contributed to by or arising from

- 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- 1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

General Exclusions – Applicable to All Policy Sections (Continued)

Cyber Attack Exclusion Clause

- 1.1 Subject only to clauses 1.2 and 1.3 below, in no case shall this insurance cover **Loss Damage** liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- 1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.
- 1.3 It is understood and agreed that clause 1.1 shall not apply to an otherwise covered physical Loss of the subject matter insured directly caused by theft, robbery, burglary, hold-up or other criminal taking if a computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system is used in the commission of the act(s) of theft, burglary, robbery, hold-up or other criminal taking.

Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes **Loss, Damage**, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the **Loss**.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes Loss, Damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any **Loss, Damage**, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

How to Make a Claim/ General Claims Conditions

What to do in the event of a Claim

You must tell **Us** as soon as possible about any incident which **You** may need to claim for under this **Policy**. **You** may contact the claims department on **0208 0033 191** or email on; claims@assetsure.com

If an item is lost or stolen, **You** must also inform the Police within 24 hours of the incident and obtain a crime reference number. If **You** fail to comply with any of the above duties this **Policy** may become invalid. **You** must not authorise repair or restoration of any damaged item without **Our** written agreement.

You must provide **Us** with such information and assistance as **We** may reasonably require.

Onus of Proof

In the event of any claim being made for **Loss** of or **Damage** to any **insured** item, the onus of proving the existence, ownership and value of the item shall be upon **You**.

Onus of Proof – Jewellery & Watches

We accept the following items as proof of existence and ownership;

For Items less than 5 years old

- A personalised and dated purchase receipt or bill of sale detailing the **insured** item.
- A debit or credit card or bank statement detailing the amount paid.
- If a private sale, dated correspondence relating to the sale such as a letter or e-mail identifying the seller of the item.

For Items more than 5 years old

- Any of the above items.
- Photographical or other dated documentary evidence such as a personalised valuation or service receipt.
- A valuation with full description of the item from a United Kingdom based Jeweller or Valuer stating their contact details and business credentials.

We accept the following as proof of value

- A dated purchase receipt or bill of sale detailing the **item Insured**.
- A dated valuation with full description of the item from a United Kingdom based Jeweller or Valuer stating their contact details and business credentials.

Duty of care

You must take all reasonable care and measures to protect any Item Insured and to maintain them in a good state of repair and proper condition. In the event of a claim, **You** must take reasonable steps to aid in the recovery of any item that has been lost. If **You** do not, **We** will not have to pay any claim.

Payment of Premiums

On our agreement to pay any claim, any outstanding balance on your full annual premium will become due immediately.

Recovered items

If **We** recover any item(s) insured after a **Loss**, **We** will write to **You** at **Your** correspondence address shown in the **Policy Schedule** and **You** can buy it back from **Us** within 60 days.

We will charge:

- the amount **We** paid for **Your** Claim; or
- the fair market value of the item at the time **We** recover it; whichever is less.

If **You** recover any item(s) **insured** after a **Loss**, then **You** must notify **Us** as soon as it is reasonably possible by writing to:

Email: enquiries@assetsure.com

Claims Department, Hildon Park Limited

1st Floor, Millbank Tower, Millbank

London, SW1P 4QP

United Kingdom

Transfer of rights

If **We** make a payment under this **Policy**, **We** will assume any recovery rights **You** have in connection with that **Loss**, to the extent **We** have paid for the **Loss**. All of **Your** rights of recovery will become **Our** rights to the extent of any payment **We** make under this **Policy**. **You** must do everything necessary to secure such rights, do nothing after a **Loss** to prejudice such rights, and give **Us** all the information and assistance necessary for **Us** to achieve a settlement.

Non-disclosure, misrepresentation and false claims

You must take reasonable care not to make a misrepresentation to **Us**. This means that all the answers **You** give and statements **You** make as part of **Your** insurance application, including at renewal and when an amendment to **Your Policy** is required, should be honest and accurate. **You** must not act in a fraudulent way. If **You** or anyone acting for **You**:

- makes a claim under the **Policy**, knowing the claim is false or exaggerated in anyway;
- makes a statement to support a claim, knowing the statement to be false;
- submits a document in support of a claim knowing the document to be forged or false in anyway;
- makes a claim for any **Loss** or **Damage** which **You** knew about or deliberately caused.

We

- will not pay the claim and all cover under this **Policy** will cease;
- will not pay any other Claim which has been or will be made under the **Policy**;
- may at **Our** option declare the **Policy** void;
- may cancel the **Policy** with effect from inception and retain all premiums **You** have paid; and may inform the police.

Joint insureds

If there is more than one of **You**, the total amount **We** will pay will not exceed the amount **We** would be liable to pay to any one of **You**.

Complaints

HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service. Should **You** be unhappy with the way in which **Your** insurance is handled **You** should in the first instance make **Your** concerns known to **Us**.

Assetsure
First Floor, Millbank Tower Millbank
London
SW1P 4QP
Tel: 0207 305 5601
E-mail: enquiries@assetsure.com

Should **You** be unable to resolve **Your** problem with **Us**, then **You** may ask the policyholder and market assistance department at Lloyd's to review **Your** case. Their details are:

Complaints
Lloyd's, One Lime Street
London
EC3M 7HA
Tel: 0207 327 5693

Lloyd's are also members of the Financial Ombudsman Service (FOS) and if **You** are still dissatisfied **You** have the option of contacting the FOS at:

Financial Services Ombudsman
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

In all communications the **Policy**/certificate number appearing in the **Policy Schedule** should be quoted. **Your** right to take legal action against **Us** is not affected by referral to either the Customer Relations Team or the Financial Ombudsman Service.

Financial Conduct Authority

Lloyd's of London and Hildon Park Limited are authorised and regulated by the Financial Conduct Authority. **You** can check their website (www.fca.gov.uk), which includes a register of all the firms they regulate. Or **You** can phone them on 0207 0661 000.

FINANCIAL SERVICES COMPENSATION SCHEME

Lloyds of London and Hildon Park Limited are covered by the Financial Services Compensation Scheme (FSCS) If **We** fail to carry out **Our** responsibilities under this **Policy**, **You** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

ASSETSURE

1st Floor, Millbank Tower
Millbank, London
SW1P 4QP

Useful Contacts

General queries and Policy amendments:

Tel: 0208 0033 190
Email: admin@assetsure.com

Claims:

Tel: 0208 0033 191
Email: claims@assetsure.com

www.assetsure.com

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