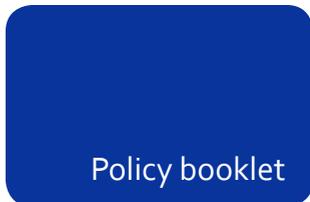


# TENANTS CONTENTS



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This is **your** Tenants Contents Policy. It sets out the details of **your** insurance contract with Covéa Insurance.

**Your** premium has been calculated upon the information shown in the Policy **schedule** and recorded in **your** statement of fact.

Please read the Policy and **schedule** carefully to ensure that the cover meets **your** requirements.

Please contact Insure Now if **you** have any questions or if **you** wish to make any adjustments.

## Insure Now

Insure Now is delighted to offer you this Tenants Contents policy. Insure Now has been created with the sole focus of designing and offering a range of specialist products for their valued customers.

Insure Now is a trading style of Commercial & General Ltd, who are the administrator for this product. Commercial & General has been in existence since 2001, and has a reputation for building specialist products that offer value for money, peace of mind and flexible cover options.

Insure Now are continually adding to their product range reinforcing their reputation as leaders of specialist innovative products.

# Contact Numbers

## Claims

### Commercial Careline 0330 024 2266

You can contact us to report a claim using any of the following methods.

Covéa Insurance Commercial Careline –  
24 hours a day, 365 days a year

- Telephone Covéa Insurance on 0330 024 2266 or fax +44 (0)118 925 8706  
*Please note all our calls may be recorded for training and evidential purposes.*
- For new claims email –  
[newcommercialclaims@coveainsurance.co.uk](mailto:newcommercialclaims@coveainsurance.co.uk)
- For existing claims email –  
[ccl@coveainsurance.co.uk](mailto:ccl@coveainsurance.co.uk)
- For Online Claims Assistance -  
To make a new claim, please log into InsureNow at <https://products.now-insurance.com/dapp> using your email and password. Once you are logged in, click on the 'Claims' button in the home menu and click 'Before you Claim' to read the information provided. Once this is done, you can go back to claims, click 'Make a Claim' and start the process.
- In writing – Covéa Insurance Commercial Careline, Norman Place, Reading, RG1 8DA

See pages 30-32 for full details of how to make a claim and how we settle your claim.

Covéa Insurance Commercial Careline is a

UK-based service. Our staff are highly trained and can confirm whether your Policy covers you for the incident. Please have your Policy number to hand when phoning.

In the event of you wishing to make a claim you must follow the procedures we have detailed in this Policy, failing which we will not be liable for your claim.

## Business Legal Helpline

As a Covéa Insurance policyholder should You require advice on any Business legal problem, You may use the 24 hour telephone helpline at any time within the Period of Insurance of this policy.

This advice is provided for Your benefit by MSL Legal Expenses Limited, the service is provided 24 hours a day, 7 days a week. However they may need to arrange to call You back depending on Your enquiry.

To take advantage of this service telephone 0161 603 2203 and quote Your policy number shown on Your policy Schedule. Advice given to You will be confirmed in writing where necessary.

# Meaning of Words

Certain words have specific meanings when they appear throughout this policy. They are printed in bold type.

## Accidental damage

Unexpected physical damage caused suddenly by an identifiable external means.

## Bodily injury

Death, illness, injury or disease.

## Buildings

The **home** and

- its **fixtures and fittings**;
- central heating fuel tanks and meters (but not the contents of the meter);
- cesspits and septic tanks;
- drives, fences, gates, hedges, lampposts, paths, patios, railings, terraces and walls;
- fitted carpets, laminate, vinyl and wooden floor coverings;
- fixed hot tubs and jacuzzis;
- greenhouses and sheds;
- hard tennis courts, fountains, ornamental ponds and sunken swimming pools;
- wind turbines and solar panels permanently fixed to the **home**;

all situated at the address shown on **your** Policy **schedule**.

**Buildings** does not include

- aerials, masts and satellite receiving equipment;
- land, plants, shrubs and trees.

## Business equipment

- computers, computer-aided design equipment, facsimile machines, keyboards, laptops, monitors, photocopiers, printers, telecommunications equipment;
- furniture;
- stationery

which are used for the business, trade or profession of **you** or **your family**.

## Contents

- aerials, satellite receiving equipment or masts fixed to or in the **home**;
- **business equipment** up to a total of £5,000;
- carpets, whether fitted or not, laminate, vinyl and wooden floor coverings;
- **high risk items** up to 50% of the **contents** sum insured with an individual item limit of £4,000;
- household goods and **personal possessions**;
- interior decorations;
- pedal cycles up to £2,000 per cycle;
- mobile phones;
- tenants **fixtures and fittings**;
- furniture and furnishings

which **you** or **your family** own or are legally responsible for.

**Contents** does not include

- any form of aircraft (including models);
- any form of trailer;
- any living creature;
- any **motorised vehicle**;
- boats, boards, hovercraft or any other craft or equipment designed for use in or on water;

# Meaning of Words

*continued*

- caravans or horse boxes;
- deeds (other than as provided by Section A - Contents paragraph 20 Title Deeds), documents, securities, **personal money** or **credit cards** (other than as provided by Section A - Contents paragraph 23 Personal Money and Credit Cards);
- landlords' **fixtures and fittings**;
- mobile phone airtime;
- plants, shrubs or trees;
- spares, parts or accessories for any item listed above.

## Contents in the open

Items intended to be kept permanently or temporarily outside the **home** and within the boundary of the land belonging to the **home** which includes:

- barbecues;
- children's play apparatus;
- flowers, plants, shrubs or trees in pots or containers;
- garden furniture;
- garden ornaments;
- gazebos.

## Credit Cards

Credit, cheque, charge, debit or cash dispenser cards.

## Domestic Duties

Work and/or chores undertaken in **your home** and its land as shown on the title deeds.

**Domestic duties** do not include the work or duties of someone who is employed to provide care for **you**.

## Domestic Employee

Any person directly employed by **you** to carry out **domestic duties** and not employed by **you** in connection with any other business, profession, trade or employment or anyone that is self-employed and working on a labour only basis.

## Endorsement

Any change made to the terms of the policy or the acceptance of the insurance cover provided which will be shown on **your Policy schedule**.

## Excess

The amount set out in the Policy **schedule** or specified in the relevant section of this Policy Booklet, which is the first part of the claim which **you** will be responsible for.

There are three types of **excess** as follows:-

- **policy excess**: This is the standard **excess** which is applied to all policies and forms part of the policy terms.
- **voluntary excess**: This is selected by **you** and applied in addition to the policy and compulsory **excess**.
- **compulsory excess**: Applied by **us**.

## Family

**You** and **your**:

- spouse or domestic partner sharing financial responsibilities;
  - children (including adopted and foster children);
  - relatives;
- who permanently live with **you**.

# Meaning of Words

*continued*

## Fixtures and fittings

- boilers, central heating equipment, ducts, fires, fixed pipes, storage heaters and tanks;
- built-in domestic appliances, furniture and kitchen units;
- cables, light fittings, switches and wires;
- fitted aerials, masts and satellite receiving equipment;
- fixed glass and sanitary ware.

## High risk items

- any collections of stamps, coins, medals, banknotes or other collectable articles;
- articles made of gold, silver, precious metals or precious stones;
- audio and audio visual equipment;
- clocks;
- computer equipment;
- guns;
- jewellery, watches or furs;
- photographic equipment, binoculars, telescopes;
- pictures, paintings or other works of art;
- portable musical instruments;
- sculptures, tapestries, rare and unusual figurines or any item valued for its rareness;

## Home

The private dwelling and its garage(s) and permanent outbuildings (if shown on the title deeds) of **your** private dwellings, all at the address shown on **your schedule** and used for domestic purposes only.

## Motorised vehicle

Any electrically or mechanically powered vehicle, other than:

- battery or pedestrian operated models or toys;
- domestic gardening equipment;
- golf carts, trolleys or buggies;
- vehicles which are designed to assist disabled persons and are not registered for road use.

## Period of insurance

The period shown in **your schedule** and any further period for which **you** have paid, or have agreed to pay and **we** have agreed to accept **your** premium.

## Personal money

- cash, cheques, postal or money orders, travellers cheques, saving certificates and bonds, premium bonds, current postage stamps, gift tokens, luncheon vouchers or stamps for TV licence, gas, electricity or other household bills;
- travel tickets, sports season tickets, phone cards or mobile telephone or multi media prepaid vouchers (but only for the cost of replacement for the period from the date of loss to the expiry date of the original ticket or voucher) if a duplicate cannot be obtained.

All the above held for social or domestic purposes only.

**personal money** does not include:

- Avios/air miles or promotional vouchers;
- lottery tickets, scratch cards, raffle tickets;
- money held/used for business purposes;

# Meaning of Words

*continued*

- stamps which are part of a stamp collection;
- store points.

## Personal possessions

- laptops, computer equipment designed to be portable, portable audio/visual equipment;
- luggage, clothing, jewellery or spectacles;
- mobile phones;
- musical instruments;
- pedal cycles;
- photographic equipment;
- sports equipment; or
- other items which are normally used, worn on or carried about the person.

All of which belong to **you** or **your family**, or **you** or **your family** are legally responsible for.

**Personal possessions** does not include:

- anything which is defined as not included under **contents**;
- camping equipment;
- deeds, electronically stored data, **personal money** or **credit cards**;
- household goods, domestic appliances, furnishings, furniture, china, glass or pottery;
- tools.

## Redecoration

- installation, repair or replacement of **fixtures and fittings**;
- internal painting, decorating and tiling;
- internal joinery and plastering;
- window replacement.

## Schedule

The document which gives the details of the cover **you** have including any **endorsements**.

## Unfurnished

Without enough furniture and furnishings for normal living purposes

## United Kingdom

Great Britain (England, Scotland, Wales, the Isle of Man and the Channel Islands) and Northern Ireland.

## Unoccupied

Not lived in by **you** or **your family** for more than 60 days in a row.

## We, us or our

Covea Insurance plc.

## You or your

The person or people shown on **your** Policy **schedule** as the insured.

# Customer Information

## Registration and Regulatory Information

Insurance cover is provided by Covea Insurance plc.

Registered in England and Wales No. 613259.  
Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **Our** Firm Reference Number is 202277. **You** can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register).

## Financial Services Compensation Scheme (FSCS)

**We** and Insure Now are covered by the Financial Services Compensation Scheme. **You** may be entitled to receive compensation from the scheme if **we** and Insure Now cannot meet **our** obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Telephone: 020 7741 4100

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## How We Use Your Information

Please visit

[www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) for further information about how and when **We** process **Your** personal information under **Our** full Privacy Policy.

The personal information, provided by **You**, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by **Us**, **Our** employees, agents and service providers acting under **Our** instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

**We** may process **Your** information for a number of different purposes. For each purpose **We** must have a legal ground for such processing. When the information that **We** process is classed as "sensitive personal information", **We** must have a specific additional legal ground for such processing.

Generally, **We** will rely on the following legal grounds:

- It is necessary for **Us** to process **Your** personal information to provide **Your** insurance policy and services. **We** will rely on this for activities such as assessing **Your** application, managing **Your** insurance policy, handling claims and providing other services to **You**.
- **We** have an appropriate business need to process **Your** personal information and such business need does not cause harm to **You**. **We** will rely on this for activities such as maintaining **Our** business records and developing, improving **Our** products and services.

# Customer Information

*continued*

- **We** have a legal or regulatory obligation to use such personal information.
- **We** need to use such personal information to establish, exercise or defend **Our** legal rights.
- **You** have provided **Your** consent to **Our** use of **Your** personal information, including sensitive personal information.

## How We Share Your Information

In order to sell, manage and provide **Our** products and services, prevent fraud and comply with legal and regulatory requirements, **We** may need to share **Your** information with the following third parties, including:

- Reinsurers, Regulators and Authorised/ Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on **Our**, or **Your** behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

## Marketing

**We** will not use **Your** information or pass it on to any other person for the purposes of marketing further products or services to **You** unless **You** have consented to this.

## Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering **We** will check **Your** details with

various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

**We** may also conduct credit reference checks in certain circumstances. **You** can find further details in **Our** full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances **We** conduct credit reference checks and how these checks might affect **Your** credit rating.

## Automated Decisions

**We** may use automated tools with decision making to assess **Your** application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether **We** are able to offer insurance, the appropriate price for **Your** policy or whether **We** can accept **Your** claim. If **You** object to an automated decision, **We** may not be able to offer **You** an insurance quotation or renewal.

## How to Contact Us

Please contact **Us** if **You** have any questions about **Our** Privacy Policy or the information **We** hold about **You**:

The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk).

# Customer Information

*continued*

## Complaints Procedure

If you wish to make a complaint about any aspect of this insurance other than a claim, please contact:

The Managing Director

Insure Now

17 Teddington Business Park

Station Road

Teddington

TW11 9BQ

Telephone: 020 3582 1172

Email: [enquiries@now-insurance.com](mailto:enquiries@now-insurance.com)

## Covéa Insurance's Procedure

If the complaint concerns **us** Insure Now will make sure **your** complaint is passed to **us** in order to respond to **you** quickly. However, if **you** wish to contact **us** directly please use the following details quoting **your** policy or claim number.

Customer Relations

Covéa Insurance

Norman Place

Reading RG1 8DA

Telephone: 0330 221 0444

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

Email:

[customer.relationsrdg@coveainsurance.co.uk](mailto:customer.relationsrdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in **our** leaflet "Complaints Procedure" which is available on request or may be downloaded from **our** website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints)

**You** may be eligible to refer **your** complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if **your** complaint is eligible when **you** contact them. Their contact details are:

The Financial Ombudsman Service

Exchange Tower,

London E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

email:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## How to Cancel your Policy

If **you** do not want to accept the policy **you** have the right to cancel it within 14 days from the date of purchase of **your** policy or the day **you** receive **your** policy documentation, whichever is later. To do this **you** must return the policy documentation to Insure Now when giving **your** instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started **we** will refund the premium for the exact number of days left on the policy. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current **period of insurance**. **We** will also do this if **you** want to cancel the policy within 14 days after the renewal date.

**You** may cancel the policy at any other time by contacting Insure Now.

If **you** cancel **your** policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current **period of insurance**, **we** will not refund any part of the premium.

# Customer Information

*continued*

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current **period of insurance**, **we** will refund the premium for the exact number of days left on the policy. If the remaining balance is **£10** (plus the prevailing rate of Insurance Premium Tax) or under **we** will not issue a refund.

For **our** rights to cancel **your** policy please refer to Conditions applicable to all Sections. Item 11. **Our** Rights to Cancel the Policy of this Policy Booklet.

## Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless **we** agree in writing with **you** otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where **you** have **your** principal residency. If there is any dispute, the law of England and Wales shall apply.

# Introduction

Each section of this Policy, the **schedule** and any **endorsements**, together with this Introduction, Customer Information and the Meaning of Words, Conditions and Exceptions shall be read as one document.

Any word or expression given a specific meaning in:

1. the **schedule**, and Policy **endorsements**, or this Introduction, the Customer Information and the Meaning of Words, Conditions and Exceptions shall have the same meaning throughout the Policy unless **we** state otherwise.
2. an individual section or any section endorsements shall only have the same meaning throughout such section or **endorsement** unless **we** state otherwise

Any such word or expression given a specific meaning shall be highlighted in bold text within the Policy Booklet.

In return for **you** having paid or agreed to pay the premium for the **period of insurance**, **we** will indemnify **you**, subject to the terms contained in or endorsed on the Policy, in respect of loss, damage or liability or pay other benefits which fall within the operative sections of this Policy, provided that the loss, damage or injury which gives rise to the claim occurs (or in the case of the Employer's Liability Section is caused) during the **period of insurance** and in connection with the business.

The **schedule** shows the sections of the Policy that are operative.

## IMPORTANT

This Policy is a legal contract.

**You** have a duty to make a fair presentation of the risk which is covered by this Policy. Therefore **you** should ensure that any information **you** have provided to **us** and the content of any application form, declaration and / or statement of fact is accurate and complete. Where **you** have provided us with information which relates to matters of **your** expectation or belief, it does not matter if such information turns out to be inaccurate provided that **you** acted in good faith when **you** provided **us** with such information. If **you** do not comply with **your** duty to make a fair presentation of the risk, **your** Policy may not be valid or the Policy may not cover **you** fully or at all.

**You** must also tell **us** about any facts or changes which affect **your** insurance and which have occurred either since the Policy started or since the last renewal date.

If **you** are not sure whether certain facts are relevant please ask Insure Now. If **you** do not tell **us** about relevant changes, **your** Policy may not be valid or the Policy may not cover **you** fully or at all.

**You** should keep a written record (including copies of letters) of any information **you** give **us** or Insure Now.

# Conditions

**You** must comply with these conditions. They control the operation of the policy cover.

## 1. Taking Care

**You** and **your family** must take all reasonable care to prevent loss, damage, accidents or injury and to protect and maintain the **contents** in a good condition and a good state of repair.

## 2. Alteration in Risk

**You** or **your** broker must tell **us** immediately if during the **period of insurance** there is any alteration in risk or to the facts which **you** disclosed when **you** took out this Policy, which materially affects the risk of injury, loss, damage or liability which would fall within the Policy cover. This includes but is not limited to alterations to the business or the **premises**.

When **you** tell **us** about an alteration in risk, **we** may apply additional terms and conditions to this Policy (including but not limited to premium) or, if the risk is unacceptable to **us**, **we** may cancel the Policy in accordance with Condition 11. Our Rights to Cancel the Policy.

If an alteration creates an additional premium, this will be subject to a minimum premium of **£10** plus insurance premium tax. If an alteration creates a lower premium, **we** will refund any difference, except for the first **£10** or any difference which is less than **£10** plus insurance premium tax, which will be retained to cover administrative costs.

For example **we** need to know:

- (a) of a change of risk address;
- (a) if someone lives in the **home** other than **you** and **your family**;

- (b) if the **home** becomes **unoccupied** or **unfurnished**;
- (c) if the replacement values of the **contents**, **personal possessions** or pedal cycles exceed the limits shown in the policy or **your schedule**;
- (d) if **you** or **your family** or anyone currently living with **you** are charged or are convicted of any offence other than driving offences;
- (e) if **you** or **your family** or anyone currently living with **you** have been declared bankrupt or are subject to bankruptcy proceedings;
- (f) if the **home** is being used for business or professional purposes;
- (g) if the **home** is not in a good state of repair;
- (h) if the **home** is undergoing structural alteration, structural repair, restoration or renovation;
- (i) if any of the information provided and recorded in the proposal form or statement of fact has changed.

If **you** fail to tell **us** about an alteration in risk, **we** may:

- (a) terminate the Policy back to the date when the alteration occurred, if **we** would have cancelled the Policy had **you** told **us** of the alteration in risk;
- (a) proportionately reduce the amount payable in respect of a claim; and/or
- (b) treat the Policy as if it contained such different terms (other than relating to the premium) that **we** would have applied to the Policy had **you** told **us** of the alteration in risk.

# Conditions

*continued*

Any reduction in claims payments or application of different terms will take effect from the date on which the alteration in risk occurred.

Where **we** elect to proportionately reduce the amount payable in respect of a claim, **we** will pay a percentage of the claim, the percentage being calculated by comparing the premium which **you** actually paid with the premium which **we** would have charged had **you** told **us** about the alteration in risk. For example, if the premium which **you** actually paid is **70%** of the premium **we** would have charged, **we** will only pay **70%** of any claim.

### 3. Fair Presentation of the Risk

**You** must make a fair presentation of the risk when **you** first take out this Policy and also whenever **you** renew it or ask **us** to change **your** cover.

If **you** fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to **us** in a way which is not clear and accessible:

**We** may avoid this Policy and refuse all claims where:

- (a) such failure was deliberate or reckless; or
- (a) **we** would not have entered into this Policy on any terms had **you** made a fair presentation of the risk.

Should **we** avoid this Policy **we**:

- (b) shall treat the Policy as if it had not existed from the start date, the renewal date, or the date when **you** asked **us** to change **your** cover, depending on when the failure to make a fair presentation of the risk occurred

- (a) shall return the premium paid for the period for which the Policy is treated as not having existed unless the failure to make a fair presentation of the risk was deliberate or reckless
- (b) may deduct from any return of premium due to **you** any monies already paid in respect of claims falling within the period for which the Policy is treated as not having existed or require **you** to repay such claims.

Provided that any failure to make a fair presentation of the risk is not deliberate or reckless, if **we** would have entered into or renewed this Policy, or agreed to make changes to **your** cover on different terms had **you** made a fair presentation of the risk, **we** may:

- (i) proportionately reduce the amount payable in respect of a claim; and/or
- (ii) treat the Policy as if it contained such different terms (other than relating to the premium) that **we** would have applied to the Policy had **you** made a fair presentation of the risk.

Any reduction in claims payments or application of different terms will take effect from the date on which the Policy started, was renewed or when changes were made to **your** cover, depending on when **you** failed to make a fair presentation of the risk.

Where **we** elect to proportionately reduce the amount payable in respect of a claim, **we** will pay a percentage of the claim, the percentage being calculated by comparing the premium which **you** actually paid with the premium which **we** would have charged had **you** made a fair presentation of the risk. For example, if the premium which **you** actually paid is **70%** of the premium **we** would have charged, **we** will only pay **70%** of any claim.

# Conditions

*continued*

Where this Policy provides benefits to individuals who would, if they had taken out similar insurance in their own name, have done so for purposes wholly or mainly unconnected with their trade, business or profession, **we** will not rely on this condition if the failure to make a fair presentation of the risk concerns only facts or information which relate to that particular individual, unless the individual (or **you** on their behalf) makes a careless misrepresentation, in which case **we** may rely on this condition as against that particular individual as if a separate insurance contract had been issued to them leaving the remainder of the Policy unaffected.

## 4. Fraudulent Claims

For the purposes of this Condition the definition of '**you/your**' will also include any person who is entitled to benefit from the Policy to the extent that a claim is made by or on their behalf.

If **you** or anyone acting on **your** behalf makes a claim which is in any way fraudulent **we**:

- (a) will not pay the claim;
- (a) may recover from **you** any sums already paid by **us** in respect of the claim; and
- (b) may notify **you** that **we** are treating this Policy as having terminated with effect from the time of the fraudulent act.

If **we** do treat this Policy as having terminated, **you** will have no cover under this Policy from the date of termination and will not be entitled to any refund of premium.

Where a fraudulent claim is made by or on behalf of a person who is not the Insured, this condition applies only to that person's claim and references to 'this Policy' should be read

as if they were references to the cover for that person alone and not to the Policy as a whole.

Fraudulent claims include but are not limited to:

- (a) making a claim which is fraudulent, fictitious or known to be false
- (a) intentionally exaggerating or inflating a claim
- (b) supporting a claim with false or forged documents, information or statements
- (c) wilfully causing loss, damage or injury.

## 5. Unoccupancy

If **you** know that **your home** is not going to be lived in for more than 60 days in a row, **you** must advise Insure Now or **us** immediately, in order to provide **us** with the opportunity to review the risk.

When **your home** is not lived in for more than 60 days in a row **we** will regard **your home** as **unoccupied**. In these circumstances **we** will not provide full cover as stated under the policy sections applicable and the stated restrictions will apply.

## 6. Building work

If **you** are planning to have any structural work undertaken at **your home**, for example an extension, demolishing any walls, renovation or any form of building work, **you** must tell Insure Now or **us** about any plans at least 7 days before the work commences. **We** will then assess the risk and provide any terms to the policy **we** deem necessary. **We** will not pay any claim for loss or damage caused by and/or arising either directly or indirectly due to the building work taking place, without prior agreement.

# Conditions

*continued*

**You** do not need to inform Insure Now or **us** if **you** are undertaking redecoration.

## 7. Other Insurance

If **you** claim under this policy for something which is also covered by another insurance policy, **we** will only pay **our** share of the claim. **You** must give **us** full details of the other insurance policy.

## 8. Joint Insured

If more than one insured is named on the **schedule**, either named insured may amend the policy, submit a claim or discuss an existing claim with **us**. If an insured named on the **schedule** is to be removed, **we** will only accept authority from the person being removed, or by a court order or written agreement from the insured's personal representative.

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

No third party will have, or be able to enforce any term of this policy under the Contracts (Rights of Third Parties) Act 1999. This does not affect the rights or remedies available to a third party, apart from this Act.

## 10. Claims

It is a condition precedent to **our** liability that when circumstances arise which might give rise to **you** making a claim under this policy, **you** must:

- tell **us** as soon as reasonably possible;
- tell the local police immediately **you** become aware of or suspect theft, attempted theft or malicious damage and keep a note of any reference number given to **you**;

- take all reasonable steps to recover any property which has been lost;
- send **us** at **your** expense, all the documents and information (including written estimates and proof of value or ownership) **we** may request from **you**.

**You** must not:

- pay, offer or agree to pay any amount or admit responsibility without **our** permission;
- abandon any property to **us** unless **you** have **our** permission;
- carry out any permanent repairs or dispose of any damaged items until **we** have been given the opportunity to inspect the damage.

**We** will not pay any claims under this policy unless **you** have kept to the above conditions.

**We** may:

- enter any building where loss or damage has happened;
- take control of the remains of any property insured by the policy for which **we** have agreed to pay a claim and deal with them in a reasonable manner;
- take over, defend or settle a claim made against **you** or at **our** own expense, take legal action in **your** name to get back any payment **we** have made under this policy.

For further information please refer to How to make a claim and How **we** settle **your** claim sections of this Policy Booklet.

## 11. Our Rights to Cancel the Policy

**We** or any agent appointed by **us** and acting with **our** authority have the right to cancel **your** policy, where there is a valid reason for doing

# Conditions

*continued*

so. **We** will give **you** fourteen days notice of cancellation in writing, by recorded delivery, to the latest address **we** have for **you** and will set out **our** reason for cancellation in **our** letter.

Valid reasons may include but are not limited to:

1. not
  - (a) paying a premium when it is due
  - (b) co-operating with **us**, or sending **us** information or documentation that materially affects **our** ability to process the Policy or **our** ability to defend **our** interests
  - (c) exercising **your** duty of care as required under the Taking Care condition in the Conditions section of this Policy Booklet.and failing to put this right when **we** ask **you** to by sending **you** seven days written notice to **your** latest address.
2. use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers.

If **we** cancel **your** Policy, **we** will refund the premium for the exact number of days left on the Policy. If the remaining balance is **£10** (plus the prevailing rate of Insurance Premium Tax) or under **we** will not issue a refund.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current **period of insurance**, **we** will not refund any part of the premium.

If **we** cancel **your** policy on the grounds of fraud, cancellation may be immediate and **we** may retain any refund due. **We** may also inform the police of the circumstances.

For **your** rights to cancel the Policy please refer to Customer Information "How to Cancel **Your** Policy" section of this Policy Booklet.

## 12. Payment by Debit or Credit card

Your premium will be paid monthly to Insure Now collected via Your Debit or Credit Card.

We will have the right (which we may not use) to renew the policy each year and Insure Now will continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide that you do not want us to renew the policy, as long as you tell us before the next renewal date, we will not renew it.

Our right to renew this policy does not affect your cancellation rights detailed under How to cancel your policy in the Customer Information section.

## 13. Terms Not Relevant to Actual Loss

If payment of a claim is conditional upon compliance with any term of this Policy **we** will not pay for any claim where the term has not been complied with except where the term concerned:

- (a) is operative only in connection with particular premises or locations;
  - (b) is operative only at particular times; or
  - (c) is intended to reduce the risk of particular types of injury, loss, damage or liability
- where
- we**
- will pay for claims in respect of which
- you**
- can prove that non-compliance with the term could not have increased the risk of the injury, loss, damage or liability which occurred.

# Exceptions

Exceptions are the events, liabilities or property **we** do not cover under the Policy.

**We** will not pay for:

## 1. War Risks

Any loss, damage, **bodily injury** or liability which is the direct or indirect result of any of the following:

War, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power or similar event.

## 2. Radioactive Contamination

Any expense, loss, **bodily injury**, liability or damage to any property directly or indirectly caused by, contributed to or arising from:

- (a) ionising radiation 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 nuclear assembly or nuclear component.

## 3. Pollution or Contamination

Any loss, damage or liability arising from pollution or contamination unless directly caused by a sudden and unforeseen and identifiable incident occurring during the **period of insurance**.

## 4. Sonic Booms

Any loss or damage arising directly from pressure waves caused by aircraft and other aerial devices.

## 5. Confiscation

Any loss, damage or liability caused by confiscation, detention or seizure by:

- (a) customs, police or other officials;
- (b) order of any court of law;
- (c) any statutory or regulatory authority.

## 6. Deliberate Acts

Loss, damage, **bodily injury** or liability caused deliberately, maliciously, wilfully, recklessly or through the criminal act of **you, your family, lodgers, guests or domestic employees**.

## 7. Business Property and Legal Liability

- (a) loss or damage to any property owned by, held in trust or primarily used for any business, trade or profession (other than business equipment).
- (b) any legal liability arising directly or indirectly from any business, trade or profession.

## 8. Deception

Any loss or damage caused by deception, unless the only deception is gaining entry to the **home**.

## 9. Date Change and Computer Viruses

Any loss, damage or liability arising from:

- (a) the failure of a computer chip, computer software or any other electronic equipment to recognise a true calendar date;
- (b) computer viruses.

# Exceptions

*continued*

## 10. Reduction in Value

Any reduction in market value following repair or replacement paid for under this policy.

## 11. Events Before the Policy Started

Any loss, damage, **bodily injury** or liability arising out of any accident or incident that happened before this policy started.

## 12. Terrorism

Liability, loss, damage, cost or expense caused directly or indirectly by an act of terrorism.

For the purpose of this exception an act of terrorism means preparing, threatening or actually using biological, chemical and/or nuclear force.

## 13. Wear and Tear

Loss or damage caused by wear and tear, wet or dry rot or anything which happens gradually.

## 14. General Exceptions

Any loss, damage or liability caused by or arising from:

- the **home** undergoing demolition, structural alteration or structural repair;
    - restoration, dismantling, renovation, breakdown or repair;
  - a lack of maintenance;
  - faulty design or workmanship or the use of faulty materials;
- any process of cleaning, drying, dyeing, heating or washing;
  - insects, parasites, foxes, mice, pigeons, rats, squirrels, fungus or mildew;
  - pets or domestic animals (except as covered by Section A – Contents paragraph 28 Occupiers and personal liability)

# Policy Cover

## Section A - Contents

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
Loss or damage to <b>contents</b> whilst in the <b>home</b> caused by:	<ul style="list-style-type: none"> <li>The <b>excess</b> which is shown on <b>your schedule</b></li> <li>Anything listed under Exceptions on Pages 17-18.</li> </ul>
1. Fire, explosion, lightning or earthquake.	
2. Riot, civil commotion, strikes, labour or political disturbances.	
3. Malicious Acts.	Loss or damage caused: <ul style="list-style-type: none"> <li>by <b>you, your family</b>, lodgers, guests or <b>domestic employees</b>;</li> <li>while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
4. Storm or flood.	
5. (a) Water escaping from any fixed domestic water or heating installation, washing machine, dishwasher, refrigerator, freezer or fixed fish tank; (b) Oil escaping from any fixed domestic heating installation.	Loss or damage caused: <ul style="list-style-type: none"> <li>while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> </ul>
6. Theft or attempted theft and violent entry.	Loss or damage caused: <ul style="list-style-type: none"> <li>by you, your family, lodgers, guests or domestic employees;</li> <li>while the home is unoccupied or unfurnished;</li> <li>while any part of the home is shared unless following forcible or violent entry to or exit from the home.</li> </ul>

# Policy Cover

## Section A - Contents

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
	<p>Any amount over £5,000 for loss or damage to the contents contained in garages or outbuildings at the home.</p> <p>Any amount over £250 for loss or damage to contents belonging to your visitors or your domestic employees.</p>
<p>7. Impact or collision by:</p> <ul style="list-style-type: none"><li>(a) Aircraft or items dropped from them or other flying objects.</li><li>(b) Vehicles or animals.</li><li>(c) Falling trees or branches.</li><li>(d) Lampposts and telegraph poles.</li></ul>	
<p>8. Falling aerials (including satellite dishes) their fittings and masts.</p>	
<p>9. Subsidence or ground heave of the site that the <b>buildings</b> stand on or landslip.</p>	
<b>The following covers are also included in this section</b>	
<p>10. Contents in the Open. Loss or damage to <b>contents in the open</b> The most <b>we</b> will pay is £1,000.</p>	<p>Loss or damage:</p> <ul style="list-style-type: none"><li>• caused while the home is <b>unoccupied or unfurnished</b>;</li><li>• caused by storm or flood;</li><li>• to pedal cycles.</li></ul>
<p>11. Glass, Mirrors and Ceramic Hobs. Accidental breakage of mirrors, fixed glass in furniture or ceramic tops in free-standing cookers while in the <b>home</b>.</p>	<p>Loss or damage caused while the home is unoccupied or unfurnished.</p>

# Policy Cover

## Section A - Contents

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
<p><b>12.</b> Audio, Visual and Computer Equipment.</p> <p><b>Accidental damage:</b></p> <ul style="list-style-type: none"> <li>to television, audio or video equipment, equipment, DVD players, digital boxes, games consoles, or to personal computers, laptops and computer equipment while in the <b>home</b></li> <li>to receiving aerials and satellite receiving equipment fixed to the <b>home</b>.</li> </ul>	<p>Damage to:</p> <ul style="list-style-type: none"> <li>tapes, cassettes, cartridges, records or discs of any kind;</li> <li>camcorders, video cameras, digital cameras, hand-held electronic games or toys, mobile phones or telephone equipment;</li> </ul> <p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> <li>by computer viruses;</li> <li>by pets.</li> </ul> <p>The cost of remaking any film, disc or tape, or the value of any information contained on it or recovering any digitally held media.</p>
<p><b>13.</b> Loss of Oil and Metered Water.</p> <p>Loss of metered water or of oil from the <b>home</b> following <b>accidental damage</b> to the water or heating system.</p> <p>The most <b>we</b> will pay is £1,000.</p>	<p>Loss or damage caused while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</p>
<p><b>14.</b> Legally Downloaded Audio/Visual Files.</p> <p>Loss or damage insured by Section A – Contents, paragraphs 1 to 9 to legally downloaded audio/visual files</p> <p>The most <b>we</b> will pay is £2,500.</p>	<ul style="list-style-type: none"> <li>any illegally downloaded files or files where proof of purchase cannot be proved;</li> <li>the clerical labour and computer time taken to reinstate the files.</li> </ul>

# Policy Cover

## Section A - Contents

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
<p><b>15. Household Removal.</b> Accidental loss or <b>accidental damage</b> to the <b>contents</b>, while they are being moved by professional removers from the <b>home</b> to <b>your</b> new permanent <b>home</b> within the <b>United Kingdom</b>.</p>	<p>Loss or damage caused by cracking scratching or breakage of china, marble, glass or similar brittle articles, unless packed by professional packers.</p> <p>Loss or damage that is not reported within 7 days of delivery to a new <b>home</b>.</p> <p>Loss of or damage to <b>contents</b> in storage or being moved to or from storage.</p> <p>Loss or damage to <b>personal money</b>.</p>
<p><b>16. Contents Temporarily Removed.</b> Loss or damage to contents within the United Kingdom while temporarily away from the home up to a maximum of 90 days caused by:</p> <ul style="list-style-type: none"> <li>• Section A – Contents, paragraphs 1-5 and 7-9;</li> <li>• theft or attempted theft from:               <ul style="list-style-type: none"> <li>- a deposit box in a bank;</li> <li>- an occupied private house or flat;</li> <li>- any other building where you or a member of your family work or are temporarily living.</li> </ul> </li> </ul> <p>The most we will pay is £5,000.</p>	<p>Loss or damage to <b>contents</b> which is not in a building caused by storm, flood, theft or malicious damage.</p> <p>Loss or damage caused by theft or attempted theft unless following forcible or violent entry to or exit from the building.</p> <p>Loss or damage to <b>contents</b>:</p> <ul style="list-style-type: none"> <li>• which have been removed for sale, exhibition or placed in a furniture depository;</li> <li>• belonging to <b>you</b> or <b>your family</b> while living and studying away from the <b>home</b>.</li> </ul>
<p><b>17. Students Cover.</b> Loss or damage insured by Section A – Contents, paragraphs 1-9 to the <b>contents</b> belonging to <b>you</b> or <b>your family</b> while in full time education in the <b>United Kingdom</b> and living and studying away from the <b>home</b>.</p> <p>The most <b>we</b> will pay is £2,500.</p>	<p>Loss or damage caused by theft or attempted theft from a building unless following forcible or violent entry to or exit from the building.</p>

# Policy Cover

## Section A - Contents

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
<p><b>18. Alternative Accommodation.</b></p> <p>The cost of alternative accommodation for <b>you, your family</b> and <b>your</b> pets if <b>your home</b> is uninhabitable due to damage insured by this section during the time necessary for the <b>home</b> to be restored to a habitable condition.</p> <p>The most <b>we</b> will pay is £10,000</p> <p>Following a claim under this section, when <b>your home</b> is uninhabitable, <b>your contents</b> will be covered at both <b>your home</b> and the address of the alternative accommodation. This cover is provided on the understanding that the total amount of <b>your contents</b> does not exceed the limit shown on <b>your schedule</b>.</p>	
<p><b>19. Loss of Keys.</b></p> <p>The cost of replacing and fitting the locks and keys of external doors and windows of the <b>home</b> if <b>your</b> keys are accidentally lost or stolen anywhere in the world.</p>	
<p><b>20. Title Deeds.</b></p> <p>The cost of preparing new title deeds to the <b>home</b> following loss or damage insured by this section while in the <b>home</b> or kept with <b>your</b> solicitor, bank or mortgagee for safe keeping.</p> <p>The most <b>we</b> will pay is £1,000.</p>	

# Policy Cover

## Section A - Contents

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
<p>21. Religious Festivals and Wedding Gifts.</p> <p>We will increase the <b>contents</b> sum insured under this section by £5,000;</p> <ul style="list-style-type: none"> <li>• during <b>your</b> Religious Festival to cover gifts and extra food and drink;</li> <li>• for one month before and after the wedding day of <b>you</b> or a member of <b>your family</b> to cover wedding gifts and extra food and drink at the <b>home</b>, at the reception or in transit between the <b>home</b> and the reception.</li> </ul>	
<p>22. Freezer Contents.</p> <p>Loss or damage to food or drink in any freezer in the home caused by:</p> <ul style="list-style-type: none"> <li>• a change in temperature of the freezer;</li> <li>• contamination by the escape of refrigerant or refrigerant fumes.</li> </ul>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>• by the deliberate act of the supply authority;</li> <li>• while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>.</li> </ul>
<p>23. Personal Money and Credit Cards.</p> <p>(a) Accidental loss anywhere in the world of personal money belonging to you or a member of your family.</p> <p>(b) Financial loss following fraudulent use of credit cards belonging to you or a member of your family anywhere in the world.</p> <p>The most we will pay is £1,000.</p>	<p>(c) Losses caused by error or omissions. Losses not reported to the Police immediately after discovery. Loss from the home while the home is unoccupied or unfurnished. Loss from the home while any part of the home is lent, let, sub-let or shared, unless following forcible or violent entry to or exit from the home.</p> <p>(d) Any loss not reported to the issuing company immediately after discovery. Liability following breach of the terms and conditions of use.</p>

# Policy Cover

## Section A - Contents

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
<p><b>24. Jury Service.</b></p> <p>Compensation towards loss of earnings and expenses <b>you</b> cannot get back as a result of serving as a juror.</p> <p><b>We will pay up to £50 each day (for up to 20 days).</b></p>	
<p><b>25. Fatal Accident Cover.</b></p> <p>If <b>you</b> or <b>your</b> husband, wife or partner die within 30 days as a direct result of:</p> <ul style="list-style-type: none"><li>• an accident, assault or a fire in <b>your home</b>;</li><li>• an accident while travelling in the <b>United Kingdom</b> as a fare-paying passenger in any road or rail vehicle;</li><li>• an assault away from <b>your home</b> but within the <b>United Kingdom</b>.</li></ul> <p>The most <b>we</b> will pay is £10,000.</p>	
<p><b>26. Prams and wheelchairs.</b></p> <p>Loss or damage to a pram or wheelchair anywhere in the world. Accessories are only covered if they are stolen with <b>your</b> pram or wheelchair.</p> <p>The most <b>we</b> will pay is £500.</p>	

# Policy Cover

## Section A - Contents

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
<p>27. Tenants Cover.</p> <p>Loss or damage insured by Section A – Contents paragraphs 1-9 and <b>Accidental Damage</b> to:</p> <p>(a) <b>Fixtures and fittings</b>, greenhouses and sheds installed by <b>you</b> at the <b>home</b> and for which <b>you</b> are responsible;</p> <p>(b) The structure, decorations, <b>fixtures and fittings</b> of the <b>home</b> that <b>you</b> are responsible for as a tenant under a tenancy agreement;</p> <p>The most <b>we</b> will pay is £10,000.</p>	<p>Loss or damage caused:</p> <ul style="list-style-type: none"> <li>• while the <b>home</b> is <b>unoccupied</b> or <b>unfurnished</b>;</li> <li>• by or arising from water coming into the <b>home</b> irrespective of how this may have occurred other than as stated under Section A – Contents paragraphs 4 and 5.</li> </ul>
<p>28. Occupiers and Personal Liability.</p> <p>(i) Compensation, legal costs and expenses which <b>you</b> (or if <b>you</b> die <b>your</b> personal representatives) legally have to pay to someone else in respect of accidental:</p> <p>(a) bodily injury; or</p> <p>(b) loss or damage to property; happening during the <b>period of insurance</b> in the:</p> <ul style="list-style-type: none"> <li>• <b>United Kingdom</b>;</li> <li>• rest of the world for temporary visits;</li> </ul> <p>and which arises out of:</p> <p>(a) <b>you</b> occupying the <b>home</b> including its land; or</p> <p>(b) <b>your</b> acts or omissions as a private individual.</p>	<p>Liability arising from:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury</b> to:             <ul style="list-style-type: none"> <li>- <b>you</b> or <b>your family</b>; or</li> <li>- a person other than a <b>domestic employee</b> employed by <b>you</b> or <b>your family</b>;</li> </ul> </li> <li>• damage to property (other than temporary holiday accommodation) that belongs to or is in the care or control of <b>you</b> or <b>your family</b>;</li> <li>• any contract or agreement that says that <b>you</b> or <b>your family</b> are liable for something which <b>you</b> or they would not otherwise have been liable for;</li> <li>• ownership of any land or building including the <b>home</b>;</li> <li>• an illness or disease <b>you</b> or <b>your family</b> pass onto someone else;</li> </ul>

# Policy Cover

## Section A - Contents

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
<p>We will also pay <b>your</b> costs and expenses incurred with <b>our</b> written consent in connection with defending any such claim.</p> <p>The most <b>we</b> will pay (inclusive of claimants and <b>your</b> legal costs and expenses agreed by <b>us</b> in writing) for any one incident is £2,000,000.</p> <p>(ii) Compensation, legal costs and expenses which <b>you</b> (or if <b>you</b> die <b>your</b> personal representatives) legally have to pay in respect of <b>bodily injury to your domestic employees</b> happening during the <b>period of insurance</b> and arising out of their employment by <b>you</b>.</p> <p>We will also pay <b>your</b> costs and expenses incurred with <b>our</b> written consent in connection with defending any such claim.</p> <p>The most <b>we</b> will pay (inclusive of claimants and <b>your</b> legal costs and expenses agreed by <b>us</b> in writing) for any one incident is £10,000,000.</p>	<ul style="list-style-type: none"> <li>• <b>your</b> current or former trade, business, profession or occupation whether or not such liability arises out of a job carried out for reward;</li> <li>• the ownership, custody, control or use of:             <ul style="list-style-type: none"> <li>- any <b>motorised vehicle</b>;</li> <li>- caravans, horse boxes or trailers;</li> <li>- any form of aircraft (including models) or hovercraft;</li> <li>- watercraft or any other equipment designed for or intended for use on or in water (except battery or pedestrian operated models or toys or hand propelled watercraft);</li> <li>- animals other than domestic pets and horses kept for private hacking;</li> <li>- dogs of a type referred to in the Dangerous Dogs Act 1991 or any subsequent amending legislation;</li> <li>- firearms, except legally-held sporting guns while being used for sporting purposes;</li> </ul> </li> <li>• fines, penalties or aggravated, punitive, or exemplary damages.</li> </ul>
<p>29. Accidental Damage.</p> <p>This cover only applies if <b>you</b> have selected it and it is shown on <b>your schedule</b>.</p> <p><b>Accidental Damage</b> to the contents while in the home.</p>	<p>Loss or damage occurring whilst the home is unoccupied or unfurnished.</p> <p>Damage to:</p> <ul style="list-style-type: none"> <li>• clothing;</li> <li>• contact lenses;</li> <li>• contents in the open.</li> </ul> <p>Damage caused by or arising from water coming into the home irrespective of how this may have occurred other than as stated under Section A – Contents paragraphs 4 and 5.</p>

# Policy Cover

## Section B - Personal Possessions

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
<p>Theft or accidental loss of or <b>accidental damage</b> to:</p> <ol style="list-style-type: none"><li>1. Unspecified <b>personal possessions</b>;</li><li>2. Specified <b>personal possessions</b> listed in <b>your schedule</b>;</li></ol> <p>in any one <b>period of insurance</b> which <b>you</b> or <b>your family</b> own or are legally responsible for.</p>	<p>The <b>excess</b> which is shown on <b>your schedule</b>.</p> <p>Loss of property from an unattended road vehicle, unless the property is concealed in a glove compartment, locked luggage compartment or locked boot and all windows and sunroofs are securely closed and all doors are locked.</p> <p>Loss or damage to:</p> <ul style="list-style-type: none"><li>• sports equipment (not including pedal cycles) whilst in the course of play or use;</li><li>• the strings or drum skins of musical instruments;</li><li>• navigational, audio or communication equipment unless designed to be portable with an independent power supply and means of use.</li></ul> <p>Loss or damage to:</p> <ul style="list-style-type: none"><li>• pedal cycles being used for racing, rallies, pace making or trials;</li><li>• pedal cycles that are electrically assisted or that have been fitted with any motorised assistance;</li><li>• pedal cycles taken with <b>you</b> or <b>your family</b> while living and studying away from the home;</li><li>• to accessories or tyres unless the pedal cycle is stolen, lost or damaged at the same time.</li></ul> <p>Theft of an unattended pedal cycle while outside the boundary of the home, unless in a locked building or attached by a locked security device between the cycle's frame and a permanently fixed structure.</p>

# Policy Cover

## Section B - Personal Possessions

*continued*

Your schedule shows if this section applies to your Policy.

We will pay for	We will not pay for
	<p>Loss or damage caused by or arising from:</p> <ul style="list-style-type: none"><li>• scratching, denting or chipping;</li><li>• the cost of remaking any film, disc or tape or the value of any information contained on it;</li><li>• the cost of recovering any digital information.</li></ul> <p>Loss or damage:</p> <ul style="list-style-type: none"><li>• from the <b>home</b> caused by theft, attempted theft or malicious acts, while the <b>home</b> is left <b>unoccupied</b> or <b>unfurnished</b>;</li><li>• caused by theft not involving forcible or violent entry or exit from any temporary lodging or room of temporary accommodation for <b>you</b> or <b>your family</b>;</li><li>• to <b>personal possessions</b> taken with <b>you</b> or <b>your family</b> while living and studying away from the <b>home</b>.</li></ul>

# How to make a claim

1. Check the policy booklet and **your schedule** to see which section **you** are covered for.
2. **You** can contact **us** to report a claim using any of the following methods:

- Online claims notification at:  
To make a new claim, please log into InsureNow at <https://products.now-insurance.com/dapp> using your email and password. Once you are logged in, click on the 'Claims' button in the home menu and click 'Before you Claim' to read the information provided. Once this is done, you can go back to claims, click 'Make a Claim' and start the process.

- Dedicated telephone number:  
**0330 024 2266**  
*Please note all our calls may be recorded for training and evidential purposes.*

- Dedicated fax number:  
**+44 (0)118 925 8706**

- For new claims email:  
[newcommercialclaims@coveainsurance.co.uk](mailto:newcommercialclaims@coveainsurance.co.uk)

- For existing claims email:  
[ccl@coveainsurance.co.uk](mailto:ccl@coveainsurance.co.uk)

- In writing:  
Covéa Insurance Commercial Careline,  
Norman Place, Reading, RG1 8DA

**Please have the following information to hand before you contact Covéa Insurance Commercial Careline:**

- Policy number;
- Name and **home** postcode;

- Nature of problem;
- Police incident number (if **you** are a victim of theft, malicious damage or vandalism at the **home**);
- Approximate cost to replace/repair the item.

**We** will register the claim from the details **you** provide and tell **you** what to do next.

3. If **you** are a victim of theft, malicious damage, vandalism at the **home**, tell the police or issuing authority first and request an incident number. It would be helpful if **you** have an approximate cost to replace/repair the item(s) **you** would like to claim for.
4. Do not admit fault if **you** are being held responsible for injury or damage. Send all documents **you** receive unanswered and without delay to Covéa Insurance, Norman Place, Reading RG1 8DA.

Covéa Insurance exchanges information with other companies through various databases to help **us** check the information provided and also prevent fraudulent claims.

Please refer to the Conditions as set out on pages 12-16 and the Exceptions on pages 17-18 of this policy booklet. Please also refer to How we settle your claim on pages 31-32.

# How we settle your claim

This section details how **we** settle claims under **your** policy. The most **we** will pay for any one claim is the amount shown on **your schedule** unless a more specific limit applies.

**We** will take off the **excess** from the amount **we** agree to settle **your** claim.

If a claim is made under more than one section of this policy, resulting from the same incident, only one **excess** will be deducted.

The **excess** will apply to each separate incident.

Remember, no policy covers everything. **We** do not cover certain things such as wear and tear and maintenance. The things which are not covered by **your** policy are stated:

- In the Conditions
- In the Exceptions
- Under **We** will not pay in the Policy Cover for Section A – Contents and Section B – Personal Possessions.

It is important to ensure that **you** understand the conditions and exceptions which apply to **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make.

## Section A – Contents

**We** will decide whether to settle a claim by either repairing or replacing property or, if **we** cannot repair or replace the property **we** will pay for the loss or damage in cash. Where **we** can offer repair or replacement through **our** network of suppliers, but **we** agree to pay **you** in cash, then payment will not exceed the amount **we** would have paid to **our** network of suppliers. If no equivalent replacement is available then **we** will pay the full replacement cost of the item with no discount applied.

An amount for wear, tear and depreciation will be deducted for clothing and linen.

If at the time of the loss or damage the limit for **contents** shown on **your schedule** is not adequate to replace all the **contents** as new after allowing for wear, tear and depreciation for clothing and linen, **we** may choose to reduce **your** claim in direct proportion to the amount of underinsurance, refuse to pay **your** claim and/or cancel the policy.

The most **we** will pay is the **contents** sum insured or any other limit shown in **your schedule** or in the policy.

The most **we** will pay for high risk items in total is 50% of the **contents** sum insured unless shown as otherwise on **your schedule**. The most **we** will pay for an individual **high risk item** is £4,000 unless shown as otherwise on **your schedule**. **We** will require proof of ownership and value of items over £3,000. Failure to provide such proof will invalidate **your** claim.

**We** will not pay for the cost of replacing any undamaged item or part of an item solely because it forms part of a set, suite or one of a number of items of similar nature or design.

The values of some of **your high risk items**, in particular jewellery, are likely to change considerably. **We** recommend that **you** have the values of these items checked regularly and should the values change, **you** must tell Insure Now or **us** straight away.

**We** treat each individual item of matching sets, suites, **high risk items** or other articles of a similar nature, design or colour, as a single item. **We** will therefore only pay for the lost or damaged items and not for any other items that have not been lost or damaged solely because they form part of the set or suite. If an item within a set or suite is damaged, the other

# How we settle your claim

*continued*

items may lose value even if they have not been damaged. **We** will not pay for this loss in value under this policy.

If a carpet is damaged beyond repair **we** will only pay for the damaged carpet. **We** will not pay for undamaged carpets in adjoining rooms even if they are the same colour or design.

The limit will not be reduced following payment of a claim, provided that all replacement or repair work is completed and any recommendations **we** make to prevent further loss or damage are carried out without delay.

## Section B – Personal Possessions

**We** will decide whether to settle a claim by either repairing or replacing property, or, if **we** cannot repair or replace the property **we** will pay for the loss or damage in cash. Where **we** can offer repair or replacement through **our** network of suppliers, but **we** agree to pay **you** in cash, then payment will not exceed the amount **we** would have paid to **our** network of suppliers. If no equivalent replacement is available then **we** will pay the full replacement cost of the item with no discount applied.

**We** will require proof of ownership and value of items over £3,000. Failure to provide such proof will invalidate **your** claim.

The values of some of **your personal possessions**, in particular jewellery, are likely to change considerably. **We** recommend that **you** have the values of these items checked regularly and should the values change, **you** must tell Insure Now or **us** straight away.

An amount for wear, tear and depreciation will be deducted for clothing.

The most **we** will pay in respect of any one claim:

- for any one item, set or pair of unspecified **personal possessions** is £1,500 unless shown as otherwise on **your schedule**;
- for any **personal possession** specified individually is the sum insured shown on **your schedule**;
- the total limit shown in **your schedule**.

If at the time of the loss or damage the limit for unspecified and/or specified **personal possessions** shown on **your schedule** is not adequate to replace all the **personal possessions** as new after allowing for wear, tear and depreciation for clothing, **we** may choose to reduce **your** claim in direct proportion to the amount of underinsurance, refuse to pay **your** claim and/or cancel the policy.

**We** treat each individual item of matching sets, suites or other articles of a similar nature, design or colour, as a single item. **We** will therefore only pay for the lost or damaged items and not for any other items that have not been lost or damaged solely because they form part of the set or suite. If an item within a set or suite is damaged, the other items may lose value even if they have not been damaged. **We** will not pay for this loss in value under this policy.

**We** will automatically reinstate the sum insured from the date of payment of any claim for any items not individually specified.

The sum insured will not be reinstated automatically for any item specified individually on **your schedule** which has been totally lost or destroyed. If insurance is required for replacement items, please tell Insure Now.

## Your Insurance Tenants Contents Product



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



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