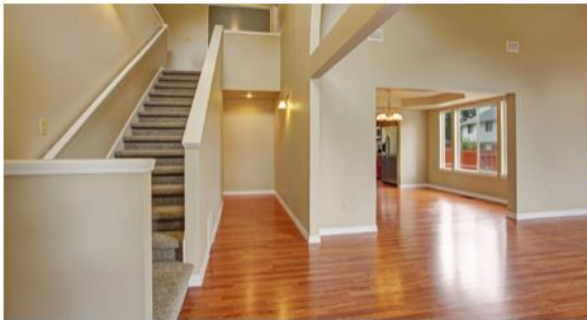




Open GI AmTrust Adapt Home Insurance Underwriting Overview

February 2025



CONTENTS

Introduction	Page 3
Underwriting Referrals	Page 3
Household Claims Handling	Page 4
Overview of Product	Page 5
Buildings Section	Page 28
Buildings Cover Limits	Page 29
Contents Section	Page 31
Contents Cover Limits	Page 34
Personal Belongings Cover Limits	Page 36
Property Eligibility Criteria	Page 37
Proposer Eligibility Criteria	Page 38
Endorsement Library	Page 39

Introduction

This overview is intended to assist OGI users on the Adapt Home insurance as offered by Arkel Underwriting Limited on behalf of AmTrust Specialty Limited.

We have tried to include as many aspects of our underwriting acceptance criteria as possible.

The Rates and Underwriting rules are built into the OGI software platform.

The Policy name / brand is **Adapt Home Insurance**

Underwriting Referrals

The underwriting rules are built into the OGI software platform and premiums, endorsements or decline risks will be automatically generated from the system.

If for any reason you need to contact the underwriting team regarding a referral, please call the Arkel Underwriting Team:

Telephone:

0203 741 9527

0203 154 3587

Or

Email: enquiries@arkelunderwriting.com

Household Claims Handling

CPA Chartered Loss Adjusters

Contact details are below:

For Loss or Damage to Your Property	Complaints Regarding Your Property Claim
CPA Chartered Loss Adjusters	Complaints Manager CP Adjusting Ltd
Queen Charlotte House	Queen Charlotte House
Queen Charlotte Street	Queen Charlotte Street
Bristol	Bristol
BS1 4HQ	BS1 4HQ
Telephone 0117 929 9255	Telephone 0117 929 9255
bristol@cpadjusting.com	bristol@cpadjusting.com

Overview of Product

Target Market

The adapt product has been built to cater for UK homeowners, with a particular focus on covering a wide range of circumstances. Whilst the product can cater for a standard household risk, we have specifically widened the underwriting criteria to enable the product to cover what can sometimes be more, hard to place risks.

This product is sum insured based and designed to cover Buildings, Contents and Personal Belongings with the option to extend cover to include Accidental Damage cover for certain occupancy types.

Distribution

The product itself will be distributed to brokers via software house platforms or bespoke broker platforms and in turn will be sold directly to the consumer.

Arkel Adapt Product offers cover for:

- Air B&B
- Annexe (Occupied by Family Member)
- Annexe (Part Holiday Let)
- Annexe (Part Professional Let)
- Authorisation/Verification Codes
- Bankruptcy
- Bed and Breakfast
- Bedrooms
- Bedsits
- Business Equipment
- Business Stock
- Business Use
- Cancelled, void, had terms imposed, refused, declined
- Carers
- CCJ
- Childminders
- Claims history poor
- Coach Houses
- Coal mining area
- Contents during the Course of Removal
- Contract Works/Building Works
- Convictions
- Cycles (including E-Bikes)
- Endorsements
- EPDM Roof
- Excesses
- Ex-Commercial Buildings
- Executor of
- Extended Holidays or customers who work away from the home for extended periods

- Flat Roof
- Flats (Blocks)
- Flats (Single self-contained units)
- Flood Claims
- Flood Decline Postcodes
- Flood History
- Flying Freehold
- Foster Carers
- Gap in Cover
- GRP Roof
- High Risk Property
- Holiday Home/Holiday Let
- Holiday Let – Part Time
- IVA
- Land within/adjoining the premises with Public Access
- Lawnmowers (Ride-On)
- Listed Building
- Lodgers
- Maisonettes
- Mid Term Adjustment/Changes
- Minimum Security
- Non-Domiciled Insured
- Non-Standard Construction
- Occupied by family member
- Occupied by family member with 'Lifetime Interest'
- Occupied by Previous Vendor
- Outbuildings
- Park Homes/Static Caravans
- Postcode Not Recognised
- Rating
- Residential Let Property
- Specified Items/Valuables
- Subsidence Decline Postcodes
- Subsidence History
- Sum Insured Imbalance
- Tied Tenancy Home
- Trustees of
- Underpinning
- Unoccupied Home
- Unspecified All Risks
- Valuables
- Voluntary Excesses
- Weekday/Weekend Home
- Working Farm

Air BNB

We are happy to accept risks let via Air BNB.

Where the entire property is let out as a holiday home please refer to the Holiday Home section of this overview for acceptance terms and conditions.

If a room or rooms are let on a bed and breakfast basis then please refer to the Bed and Breakfast section of this overview for acceptance terms and conditions.

Annexe (Occupied by Family Member)

If there is an Annexe which is on the same title deeds as the main dwelling that is occupied by a family member Arkel are happy to provide cover subject to the sums insured being adequate and the property being the clients main residence.

There is no question on OGI for outbuildings – we rely on client disclosing this during quoting conversations.

Annexe (Part Holiday Let)

If there is a self-contained Annexe at the property that is occupied as a holiday let, we are happy to accept cover subject to the sums insured being adequate.

The occupancy status must be captured as a permanent home.

Please then obtain the following and REFER;

1. A split of the sums insured between the main residence and Holiday Let Annexe.
2. Construction of the Annexe
3. Type of annexe (detached/interconnecting door etc)

On the post quote questions, please say “no” to Bed and Breakfast.

If the risk is acceptable to us in addition to any system generated loads and terms we will apply the following terms;

- Part Holiday Let Endorsement (PHL)
- Restricted Theft and Malicious Damage Cover Endorsement (FVETM)
- 20% load

The following cover is deleted in respect of the annexe;

- Deep Freezer Contents
- Home Office Business Equipment
- Weddings, Civil Partnerships, Birthdays and Religious Festivals
- Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables are excluded
- Personal liability

Annexe (Part Professional Let)

If there is a self contained Annexe on the same title deeds as the main dwelling that is used as a Professional Let under an AST (Assured Shorthold Tenancy) of at least 6 months, please

The occupancy status must be captured as a permanent home.

Please then obtain the following and REFER;

1. A split of the sums insured between the main residence and Holiday Let Annexe.
2. Construction of the Annexe
3. Type of annexe (detached/interconnecting door etc)

On the post quote questions, please say “no” to Bed and Breakfast.

If the risk is acceptable to us in addition to any system generated terms and loads we will apply the following terms;

- Part Professional Let Endorsement (PPL)
- Restricted Theft and Malicious Damage Cover Endorsement (FVETM)
- 20% load

The following cover is deleted in respect of the annexe;

- o Deep Freezer Contents
- o Home Office Business Equipment
- o Weddings, Civil Partnerships, Birthdays and Religious Festivals
- o Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables are excluded
- o Personal liability

Authorisation/Verification Codes

For any risk that has been referred to Arkel and where terms have been agreed, Arkel will provide an authorisation code. This must be entered into the appropriate field on OGI for audit purposes on each and every occasion.

Bankruptcy

System generated terms and rates will apply if bankruptcy is answered as “yes” and cover selected is “standard” for buildings or “new for old” for contents.

If cover including Accidental Damage is required, the risk will generate a REFER message.

Please obtain the following and REFER;

1. Amount and circumstances surrounding Bankruptcy
2. Date of Bankruptcy
3. Discharged or Outstanding

For any situation where a proposer has sustained more than one CCJ, bankruptcy charge, IVA or liquidation proceeding please decline.

Bed & Breakfast

There are post quote questions in relation to whether the property is used as a Bed & Breakfast:

- Is the home ever used as a Bed and Breakfast business?
- If so, do you have more than 6 paying guests?

We can accept risks used for Bed & Breakfast purposes subject to the following:

- The occupancy type must be captured as a permanent home.
- Maximum of 6 paying guests.
- No cooking equipment is to be allowed in any room other than the designated kitchen area.
- No portable heaters are to be used in bedrooms, other than electric powered fans or convector heaters.

If acceptable to us, in addition to any system generated terms, endorsement “BNB – Home Used for occasional Bed and Breakfast”

N.B *You will need to remove the LODG – LODGERS endorsement and replace with BNB.*

Bedrooms

Cover can be provided for properties with up to 6 bedrooms.

Bedsits

These are **not** acceptable risks.

Arkel define bedsits as:-

A single unit of accommodation with its own cooking facilities/kitchenette, but shared bathroom facilities.

Business Equipment (Home Office Business Equipment)

Business Equipment is included up to £5,000 and can be increased to £10,000 for an additional premium.

Home Office Business Equipment includes Office furniture and office equipment, including computers, printers, typewriters, facsimile machines, photocopiers and telephone answering machines, all used for business or professional purposes.

Business Stock (Home Business Stock)

Home Business Stock is included as standard up to £500.

Cover for Home Business Stock at the property can be accommodated up to £5,000 providing that there are no hazardous or flammable materials/goods stored at the premises - STOCK (Home Business Stock Extension) Endorsement will apply automatically if this cover is requested.

Home Business Stock is defined as any merchandise, products or goods relating to the insureds main or secondary occupation excluding any hazardous or flammable materials.

Cover excludes Accidental Damage to Home Business Stock.

Business Use

Clerical and non-clerical (FULL) business use is acceptable.

This cover is intended for individuals working from home such as hairdressers, beauticians or someone making costume jewellery or craft items. It is not intended for any large scale manufacturing or for businesses where there are employees working from or visiting the risk address.

Please ensure you are establishing how many visitors there are per week.

- Business visitors to the property are acceptable but limited to 35 per week.
- Liability is extended to provide cover for using the home for business purposes but will not cover any liability arising out of advice given or services rendered in respect of the insureds profession, occupation or business or employment.
- Employers Liability in connection with the insureds business is excluded.
- Malicious Acts; Vandalism, Theft or attempted theft will be restricted to violent or forcible entry/exit to/from the Home.
- The system will apply the relevant load where applicable to the premium.

Endorsements BUS1 Business at Home – Liability, BVIS Business Visitors and HMOF Home Business Use will apply.

The system will REFER any risk where the occupation is Childminder. If the insured property is used for childminding this will be a decline.

Cancelled, void, had terms imposed, refused, declined

Cover can be considered on referral for proposers who have had previous insurance cancelled, void, had terms imposed or a policy refused or declined.

Please obtain the following and REFER;

1. Reason why cover has been cancelled/voided/refused/declined or had terms imposed
2. If due to non-disclosure, what was the non-disclosure and why was this information wasn't disclosed
3. Has cover been in place since or has there been a gap in cover? If so, how long has there been a gap in cover?

Carers

If any carer visits a risk property intermittently, once a week for example, then we will not apply any additional terms.

If any client requires a carer to visit daily or reside at the home overnight, then please obtain full details and REFER.

CCJs

There is no CCJ question on Open GI and therefore if the customer discloses a CCJ please obtain the following and REFER;

1. Amount
2. Date
3. Discharged or Outstanding

For any situation where a proposer has sustained more than one CCJ, bankruptcy charge, IVA or liquidation proceeding please decline.

Childminders

The system will REFER the occupation “childminder” however this is only acceptable providing the home itself is **not** used for/in connection with the Childminding business itself.

Any Childminding Business Use is a **Decline**.

Claims history poor

System generated terms and rates will apply for acceptable claims. If claim(s) are not acceptable, the system will decline.

Cover can be considered for risks with a poor claim’s history. Please obtain the following and REFER;

1. Date of claim/s
2. Amount paid
3. Full details of the damage and how it occurred
4. Sections of the policy affected
5. Was a recovery made against any third parties?
6. Status of the claim i.e., settled/outstanding
7. Full details of any terms that have been applied by previous insurers

Coach Houses

Coach houses are not a property type option on OGI. These can be considered upon referral.

Please obtain the following and REFER;

1. Age of property
2. Construction
3. Does the proposer own the Freehold
4. Buildings sum insured

Coal mining area

Occasionally you may come across risks which are in a known coal mining area (historic or otherwise) as advised by the client at point of quote. OGI does not ask about coal mining areas however this may well be picked up under the Subsidence question if risks in the area have suffered.

These risks are often a concern for insurers due to the potential subsidence element these coal mines can cause.

If a risk is in a coal mining area please obtain the following and REFER;

1. Coal mining report
2. Confirmation as to whether the property has suffered any loss or damage as a result of coal mining

Contents during the Course of Removal

Providing AD cover is selected under the Contents Section of the policy, then accidental damage to contents whilst in the process of moving permanent home is covered as follows;

Household Removals	<ul style="list-style-type: none">• The Excess shown in Your 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.
Accidental Damage to Contents whilst in transit by professional removal contractors from the Home to Your new permanent Home within England, Scotland, Wales, Northern Ireland and the Isle of Man including temporary storage up to 48 hours	

Cover is up to the Contents Sum Insured, unless otherwise stated on the policy schedule.

For any situation where the client is not using the services of a professional removal contractor whilst moving home and requires cover please obtain full details and REFER to Arkel.

Contract Works/Renovations

There are post quote questions in relation to whether contract works/renovations are being carried out at the property;

- Is the property subject to any Contractor Works or ongoing?
- If so, is the value of the work less than £50k?

Subject to the risk meeting our acceptability criteria we can accept contract works up to £50k taking place at a property with endorsements BWORK, CONTR and FVETM.

For all circumstances where contract works are being carried out over £50k, please obtain the following and REFER;

1. Start date
2. How long the work will take to complete?
3. Will the property be occupied throughout the course of the works
4. Cost of works
5. Schedule of planned work detailing exactly what type of works will be carried out
6. Will the work be completed by contractors?
7. Do the contractors have suitable liability cover and to what level?
8. Is a JCT in place? If so, please obtain and provide a signed copy
9. What is the intention for the property once all buildings works are complete?

Cover excludes:

- loss or damage caused by Malicious Acts; Vandalism, Theft or attempted Theft unless there has been a forceful and/or violent entry or exit from the buildings
- loss, damage or liability arising directly or indirectly in relation to any building works at the premises.
- loss or damage or liability arising out of activities of contractors.

Convictions

OGI will apply system generated terms and rates for acceptable convictions.

Only unspent convictions need to be disclosed by the proposer for anyone living at the property.

Cycles (including E-Bikes)

Cycles above £500 must be specified on the policy and can only be specified away from the home under "All Risks". The definition of Pedal Cycles now extends to include Electric Pedal Cycles however when specifying, please note as "Pedal Cycles – Powered".

Maximum sum insured of £1,000 and a total value of cycles of £5,000.

Any acceptable specified cycle will generate endorsement CYC1 – Pedal Cycles Security Warranty

Endorsements

Endorsements are automatically applied by the system for acceptable quotations.

EPDM & Rubber Roof

Ethylene Propylene Diene Monomer.

EPDM is a single ply rubber roofing system that is popular on smaller scale roof applications, such as sheds, garages and extensions.

System generated load applies.

Excesses

Standard Perils Any other Claims Excess	£100
Flood Excess	£100
Accidental Damage Excess	£250
Escape of Water Excess	£500
Subsidence Excess	£1,000
Subsidence Excess (if listed)	£2,500
Unspecified Personal Belongings Away from the Home	£100
Specified Personal Belongings Away from the Home	£100

These standard excesses apply in addition to any other excess that may apply (which will be shown in the policy schedule) or Voluntary Excesses that have been selected by policy holders to enjoy a further premium discount.

Other Excesses maybe imposed by underwriters based on construction, age, location or claims history. Excesses are shown on the policy schedule (Also see Endorsment library)

Ex-Commercial Buildings

OGI Arkel AmTrust Adapt Home Insurance Underwriting Overview V3

Where a building was previously listed with the local authorities as a Commercial premises but has changed to a Residential building . These can be considered on referral subject to:

- The building must be used solely for residential purposes and residential council tax rates must also be applicable.
- Change of use must have been granted by the local authorities and all works must have been signed off by the local council in line with buildings regulations.
- We will not entertain cover for any commercial building that is in the process of being converted to a residential premises until the time of practical completion, the structure has been handed over and occupancy is either imminent or already taken place.
- We do **not** accept lighthouse or church conversions. Please do not refer these as these are a straight decline with Arkel.

Executors Of

We are happy to accept risks in the name of 'The Executors of' based on the deceased details and occupancy type.

N.B. For any situation where a property becomes unoccupied mid-term please amend the occupancy status and if acceptable cover will be restricted to FLEEA perils only for the remainder of the policy period.

For risks which are in "The Executors of..." but a family member is remaining in occupancy please see "occupied by Family".

Extended Holidays or customers who work away from the home for extended periods

Cover is provided for up to 60 days unoccupancy within the policy wording and after this period the following perils are deleted:

- Malicious Acts; Vandalism
- Escape of Water
- Theft or Attempted Theft
- Leakage of Oil from any fixed heating installation
- Accidental Damage

Cover can be considered for extended holidays or periods of unoccupancy on referral. For example, this can involve situations where a person's trade or profession may mean they need to work abroad for a lengthy spell.

Please obtain the following and REFER;

1. Frequency (how many trips of this nature per year)
2. How many days away altogether
3. Confirmation of longest duration away
4. Reason (business/holiday home abroad etc.)

Flat Roof

We can accept up to 100% flat roof depending on the construction type with system generated loads and terms.

If a risk refers due to percentage of flat roof, please obtain the following and REFER;

1. Construction type
2. Percentage it makes up of the total roof area

Flats (Blocks)

Our policy is not designed to cater for blocks of flats.

We can consider risks which are converted houses (detached house converted into 2 or 3 self-contained flats) subject to;

- Occupancy type being the same
- Buildings only cover
- Proposers are the joint freeholders
- Total number of bedrooms being noted (no more than 6 in total)

Please obtain the following and REFER;

1. Property type
2. Number of self-contained flats
3. Confirmation of occupancy for each flat

Flats (Single s/c units)

Buildings cover can be provided for single flats in Scotland as well as in England and Wales where the lease clearly states that it is the responsibility of the leaseholder to arrange cover for buildings.

Contents only cover is acceptable for all flats.

Flood Decline Postcodes

Flood decline risks are system generated according to Arkel's postcode file.

Flood History

We can consider risk properties with a history of flood upon referral, please obtain the following and REFER;

1. Date of the flood?
2. Was the damage sustained as a result of fluvial or pluvial flooding?
3. What was the cost of the damage?
4. If no damage was sustained, how close did flood waters come to the property?
5. What mitigating measure have been implemented following the flood occurrence?
(As much detail as possible here)

Flying Freehold

Flying freehold is an English legal term to describe a freehold which overhangs or underlies another freehold. Common cases include a room situated above a shared passageway in a semi-detached house, or a balcony which extends over a neighbouring property.

The primary concern is access to the element of the property that overlaps in order to maintain the property in a good state of repair.

Please obtain full details and REFER.

Foster Carers

The definition of **Family** in the policy wording is as follows:-

You, Your domestic partner, and other direct **Family** relations, including Foster Children who permanently reside with **You**.

Foster Carer does not need to be referred

Gap in Cover

Gaps in insurance cover can be reflective of a client's casual or callous attitude towards the protection of their asset(s), though this is not always the case. For the vast majority of people, buying a home is the most expensive purchase/asset that any individual will have and therefore insuring that asset against any loss, though there is no legal obligation to do so, would seem the most natural and sensible thing to do.

Insurers will be concerned by a gap in cover where this can quite often lead to either immediate losses or fraudulent claims. Understanding the reason why there has been a gap in insurance, for how long and the motivation behind now insuring their property will determine whether an underwriter will accept or decline the risk – we need to be alert to the current insurance climate and conscious of imminent or ongoing storms and/or floods.

For any situation where the risk was previously held by the current broker, the gap in cover does not exceed 7 days and there is a reasonable explanation for gap in cover – Accept allowing expiring NCD.

For any other gap in cover please obtain the following and REFER;

1. How long the gap in cover has been
2. Why the gap has occurred
3. What has now prompted them to suddenly seek insurance again
4. Confirmation in writing/on a recorded telephone call that no losses or incidents have occurred during the gap in cover

GRP Roof

Glass Reinforced Polyester roofs are acceptable up to 100%.

GRP installation involves two layers of catalysed resin sandwiching a layer of fiberglass to form a GRP laminate. A top coat resin is then applied to weatherproof the surface and give it a more attractive finish.

GRP roofs can last up to half a century if correctly installed first time and properly cared for. Most warranties should provide cover for up to 25 years.

Refer to Arkel for consideration as currently the OGI system does not have this type of roof construction listed.

High Risk Property

Maximum limit for High Risk Property and Valuables in the home is 30% of the Contents Sum Insured.

HIGH RISK PROPERTY

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, **Watches**, furs, photographic equipment, binoculars, telescopes, musical instruments, sporting guns, **Collections** of stamps, coins or medals. **We** treat pairs or sets of items as one item.

For cover limits please see cover limits table at the bottom of this document.

Holiday Home/Let - Holiday Home

The number of people owning second homes and using them for holiday homes is an ever-increasing market as people purchase additional properties as an alternative to pensions.

A Furnished Holiday Let, also known as an FHL, is a certain type of rental property classification in the UK and Ireland (and other European countries). This classification provides certain tax advantages to holiday let owners.

We can provide cover for properties used by family and friends and those that are let out providing an income.

Holiday Home box must be ticked on the OGI system under the Occupancy question.

Please note, if All Risks cover is requested, the quote will decline.

Cover is provided as below;

- Endorsement SCM1 – Minimum Security Conditions 1: Locks must be complied with
- 30 day inspection of the property internally and externally
- 1st November to 31st March if the property is not lived in for more than 7 day's we require the water to be turned off at the mains and the system drained or the central heating left on continuously with a minimum temperature of 15 degrees Celsius / 50 degrees Fahrenheit and where fitted the loft hatch door is left
- Cover excludes Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables
- Cover for malicious damage, escape of water and theft are written back in after 60 days unoccupancy

- Restriction Theft and Malicious Damage to of Forceable or violent Entry/Exit
- Excludes Personal Liability
- No Personal Possessions cover is available
- Optional AD cover can be selected

If minimum security is not currently in place, please obtain the following and REFER;

1. Details of existing security in place
2. Full risk information

Holiday Lets – Part Time

For any situation where a property that is normally owner occupied, but let for less than 20 weeks per year whilst the client goes on holiday themselves or relocates to an alternative property you can accept the risk subject to it meeting the following acceptability criteria;

- Whilst let as a holiday home all **Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables** must be removed from the **Home**.
- The risk must meet our minimum standards of security
- The **Home** will be let for no more than a maximum of 20 weeks during the policy period
- The rebuild cost must not exceed £500,000
- The contents sum insured must not exceed £50,000

Please obtain the following and REFER;

1. Frequency (how many weeks throughout the course of the year)
2. How the risk is advertised (i.e., via Airbnb)
3. Sums insured

If this is acceptable to us, in addition to any owner occupied system generated terms, we will apply the following;

- A 20% premium load
- PTLET - Part Time Holiday Let

IVA

There is no IVA question on Open GI and therefore if the customer discloses an IVA, please obtain the following and REFER;

1. Amount
2. Date
3. Business or Personal
4. Discharged or Outstanding

For any situation where a proposer has sustained more than one CCJ, bankruptcy charge, IVA or liquidation proceeding please decline.

Land within/adjoining the premises with Public Access

There are no question pre or post quote on OGI for this so it will only come to light should your client mention this is a requirement. Please obtain the following and REFER;

1. Is the land on the deeds of the main property?
2. What is the area/size of land?
3. How many people access the land and for what reason?
4. Are there any significant hazards on the land such as barbed wire, electric fencing, ponds, lakes etc.? Are any warning signs displayed, where appropriate, to alert any users of the public footpaths, Common Land, Bridleways and the like to any potential hazard?
5. Is the land used solely by the insured and, if so, what for?
6. Are there any animals kept on the land and, if so, what type and who do they belong to? Are the animals/livestock penned in away from any public right of way by fences, gates or hedges and are all associated fences, gates or hedges maintained in good order at all times?
7. How often are any public footpaths inspected and maintained?
8. Is the land let for financial gain, if so obtain full details?

Lawnmowers (Ride-On)

The definition of **Household Goods** in the policy wording extends to the following:-

'children's battery powered ride-on vehicles, motorised or pedestrian controlled gardening equipment, electric wheelchairs, mobility scooters and golf buggies not registered for road use'

The definition includes ride-on lawnmowers, but is limited to £5,000 for theft or attempted theft from any outbuilding. It is important to ensure cover is adequate keeping in mind they could have additional contents stored in any outbuilding.

Endorsement MOWR - Lawnmower Clause will apply if Ride-On Lawnmower is specified.

Listed Building

Listed properties are acceptable automatically with system generated loads and terms. See below for acceptance criteria;

Listed Status	Accept/Decline
Grade 1 Listed	Decline
Grade 2 * Listed	Decline
Grade 2 Listed	Accept
Grade A Listed	Decline
Grade B Listed	Decline
Grade B Plus Listed	Decline
Grade B1 Listed	Decline
Grade B2 Listed	Decline
Grade C (S) Listed	Accept
Preservation order	Accept
Protected	Decline

Lodgers

With house prices and rental costs increasing the number of people taking in lodgers is increasing. Renting a room can also allow individuals to earn up to £7,500 a year tax free via the 'Rent a Room' tax relief.

We can provide cover for up to 5 lodgers without referral.

System generated loading and endorsement LODG - Lodgers will apply automatically.

Cover is restricted;

- Theft and Malicious Damage restricted to violent or forceable entry/exit
- Accidental Damage cover is available
- Excludes cover for lodger's own contents and personal possessions
- No cooking facilities within the bedrooms

Maisonettes

These are acceptable property types and should produce system generated terms.

Mid Term Adjustment/Changes

Changes we expect the insured or his agent to tell us about include things such as:

- Moving home
- If the Maximum Claim Limits become inadequate
- Insured adds a new extension to the home or undertakes any structural alterations or demolition work
- Adding new valuables and items of expensive jewellery
- A change of the persons' living at the home
- Unoccupancy of the property (i.e. empty for more than 60 days) - **N.B.** For any situation where a property becomes unoccupied mid-term please amend the occupancy status and where acceptable cover will be restricted to FLEEA perils only.
- Insured decides to let out the property or stops living there
- Any criminal convictions (or cautions) of any of the persons included within the insurance.

The changes will be made from the date we are advised, or an effective date in the future.

We will NOT back date changes under any circumstance.

The required additional or refund of premium generated by the change will be calculated on a pro rata basis.

In some circumstances we may not be able to continue providing cover under the Insured's current policy following the changes.

Minimum Security

Minimum security is compulsory for certain risks in higher rated areas, unoccupied properties and holiday homes.

Endorsements will automatically apply when necessary.

Non-Domiciled Insured

Non-domiciled individuals are acceptable provided:

- They do not reside in any country or territory on the current UK financial sanctions list
- The client either has UK management agent or nominated UK key holder
- The client has a UK bank account

Non Standard Construction

We can accept a wide range of both roof and wall constructions automatically with system generated loads and terms.

Decline wall and roof constructions include, but are not limited to, Asbestos, Stramit walls or Thatch roofs.

Occupied by family member

Any risk property where the occupancy status is noted as 'Owned by Proposer – Rent to Friends/Family' is not acceptable under the Arkel Adapt Home product and must be placed under a residential let insurance contract.

If the property is occupied by a close family member (parents, grandparents etc) we can consider a buildings only policy based on the proposers' details on referral to Arkel.

If this is acceptable to us we will look to treat as "Owner Occupied".

Occupied by family member with 'Lifetime Interest'

If the property has been signed over to children with a 'Lifetime Interest' which allows the individual to live in the property until they pass away then the risk is acceptable with the occupancy status noted as a permanent home.

Risk details should be based on the individual living in the property and the interested party noted as an additional policyholder.

Occupied by previous vendor

There may be an occasion whereby a client has completed on a new property, however, the previous vendors will continue to occupy the property for a fixed term.

Please obtain the following and REFER;

1. duration
2. confirmation of a written agreement/licence in place which stipulates the latest date they need to vacate the property
3. confirmation the previous vendors occupation of the property will not exceed 90 days

Outbuildings

OGI does not ask questions in relation to Outbuildings as these are automatically included under the Buildings section with the definition of outbuildings as follows;

OUTBUILDINGS

Unless **We** agree otherwise in writing, these are defined as sheds, greenhouses, summer houses and other structures but do **not** include:

- **Garages**
- *other garden structures that are open on one or more sides*
- *detached structures that are lived in*
- *any structure which is not on a permanent foundation or base*
- *tree houses; aviaries or pigeon lofts*
- *inflatable structures of any kind*
- *mobile homes*
- *any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses), or*
- *any structure not within the boundary of the **Home** unless **We** agree otherwise in writing.*

For any other buildings/structures which fall outside the definition of Outbuildings and/or Garages please obtain the following and REFER;

1. sum insured split (main dwelling vs outbuildings)
2. Construction details
3. Usage
4. Security
5. Contents sum insured within them (Take care to remind client of the outbuilding limit as per policy wording in respect of contents as of course the larger the outbuilding(s), the possibility of a greater CSI within them is increased)

Theft or Attempted Theft of Contents in Outbuildings is restricted to £5,000 and can be increased to £10,000. Please obtain the following and REFER:

1. Type of contents
2. Value of contents
3. Maximum value of any one item
4. Security on the Outbuilding

We will not increase contents cover in unsecured outbuildings.

Park Homes/Static Caravans

Park Homes and Static Caravans are not acceptable under the Adapt Home product.

Postcode Not Recognised

Refer to Arkel.

Rating

The rates are based on UK sectors with a full postcode overlay for higher risk Flood and Subsidence Risks.

There are 40 Buildings & Contents areas.

Postcodes are placed in one of these areas based on a number of factors including propensity in that area for Flood, Storm, Fire, Arson, Theft etc.,

All rating is system automated.

Residential Let Property

Residential let properties are not acceptable under the Arkel Adapt Home product and will decline.

Specified Items/Valuables

Please see cover limits table at the bottom of this document for single article limits and when to specify items.

Please note in order to specify an item for cover away from the home you must include the minimum unspecified amount of £1,000.

The Contents Sums Insured is for the value of all goods permanently within the home excluding any valuables and specified items, therefore any valuables or specified items will be added to the Contents Sums Insured entered on the system.

Subsidence Decline Postcodes

Subsidence decline risks are system generated according to Arkel's postcode file.

Subsidence History

OGI will refer when "Free from Subsidence" is answered as "No".

Please obtain the following and REFER;

1. Date the previous subsidence occurred?
2. What was the cause of the subsidence? e.g. Was it as result of sub-soil/clay shrinkage exacerbated by neighbouring vegetation. Was it as a direct result of tree root ingress from vegetation/trees in close proximity to the structure? If so, how close are any trees to the structure?
3. What remedial action has been undertaken to stabilise the structure? Has the property been underpinned either entirely or in part?
4. What mitigating measures have been implemented to minimise the possibility of any similar structural movement?
5. Has the property undergone a period of monitoring during the course of the subsidence being identified and post remedial action to determine that movement is no longer progressive in nature?
6. Structural engineer's report and/or a certificate of structural adequacy

Sum Insured Imbalance

This can occur where an item is inherited, such as an item of jewellery or work of art, which has a high value and increases the total amount for Valuables to over 30% of the Contents Sum Insured.

Where sum insured for High Risk Property or Valuables exceeds 30% of the Contents sum insured the Arkel Adapt Home product will decline.

Tied Tenancy Home

Tied tenancy is where the home is provided by the employer and **tied** to the specific job the individual does, such as farm labourer.

We can provide Contents only cover for individuals with a tied home.

Trustees of

We are happy to accept risks in the name of 'The Trustees of' based on the named person, if this is a minor then the Date of Birth of one of the trustees can be substituted.

Underpinned

We are happy to consider cover for properties that have been underpinned on referral subject to the following;

- The property being situated within an acceptable subsidence postcode
- There has only been one incident of movement at the property
- The property was underpinned more than 5 years ago
- The cause of the movement has been identified and addressed
- A Certificate of Structural Adequacy has been issued

Please obtain the following and REFER;

1. Date the property was underpinned
2. Was the property fully or partially underpinned
3. Cause of movement
4. Copy of any reports available
5. Copy of the Certificate of Structural Adequacy
6. Cost of the repairs to the property

Unoccupied Home

It is estimated that currently around 1.4m properties are either unoccupied or used as second homes.

The product provides cover for properties unoccupied for the following reasons:

- Awaiting sale or purchase
- Awaiting tenants
- Proposers who have gone into a nursing home/hospital
- Proposers who are working abroad
- Following the death of a policyholder or awaiting probate
- Unoccupied due to works/renovations

Cover is restricted to Fire, Lightning, Explosion, Earthquake and Aircraft only subject to the following acceptance criteria:

- Decline if more than 5 bedrooms
- Decline if buildings sum insured exceeds £500,000
- Decline if contents sum insured exceeds £50,000
- £250 standard policy excess
- Minimum security requirement
- 14-day inspection of the property internally and externally
- 1st November to 31st March we require the water to be turned off at the mains and the system drained or the central heating left on continuously with a minimum temperature of 15 degrees Celsius / 50 degrees Fahrenheit and where fitted the loft hatch door is left.
- Contractors' exclusion
- Building works exclusion

If acceptable, the following endorsements will apply;

- BWORK – Building Works Exclusion
- CONTR – Contractors Exclusion
- SCM1U – Unoccupied Minimum-Security Condition 1: Locks
- UNOL1 – Unoccupancy Clause – Cover restricted to Fire, Lightning, Explosion, Earthquake and Aircraft Only

Full cover can be considered upon referral. Please obtain the following and REFER;

1. Length of time property has been unoccupied for
2. Long-term intention for the property
3. Reason for the unoccupancy

N.B. For any situation where a property becomes unoccupied mid-term please amend the occupancy status and where acceptable cover will be restricted to FLEEA perils only.

Unspecified All Risks

The minimum amount that can be entered under the unspecified all risks section for items away from the home is £1,000.

Please see cover limits table at the bottom of this document for single article limits and when to specify items.

Valuables

Maximum limit for Valuables and High Risk Property in the home is 30% of the Contents Sum Insured.

Valuables definition:

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**. The **Maximum Claim Limit** for **Valuables** in **Your Home** is as shown on **Your Schedule** except as otherwise agreed by **Endorsement** added to **Your Schedule**.

Voluntary Excesses

Discounts are provided for Voluntary Excesses up to £1,000, but policyholders must be aware these are in addition to any Standard policy Excess, and any other Excess imposed by underwriters.

Weekday/Weekend Home

For these, please rate as Holiday Home and refer to this section of the underwriting guide.

Working Farm

We are happy to provide cover for the main residential **Home** and its domestic **Outbuildings** only and excludes any loss or damage or liability:

- arising from or in connection with the working farm
- to any farm buildings or open sheds, barns, greenhouses, sty's, huts or other property used in connection with the working farm.

The WFARM endorsement will be automatically driven by occupations such as farmer, turkey farmer or trout farmer.

Should a situation arise where a property is situated on a working farm and the client's occupation does not necessarily coincide with the farm operation, then please refer to Arkel for consideration.

Buildings Section

Maximum Claims Limit/Sum Insured

The most we will pay for any one claim under Section 1 Buildings is the Maximum Claims Limit/Sum Insured shown in the schedule.

We can accept properties with a buildings sum insured up to £1,000,000.

For Unoccupied properties and Holiday Homes the maximum sum insured for buildings is £500,000.

Accidental Damage cover

Accidental Damage is optional and can be added for an additional premium.

When Buildings Cover starts for new mortgage borrowers

The following additional protection is included for those arranging a new mortgage to ensure there is no gap in cover during the mortgage process

“If you choose Buildings Insurance under Section 1, at the time of taking out a new mortgage with a UK lender, Buildings cover will be provided during the period between exchange of contracts (conclusion of missives in Scotland) or offer, whichever is later, and your mortgage completion date, provided the Buildings are not otherwise insured. This cover is automatically provided at no extra charge.

The terms and conditions of the cover provided during this period will be the same as those which apply after completion of your mortgage.

Key Definitions used for Buildings

ACCIDENTAL DAMAGE

Sudden and unexpected damage caused by external means. This does not include loss or damage caused by wear and tear or things that happen gradually.

BUILDINGS

The Home being built of materials as shown in Your Schedule, including fixtures and fittings, its garages, car ports and domestic outbuildings, permanent swimming pools, permanently fitted hot tubs, hard courts, paved terraces, patios, drives, paths, boundary & garden walls, gates and fences, solar panels, wind turbines, external lighting, permanently fitted laminated wood vinyl or lino floor coverings, built in domestic appliances and meters all contained within the boundaries of the land of the Home.

COST OF REBUILDING

The full cost of reconstruction of the Buildings in the same form, size, style and condition as when new including the cost of complying with any government or local authority requirements, fees and associated costs, including Architect and Surveyor's Fees up to the Maximum Buildings Claim Value.

GARAGE

A structure originally built for storing a motor vehicle or motor vehicles even if now used for another purpose

HOME

The house, bungalow or self contained flat / maisonette / apartment together with its garages and domestic Outbuildings at the address shown in the Schedule, used for Your private residential purposes.

OUTBUILDINGS

These are defined as sheds, greenhouses and other structures but do not include:

- garages
- carports or other structures that are open on one or more sides
- detached structures that are lived in
- any structure which is not on a permanent foundation or base
- tree houses
- inflatable structures of any kind
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the Home, unless We agree otherwise in writing.

UNOCCUPIED

Unfurnished or not lived in by You or Your Family, or any other person with Your permission, for more than sixty (60) consecutive days, irrespective of when the unoccupancy began.

For full definitions see Policy Wording.

Buildings Cover Limits

Policy Variant	Adapt Home
Rating Type	Sum Insured
Max no of beds	6
Buildings Maximum Claims Limit for Permanent Home	Sum Insured selected minimum £65,000 up to maximum of £1,000,000
Buildings Maximum Claims Limit for Unoccupied and Holiday Home	Sum Insured selected minimum £65,000 up to maximum of £500,000
Voluntary Excess available	Yes
Additional Fees and other Expenses	Up to the Buildings Sum Insured
Alternative Accommodation or Rent Payable	Up to a maximum of 20% of the Buildings sum insured payable for up to 24 months
Property Owners Liability	£5,000,000
Purchasers Interest	Up to the Buildings Sum Insured
Trace and Access	£5,000
Emergency Access	Up to the Buildings Sum Insured
Replacement Door Locks and Keys to Doors and Alarm	£750
Damage caused by Trespassers	Not Included
Removal of Squatters	Not Included
Reinstatement costs following damage to the garden	Not Included
Disability Alterations	Not Included
ACCIDENTAL DAMAGE	Optional
Accidental Damage to Fixed Glass or Sanitary ware	Included if AD cover taken
Accidental Damage to Underground Pipes and Cables	Up to £10,000
Loss of Domestic Oil or Propane Gas	Included if AD cover taken up to £5,000
BUILDINGS BASIS OF CLAIMS SETTLEMENT	
Pairs, sets or suites	Not Included
Large Loss Excess Waiver	Not Included
Automatic Reinstatement	Included

Contents Section

Maximum Claims Limit

The most we will pay for any one claim under Section 2 Contents.

The limits shown in the Schedule for Valuables and Personal Belongings applies as part of (not on top of) the Maximum Claim Limit for Section 2 - Contents shown in the Schedule.

Policy Variant	Adapt Home
Contents and Personal Belongings Minimum Claims Limit/ Sum Insured	£10,000
Contents and Personal Belongings Maximum Claims Limit/Sum Insured	£100,000

Accidental Damage

Accidental Damage cover is optional and can be added for an additional premium

Personal Belongings Away from the Home

Unspecified Personal Belongings cover away from the home is optional.

The minimum amount of cover is £1,000.

Cover is up to 60 days Worldwide.

Items above the maximum for any one item below must be specified:

Policy Variant	Adapt Home
Maximum for any one item unless specified	£2,500
Pedal Cycles unless specified	Up to £500
Mobile telephones and smart phones	Up to £1,000 per period of insurance
Hearing Aids person / per period of insurance	Up to £250 per Insured Person per period of insurance
Spectacles per person / per period of insurance	Up to £250 per Insured Person per period of insurance

The following endorsement applies for specified items over £3,000:

PROOF3 Proof of Value for Specified Items valued at more than £3,000

In the event of a theft or loss of specified items with an individual value of more than £3,000 **We** will require an original receipt or a valuation that is not older than 5 years at the time you register the claim.

If **You** fail to comply with these conditions, **We** may not pay **Your** claim or any payment could be reduced.

Key Definitions used for Contents

ACCIDENTAL DAMAGE

Sudden and unexpected damage caused by external means. This does not include loss or damage caused by wear and tear or things that happen gradually.

COLLECTIONS

A private Collection of rare, unique or novel items of personal interest such as stamps, medals, coins dolls, toy soldiers, guns and models as well as memorabilia

CONTENTS

WHAT IS COVERED AS CONTENTS

- Household Goods, Valuables, High Risk Items and Personal Belongings, up to the limits shown on Your Schedule including Money and Credit Cards owned by, or the legal responsibility of You or a member of Your Family when in Your Home.
- Tenant's fixtures and fittings for which You are responsible if You do not own the property
- Visitors' Personal Effects Belongings when in Your Home, unless otherwise insured.
- Home Office Business Equipment used by You or Your Family for business or professional purposes when in Your Home, owned by, or the legal responsibility of You or a member of Your Family.
- Fine Art, Antiques and Collectables, Collections up to the limits per item and in total as shown on Your Schedule
- Valuables and Gadgets while in the Home
- Jewellery and Watches as listed on Your Schedule
- Pedal Cycles
- Domestic gardening machinery, mechanical toys that do not have to be licensed for road use and buggies, wheelchairs and golf trolleys within the Premises
- Property in the open but within the Premises
- Satellite Dishes radio and television aerials attached to the Home
- Domestic fuel in fixed tanks and metered water
- Mobile phones and tablets in the Home up to the item limit shown on Your Schedule
- Portable appliances, hot tubs and floor coverings that could reasonably be removed and re-used elsewhere

The Maximum Claim Limits applicable per item and in total are shown on Your Policy Schedule

WHAT IS NOT COVERED AS CONTENTS

- Mechanically propelled or assisted vehicles of all types (other than; domestic gardening machinery, toys that do not have to be licensed for road use or buggies, wheelchairs and golf trolleys) and caravans, trailers, watercraft, aircraft, hovercraft, boats and parts or accessories for any of them.
- Removable swimming pool covers.
- Pets and livestock, or any other living creature
- 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 or Stock used for Business or Trade purposes (other than Home Office Business Equipment) used by You or Your Family when in Your Home.
- Fine Art and Antiques, jewellery and watches removed for sale, exhibition or display
- Plants, trees or any growing matter.
- Contact or corneal lenses unless specified
- Lottery Tickets and other raffle tickets.
- Quad bikes, go-karts or off-road motorcycles whilst being driven, on public highways or if left Unattended and not secured while in the open within the Premises
- Watercraft (as defined under Activity Sports) not stored at Your Home

CREDIT CARDS

Credit, Cheque, Debit, Charge or Cash Cards held for personal or charitable purposes.

FINE ART, ANTIQUES and COLLECTABLES

Works of Art, paintings, pictures, drawings, etchings, photographs, prints, manuscripts, tapestries, clocks, mechanical art, objects d’art, rugs, porcelain, glass sculptures, statues, Collections of stamps coins and medals and articles of gold silver and other precious metals. For clarity this does not include antique furniture, jewellery or firearms.

GADGETS

Personal and portable communication devices, including mobile phones, tablets, laptops, handheld computers and games consoles. Gadgets does not include Gadgets used for any business or trade purpose.

HIGH RISK PROPERTY

Valuables, precious stones, telescopes, musical instruments and sporting guns.

HOUSEHOLD GOODS

The following property that is solely used for domestic purposes and business equipment, all belonging to You or Your Family or for which You or Your Family are legally responsible and while kept at Your Home or in a Garage or Secure Outbuildings including

- all Your household furniture and furnishings and Personal Effects
- children's battery powered ride on vehicles, motorised or pedestrian controlled gardening equipment, electric wheelchairs, mobility scooters and golf buggies not registered for road use
- home improvements, alterations fixtures and fittings and interior decorations for which You or Your Family are legally responsible as occupier and not as owner
- trailers and non-motorised horse boxes
- Activity Sports Equipment

PEDAL CYCLE

Cycles, Tricycles, Tandems and Electrically Assisted Pedal Cycles, that are **not** legally required to pay Vehicle Excise Duty (road tax) for road use (see www.gov.uk/electric-bikes-rules), owned and used by **You** and **Your Family** for personal, social domestic and/or pleasure use.

PERSONAL BELONGINGS / PERSONAL EFFECTS

Clothing and personal items (including clothing, jewellery, watches, furs, binoculars, musical instruments, hearing aids, spectacles, photographic and amateur sports equipment), and other personal property which is designed to be worn or carried on or about the person.

SECURE

When We describe a Building as being Secure, We mean

- Outside or main exit doors are fitted with five-lever locks.
- Any accessible windows can be locked with keys.
- Up-and-over doors can be locked with keys that are removed when locked
- Double doors can be locked with keys, and mortise bolts are fitted at the top and bottom of one of the doors.
- You maintain the locks and bolts in full working order.

UNOCCUPIED

Unfurnished or not been lived in by You or Your Family, or any other person with Your permission, for more than sixty (60) consecutive days, irrespective of when the unoccupancy began.

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.

The Maximum Claim Limit for Valuables in Your Home is as shown on Your Schedule except as otherwise agreed by Endorsement added to Your Schedule.

For full definitions see Policy Wording.

Contents Cover Limits

Policy Variant	Adapt Home
Rating Type	Sum Insured
Max no of beds	6
Contents and Personal Belongings Maximum Claims Limit	£100,000
Voluntary Excess available	Yes
Total Valuables and High Risk Property in the Home	30% of Contents Sum insured
Maximum for any one item of Valuables and High-Risk Property in the Home (unless specified)	£2,500
Mobile phones and Tablets in the Home	Up to £1,000 per period of insurance
Fine Art, Antiques & Collectables in the Home (unless specified)	Up to £5,000 in Total
Maximum for any one item of Fine Art, Antiques & Collectables in the Home (unless specified)	£2,500
Home Office Business Equipment	£5,000 as standard, but can be selected up to £10,000

Maximum for any one item of Home Office Business Equipment	£3,000
Home Business Stock	£500 as standard, but can be selected up to £5,000
Replacement of lost or corrupted data	Not Included
Contents in secure Outbuildings or Garage	Up to Contents Sum insured
Theft of Contents from a detached Outbuilding, shed or Garage	Up to £5,000
Pedal Cycles unless specified	Up £500 per cycle £5,000 in Total
Visitors Personal Belongings	Up to £500 per visitor
Temporary Removal of Contents – Student Family Members Contents at university	Up to £2,500 per student £7,500 in Total
Maximum for any one item of Student Contents	£1,500
Temporary Removal of Contents – Mature Family Members Contents in Care Home / Sheltered Accommodation	Up to £2,500 per Parent £5,000 in Total
Maximum for any one item of Mature Family Members Contents	£1,500
Alternative Accommodation and Rent Payable	20% of Contents Sum insured
Deep Freezer Contents	Up to £750
Contents in the garden (but within the boundary of the home)	Up to £3,000
Lawns & Garden Cover	Not Included
Door Locks - Replacement locks and keys to external doors	Up to £750
Money	Up to £750
Credit/Debit Cards	Up to £1,000
Loss of Oil and Metered Water	Up to £10,000
Title Deeds	Up to £1,000
Public and Personal Liability as Occupier	£5,000,000
Tenants Liability (if your Home is rented)	£15,000
Reverse Liability UK Court Awards	£50,000
Accidents to Domestic Employees	£10,000,000
Fatal Accident	Up to £10,000 per person
Weddings, Civil Partnerships, Birthdays, Birth of a Child, Anniversaries and Other Religious Festivals	Contents Sum Insured increased by £5,000
Shopping in Transit	Up to £1,000
Fine Art: Defective Title	Not Included
Damage to Hired Marquees	Not Included
Jury Service	Not Included
ACCIDENTAL DAMAGE	Optional
Accidental Damage cover for breakage of glass and mirrors	Included up to £10,000
Accidental Damage cover for Audio and Audio Visual Equipment	Included up to £10,000 if AD cover taken
Household Removals	Up to Contents Sums Insured
CONTENTS BASIS OF CLAIMS SETTLEMENT	
Pairs, sets or suites	Not Included
Large Loss Excess Waiver	Not Included
Automatic Reinstatement	Included

Personal Belongings Cover Limits

PERSONAL BELONGINGS AWAY FROM HOME	Optional Minimum £1,000
Unspecified Personal Belongings Total	£10,000
Maximum for any one item unless specified	£2,500
Money	Up to £750
Credit Cards	Up to £1,000
Pedal Cycles unless specified	Up to £500
Mobile telephones and smart phones	Up to £1,000
Hearing Aids person / per period of insurance	Up to £250
Spectacles per person / per period of insurance	Up to £250
Specified Personal Belongings Total	£15,000
Maximum amount for any one Specified Personal Belonging	£10,000
Specified Pedal Cycles Total	Maximum 5 Pedal Cycles Total Sum Insured £5,000
Maximum amount for any one Specified Pedal Cycle	£1,000

Property Eligibility Criteria

The property is situated in the United Kingdom and will continue to be:

- In a good state of repair
- Not boarded/bricked up windows and doors
- 3 storeys or less (If a house. Not valid if a flat.)

Minimum security if required:

1. the main entrance door must be fitted with locks defined in A, B, C or D below.
2. all other external doors (including access doors from integral **Garages**) must be fitted with locks defined in A, B, C, D or E below.
3. sliding patio doors must be fitted with locks defined in A, B, D or E below.
4. double leaf French doors must be fitted with locks and bolts defined in D or F below.
5. all accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below.
6. all doors on domestic **Outbuildings** and **Garages** must be fitted with locks and bolts defined in H below
7. all external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever **Your** home is left **Unattended**
8. when **Your** household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below.

Lock definition

- a. Mortise deadlock approved to BS 3621: 1980
- b. Mortise deadlock with the physical strength and security requirements of BS3621:1980
- c. Rim automatic deadlock approved to BS3621:1980 and with a key lockable handle on the inside.
- d. Key operated integral multipoint locking system.
- e. Integral locks plus two key operated security bolts.
- f. Integral locks plus four key operated security bolts.
- g. Key operated window locking devices.
- h. Any key operated security devices.

Proposer Eligibility Criteria

Age of Proposer

The proposer must be 18 years old or over to qualify for insurance.

Decline occupations include but are not limited to:

OCCUPATION
Professional Actor
Professional Actress
Diplomat
Disc Jockey
Gaming Club Manager
Gaming Club Proprietor
Guest House Proprietor
Jockey
Professional Boxer
Professional Wrestler
Promoter
Scrap Metal Merchants
Sportsman
Sportswoman

Arkel Adapt Home Endorsement Library V4.2

Endorsement Code	Description
777	Free Type Endorsement
AD1K	Accidental Damage Standard Policy Excess £1,000
AD250	Accidental Damage Standard Policy Excess £250
AD25C	Accidental Damage Standard Policy Excess £2,500
AD500	Accidental Damage Standard Policy Excess £500
AD5K	Accidental Damage Standard Policy Excess £5,000
ADC1K	Accidental Damage Standard Policy Excess £1,000 Section 2 Contents
ADC25	Accidental Damage Standard Policy Excess £250 Section 2 Contents
ADC2K	Accidental Damage Standard Policy Excess £2,500 Section 2 Contents
ADC5C	Accidental Damage Standard Policy Excess £500 Section 2 Contents
ADC5K	Accidental Damage Standard Policy Excess £5,000 Section 2 Contents
ADCX	Accidental Damage Exclusion Section 2 Contents
ADEXB	Accidental Damage Extension Section 1 Buildings
ADEXC	Accidental Damage Extension Section 2 Contents
ADXX	Accidental Damage Exclusion
BNB	Home used for occasional Bed and Breakfast
BUS1	Business at Home - Liability
BVIS	Business Visitors
BWORK	Building Works Exclusion
COAL	Coal Mining Area Clause
COIN	Coin Collections
CGAR	Contents in Outbuildings and Garages
CONTR	Contractors Exclusion
CYC1	Pedal Cycles Security Warranty
EOWX	Escape of Water Exclusion
EW1K	Escape of Water Standard Policy Excess £1,000
EW25C	Escape of Water Standard Policy Excess £2,500
EW5K	Escape of Water Standard Policy Excess £5,000
FEA	Fire Extinguisher Condition
FL1K	Flood Standard Policy Excess £1,000
FL250	Flood Standard Policy Excess £250
FL25C	Flood Standard Policy Excess £2,500
FL500	Flood Standard Policy Excess £500
FL5K	Flood Standard Policy Excess £5,000
FLAE	Restricted Cover Endorsement
FLAS	Cover Restricted to FLEEA + Subsidence Perils Only
FLDX	Flood Exclusion
FLTH	Flats - Buildings
FOST	Foster Carer
FR100	Flat Roof Clause 100%
FR30	Flat Roof Clause 30%
FR50	Flat Roof Clause 50%
FR75	Flat Roof Clause 75%
FVETM	Forcible & Violent Entry Clause
GRGE	Garage Clause
GUNS	Sporting Guns Security Clause
HAID	Hearing Aid Cover
HMOF	Home Business Use
HOLH	Holiday Home
JEWL	Jewellery Cover Condition
JINS	Jewellery Inspection Clause

JW10	High Risk Items of Jewellery £10,000
JW5	High Risk Items of Jewellery £5,000
LIST	Listed Property
LO1K	Leakage of Oil Standard Policy Excess £1,000
LO250	Leakage of Oil Standard Policy Excess £250
LO25C	Leakage of Oil Standard Policy Excess £2,500
LO500	Leakage of Oil Standard Policy Excess £500
LO5K	Leakage of Oil Standard Policy Excess £5,000
LODG	Lodgers
LOXX	Leakage of Oil Exclusion
MA1K	Malicious Acts/Vandalism Standard Policy Excess £1,000
MA250	Malicious Acts/Vandalism Standard Policy Excess £250
MA25C	Malicious Acts/Vandalism Standard Policy Excess £2,500
MA500	Malicious Acts/Vandalism Standard Policy Excess £500
MA5K	Malicious Acts/Vandalism Standard Policy Excess £5,000
MAXX	Malicious Acts/Vandalism Exclusion
MED	Medals
MOBI	Electric Wheelchairs or Mobility Scooters
MOWR	Lawnmower Clause
MUSC	Musical Instrument Clause
NSC	Non Standard Construction
OFIR	Open Fire Condition
OUTB	Outbuildings Restriction in Cover
PE1K	Increased Policy Excess £1000
PE250	Increased Policy Excess £250
PE25C	Increased Policy Excess £2,500
PE500	Increased Policy Excess £500
PHL	Part Holiday Let
PLEXT	Public Liability Extension
PPL	Part Professional Let
PROF3	Proof of Value for Specified Items valued at more than £3,000
PTLET	Part Time Holiday Home Let
SB25	Subsidence Standard Policy Excess £2,500 (Buildings)
SB5K	Subsidence Standard Policy Excess: £5,000 Section 1 Buildings
SCM1	Minimum Security Condition 1: Locks
SCM1U	Unoccupied Minimum Security Condition 1: Locks
SCM2	Minimum Security Condition Level 2: Locks & Alarm
SCM3	Minimum Security Level 3: Locks & Central Station Monitored Alarm
SEC1	Fitting of Suitable Minimum Physical Security within 30 days
SEC2	Fitting of Suitable Alarm Security system within 30 days
SMOK	Smoke Alarm Condition
SREF	Scheme Reference Number
SREF1	Scheme Reference Number 2021
SREF2	Scheme Reference Number 2022
ST1K	Storm Standard Policy Excess £1,000
ST250	Storm Standard Policy Excess £250
ST25C	Storm Standard Policy Excess £2,500
ST500	Storm Standard Policy Excess £500
ST5K	Storm Standard Policy Excess £5,000
STMP	Stamp Collections
STOCK	Home Business Stock Extension
SUBX	Subsidence Cover Excluded
SUBXA	Complete Subsidence Cover Exclusion
TACK	Riding Tack Clause
TH1K	Theft & Attempted Theft Standard Policy Excess £1,000
TH250	Theft & Attempted Theft Standard Policy Excess £250
TH25C	Theft & Attempted Theft Standard Policy Excess £2,500
TH500	Theft & Attempted Theft Standard Policy Excess £500

TH5K	Theft & Attempted Theft Standard Policy Excess £5,000
THC1K	Theft Standard Policy Excess £1,000 Section 2 Contents
THC25	Theft & Attempted Theft - Policy Excess £250 Section 2 Contents
THC2K	Theft Standard Policy Excess £2,500 Section 2 Contents
THC5C	Theft Standard Policy Excess £500 Section 2 Contents
THC5K	Theft Standard Policy Excess £5,000 Section 2 Contents
THCX	Theft & Attempted Theft Exclusion Section 2 Contents
THMD5	Theft &/or Malicious Acts; Vandalism restriction of cover £5,000
THXX	Theft & Attempted Theft Exclusion
TRE1	Tree Height Maintenance Condition
UNO60	Unoccupied Definition extended to 60 days
UNO90	Unoccupied Definition extended to 90 days
UNOL1	Restricted to Fire, Lightning, Explosion, Earthquake, Aircraft only
UNOL2	Fire, Lightning, Explosion, Earthquake, Aircraft & Subsidence only
UNOL3	Inc. Malicious Act, Vandalism, EOW, Theft/Attempted Theft
V1SEC	Locks & Physical security fitted by Insured
V2SEC	Locks, Physical security & Alarm fitted by Insured
VFEE	Forcible & Violent Entry Clause
WFARM	Working Farm
777	<p><Free Text Variable 1 (X70)> <Free Text Variable 2 (X70)> <Free Text Variable 3 (X70)> <Free Text Variable 4 (X70)> <Free Text Variable 5 (X70)></p>
AD1K	<p>Accidental Damage Standard Policy Excess £1,000</p> <p>An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>
AD250	<p>Accidental Damage Standard Policy Excess £250</p> <p>An Excess of £250 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>
AD25C	<p>Accidental Damage Standard Policy Excess £2,500</p> <p>An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>
AD500	<p>Accidental Damage Standard Policy Excess £500</p> <p>An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>
AD5K	Accidental Damage Standard Policy Excess £5,000

	<p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>					
ADC1K	<p>Accidental Damage Standard Policy Excess £1,000 Section 2 Contents</p> <p>An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage under Section 2 Contents.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>					
ADC25	<p>Accidental Damage Standard Policy Excess £250 Section 2 Contents</p> <p>An Excess of £250 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage under Section 2 Contents.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>					
ADC2K	<p>Accidental Damage Standard Policy Excess £2,500 Section 2 Contents</p> <p>An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage under Section 2 Contents.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>					
ADC5C	<p>Accidental Damage Standard Policy Excess £500 Section 2 Contents</p> <p>An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage under Section 2 Contents.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>					
ADC5K	<p>Accidental Damage Standard Policy Excess £5,000 Section 2 Contents</p> <p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Accidental Damage under Section 2 Contents.</p> <p>This increased Excess replaces the original Accidental Damage Policy Excess and is not an additional amount.</p>					
ADCX	<p>Accidental Damage Exclusion Section 2 Contents</p> <p>This Policy does not provide any cover in respect of any claim made in relation to loss or damage caused by Accidental Damage under Section 2 Contents.</p>					
ADEXB	<p>Accidental Damage Extension Section 1 Buildings</p> <p>Section 1 Buildings is extended to include:</p> <table><tr><td>WHAT IS INSURED</td><td>WHAT IS NOT INSURED</td></tr><tr><td><p>Fixed Glass or Sanitary ware</p><p>We will pay the cost of replacement or repair</p></td><td><ul style="list-style-type: none">The Excess shown in Your Schedule for Accidental Damage.</td></tr></table>		WHAT IS INSURED	WHAT IS NOT INSURED	<p>Fixed Glass or Sanitary ware</p> <p>We will pay the cost of replacement or repair</p>	<ul style="list-style-type: none">The Excess shown in Your Schedule for Accidental Damage.
WHAT IS INSURED	WHAT IS NOT INSURED					
<p>Fixed Glass or Sanitary ware</p> <p>We will pay the cost of replacement or repair</p>	<ul style="list-style-type: none">The Excess shown in Your Schedule for Accidental Damage.					

	<p>following accidental breakage of fixed glass in windows, doors, fanlights, skylights, solar panels, or fixed sanitary ware in the Buildings, and ceramic hobs fixed to and forming part of the Home.</p> <ul style="list-style-type: none"> • Damage caused after the Buildings have been left Unoccupied or Unfurnished. • Damage to ceramic hobs in movable cookers. • Damage to secondary double glazing whilst removed for any reason. • Malicious damage caused by You, Your Family or any person lawfully in Your Home. 						
ADEXC	<p>Accidental Damage Extension Section 2 Contents</p> <p>Section 2 Contents is extended to include:</p> <table border="1"> <thead> <tr> <th>WHAT IS INSURED</th><th>WHAT IS NOT INSURED</th></tr> </thead> <tbody> <tr> <td> <p>Breakage of Mirrors and Glass</p> <p>We will pay for breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.</p> </td><td> <ul style="list-style-type: none"> • The Excess shown in Your Schedule for Accidental Damage • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Malicious damage caused by You, Your Family, or any person lawfully in Your Home. • Damage to ceramic hobs fixed to and forming part of the Home. </td></tr> <tr> <td> <p>Audio and Audio Visual Equipment</p> <p>We will pay up to £10,000 in respect of:</p> <p>Accidental Damage to:</p> <ul style="list-style-type: none"> (i) Televisions; (ii) audio equipment; (iii) video recorders; (iv) CD / Blu ray players; (v) Satellite receivers Tivo Boxes and dishes; (vi) personal computer equipment; (vii) Games consoles; (viii) MP3 players, PDA's, tablets, ipads, Gadgets and similar personal mobile equipment; <p>which are owned by You or Your Family, or for which You are legally responsible whilst inside Your Home.</p> </td><td> <ul style="list-style-type: none"> • The Excess shown in Your Schedule for Accidental Damage. • 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 by You, Your Family or any person lawfully in Your Home. • Loss or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time. • Damage caused by Computer Viruses. </td></tr> </tbody> </table>	WHAT IS INSURED	WHAT IS NOT INSURED	<p>Breakage of Mirrors and Glass</p> <p>We will pay for breakage of mirrors, glass tops to furniture, fixed glass in furniture, ceramic hobs forming part of a movable cooker.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule for Accidental Damage • Loss or damage caused after the Buildings have been left Unoccupied or Unfurnished. • Malicious damage caused by You, Your Family, or any person lawfully in Your Home. • Damage to ceramic hobs fixed to and forming part of the Home. 	<p>Audio and Audio Visual Equipment</p> <p>We will pay up to £10,000 in respect of:</p> <p>Accidental Damage to:</p> <ul style="list-style-type: none"> (i) Televisions; (ii) audio equipment; (iii) video recorders; (iv) CD / Blu ray players; (v) Satellite receivers Tivo Boxes and dishes; (vi) personal computer equipment; (vii) Games consoles; (viii) MP3 players, PDA's, tablets, ipads, Gadgets and similar personal mobile equipment; <p>which are owned by You or Your Family, or for which You are legally responsible whilst inside Your Home.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule for Accidental Damage. • 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 by You, Your Family or any person lawfully in Your Home. • Loss or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time. • Damage caused by Computer Viruses.
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<p>Audio and Audio Visual Equipment</p> <p>We will pay up to £10,000 in respect of:</p> <p>Accidental Damage to:</p> <ul style="list-style-type: none"> (i) Televisions; (ii) audio equipment; (iii) video recorders; (iv) CD / Blu ray players; (v) Satellite receivers Tivo Boxes and dishes; (vi) personal computer equipment; (vii) Games consoles; (viii) MP3 players, PDA's, tablets, ipads, Gadgets and similar personal mobile equipment; <p>which are owned by You or Your Family, or for which You are legally responsible whilst inside Your Home.</p>	<ul style="list-style-type: none"> • The Excess shown in Your Schedule for Accidental Damage. • 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 by You, Your Family or any person lawfully in Your Home. • Loss or damage to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time. • Damage caused by Computer Viruses. 						
ADXX	<p>Accidental Damage Exclusion</p> <p>This Policy does not provide any cover in respect of any claim made in relation to loss or damage caused by Accidental Damage.</p>						
BNB	<p>Home used for occasional Bed and Breakfast</p> <p>In addition to being occupied by You for domestic purposes it is noted and agreed that the Home is being used by You for a "Bed and Breakfast" business, but for not more than 6 paying guests at any one time.</p> <ul style="list-style-type: none"> • A further Excess of £250 applies in addition to the total policy Excess already applicable. • We will not pay for any loss or damage caused by Malicious Acts; Vandalism, Theft or attempted Theft unless there has been a forceful and/or violent entry or exit from the Buildings. 						

	<ul style="list-style-type: none"> • We will not pay for any loss of or damage to Contents or Personal Effects belonging to any paying guest. • The exclusion Liability arising directly or indirectly from a) any profession or business under Section 1 Buildings C Your Liability to the Public as Property Owner does not apply to the provision of bed and breakfast accommodation. • You must comply with any Local Authority regulations or statutory conditions regarding the use of the property as a bed and breakfast establishment • All gas appliances fitted at the Home must be serviced by a Gas Safe registered individual within 15 days of the start of this insurance or not more than 12 months from the date they were last serviced, whichever is the sooner • No cooking equipment is to be allowed in any room other than the designated kitchen area. • No portable heaters are to be used in bedrooms, other than electric powered fans or convector heaters. <p>These are the conditions of the insurance that You need to meet as Your part of this contract. If You do not meet these conditions, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p>
BUS1	<p>Business at Home - Liability</p> <p>Public liability cover extends to include Your legal liability (as defined in the policy) for using the Home for the business purposes which You have declared and are detailed in the Schedule.</p> <p>The Insurers will not cover:</p> <ul style="list-style-type: none"> a) any liability arising out of advice given or services rendered in respect of Your profession occupation or business or employment. b) any Employers Liability in connection with Your Business activities <p>This is the condition of the insurance that You need to meet as Your part of this contract. If You do not meet this condition, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p>
BVIS	<p>Business Visitors</p> <p>It is hereby noted and agreed that where part of Your Home is used by You and /or Your Family for business use that the number of business visitors to Your Premises must not exceed 35 persons each and every week.</p> <p>This is the condition of the insurance that You need to meet as Your part of this contract. If You do not meet this condition, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p> <p>All other terms and conditions remain unaltered.</p>
BWORK	<p>Building Works Exclusion</p> <p>We will not pay any claim for loss, damage or liability arising directly or indirectly in relation to any building works at the Premises.</p>
COAL	<p>Coal Mining Area Clause</p> <p>It is noted that the Buildings are located within a coal mining area but not within 1.5 km of a mine shaft.</p> <p>We will not pay for any loss or damage for Subsidence, Heave or Landslip, unless You have informed Us of all "relevant facts" in respect of coal mines located within 10 km of the Buildings whether currently in use or not.</p> <p>This is the condition of the insurance that You need to meet as Your part of this contract. If You do not meet this condition, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p>

COIN	<p>Coin Collections</p> <ul style="list-style-type: none"> The most We will pay for any coin is either: <ul style="list-style-type: none"> a) The Maximum Claim Limit shown on the Schedule or b) Two thirds of the value of the coins, as given in the BA Seaby Ltd catalogue, current at the time of the incident, whichever is lower The amount payable for the loss, destruction or damage of any one item not specified separately is limited to 5% of the total sum insured on the whole Collection or £250 (whichever is lesser). Individual unmounted coins are not insured Coin Collections must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when being handled
CGAR	<p>Contents in Outbuildings and Garages</p> <p>It is hereby noted and agreed that the limit for theft of Contents from a secure Outbuilding or Garage is increased to £10,000 and not as stated elsewhere in the policy Schedule.</p> <p>All other terms and conditions remain unaltered.</p>
CONTR	<p>Contractors Exclusion</p> <p>This insurance does not cover loss, damage or liability arising out of the activities of contractors, or to contractors.</p> <p>For the purpose of this exclusion a contractor is defined as any person, company or organisation working at or on the property, including when You are working in Your capacity as a professional tradesman.</p>
CYC1	<p>Pedal Cycles Security Warranty</p> <p>We will not pay for the theft of Pedal Cycles with an individual value of £500 or more unless:</p> <ul style="list-style-type: none"> When stored at the Home the Pedal Cycle must be kept inside a locked building and all external doors must be fitted with a 5 lever mortise deadlock or 5 lever padlock or the Pedal Cycle must be secured using one of our approved locks, (see below) through the frame, to an immovable object When stored in a communal hallway, privately accessed garden or communal outbuilding the Pedal Cycle must be secured using one of Our approved locks (see below) through the frame, to an immovable object <p>When Pedal Cycles are left Unattended away from the Home</p> <ul style="list-style-type: none"> They must be secured using one of Our approved locks, through the frame, to an immovable object They must not be left Unattended for more than 12 consecutive hours All accessories must be removed or locked or securely attached to the bicycle when left Unattended. <p>When Pedal Cycles are stored inside, or on an Unattended vehicle in the open they will only be covered when:</p> <ul style="list-style-type: none"> All doors and windows of the vehicle are left closed and locked Theft occurred by forcible and violent entry The Pedal Cycle is secured through the frame using an approved lock, to the roof or bike rack or if the vehicle is suitable, stored out of sight All security devices installed in the vehicle are in operation <p>Approved Cycle Locks For Pedal cycles over £1,000 each but not exceeding £2,000</p>

	<p>We will accept ANY specifically designed bicycle, motor scooter or motorcycle lock which has been tested and approved to: Sold Secure Bronze rating</p> <p>For Pedal cycles over £2,000 each but not exceeding £3,000</p> <p>We will accept ANY specifically designed bicycle, motor scooter or motorcycle lock which has been tested and approved to: Sold Secure Silver rating</p> <p>For pedal cycles over £3,000 each</p> <p>We will accept ANY specifically designed bicycle, motor scooter or motorcycle lock which has been tested and approved to: Sold Secure Gold rating</p> <p>For a range of locks assessed by Sold Secure rating see: http://www.soldsecure.com/</p> <p>Register Your cycle You can register Your cycle frame number on the Immobilise website: http://www.immobilise.com/index.php</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage to Pedal Cycles resulting from Theft or attempted Theft.</p>
EOWX	<p>Escape of Water Exclusion</p> <p>This Policy does not provide any cover in respect of any claim made in relation to loss or damage caused by Escape of Water from or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed in domestic appliance.</p> <p>Cover excludes the costs of any alternative accommodation, or loss of rent due to loss or damage caused by Escape of Water at the address of the insured's Home shown in the Schedule.</p>
EW1K	<p>Escape of Water Standard Policy Excess £1,000</p> <p>An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Escape of Water from or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed in domestic appliance.</p> <p>This increased Excess replaces the original Escape of Water Policy Excess and is not an additional amount.</p>
EW25C	<p>Escape of Water Standard Policy Excess £2,500</p> <p>An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Escape of Water from or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed in domestic appliance.</p> <p>This increased Excess replaces the original Escape of Water Policy Excess and is not an additional amount.</p>
EW5K	<p>Escape of Water Standard Policy Excess £5,000</p> <p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Escape of Water from or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed in domestic appliance.</p> <p>This increased Excess replaces the original Escape of Water Policy Excess and is not an additional amount.</p>
FEA	Fire Extinguisher Condition

	<p>It is a condition of this Policy that:</p> <ul style="list-style-type: none"> a) a powder type fire extinguisher be fitted in the kitchen and any type on the landing or in the hallway b) a minimum of 2 smoke or heat detection devices are installed. At least one device should be located in the loft or as close to the loft hatch as possible. <p>These are to be maintained in good working order at all times.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage caused by Fire</p>
FL1K	<p>Flood Standard Policy Excess £1,000</p> <p>An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Flood.</p> <p>This increased Excess replaces the original Flood Policy Excess and is not an additional amount.</p>
FL250	<p>Flood Standard Policy Excess £250</p> <p>An Excess of £250 applies in respect of any claim made in relation to loss or damage caused by Flood.</p> <p>This increased Excess replaces the original Flood Policy Excess and is not an additional amount.</p>
FL25C	<p>Flood Standard Policy Excess £2,500</p> <p>An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Flood.</p> <p>This increased Excess replaces the original Flood Policy Excess and is not an additional amount.</p>
FL500	<p>Flood Standard Policy Excess £500</p> <p>An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Flood.</p> <p>This increased Excess replaces the original Flood Policy Excess and is not an additional amount.</p>
FL5K	<p>Flood Standard Policy Excess £5,000</p> <p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Flood.</p> <p>This increased Excess replaces the original Flood Policy Excess and is not an additional amount.</p>
FLAE	<p>Restricted Cover Endorsement</p> <p>Cover is reduced to damage caused by Fire, Lightning, Explosion, Earthquake & Aircraft only.</p>
FLAS	<p>Cover Restricted to FLEEA + Subsidence Perils Only</p> <p>Cover is reduced to damage caused by Fire, Lightning, Explosion, Earthquake, Aircraft and Subsidence, Heave, Landslip only.</p>
FLDX	<p>Flood Exclusion</p>

	<p>This Policy does not provide any cover in respect of any claim made in relation to Flooding, other than directly resulting from Escape of Water from fixed water tanks, heating installations, apparatus or pipes in the Home</p> <p>Cover excludes the costs of any alternative accommodation, or loss of rent due to loss or damage caused by Flood at the address of the insured's Home shown in the Schedule.</p>
FLTH	<p>Flats-Buildings</p> <p>The Sum Insured under Section One – Buildings represents the value only of that portion of the Buildings owned by You (including external walls, roof and foundations and such common parts of the Building for which You are legally responsible).</p> <p>In the event of a loss resulting from an insured incident to any part of the Premises not occupied by You but for which You are legally responsible, under Section One – Buildings, We will only pay such proportion of that loss as the Sum insured or Maximum Claim Limit under Section One Buildings bears to the reinstatement value of the Buildings.</p>
FOST	<p>Foster Carer</p> <p>It is noted and agreed that You are a registered foster carer.</p> <ol style="list-style-type: none"> 1. We will not pay for any Accidental Damage. 2. We will not pay for any loss or damage for Malicious Acts and Theft or Attempted Theft, unless there has been a forcible and/or violent entry to or exit from the Buildings.
FR100	<p>Flat Roof Clause 100%</p> <p>It is noted and agreed that the Buildings are constructed with a Flat Roof. We may not pay Your claim or any payment could be reduced, in respect of loss or damage or legal liability whatsoever if:</p> <ol style="list-style-type: none"> a. The flat roof has not been inspected by a reputable roofing company within 24 months prior to the first inception date of this policy and that all necessary repairs were/are carried out as soon as practically possible b. You do not have the flat roof checked at least once every 5 years by a reputable roofing company and with any necessary repairs carried out as soon as practically possible <p>A further Excess of £500 applies in addition to the total Policy Excess already applicable in respect of any loss or damage caused by Storm (which falls under 'Any Other Loss' on Your Schedule) to the flat roof or caused by ingress of water through the flat roof area.</p>
FR30	<p>Flat Roof Clause 30%</p> <p>It is noted and agreed that the Buildings are partially constructed with a Flat Roof. We may not pay for any loss or damage or legal liability whatsoever if:</p> <ol style="list-style-type: none"> a. The area of the flat roof exceeds 30% of the total roof area of the Buildings; excluding detached Outbuildings / Garages b. The flat roof has not been inspected by a reputable roofing company within 24 months prior to the first inception date of this Policy and that all necessary repairs were/are carried out as soon as practically possible

	<p>c. You do not have the flat roof checked at least once every 5 years by a reputable roofing company and with any necessary repairs carried out as soon as practically possible</p> <p>A further Excess of £250 applies in addition to the total Policy Excess already applicable in respect of any loss or damage caused by Storm (which falls under 'Any Other Loss' on Your Schedule) to the flat roof or caused by ingress of water through the flat roof area</p>
FR50	<p>Flat Roof Clause 50%</p> <p>It is noted and agreed that the Buildings are partially constructed with a Flat Roof. We may not pay for any loss or damage or legal liability whatsoever if:</p> <ul style="list-style-type: none"> a. The area of the flat roof exceeds 50% of the total roof area of the Buildings; excluding detached Outbuildings / Garages b. The flat roof has not been inspected by a reputable roofing company within 24 months prior to the first inception date of this Policy and that all necessary repairs were/are carried out as soon as practically possible c. You do not have the flat roof checked at least once every 5 years by a reputable roofing company and with any necessary repairs carried out as soon as practically possible <p>A further Excess of £250 applies in addition to the total Policy Excess already applicable in respect of any loss or damage caused by Storm (which falls under 'Any Other Loss' on Your Schedule) to the flat roof or caused by ingress of water through the flat roof area</p>
FR75	<p>Flat Roof Clause 75%</p> <p>It is noted and agreed that the Buildings are partially constructed with a Flat Roof. We may not pay Your claim or any payment could be reduced, in respect of loss or damage or legal liability whatsoever if:</p> <ul style="list-style-type: none"> a. The area of the flat roof exceeds 75% of the total roof area of the Buildings; excluding detached Outbuildings / Garages b. The flat roof has not been inspected by a reputable roofing company within 24 months prior to the first inception date of this policy and that all necessary repairs were/are carried out as soon as practically possible c. You do not have the flat roof checked at least once every 5 years by a reputable roofing company and with any necessary repairs carried out as soon as practically possible <p>A further Excess of £500 applies in addition to the total Policy Excess already applicable in respect of any loss or damage caused by Storm (which falls under 'Any Other Loss' on Your Schedule) to the flat roof or caused by ingress of water through the flat roof area</p>
FVETM	<p>Forcible & Violent Entry Clause</p> <p>We shall not be liable for loss or damage caused by Theft or attempted theft or Malicious acts; Vandalism from Your Home unless forcible and violent means are used to gain entry to, or exit from Your Home</p>
GRGE	<p>Garage Clause</p> <p>Cover is provided in respect of items stored within a Garage owned or rented by You, not contained in the boundaries of the Home, and is subject to the following additional terms and conditions:</p>

	<ol style="list-style-type: none"> 1. Excluding all cover in respect of Stamp, Coin or Medal Collections, Antiques, Collectables, pictures, other Works of Art, Valuables, items of gold, silver or other precious metals, jewellery and furs. 2. Excluding all loss or damage resulting from Accidental Damage. 3. Excluding loss or damage resulting from Storm, tempest or flood unless stored on pallets at a minimum of 15cms above the floor. 4. Theft or Attempted Theft is limited to forcible and violent entry to a securely locked Garage only. 5. Subject to an Excess of £250 each and every claim in addition to any standard total policy Excess. <p>This cover extension is also subject to the main terms, conditions and exclusions as stated within the policy wording.</p> <p>These are the conditions of the insurance that You need to meet as Your part of this contract. If You do not meet these conditions, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p>
GUNS	<p>Sporting Guns Security Clause</p> <p>In respect of the item described as "Gun/Firearm specified in the Schedule</p> <ol style="list-style-type: none"> 1. We will not pay for any loss or damage to this item if they are not kept securely in a Police approved gun cabinet whilst not in Your possession. 2. We will not pay for any loss or damage for this item whilst in use 3. This insurance excludes theft or disappearance of guns from road vehicles of every description owned by or under Your control or the control of Your servants or agents or representatives whilst the vehicles are Unattended <p>These are the conditions of the insurance that You need to meet as Your part of this contract. If You do not meet these conditions, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p>
HAID	<p>Hearing Aids Cover</p> <p>Personal Belongings is extended to include loss or damage to hearing aids owned by, and specified on the Policy Schedule but, We will not cover: -</p> <ol style="list-style-type: none"> a) loss or damage while You are swimming or involved in any other water sports; b) loss or damage while You are in water <p>Hearing Aids used for both ears will be treated as a Pair or Set and We will not pay for the replacement cost of both aids if only one of the pairs is lost or damaged.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage caused to the Hearing Aids</p>
HMOF	<p>Home Business Use</p> <p>It is noted and agreed that part of Your Home is used by You and /or Your Family for business use.</p> <p>We will not pay for any loss or damage caused by Malicious Acts; Vandalism, Theft or attempted theft unless there has been a forceful and/or violent entry to or exit from the Buildings.</p>

HOLH	<p>Holiday Home</p> <p>It is noted and agreed that the Buildings are used as a second/holiday Home.</p> <p>The exclusion in respect of the following perils when the property is Unoccupied is deleted:</p> <ul style="list-style-type: none"> • Malicious Acts; Vandalism. • Escape of Water from or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed-in domestic appliance. • Theft or attempted theft. <p>We shall not be liable for loss or damage caused by Theft or attempted theft or Malicious Acts; Vandalism from Your Home unless forcible and violent means are used to gain entry to or exit from Your Home.</p> <p>You must</p> <ol style="list-style-type: none"> 1. maintain all the Security Precautions at the Home in good working order at all times, and 2. advise Us before any changes to the security installed at the Home are made, and 3. put all the security precautions into operation whenever the Home is left Unattended. <p>The Buildings must be inspected both internally and externally by You or a responsible representative at least once every 30 days and all gardens, yards, external areas etc forming part of the Buildings are kept clear of fuel, waste materials and any other combustible material and all mail, newspapers etc are removed upon each inspection.</p> <p>Between 1st November and 31st March, both days inclusive annually, if the Home is not lived in by You or Your Family, or any other person with Your permission for more than 7 days You must ensure that; EITHER</p> <ol style="list-style-type: none"> i. the Electricity Supply is switched off at the mains switch and the Water Supply must be turned off at the rising main and the entire water system and central heating system be drained of all water: ii. all taps and showers have been left opened and the plugholes left unobstructed. <p>OR, IF THE ELECTRICITY AND WATER SUPPLY ARE LEFT SWITCHED ON</p> <ol style="list-style-type: none"> iii. where the entire Home has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat the system is set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat is set at not less than 15 degrees Celsius / 50 degrees Fahrenheit and where fitted the loft hatch door is left open OR iv. where a system as described above is installed and is additionally fitted with a 'frost stat' in the loft area that is designed and installed to override all other heating controls irrespective of their functional status then this is set to operate at not less than 4 degrees Celsius. <p>Before We can pay You any claim resulting from Escape of Water it is a requirement that You provide Us with any bills for any utilities being supplied to the insured Premises at the time of any loss or damage resulting from Escape of Water for verification by Us.</p> <p>If Section 2 Contents cover is in force the following cover extensions are deleted:</p> <ul style="list-style-type: none"> D. Home Office Business Equipment K. Reverse Liability Unpaid UK Court Awards M. Fatal Accident N. Weddings, Civil Partnerships, Birthdays and Religious Festivals O. Shopping in Transit
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	<p>Personal Liability is excluded. Coverage for Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables is excluded from this insurance.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
JEWL	<p>Jewellery Cover Warranty</p> <p>Under Section 2: Contents and Section 3: Personal Belongings Away from Home, We will not pay for any loss of or damage to any items of jewellery as listed under Specified Valuables which have an individual Sum Insured of £3,000 or more, unless:</p> <ul style="list-style-type: none"> - Worn by You or kept on Your person; or - Whilst locked in an adequate safe, any keys for which have been removed - Deposited for safe keeping in a hotel safe/strong room; or - Stored in a Bank safety deposit box; or <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage to any items of jewellery as listed under Specified Valuables.</p>
JINS	<p>Jewellery Inspection Clause</p> <p>Under Section 2: Contents and Section 3: Personal Belongings Away from Home, We will not pay for any loss of or damage to any items/sets of jewellery listed under Specified Valuables which have a Sum Insured of £3,000 or more unless</p> <ul style="list-style-type: none"> - the settings of such jewellery are inspected by a reputable jeweller; and - that any necessary repair work is carried out within 30 days of the inception of cover for such jewellery; and - further inspections of the settings are carried out by a reputable jeweller with the necessary repair work carried out at least once every 18 months <p>These are the conditions of the insurance that You need to meet as Your part of this contract. If You do not meet these conditions, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p>
JW10	<p>High Risk Items of Jewellery £10,000</p> <p>We will not pay for any loss of or damage to any items of jewellery as listed under Specified Valuables which have an individual Sum Insured of £10,000 or more, unless:</p> <ol style="list-style-type: none"> 1. You are in attendance within the Home whilst not being worn but 2. Whilst away from the Home they are <ul style="list-style-type: none"> • Kept on Your person, or • Deposited for safe keeping in a hotel safe/strong room • Stored in a Bank safety deposit box
JW5	<p>High Risk Items of Jewellery £5,000</p> <p>Any specified item of jewellery with a value of £5,000 or more listed on Your Schedule is only covered when it is:</p> <ul style="list-style-type: none"> • being worn • within arm's reach; or

	<ul style="list-style-type: none"> in a private residence where You are present or whilst locked in an adequate safe, any keys for which have been removed
LIST	<p>Listed Property</p> <p>You have advised that Your Home is described as "listed" or subject to a preservation order. It means that it is included on a list of buildings which are considered to be of sufficient historic or architectural interest to merit special protection.</p> <p>You have a general duty to keep such Listed Buildings in reasonable repair.</p> <p>Smoke Alarms</p> <p>It is Your duty to ensure that throughout the Period of Insurance, You must have a minimum of two Smoke Alarms installed and maintained in working order.</p> <p>You must take the Maximum Buildings Claims Limit of this policy into account when calculating the full re-instatement value of Your listed Home and ensure this is adequate for Your needs.</p> <p>We have not provided advice on or recommended any sums insured.</p> <p>Listed Building Consent is required from the Local Planning Authority to alter any part of it in any way which affects its character. This includes restoration or repairs following damage by an insured event under this Policy.</p> <p>Before carrying out any work on a listed building You MUST contact the relevant Planning Departments and advise Us.</p> <p>In the event of an Insured event causing damage, You must advise Us as soon as reasonably practicable and provide the contact details for the person at the Local Planning Authority dealing with Your case.</p> <p>These are the conditions of the insurance that You need to meet as Your part of this contract. If You do not meet these conditions, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p>
LO1K	<p>Leakage of Oil Standard Policy Excess £1,000</p> <p>An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Leakage of Oil.</p> <p>This increased Excess replaces the original Leakage of Oil Policy Excess and is not an additional amount.</p>
LO250	<p>Leakage of Oil Standard Policy Excess £250</p> <p>An Excess of £250 applies in respect of any claim made in relation to loss or damage caused by Leakage of Oil.</p> <p>This increased Excess replaces the original Leakage of Oil Policy Excess and is not an additional amount.</p>
LO25C	<p>Leakage of Oil Standard Policy Excess £2,500</p> <p>An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Leakage of Oil.</p>

	<p>This increased Excess replaces the original Leakage of Oil Policy Excess and is not an additional amount.</p>
LO500	<p>Leakage of Oil Standard Policy Excess £500</p> <p>An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Leakage of Oil.</p> <p>This increased Excess replaces the original Leakage of Oil Policy Excess and is not an additional amount.</p>
LO5K	<p>Leakage of Oil Standard Policy Excess £5,000</p> <p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Leakage of Oil.</p> <p>This increased Excess replaces the original Leakage of Oil Policy Excess and is not an additional amount.</p>
LODG	<p>Lodgers</p> <p>It is noted and agreed that the Home is occupied by You and up to 5 Lodgers.</p> <ol style="list-style-type: none"> 1. We will not pay for any loss of or damage to Contents or Personal Effects belonging to the Lodgers. 2. No cooking equipment is to be allowed in any room other than the designated kitchen area. 3. We will not pay for any loss or damage caused by Malicious Acts; Vandalism, Theft or attempted theft unless forcible and violent means are used to gain entry to or exit from Your Home. <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
LOXX	<p>Leakage of Oil Exclusion</p> <p>This Policy does not provide any cover in respect of any claim made in relation to loss or damage caused by Leakage of Oil.</p> <p>Cover excludes the costs of any alternative accommodation, or loss of rent due to loss or damage caused by Leakage of Oil at the address of the insured's Home shown in the Schedule.</p>
MA1K	<p>Malicious Acts/Vandalism Standard Policy Excess £1,000</p> <p>An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Malicious Acts/Vandalism.</p> <p>This increased Excess replaces the original Malicious Acts/Vandalism Policy Excess and is not an additional amount.</p>
MA250	<p>Malicious Acts/Vandalism Standard Policy Excess £250</p> <p>An Excess of £250 applies in respect of any claim made in relation to loss or damage caused by Malicious Acts/Vandalism.</p> <p>This increased Excess replaces the original Malicious Acts/Vandalism Policy Excess and is not an additional amount.</p>

MA25C	<p>Malicious Acts/Vandalism Standard Policy Excess £2,500</p> <p>An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Malicious Acts/Vandalism.</p> <p>This increased Excess replaces the original Malicious Acts/Vandalism Policy Excess and is not an additional amount.</p>
MA500	<p>Malicious Acts/Vandalism Standard Policy Excess £500</p> <p>An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Malicious Acts/Vandalism.</p> <p>This increased Excess replaces the original Malicious Acts/Vandalism Policy Excess and is not an additional amount.</p>
MA5K	<p>Malicious Acts/Vandalism Standard Policy Excess £5,000</p> <p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Malicious Acts/Vandalism.</p> <p>This increased Excess replaces the original Malicious Acts/Vandalism Policy Excess and is not an additional amount.</p>
MAXX	<p>Malicious Acts/Vandalism Exclusion</p> <p>This Policy does not provide any cover in respect of any claim made in relation to Malicious Acts; Vandalism.</p> <p>Cover excludes the costs of any alternative accommodation, or loss of rent due to loss or damage caused by Malicious Acts; Vandalism at the address of the insured's Home shown in the Schedule.</p>
MED	<p>Medals</p> <p>Medals & Medal Collections owned by You are insured subject to the following conditions:</p> <ul style="list-style-type: none"> • The medals must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when the medals are being handled. • The amount payable for the loss, destruction or damage of any one medal not specified as a separate item is limited to 5% of the total sum insured on the whole collection or £100 (whichever is lesser). • Any individual unmounted medal is not insured.
MOBI	<p>Electric Wheelchairs or Mobility Scooters</p> <p>Cover under Section 3 of this insurance Personal Belongings is extended to cover Electric Wheelchairs or Mobility Scooters as specified in the Schedule subject to the following additional terms and conditions:</p> <p>In respect of Electric Wheelchairs or Mobility Scooters, this insurance does not cover:</p> <ul style="list-style-type: none"> a) loss or damage to tyres, lamps and accessories unless the Electric Wheelchair / Scooter is stolen or damaged at the same time. b) damage arising from mechanical or electrical faults or breakdown c) any liability in respect of use of the wheelchair on public highways
MOWR	<p>Lawnmower Clause</p>

	<p>This insurance is extended to cover the Lawnmower(s) as specified in the Schedule subject to the following additional terms and conditions.</p> <p>In respect of the Lawnmowers, this insurance does not cover: -</p> <ul style="list-style-type: none"> a) theft or attempted theft where the keys or any other device which enables the lawnmower to be started are left in or on the lawnmower whilst it is Unattended. b) theft between the hours of 23:00 and 07:00 whilst the lawnmower is not in use unless from a securely locked building. c) loss or damage to tyres, lamps and accessories unless the lawnmower is stolen or damaged at the same time. d) damage arising from mechanical or electrical faults or breakdown e) loss or damage while the lawnmower is used for racing or pace-making or is let out on hire or is used other than for private purposes. <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage, caused by Theft or Attempted Theft</p>
MUSC	<p>Musical Instrument Clause</p> <p>This insurance provides cover against loss or damage to the musical instrument(s) specified in the Schedule, but does not cover:</p> <ul style="list-style-type: none"> a) loss or damage caused by moth, vermin, wear, tear and gradual deterioration, scratching or denting, b) any loss caused by mechanical and/or electrical derangement unless such derangement arises solely from external causes, c) breakage of strings, reeds or drum heads d) any loss or damage caused by cleaning or repairing or atmospheric conditions. e) theft from any building/s is excluded unless force, resulting in damage to the building(s) or premises, was used to gain entry f) theft away from the Home whilst travelling on/in any form of public transport or in a public place is excluded if the instrument is left Unattended g) theft of the equipment from any Unattended motor vehicle is excluded unless the instrument is concealed in a locked boot and all the vehicle's security systems have been activated <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage caused to the musical instruments.</p>
NSC	<p>Non Standard Construction</p> <p>You have told Us that the Buildings are not of standard construction. We have recorded this information and agreed to cover You under the Policy.</p> <p>The Construction type is as shown on Your Schedule.</p>
OFIR	<p>Open Fire Condition</p> <p>Where there are solid fuel stoves or solid fuel open fires in use at Your Home:</p> <ul style="list-style-type: none"> • All chimneys to solid fuels stoves, boilers and open fires at the Home are kept in a good state of repair and are professionally cleaned by a qualified Chimney Sweep at least twice per year, one of which should be prior to winter use. • Where a spark arrestor has been fitted to any chimney, this should be cleared of any accumulation of soot, debris or other blockages at least twice per year one of which should be prior to winter use. • All fuel must be stored away from the main dwelling or in a proprietary fuel store; • A maintained water fire extinguisher must be kept in a readily accessible position inside the Home near to the open fire area;

	<ul style="list-style-type: none"> • Cooling embers removed from the hearth must be placed in a non- combustible receptacle until sufficiently cool to allow safe disposal; do not place in plastic waste bins <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage caused by Fire.</p>
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OUTB	<p>Outbuildings Restriction in Cover</p> <p>It is hereby noted and agreed that cover under SECTION 1: BUILDINGS for any agricultural barn and/or other structures that are open on one or more sides situated within the Premises is restricted to the following perils only:-</p> <ul style="list-style-type: none"> - Fire, Smoke, Explosion, Lightning, Earthquake. - Aircraft and other aerial devices or articles dropped therefrom. <p>All other terms and conditions remain unaltered.</p>
PE1K	<p>Increased Policy Excess £1,000</p> <p>An increased Policy Excess of £1,000 applies in respect of any claim made in relation to loss or damage other than for claims in respect of Subsidence, Heave and Landslip.</p>
PE250	<p>Increased Policy Excess £250</p> <p>An increased Policy Excess of £250 applies in respect of any claim made in relation to loss or damage other than for claims in respect of Escape of Water and Subsidence, Heave and Landslip.</p>
PE25C	<p>Increased Policy Excess £2,500</p> <p>An increased Policy Excess of £2,500 applies in respect of any claim made in relation to loss or damage other than for claims in respect of Subsidence, Heave and Landslip.</p>
PE500	<p>Increased Policy Excess £500</p> <p>An increased Policy Excess of £500 applies in respect of any claim made in relation to loss or damage other than for claims in respect of Subsidence, Heave and Landslip.</p>
PHL	<p>Part Holiday Let</p> <p>It is hereby noted and agreed that the following terms and conditions referenced below apply to 'The Annexe' within the Premises noted on the policy Schedule, where this part of the Building is used as a self-contained second/holiday Home including short term holiday lets.</p> <p>The exclusion in respect of the following perils when the property is Unoccupied is deleted:</p> <ul style="list-style-type: none"> • Malicious Acts; Vandalism. • Escape of Water from or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed-in domestic appliance. • Theft or attempted theft. <p>You must:</p> <ol style="list-style-type: none"> 1. maintain all the security precautions at the Home in good working order at all times, and 2. advise Us before any changes to the security installed at the Home are made, and 3. put all the security precautions into operation whenever the Home is left Unattended. 4. comply with all regulations/statutory conditions regarding the letting of the premises including, but not limited to:- <ul style="list-style-type: none"> • the number of persons legally allowed to reside at the premises • compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended) • have the minimum legal number of smoke detectors/fire extinguishers/fire blankets installed at the premises 5. all gas appliances fitted at the Premises must be serviced by an individual registered with the Gas Safe Register on an annual basis. A valid Landlord Gas Safety Record (also known

	<p>as a CP12 certificate) must be in place at all times when the Premises are let to tenant(s) and records kept for a minimum of 2 years. We will request sight of these if You wish to make a claim. Failure to comply with this condition will result in this insurance policy becoming void.</p> <p>The Buildings must be inspected both internally and externally by You or a responsible representative at least once every 30 days and all gardens, yards, external areas etc forming part of the Buildings are kept clear of fuel, waste materials and any other combustible material and all mail, newspapers etc are removed upon each inspection.</p> <p>Between 1st November and 31st March, both days inclusive annually, if the Home is not lived in by You or Your Family, or any other person with Your permission for more than 7 days You must ensure that; EITHER</p> <ul style="list-style-type: none"> i. the Water Supply must be turned off at the rising main and the entire water system and central heating system be drained of all water: ii. all taps and showers have been left opened and the plugholes left unobstructed. <p>OR, IF THE WATER SUPPLY IS LEFT SWITCHED ON</p> <ul style="list-style-type: none"> iii. where the entire Home has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat the system is set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat is set at not less than 10 degrees Celsius / 50 degrees Fahrenheit and where fitted the loft hatch door is left open <p>Before We can pay You any claim resulting from Escape of Water it is a requirement that You provide Us with any bills for any utilities being supplied to the insured Premises at the time of any loss or damage resulting from Escape of Water for verification by Us.</p> <p>If Section 2: Contents cover is in force the following cover extensions are deleted:</p> <ul style="list-style-type: none"> C. Deep Freezer Contents D. Home Office Business Equipment N. Weddings, Civil Partnerships, Birthdays and Religious Festivals O. Shopping in Transit <p>Personal liability is excluded.</p> <p>Coverage for Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables is excluded.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
PLEXT	<p>Public Liability Extension</p> <p>It is hereby noted and agreed that cover under SECTION 1: BUILDINGS, C. Public and Personal Liability as Owner is extended to include liability arising from public footpaths, Common Land, Bridleways situated within the Premises and as disclosed to Us.</p> <p>This extension is granted on the condition that:-</p> <ul style="list-style-type: none"> - All public footpaths, Common Land, Bridleways and the like are inspected once a month and kept free from obstruction, debris and You must maintain it so it is safe and reasonably easy to use with a visible route. - Warning signs are displayed, where appropriate, to alert any users of the public footpaths, Common Land, Bridleways and the like to any potential hazard - No livestock are kept on the land where there are any public footpaths, Common Land, Bridleways and the like unless they are penned in away from any public right of way by fences, gates or hedges and all associated fences, gates or hedges are maintained in good order at all times.

	<p>- You have complied with all national and local authority requirements applicable to the landowner</p> <p>Failure to comply with the above conditions may affect Your ability to claim.</p> <p>All other terms and conditions remain unaltered.</p>
PPL	<p>Part Professional Let</p> <p>It is hereby noted and agreed that the following terms and conditions referenced below apply to 'The Annexe' within the Premises noted on the policy Schedule, where this part of the Building is let to working professionals under a written assured shorthold Tenancy Agreement of at least 6 months.</p> <p>You must:</p> <ol style="list-style-type: none"> 1. maintain all the security precautions at the Home in good working order at all times, and 2. advise Us before any changes to the security installed at the Home are made, and 3. put all the security precautions into operation whenever the Home is left Unattended. 4. comply with all regulations/statutory conditions regarding the letting of the premises including, but not limited to:- <ul style="list-style-type: none"> • the number of persons legally allowed to reside at the premises • compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended) • have the minimum legal number of smoke detectors/fire extinguishers/fire blankets installed at the premises 5. all gas appliances fitted at the Premises must be serviced by an individual registered with the Gas Safe Register on an annual basis. A valid Landlord Gas Safety Record (also known as a CP12 certificate) must be in place at all times when the Premises are let to tenant(s) and records kept for a minimum of 2 years. We will request sight of these if You wish to make a claim. Failure to comply with this condition will result in this insurance policy becoming void. <p>If 'The Annexe' is not lived in for more than 30 consecutive days, You must adhere to the following:</p> <ol style="list-style-type: none"> A. The Buildings must be inspected both internally and externally by You or a responsible representative at least once every 30 days and all gardens, yards, external areas etc forming part of the Buildings are kept clear of fuel, waste materials and any other combustible material and all mail, newspapers etc are removed upon each inspection. B. Between 1st November and 31st March, both days inclusive annually, if the Home is not lived in by You or Your Family, or any other person with Your permission for more than 7 days You must ensure that; EITHER <ol style="list-style-type: none"> i. the Water Supply must be turned off at the rising main and the entire water system and central heating system be drained of all water: ii. all taps and showers have been left opened and the plugholes left unobstructed. OR, IF THE WATER SUPPLY IS LEFT SWITCHED ON <ol style="list-style-type: none"> iii. where the entire Home has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat the system is set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat is set at not less than 10 degrees Celsius / 50 degrees Fahrenheit and where fitted the loft hatch door is left open <p>Before We can pay You any claim resulting from Escape of Water it is a requirement that You provide Us with any bills for any utilities being supplied to the insured Premises at the time of any loss or damage resulting from Escape of Water for verification by Us.</p> <p>If Section 2: Contents cover is in force the following cover extensions are deleted:</p>

	<p>C. Deep Freezer Contents D. Home Office Business Equipment N. Weddings, Civil Partnerships, Birthdays and Religious Festivals O. Shopping in Transit</p> <p>Personal liability is excluded.</p> <p>Coverage for Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables is excluded.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
PROF3	<p>Proof of Value for Specified Items valued at more than £3,000</p> <p>In the event of a theft or loss of specified items with an individual value of more than £3,000 We will require an original receipt or a valuation that is not older than 5 years at the time you register the claim.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
<u>PTLET</u>	<p>Part Time Holiday Let</p> <p>It is noted and agreed that the property will be let as a holiday Home for a maximum of 20 weeks whilst the insured moves into alternative accommodation. Whilst let as a holiday Home all Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables must be removed from the Home.</p> <p>It is hereby noted and agreed that Optional Accidental Damage cover if included is excluded whilst the Premises are let as a holiday Home</p> <p>You must:</p> <ol style="list-style-type: none"> 1. maintain all the security precautions at the Home in good working order at all times, and 2. advise Us before any changes to the security installed at the Home are made, and 3. put all the security precautions into operation whenever the Home is left Unattended. 4. comply with all regulations/statutory conditions regarding the letting of the premises including, but not limited to:- <ul style="list-style-type: none"> · the number of persons legally allowed to reside at the premises · compliance with the Furniture and Furnishings (Fire Safety) Regulations 1988 (amended) · have the minimum legal number of smoke detectors/fire extinguishers/fire blankets installed at the premises 5. all gas appliances fitted at the Premises must be serviced by an individual registered with the Gas Safe Register on an annual basis. A valid Landlord Gas Safety Record (also known as a CP12 certificate) must be in place at all times when the Premises are let to tenant(s) and records kept for a minimum of 2 years. We will request sight of these if You wish to make a claim. Failure to comply with this condition will result in this insurance policy becoming void. <p>The following cover extensions under Section 2: Contents are deleted:</p> <p>C. Deep Freezer Contents D. Home Office Business Equipment N. Weddings, Civil Partnerships, Birthdays and Religious Festivals O. Shopping in Transit</p>

	<p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
SB25	<p>Subsidence Standard Policy Excess: £2,500</p> <p>In respect of Buildings Section 1</p> <p>An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Subsidence, Heave or Landslip</p>
SB5K	<p>Subsidence Standard Policy Excess: £5,000 Section 1 Buildings</p> <p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Subsidence, Heave or Landslip under Section 1 Buildings.</p> <p>This increased Excess replaces the original Subsidence, Heave or Landslip Policy Excess and is not an additional amount.</p>
SCM1	<p>Minimum Security Condition 1: Locks</p> <p>You have agreed that the security protections shown below are fitted to Your Home where appropriate.</p> <p>Under Section 2 Contents, You will not be covered for loss or damage involving theft or attempted theft or malicious damage unless the security protections are in working order and were being used at the time of the loss.</p> <ol style="list-style-type: none"> 1) the main entrance door must be fitted with locks defined in A, B, C or D below. 2) all other external doors (including access doors from integral Garages) must be fitted with locks defined in A, B, C, D or E below. 3) sliding patio doors must be fitted with locks defined in A, B, D or E below. 4) double leaf French doors must be fitted with locks and bolts defined in D or F below. 5) all accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below. 6) all doors on domestic Outbuildings and Garages must be fitted with locks and bolts defined in H below. 7) all external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever Your Home is left Unattended 8) when Your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below. <p>Lock definition</p> <p>A. Mortise deadlock approved to BS 3621: 1980 B. Mortise deadlock with the physical strength and security requirements of BS3621:1980 C. Rim automatic deadlock approved to BS3621:1980 and with a key lockable handle on the inside. D. Key operated integral multipoint locking system. E. Integral locks plus two key operated security bolts. F. Integral locks plus four key operated security bolts. G. Key operated window locking devices. H. Any key operated security devices.</p>

	<p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage resulting from Theft, Attempted Theft or Malicious Act.</p>
SCM1U	<p>Unoccupied Minimum Security Condition 1: Locks</p> <p>You have agreed that the security protections shown below are fitted to Your Home where appropriate. You will not be covered for loss or damage unless the security protections are in working order and were being used at the time of the loss.</p> <ol style="list-style-type: none"> 1) the main entrance door must be fitted with locks defined in A, B, C or D below. 2) all other external doors (including access doors from integral Garages) must be fitted with locks defined in A, B, C, D or E below. 3) sliding patio doors must be fitted with locks defined in A, B, D or E below. 4) double leaf French doors must be fitted with locks and bolts defined in D or F below. 5) all accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below. 6) all doors on domestic Outbuildings and Garages must be fitted with locks and bolts defined in H below. 7) all external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever Your Home is left Unattended 8) when Your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below. <p>Lock definition</p> <p>A. Mortise deadlock approved to BS 3621: 1980 B. Mortise deadlock with the physical strength and security requirements of BS3621:1980 C. Rim automatic deadlock approved to BS3621:1980 and with a key lockable handle on the inside. D. Key operated integral multipoint locking system. E. Integral locks plus two key operated security bolts. F. Integral locks plus four key operated security bolts. G. Key operated window locking devices. H. Any key operated security devices.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
SCM2	<p>Minimum Security Condition 2: Locks & Alarm</p> <p>You have agreed that the security protections shown below are fitted to Your Home where appropriate.</p> <p>Under Section 2 Contents, You will not be covered for loss or damage involving Theft or Attempted Theft or Malicious Damage unless the security protections are in working order and were being used at the time of the loss.</p> <ol style="list-style-type: none"> 1) the main entrance door must be fitted with locks defined in A, B, C or D below. 2) all other external doors (including access doors from integral Garages) must be fitted with locks defined in A, B, C, D or E below.

	<p>3) sliding patio doors must be fitted with locks defined in A, B, D or E below.</p> <p>4) double leaf French doors must be fitted with locks and bolts defined in D or F below.</p> <p>5) all accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below.</p> <p>6) all doors on domestic Outbuildings and Garages must be fitted with locks and bolts defined in H below.</p> <p>7) all external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever Your Home is left Unattended</p> <p>8) when Your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below.</p> <p>9) A NACOSS, SSAIB or NSI alarm fitted and maintained under contract.</p> <p>Lock definition</p> <p>A. Mortise deadlock approved to BS 3621: 1980 B. Mortise deadlock with the physical strength and security requirements of BS3621:1980 C. Rim automatic deadlock approved to BS3621:1980 and with a key lockable handle on the inside. D. Key operated integral multipoint locking system. E. Integral locks plus two key operated security bolts. F. Integral locks plus four key operated security bolts. G. Key operated window locking devices. H. Any key operated security devices.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage resulting from Theft, Attempted Theft or Malicious Act.</p>
SCM3	<p>Minimum Security Level 3: Locks & Central Station Monitored Alarm</p> <p>You have agreed that the security protections shown below are fitted to Your Home where appropriate.</p> <p>Under Section 2 Contents, You will not be covered for loss or damage involving Theft or Attempted Theft or Malicious Damage unless the security protections are in working order and were being used at the time of the loss.</p> <p>1) the main entrance door must be fitted with locks defined in A, B, C or D below.</p> <p>2) all other external doors (including access doors from integral Garages) must be fitted with locks defined in A, B, C, D or E below.</p> <p>3) sliding patio doors must be fitted with locks defined in A, B, D or E below.</p> <p>4) double leaf French doors must be fitted with locks and bolts defined in D or F below.</p> <p>5) all accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below.</p> <p>6) all doors on domestic Outbuildings and Garages must be fitted with locks and bolts defined in H below.</p>

	<p>7) all external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever Your Home is left Unattended</p> <p>8) A NACOSS, SSAIB or NSI alarm fitted and maintained under contract which is supported with a 24/7 monitoring service with a Unique Reference Number (URN) to ensure a Police Response</p> <p>9) when Your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below.</p> <p>Lock definition</p> <p>A. Mortise deadlock approved to BS 3621: 1980 B. Mortise deadlock with the physical strength and security requirements of BS3621:1980 C. Rim automatic deadlock approved to BS3621:1980 and with a key lockable handle on the inside. D. Key operated integral multipoint locking system. E. Integral locks plus two key operated security bolts. F. Integral locks plus four key operated security bolts. G. Key operated window locking devices. H. Any key operated security devices.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage resulting from Theft, Attempted Theft or Malicious Act.</p>
SEC1	<p>Fitting of Suitable Minimum Physical Security within 30 days</p> <p>It is Your duty to ensure that with 30 days from the start of this insurance, or the date of this Endorsement that the Home is secured by the following minimum standard</p> <ul style="list-style-type: none"> • five-lever mortise deadlocks to British Standard 3621 are fitted on all external doors (except on patio doors which are to be fitted with patent patio door locks to prevent lifting, • french doors which should be fitted with security bolts top and bottom to each leaf. • all accessible windows must be fitted with key operated window locks. • the required security is in full and effective operation whenever the Home is left Unattended. <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage resulting from Theft or Attempted Theft.</p>
SEC2	<p>Fitting of Suitable Alarm Security system within 30 days</p> <p>It is Your duty to ensure that within 30 days from the start of this insurance, or the date of this Endorsement the Home is fitted with a burglar alarm to British Standard 4737 which must be maintained in working order under contract with the installing company.</p> <p>The Burglar Alarm system is in full and effective operation whenever the Home is left Unattended.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage resulting from Theft or Attempted Theft</p>
SMOK	<p>Smoke Alarm Condition</p> <p>It is Your duty to ensure that throughout the Period of Insurance, You must have a minimum of two Smoke Alarms installed and maintained in working order.</p>

	If You fail to comply with this condition, We may not pay Your claim or any payment could be reduced, in respect of loss or damage caused by Fire.
SREF	Scheme Reference Number Your Scheme Reference Number is B1724WLS20C194
SREF1	Scheme Reference Number Your Scheme Reference Number is B1724WLS21C194
SREF2	Scheme Reference Number Your Scheme Reference Number is B1820WLS22C194
ST1K	Storm Standard Policy Excess £1,000 An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Storm. This increased Excess replaces the original Storm Policy Excess and is not an additional amount.
ST250	Storm Standard Policy Excess £250 An Excess of £250 applies in respect of any claim made in relation to loss or damage caused by Storm. This increased Excess replaces the original Storm Policy Excess and is not an additional amount.
ST25C	Storm Standard Policy Excess £2,500 An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Storm. This increased Excess replaces the original Storm Policy Excess and is not an additional amount.
ST500	Storm Standard Policy Excess £500 An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Storm (which falls under 'Any Other Loss' on Your Schedule). This increased Excess replaces the original Storm Policy Excess and is not an additional amount.
ST5K	Storm Standard Policy Excess £5,000 An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Storm. This increased Excess replaces the original Storm Policy Excess and is not an additional amount.
STMP	Stamp Collections <ul style="list-style-type: none"> The most We will pay for any stamp is either: <ul style="list-style-type: none"> a) The Maximum Claim Limit shown on the Schedule or b) Two thirds of the value of the stamps, as given in the Stanley Gibbons catalogue, current at the time of the incident, whichever is lower

	<ul style="list-style-type: none"> The amount payable for the loss, destruction or damage of any one item not specified separately is limited to 5% of the total sum insured on the whole collection or £250 (whichever is lesser). Individual unmounted stamps are not insured Stamp Collections must be kept in a locked cabinet or locked drawer and the key removed out of sight, except when being handled
STOCK	<p>Home Business Stock Extension</p> <p>Section 2 Contents is extended to include Stock stored at Your Home in connection with your Home Business up to the sum insured shown in Your Schedule.</p> <p>Home Business Stock is defined as any merchandise, products or goods relating to Your main or secondary occupation as stated on Your Schedule excluding any hazardous or flammable materials.</p> <p>We will not cover Accidental Damage to Home Business Stock.</p>
SUBX	<p>Subsidence Cover Excluded</p> <p>In respect of Section 1 Buildings</p> <p>The Insurers will not pay for ANY loss or damage caused by Subsidence, Heave or Landslip.</p> <p>Cover excludes the costs of any alternative accommodation, or loss of rent due to loss or damage caused by Subsidence, Heave or Landslip at the address of the insured's Home shown in the Schedule</p>
SUBXA	<p>Complete Subsidence Cover Exclusion</p> <p>The Insurers will not pay for ANY loss or damage caused by Subsidence, Heave or Landslip.</p> <p>Cover excludes the costs of any alternative accommodation, or loss of rent due to loss or damage caused by Subsidence, Heave or Landslip at the address of the insured's Home shown in the Schedule</p>
TACK	<p>Riding Tack Clause</p> <p>Section 2 Contents Cover for loss or theft of riding tack, saddles, harnesses, stirrups, blankets and similar equestrian items is only covered while in the Home or stored in a suitably secured Stable in the grounds of Your Home.</p> <p>The maximum We will pay for any one item is £5,000.</p> <p>We will not cover any liability arising from any advice given or services provided in respect of Your occupation, business, employment or profession as a Riding School or Horse training or exercise establishment.</p> <p>We will not cover any Employer's Liability in connection with Your Home based Business activities.</p> <p>These are the conditions of the insurance that You need to meet as Your part of this contract. If You do not meet these conditions, We may need to reject a claim payment or a claim payment could be reduced. In some circumstances Your policy may not be valid.</p>
TH1K	<p>Theft & Attempted Theft Standard Policy Excess £1,000</p> <p>An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft.</p>

	<p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
TH250	<p>Theft & Attempted Theft Standard Policy Excess £250</p> <p>An Excess of £250 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
TH25C	<p>Theft & Attempted Theft Standard Policy Excess £2,500</p> <p>An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
TH500	<p>Theft & Attempted Theft Standard Policy Excess £500</p> <p>An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
TH5K	<p>Theft & Attempted Theft Standard Policy Excess £5,000</p> <p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
THC1K	<p>Theft Standard Policy Excess £1,000 Section 2 Contents</p> <p>An Excess of £1,000 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft under Section 2 Contents.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
THC25	<p>Theft & Attempted Theft - Policy Excess £250 Section 2 Contents</p> <p>An Excess of £250 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft (which falls under 'Any Other Loss' on Your Schedule) under Section 2 Contents.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
THC2K	<p>Theft Standard Policy Excess £2,500 Section 2 Contents</p> <p>An Excess of £2,500 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft under Section 2 Contents.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>

THC5C	<p>Theft Standard Policy Excess £500 Section 2 Contents</p> <p>An Excess of £500 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft under Section 2 Contents.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
THC5K	<p>Theft Standard Policy Excess £5,000 Section 2 Contents</p> <p>An Excess of £5,000 applies in respect of any claim made in relation to loss or damage caused by Theft or Attempted Theft under Section 2 Contents.</p> <p>This increased Excess replaces the original Theft & Attempted Theft Policy Excess and is not an additional amount.</p>
THCX	<p>Theft & Attempted Theft Exclusion Section 2 Contents</p> <p>This Policy does not provide any cover in respect of any claim made in relation to loss or damage caused by Theft & Attempted Theft under Section 2 Contents.</p>
THMD5	<p>Theft &/or Malicious Acts; Vandalism restriction of cover £5,000</p> <p>Loss or damage caused by Theft or Attempted Theft and/or Malicious Acts is restricted to £5,000 in respect of any one claim.</p>
THXX	<p>Theft & Attempted Theft Exclusion</p> <p>This Policy does not provide any cover in respect of any claim made in relation to loss or damage caused by Theft & Attempted Theft.</p>
TRE1	<p>Tree Height Maintenance Condition</p> <p>It is a condition of this insurance that all trees within the boundaries of Your Home which are under Your control are maintained at a height less than the distance they are from the main insured dwelling.</p> <p>You have 90 days from the date of this Endorsement being added to Your Policy.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced, in respect of loss or damage caused by failure to adhere with this Tree Height Management Condition.</p>
UNO60	<p>Unoccupied Definition extended to 60 days</p> <p>The definition of Unoccupied is amended to read:</p> <p>UNOCCUPIED Not lived in by You or Your Family, or any other person with Your permission, for more than 60 consecutive days, irrespective of when the unoccupancy began.</p>

UNO90	<p>Unoccupied Definition extended to 90 days</p> <p>The definition of Unoccupied is amended to read:</p> <p>UNOCCUPIED Not lived in by You or Your Family, or any other person with Your permission, for more than 90 consecutive days, irrespective of when the unoccupancy began.</p>
UNOL1	<p>Restricted to Fire, Lightning, Explosion, Earthquake, Aircraft only</p> <p>You have advised that the Home is to be left Unoccupied.</p> <p>For the purposes of this endorsement Unoccupied is defined as You or a person specifically authorised by You not being in the Home overnight.</p> <p>Cover is reduced to damage caused by Fire, Lightning, Explosion, Earthquake and Aircraft only.</p> <p>You must:</p> <ol style="list-style-type: none"> 1. maintain all the Security Precautions at the Home in good working order at all times, and 2. advise Us before any changes to the security installed at the Home are made, and 3. put all the security precautions into operation whenever the Home is left Unattended or Unfurnished. <p>The Buildings must be inspected both internally and externally by a responsible representative at least once every 14 days and all gardens, yards, external areas, etc. forming part of the Buildings are kept clear of fuel, waste materials and any other combustible material and all mail, newspapers, etc. are removed upon each inspection.</p> <p>The Buildings must be maintained in a good state of repair and all doors and windows free from any boarding up.</p> <p>Between 1st November and 31st March, both days inclusive annually You must ensure that; EITHER</p> <ol style="list-style-type: none"> i. that the Electricity Supply is switched off at the mains switch and the Water Supply must be turned off at the rising main and the entire water system and central heating system must be drained of all water: ii. all taps and showers have been left opened and the plugholes left unobstructed. <p>OR, IF THE ELECTRICITY AND WATER SUPPLY ARE LEFT SWITCHED ON</p> <ol style="list-style-type: none"> iii. where the entire Home has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat the system is set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat is set at not less than 15 degrees Celsius / 50 degrees Fahrenheit and where fitted the loft hatch door is left open, OR iv. where a system as described above is installed and is additionally fitted with a 'frost stat' in the loft area that is designed and installed to override all other heating controls irrespective of their functional status then this is set to operate at not less than 4 degrees Celsius. <p>If Section 1 Buildings cover is in force the following cover extensions are deleted:</p> <p>B. Alternative Accommodation or Loss of Rent E. Trace and Access</p> <p>If Section 2 Contents cover is in force the following cover extensions are deleted:</p>

	<p>A. Temporary Removal of Contents B. Alternative Accommodation or Loss of Rent C. Deep Freezer Contents D. Home Office Business Equipment E. Tenants' Liability F. Contents in the Garden H. Loss of Oil and Metered Water I. Reinstatement of Title Deeds K. Reverse Liability Unpaid UK Court Awards M. Fatal Accident N. Weddings, Civil Partnerships, Birthdays and Religious Festivals O. Shopping in Transit</p> <p>Coverage for Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables is excluded from this insurance.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
UNOL2	<p>Fire, Lightning, Explosion, Earthquake, Aircraft & Subsidence only</p> <p>You have advised that the Home is to be left Unoccupied.</p> <p>For the purposes of this endorsement Unoccupied is defined as You or a person specifically authorised by You not being in the Home overnight.</p> <p>Cover is reduced to damage caused by Fire, Lightning, Explosion, Earthquake, Aircraft and Subsidence only.</p> <p>You must:</p> <ol style="list-style-type: none"> 1. maintain all the Security Precautions at the Home in good working order at all times, and 2. advise Us before any changes to the security installed at the Home are made, and 3. put all the security precautions into operation whenever the Home is left Unattended or Unfurnished. <p>The Buildings must be inspected both internally and externally by a responsible representative at least once every 14 days and all gardens, yards, external areas, etc. forming part of the Buildings are kept clear of fuel, waste materials and any other combustible material and all mail, newspapers, etc. are removed upon each inspection.</p> <p>The Buildings must be maintained in a good state of repair and all doors and windows free from any boarding up.</p> <p>Between 1st November and 31st March, both days inclusive annually, You must ensure that; EITHER</p> <ol style="list-style-type: none"> i. the Electricity Supply is switched off at the mains switch and the Water Supply must be turned off at the rising main and the entire water system and central heating system is drained of all water: ii. all taps and showers have been left opened and the plugholes left unobstructed. <p style="text-align: center;">OR, IF THE ELECTRICITY AND WATER SUPPLY ARE LEFT SWITCHED ON</p> <ol style="list-style-type: none"> iii. where the entire Home has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat the system is set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat is set at not

	<p>less than 15 degrees Celsius / 50 degrees Fahrenheit and where fitted the loft hatch door is left open, OR</p> <p>iv. where a system as described above is installed and is additionally fitted with a 'frost stat' in the loft area that is designed and installed to override all other heating controls irrespective of their functional status then this is set to operate at not less than 4 degrees Celsius.</p> <p>If Section 1 Buildings cover is in force the following cover extensions are deleted:</p> <p>B. Alternative Accommodation or Loss of Rent E. Trace and Access</p> <p>If Section 2 Contents cover is in force the following cover extensions are deleted:</p> <p>A. Temporary Removal of Contents B. Alternative Accommodation or Loss of Rent C. Deep Freezer Contents D. Home Office Business Equipment E. Tenants Liability F. Contents in the Garden H. Loss of Oil and Metered Water I. Reinstatement of Title Deeds K. Reverse Liability Unpaid UK Court Awards M. Fatal Accident N. Weddings, Civil Partnerships, Birthdays and Religious Festivals O. Shopping in Transit</p> <p>Coverage for Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables is excluded from this insurance.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
UNOL3	<p>Inc. Malicious Act, Vandalism, EOW, Theft/Attempted Theft</p> <p>You have advised that the Home is to be left Unoccupied.</p> <p>For the purposes of this endorsement Unoccupied is defined as You or a person specifically authorised by You not being in the Home overnight.</p> <p>The exclusion in respect of the following perils when the property is Unoccupied is deleted:</p> <ul style="list-style-type: none"> • Malicious Acts; Vandalism. • Escape of Water from or freezing of water in a fixed water or heating installation, pipes, tanks or plumbed-in domestic appliance. • Theft or attempted theft. <p>We shall not be liable for loss or damage caused by Theft or attempted theft or Malicious Acts; Vandalism from Your Home unless forcible and violent means are used to gain entry to or exit from Your Home.</p> <p>You must:</p> <ol style="list-style-type: none"> 1. maintain all the Security Precautions at the Home in good working order at all times, and 2. advise Us before any changes to the security installed at the Home are made, and 3. put all the security precautions into operation whenever the Home is left Unattended or Unfurnished.

	<p>The Buildings must be inspected both internally and externally by You or a responsible representative at least once every 14 days and all gardens, yards, external areas, etc. forming part of the Buildings are kept clear of fuel, waste materials and any other combustible material and all mail, newspapers, etc. are removed upon each inspection.</p> <p>The Buildings must be maintained in a good state of repair and all doors and windows free from any boarding up.</p> <p>Between 1st November and 31st March, both days inclusive annually, You must ensure that; EITHER</p> <ul style="list-style-type: none"> i. the Electricity Supply is switched off at the mains switch and the Water Supply must be turned off at the rising main and the entire water system and central heating system is drained of all water: ii. all taps and showers have been left opened and the plugholes left unobstructed. <p>OR, IF THE ELECTRICITY AND WATER SUPPLY ARE LEFT SWITCHED ON</p> <ul style="list-style-type: none"> iii. where the entire Home has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat the system is set to operate continuously for 24 hours of each day (not controlled by any timing device) and the thermostat is set at not less than 15 degrees Celsius / 50 degrees Fahrenheit and where fitted the loft hatch door is left open, OR iv. where a system as described above is installed and is additionally fitted with a 'frost stat' in the loft area that is designed and installed to override all other heating controls irrespective of their functional status then this is set to operate at not less than 4 degrees Celsius. <p>If Section 1 Buildings cover is in force the following cover extensions are deleted:</p> <p>B. Alternative Accommodation or Loss of Rent E. Trace and Access</p> <p>If Section 2 Contents cover is in force the following cover extensions are deleted:</p> <p>A. Temporary Removal of Contents B. Alternative Accommodation or Loss of Rent C. Deep Freezer Contents D. Home Office Business Equipment E. Tenants Liability F. Contents in the Garden H. Loss of Oil and Metered Water I. Reinstatement of Title Deeds K. Reverse Liability Unpaid UK Court Awards M. Fatal Accident N. Weddings, Civil Partnerships, Birthdays and Religious Festivals O. Shopping in Transit</p> <p>Coverage for Antiques, Collectables, Fine Art, High Risk Property, Money and Valuables is excluded from this insurance.</p> <p>If You fail to comply with these conditions, We may not pay Your claim or any payment could be reduced.</p>
V1SEC	<p>Locks & Physical security fitted by Insured</p> <p>You have agreed that the security protections shown below are fitted to Your Home where appropriate in return for a premium discount. Under Section 2 of the Policy Contents, We will not</p>

	<p>pay the first £250 of any claim for loss or damage involving Theft or Attempted Theft or Malicious Damage unless the security protections stated below are in working order and were being used at the time of the loss.</p> <ol style="list-style-type: none"> 1) the main entrance door must be fitted with locks defined in A, B, C or D below. 2) all other external doors (including access doors from integral Garages) must be fitted with locks defined in A, B, C, D or E below. 3) sliding patio doors must be fitted with locks defined in A, B, D or E below. 4) double leaf French doors must be fitted with locks and bolts defined in D or F below. 5) all accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below. 6) all doors on domestic Outbuildings and Garages must be fitted with locks and bolts defined in H below. 7) all external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever Your Home is left Unattended 8) when Your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below. <p>Lock definition</p> <p>A. Mortise deadlock approved to BS 3621: 1980 B. Mortise deadlock with the physical strength and security requirements of BS3621:1980 C. Rim automatic deadlock approved to BS3621:1980 and with a key lockable handle on the inside. D. Key operated integral multipoint locking system. E. Integral locks plus two key operated security bolts. F. Integral locks plus four key operated security bolts. G. Key operated window locking devices. H. Any key operated security devices.</p>
V2SEC	<p>Locks, Physical security & Alarm fitted by Insured</p> <p>You have agreed that the security protections shown below are fitted to Your Home where appropriate in return for a premium discount. Under Section 2 of the policy Contents, We will not pay the first £250 of any claim for loss or damage involving Theft or Attempted Theft or Malicious Damage unless the security protections stated below are in working order and were being used at the time of the loss.</p> <ol style="list-style-type: none"> 1) the main entrance door must be fitted with locks defined in A, B, C or D below. 2) all other external doors (including access doors from integral Garages) must be fitted with locks defined in A, B, C, D or E below. 3) sliding patio doors must be fitted with locks defined in A, B, D or E below. 4) double leaf French doors must be fitted with locks and bolts defined in D or F below. 5) all accessible windows and skylights (accessible from the ground or from adjoining roofs and porches or via downpipes) must be fitted with locks and bolts defined in D or G below.

	<p>6) all doors on domestic Outbuildings and Garages must be fitted with locks and bolts defined in H below.</p> <p>7) all external doors and windows specified above must be secured using the security devices defined above and the keys withdrawn from the locks, whenever Your Home is left Unattended.</p> <p>8) when Your household retires for the night all external doors and windows on the ground floor and those accessible from adjoining structures, must be secured using the security devices defined below.</p> <p>9) A NACOSS, SSAIB or NSI alarm fitted and maintained under contract.</p> <p>Lock definition</p> <p>A. Mortise deadlock approved to BS 3621: 1980 B. Mortise deadlock with the physical strength and security requirements of BS3621:1980 C. Rim automatic deadlock approved to BS3621:1980 and with a key lockable handle on the inside. D. Key operated integral multipoint locking system. E. Integral locks plus two key operated security bolts. F. Integral locks plus four key operated security bolts. G. Key operated window locking devices. H. Any key operated security devices.</p>
VFEE	<p>Forcible & Violent Entry Clause</p> <p>We shall not be liable for loss or damage caused by Theft or attempted theft from Your Home unless forcible and violent means are used to gain entry to, or exit from Your Home.</p>
WFARM	<p>Working Farm</p> <p>You have advised the Home is situated on a working farm. This policy provides insurance in respect of the Main Residential Home and its Domestic Outbuildings only and excludes any loss or damage or liability:</p> <ul style="list-style-type: none"> a) arising from or in connection with the working farm b) to any farm buildings or open sheds, barns, greenhouses, sty's, huts or other property used in connection with the working farm.