

Home Solutions Insurance

Policy document



Your home insurance policy

Cover under this policy is underwritten by Zurich Insurance plc and arranged and administered by Source Insurance Limited.

Your policy is an agreement between you (the person shown in your schedule as the person insured) and us (Zurich Insurance plc) but is only valid if you pay the premiums.

Your most recent statement of facts sets out the information we were given when we agreed to provide you with the cover and the terms of the policy.

Your policy provides cover for the sections and period of insurance shown in your schedule. You must read your policy, schedule, statement of facts and any specifications or endorsements as one single contract. Please read all documents to make sure the cover provided meets your needs. If this is not the case, please contact your insurance advisor as soon as possible.

You must tell us immediately if any of your information is incorrect or changes. If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your insurance may not be valid and claims will not be paid.

You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

The conditions and exclusions that apply to all sections of your policy are shown on pages 8 to 10. Please make sure that you read these as well as the cover shown in each section.

Your cancellation rights

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell your insurance advisor of your decision, in writing or by phone within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Please see Condition 5 for full details of all cancellation conditions and charges.

Excess

If we pay a claim for the same cause happening at the same time under more than one of the **buildings, contents** or **personal possessions** sections, we will only take off one **excess**.

This will be the highest **excess** shown in your schedule for the sections concerned.

Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold type.

Excess – the first amount of any claim for which you are responsible.

Family – your husband, wife or partner, children, relatives or other people (other than tenants or paying guests) all permanently living in the home.

Hand Held Computers – are laptop computers, tablets, e-readers and satellite navigation equipment.

Money – cash, cheques, postal or money orders, postage stamps, savings stamps, savings certificates or bonds, travel tickets, luncheon vouchers, phone cards, mobile phone vouchers, reward vouchers or gift tokens all held for personal or charitable purposes.

Personal Possessions – Property which is worn or used about the person in every day life and which belongs to you or your **family** or for which you are responsible and is covered in and away from the home.

Unoccupied – if the home is either:

- not permanently lived in by you (or a person you have authorised);
- or
- without enough furniture for normal living purposes.

Valuables – any articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Vehicles and craft – any electrically or mechanically powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes other than:

- domestic gardening equipment;
- battery operated golf trolleys;
- wheelchairs or similar electric scooters, specifically designed for the disabled or infirm which are not legally required to be licensed for road use;
- battery assisted cycles which are not legally required to be licensed for road use; and
- models or toys which are battery operated and/or pedestrian controlled.

Buildings section

Buildings are:

- the main structure of your home at the address shown in your schedule, including its permanent or soon-to-be fitted fixtures and fittings if they are your property;
- domestic outbuildings, private garages, including garages on nearby sites that form part of your home;
- ornamental ponds or fountains, swimming pools and tennis courts, permanently fitted hot tubs and jacuzzis;
- professionally designed, built and installed solar panel equipment;
- central-heating fuel tanks, cesspits and septic tanks;
- fences, gates, hedges, lampposts, railings and walls;
- drives, paths, patios and terraces;

but not satellite television-receiving equipment or television and radio aerials.

Events

We cover sudden and unexpected loss of or physical damage to the **buildings** caused by events 1 to 13 (and 14 if 'buildings extended accidental damage' is shown as selected on your schedule).

We do not cover events 3, 6, 8, 10, 11 or 14 when the home is **unoccupied** for more than 60 days in a row.

- 1 Fire, lightning, explosion or earthquake.
- 2 Riot.
- 3 Malicious damage, but not if caused by you or your **family**, tenants or paying guests.
- 4 Aircraft, animals or vehicles hitting the **buildings**.
- 5 Storm, including weight of snow, or flood, but not to fences, gates, hedges or railings unless covered under **Buildings 'Extra cover 21' (Garden cover)**.
- 6 Theft or attempted theft unless this is caused by deception.
- 7 Subsidence or ground heave of the site that your **buildings** stand on or landslide other than:
 - from the coast or a river bank being worn away;
 - damage to walls, gates, fences, hedges, lampposts, railings, ornamental ponds or fountains, swimming pools and tennis courts, central-heating fuel tanks, cesspits and septic tanks, drives, paths, patios and terraces unless the main structure, private garages or domestic outbuildings are damaged at the same time and by the same cause;
 - to solid floor slabs, unless the foundations of the load-bearing walls are damaged at the same time by the same cause;
 - from settlement, shrinkage or expansion, demolition, faulty workmanship or faulty design.
- 8 Escape of water from any fixed appliance, pipe, tank or fish tank plus damage to these items caused by freezing or forcible and violent bursting.

- 9 Falling trees or branches, lampposts or telegraph poles.
- 10 Oil leaking from any fixed appliance, pipe or tank.
- 11 Accidental breakage of fixed glass, fixed sanitary ware or ceramic hobs in fixed kitchen furniture.
- 12 Breakage or collapse of satellite television-receiving equipment or television and radio aerials.
- 13 Accidental damage to cables and underground pipes serving your home for which you are legally responsible including the cost of breaking into and repairing the pipe between the main sewer and your home following a blocked pipe.
- 14 Accidental damage to the **buildings** but not damage:
 - excluded under events 1 to 13;
 - caused by a person the home is lent, let or sublet to;
 - caused by a person you employ to carry out maintenance or repair work.

Your liability to others

- 15 We cover your legal liability:
 - as owner of the **buildings** and their land, but not as occupier;
 - resulting from you previously owning any private property under the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975;

to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is £2,000,000.

We will not pay if the liability arises from:

- the death, injury or illness of you or your **family** or any person employed by you or your **family**;
- loss or damage to any property that you or your **family** own or are responsible for;
- a contract that says you or your **family** are liable for something which you or they would not otherwise have been liable for.

Extra cover

- 16 **Alternative accommodation** – if your home is not fit to live in following loss or damage covered by this section, we will pay:
 - the reasonable cost of similar alternative accommodation for you and your pets;
 - ground rent which you have to pay;
 - rent which should have been paid to you.

This will apply during the time needed to restore your home to a condition which is fit to live in.

The most we will pay is 20% of the **buildings** sum insured.

17 **Replacing locks** – we will pay the reasonable cost of replacing the locks to your home if you lose your house keys anywhere in the world.

18 **Tracing a leak** – we will pay up to £5,000 for the cost of removing and then repairing, replacing or reinstating any part of the **buildings** when this is necessary to find the source of a water leak from any fixed water appliance, pipe or tank that is causing damage to the **buildings**.

19 **Emergency Access** – we will pay the costs incurred following loss or damage to the **buildings** caused by the police or emergency services in gaining access to your home in connection with a medical emergency or to help prevent loss or damage to the home.

The most we will pay for any event is £1,000.

20 **Selling your home** – if at the time of a claim you have contracted to sell your home, the buyer will have the benefit of this policy as long as the purchase is completed.

21 **Garden cover** – **Garden** is the flower-beds, lawns, plants, shrubs or trees, ornaments or statues in the garden within the boundaries of your home.

Events

We cover sudden and unexpected loss of or physical damage to your **garden** caused by events a) to g).

We do not cover events c) or f) when the home is **unoccupied** for more than 60 days in a row.

- a) Fire, lightning, explosion or earthquake.
- b) Riot.
- c) Malicious damage, but not if caused by you or your **family**, tenants or paying guests.
- d) The **garden** being hit by vehicles or aircraft but not garden machinery, or any other vehicles used in the **garden**.
- e) Storm or flood:
 - to the **garden**;
 - to fences, gates, hedges or railings at the home, as long as the main structure of your home, private garages or domestic outbuildings are damaged at the same time by the same cause;
- but not:
 - frost damage;
 - flood damage to lawns.
- f) Theft or attempted theft.
- g) Falling trees or branches, lampposts or telegraph poles.

The most we will pay is £1,500 plus up to £250 towards the cost of removing fallen trees or branches.

Settling claims

We will decide whether to repair, replace, make a cash payment or reinstate the damaged part of the **buildings** or **garden**. We will have the option to do this by using one of our suppliers.

We will pay the full cost of the work, including any professional, demolition or local authority costs or fees we have agreed, as long as the work is finished without delay. If the work is not carried out, we will pay the reduction in the market value of your property that resulted from the damage. However, we will not pay more than the cost to us of using our suppliers for the repair or replacement or reinstatement of the **buildings** or **garden**.

We will take off an amount for wear and tear if your **buildings** are not properly maintained or if your sum insured is less than the actual cost of rebuilding your home in the same form, size and condition as new.

When we pay your claim we will take off the amount of the **excess** shown in your schedule. This does not apply under 'Your liability to others' and 'Extra covers 16, 17 and 18'. For claims under 'Extra cover 21', we will take off a £50 **excess**.

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

See 'Your duty to check information and tell us of any changes' under 'Conditions which apply to the whole of your policy'.

Contents section

Contents are:

- household goods and personal property;
- **valuables**;
- satellite television-receiving equipment and television and radio aerials;
- **money** or the unauthorised use of a charge, credit or debit card up to £500 (you and your **family** must keep to your card issuer's conditions);
- pedal cycles up to £500 for any one pedal cycle including accessories;
- office equipment used for your business, profession or trade up to £10,000;
- loss of oil or metered water up to £1,000 following accidental damage to the water or heating system.

Contents are not:

- **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle;
- deeds and documents other than driving licences, passports or proof-of-age cards;
- documents and certificates showing ownership of shares, bonds and other financial investments;
- animals;
- any part of the structure, decorations or permanent fixtures and fittings;
- business stock;
- items you have more specifically insured by this or any other policy.

Events

We cover sudden and unexpected loss or physical damage caused by events 1 to 13 (and 14 if 'contents extended accidental damage' is shown as selected on your schedule) to the **contents** in your home that:

- you or your **family** own or which you or they are responsible for;
- visitors to your home or your domestic employees who live in your home own.

We do not cover events 3, 6, 8, 10, 11 or 14 when the home is **unoccupied** for more than 60 days in a row.

We will not pay more than:

- £250 for **contents** belonging to your visitors or your domestic employees;
- £5,000 for theft of **contents** which are stored in garages or outbuildings at your home.

- 1 Fire, lightning, explosion or earthquake.
- 2 Riot.
- 3 Malicious damage, but not if caused by you or your **family**, tenants or paying guests.
- 4 Aircraft, animals or vehicles hitting the **buildings**.
- 5 Storm or flood.
- 6 Theft or attempted theft but not:
 - if caused by deception;
 - while the home is lent, let or sublet unless violence and force are used to break into or out of your home.
- 7 Subsidence or ground heave of the site your **buildings** stand on, or landslip.
- 8 Escape of water from any fixed appliance, pipe, tank or fish tank.
- 9 Falling trees or branches, lampposts or telegraph poles.
- 10 Oil leaking from any fixed appliance, pipe or tank.
- 11 Accidental breakage of glass in furniture, mirrors or ceramic hobs in unfixed kitchen appliances.
- 12 Breakage or collapse of satellite television-receiving equipment or television and radio aerials.
- 13 Accidental damage to:
 - audio, hi-fi, television (including satellite receivers and set top boxes), video game consoles, DVD, video or telecommunication equipment;
 - computers;
 - satellite television-receiving equipment or television and radio aerials;
 - but not mobile phones, computer software, **hand-held computers** or electronic toys.
- 14 Accidental damage to the **contents** (including **hand held computers**) but not damage:
 - excluded under events 1 to 12;
 - caused by a person the home is lent, let or sublet to;
 - to clothing or contact lenses;
 - to **contents** in the open;
 - to mobile phones, computer software, or electronic toys.

Your liability to others

15 We cover you or your **family** for any legal liability you have as occupiers of the home (or as private individuals) to compensate others if, following an accident during the period of insurance, someone dies, is injured, falls ill or has their property damaged.

The most we will pay for any claim (or claims) arising from one cause, including legal costs and expenses agreed by us, is:

- £10,000,000 for an accident to your domestic employees;
- £2,000,000 for an accident to any other person or property.

We will not pay if the liability arises from you or your **family**:

- owning your home;
- owning or occupying any other premises;
- owning or using **vehicles and craft** (other than hand or foot-propelled boats that you or they do not own).

We will not pay if the liability arises from:

- death, injury or illness of you or your **family**;
- loss of or damage to any property owned by you, your **family** or your domestic employees or that you or they are responsible for;
- you or your **family** passing on any illness or virus;
- a contract that says you or your **family** are liable for something which you or they would not otherwise have been liable for;
- any dog described in the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991;
- any animal (other than horses used for private hacking, guide dogs or pets that are normally domesticated in the United Kingdom).

Extra cover

16 **Contents in the open** – we will pay up to £1,000 for loss or damage caused by events 1 to 10 to **contents** in the open within the boundaries of your home. This includes flowers, plants, shrubs or trees in pots or containers.

17 **Temporary removal** – we will pay up to £5,000 for loss of or damage to your **contents** while temporarily removed from your home to within the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland caused by:

- events 1, 2, 4, 5 and 7 to 10;
- theft from:
 - a deposit box in a bank;
 - a building where you or your **family** work;
 - a house or flat where you or your **family** are temporarily living;
 - any other building, including a hall of residence, as long as violence and force are used to break into or out of the building.

We will not pay for:

- loss of or damage to **contents**:
 - removed for sale, exhibition or storage;
 - in the open caused by storm or flood;
- theft of **money** from a building where you or your **family** work;
- loss of or damage to office equipment including laptop computers.

18 **Moving to a new home** – we will pay for sudden and unexpected loss of or physical damage to your **contents** (but not **money**) while they are being moved to your new permanent home in the British Isles by professional removers. This includes while they are temporarily stored for up to seven days in furniture storage.

We will not pay for:

- damage to china, glass and similar brittle items, unless they have been packed by professional packers;
- loss or damage that is not reported to us within seven days of your **contents** being delivered to your new home.

19 **Gifts** – we will increase your sum insured by £5,000:

- one month before and after Christmas or a similar religious festival to cover gifts and related additional purchases;
- one month before and after the wedding day or civil ceremony of you or any member of your **family** to cover wedding gifts and related purchases in your home, at the reception, in the couple's marital home or being transported between any of these places.

20 **Tenant's cover** – if you are the tenant of your home, we will pay for loss or damage caused by events 1 to 6 and 8 to 13 under the buildings section to any:

- fixtures and fittings, greenhouses and sheds you have installed at your home and for which you are responsible;
- part of the structure, decorations, fixtures and fittings of your home that you are responsible for as a tenant under a tenancy agreement. The most we will pay is £10,000.

21 **Jury service** – we will pay up to £50 each day (for up to 20 days) towards loss of earnings and expenses you cannot get back as a result of serving as a juror.

22 **Alternative accommodation** – if your home is not fit to live in following loss of or damage to **contents** for which we will pay a claim under this section, we will pay up to £10,000 for the reasonable cost of similar alternative accommodation (including your pets), or ground rent which you have to pay, for the time necessary for your home to be restored to a condition which is fit to live in.

23 **Replacing locks** – we will pay the reasonable cost of replacing the locks to your home if you lose your house keys anywhere in the world.

24 **Fatal accident cover** – we will pay £10,000 if you or your husband, wife or partner die within 30 days as a direct result of:

- an accident, assault or a fire in your home;
- an accident while travelling in the British Isles as a fare-paying passenger in any road or rail vehicle;
- an assault away from your home but within the British Isles.

25 **Prams and wheelchairs** – we will pay up to £500 if a pram or wheelchair is stolen or damaged anywhere in the world. Accessories are only covered if they are stolen with your pram or wheelchair.

26 **Frozen food** – we will pay the reasonable cost of replacing food and drink in your fridge or freezer that you cannot use following the breakdown of the appliance or the failure of the power supply, but not if this was caused by the deliberate act of the supply authority.

27 **Title deeds** – we will pay up to £2,500 to replace the title deeds of your home following loss or damage caused by events 1 to 10 while they are in your home or in the offices of your mortgage lender, solicitor or bank.

28 **Downloaded music and other information** – we will pay for the cost of replacing music and other downloaded information you have purchased stored on home computers and storage devices and lost or damaged as a result of events 1 to 8. We will not pay for the cost of reconstituting any films, tapes or discs or rewriting of any stored information. The most we will pay for any one event is £2,500.

Settling claims

We will decide whether to repair or replace any item as new if available (or otherwise with the nearest equivalent) and we will have the option to do this by using one of our suppliers. If we can offer a repair or a replacement but we agree to make a cash payment instead, this payment will be limited to the cost of repair or replacement to us by our preferred supplier. If the item cannot be repaired or replaced with a like replacement by using one of our suppliers, we will pay for the full replacement cost.

Please forward any repair accounts, invoices, receipts, valuations or any other forms of proof of ownership to help substantiate your claim. We will have the option to use one of our suppliers to validate the loss or repair.

We will take off an amount for wear and tear:

- on clothing and household linen that cannot be repaired;
- if your sum insured is less than the full cost of replacing all your **contents** as new.

When we pay your claim we will take off the amount of the **excess** shown in your schedule and as shown in your policy. This does not apply under 'Your liability to others' and Extra covers 21 to 28.

The most we will pay for **valuables** is the limit shown in your schedule and/or specification.

The most we will pay for all other items is the limit shown in the policy or the sum insured shown in your schedule.

See 'Your duty to check information and tell us of any changes' under Conditions which apply to the whole of your policy'.

Personal possessions section

Events

We cover, anywhere in the world, sudden and unexpected loss of or physical damage to the specified and unspecified items shown in your schedule and/or **personal possessions** specification that are owned by you or your **family** or for which you or they are responsible.

We will not pay for:

- theft from an unattended motor vehicle unless the vehicle was securely locked and the property was hidden in a glove or luggage compartment;
- unauthorised use of a charge, credit or debit card by you or a member of your **family**;
- theft of a pedal cycle if left unattended away from your home unless it is securely locked to a permanent structure or in a locked building;
- theft of pedal cycle accessories, unless they are stolen with the pedal cycle;
- loss of or damage to:
 - sports equipment while it is being used;
 - contact lenses;
 - a pedal cycle whilst it is being used for racing, pacemaking or trials;
 - household goods;
 - **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle;
 - deeds and documents;
 - documents and certificates showing ownership of shares, bonds and other financial investments.

Unspecified personal possessions

The most we will pay is:

- up to £1,500 for any item of clothing, sports equipment or any other personal item made to be worn, used or carried about the person including passports, driving licences and proof-of-age cards;
- up to £500 for any one unspecified pedal cycle including accessories;
- up to £500 for loss of **money** or the unauthorised use of a charge, credit or debit card. You and your **family** must keep to your card issuer's conditions.

We will not pay more than the sum insured shown in your schedule and/or specification.

Specified items

The most we will pay is the sum insured for that item shown in your schedule and/or specification.

Settling claims

We will decide whether to repair or replace any item as new if available (or otherwise with the nearest equivalent) and we will have the option to do this by using one of our suppliers. If we can offer a repair or a replacement but we agree to make a cash payment instead, this payment will be limited to the cost of repair or replacement to us by our preferred supplier. If the item cannot be repaired or replaced with a like replacement by using one of our suppliers, we will pay for the full replacement cost.

Please forward any repair accounts, invoices, receipts, valuations or any other forms of proof of ownership to help substantiate your claim. We will have the option to use one of our suppliers to validate the loss or repair.

We will take off an amount for wear and tear on clothing that cannot be repaired.

When we pay your claim we will take off the amount of the **excess** as shown in your schedule.

See 'Your duty to check information and tell us of any changes' under 'Conditions which apply to the whole of your policy'.

Conditions which apply to the whole of your policy

Conditions

- 1 You must do all you can to prevent and reduce any costs, damage, injury or loss.
- 2 You must tell us about any insurance related incidents of loss, damage (such as fire, water damage, theft or an accident) or liability as soon as possible whether or not they give rise to a claim. You must give us all the information and help we may need. We will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by your policy, including proceedings for recovering any claim payments.
- 3 You must report any loss, theft, attempted theft or malicious damage to the police immediately.
- 4 Fraud
If you or anyone acting on your behalf have intentionally concealed or misrepresented any information or circumstance that you had a responsibility to tell us about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, we will:
 - void the policy in the event of any fraud which occurred during the application process, which means we will treat the policy as if it had never existed; or
 - terminate the policy with effect from the date of any fraud which occurred during the period of insurance;and in either case, we will:
 - not return to you any premium paid;
 - not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;

- seek to recover any money from you for any claim we have already paid which is later established as invalid, including the amount of any costs or expenses we have incurred;
 - inform the police, other financial services organisations and anti-fraud databases, as set out under the Important Notes section headed 'Fraud prevention and detection' in your statement of facts.
- 5 We may cancel your policy where there is a valid reason for doing so by giving you seven days notice in writing to your last known address. We will refund any premium which may be due to you in accordance with the terms of this condition. Valid reasons may include but are not limited to:
- If you advise us of a change of risk under your policy which we are unable to insure;
 - Where you fail to respond to requests from us for further information or documentation;
 - Where you have given incorrect information and fail to provide clarification when requested;
 - Where you breach any of the terms and conditions which apply to your policy;
 - The use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers, by you or any person acting on your behalf.
- 6 Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.
- 7 If any claim is covered by any other insurance, we will not pay for more than our share of that claim.
- 8 **Your duty to check information and tell us of any changes**

It is important you check your most recent statement of facts as this sets out the information we were given when we agreed to provide you with the cover and the terms of your policy.

Although we may undertake checks to verify your information, you must take reasonable care to ensure all information provided by you or on your behalf is accurate and complete.

You must tell us immediately if any of your information is incorrect or changes. If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your insurance may not be valid and claims will not be paid. If in doubt about any information please contact us as soon as possible.

Changes to information we need to be informed of include, but are not limited to, these situations:

- a temporary or permanent change of address;
- if your home becomes **unoccupied** or unfurnished;
- a change of occupancy (e.g. becoming let, sublet or part let);
- if the costs of rebuilding your home in full or replacing all of your **contents** as new exceed the limits shown in your schedule;
- if you or anyone currently living with you has a conviction, pending prosecution or a police caution for any offence other than driving offences;
- if you or anyone currently living with you have been declared bankrupt, are subject to bankruptcy proceedings or have received a County Court Judgment (CCJ) or other judgements in relation to debt;
- if you change your occupation;
- if your home is being used for business or professional purposes;
- if your home is not in a good state of repair;
- if your home is undergoing structural alteration, structural repair, restoration or renovation.

You have the right to cancel your policy at any time by contacting your insurance advisor.

If the policy is cancelled, either by you or us, within 14 days of you receiving it (or for renewals, within 14 days of your policy renewal date), if no claims have been made we will refund the premium you have paid. If a claim is made we will charge you for the days we have been on cover (applying a minimum premium of £15 plus Insurance Premium Tax). The balance of the premium will be returned to you.

If the policy is cancelled, either by you or us, after 14 days of you receiving it (or for renewals, after 14 days of your policy renewal date), we will charge you on a pro rata basis for the time we have been on cover.

Where either you or we cancel your policy and you pay under a credit agreement with us, you authorise us on your behalf to cancel your credit agreement.

If you fail to pay your premium we may cancel the policy and refuse your claim or take the balance of any outstanding premium due to us from any claim payment we make to you. This may mean that we fulfil our obligations to any claims against your policy by a third party but seek full recovery of any payments made under your policy directly from you. This may include the instruction of solicitors or other recovery agents.

Any changes, if accepted by us, will apply from the date indicated on your updated schedule. In this case we will be entitled to vary the premium and terms for the rest of the period of insurance.

If the changes are unacceptable to us and we are no longer able to provide you with cover, we or you can cancel your policy, as set out under Condition 5.

If you have given us inaccurate information this can affect your policy in one or more of the following ways:

- 1) If we would not have provided you with any cover we will have the option to:
 - a. void the policy, which means we will treat it as if it had never existed and repay the premium paid; and
 - b. seek to recover any money from you for any claims we have already paid, including the amount of any costs or expenses we have incurred.
- 2) If we would have applied different terms to your cover, we will have the option to treat your policy as if those different terms apply.
- 3) If we would have charged you a higher premium for providing your cover, we will have the option to charge you the appropriate additional premium to be paid in full.

Exclusions which apply to the whole of your policy

We will not pay for the following.

- 1 Any reduction in value.
- 2 Any loss which happens as an indirect result of an event for which you are insured.
- 3 Any accident or incident that happens outside any period of insurance that is covered by this policy.
- 4 The cost of replacing any undamaged item or part of any item just because it forms part of a set, suite or one of a number of items of a similar type, colour or design.
- 5 Loss or damage to any items used in connection with any business, trade or profession except office equipment used for clerical purposes in the home or items insured as specified **personal possessions**.
- 6 Any legal liability resulting from any business, trade or profession.
- 7 Any claim resulting from:
 - deliberate or criminal acts by you or your **family**;
 - gradual causes including deterioration or wear and tear;
 - mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot;
 - any process of cleaning, repair or alteration;
 - vermin, insects or chewing, scratching, tearing or fouling by pets;
 - electrical or mechanical failure or breakdown;
 - faulty design, materials or workmanship;
 - the failure of a computer chip or computer software to recognise a true calendar date;
 - computer viruses;
 - ionising radiation, radioactivity, nuclear fuel, nuclear waste or equipment;
 - war, revolution or any similar event;
 - pollution or contamination which was:
 - the result of a deliberate act;
 - expected and not the result of a sudden, unexpected and identifiable incident.
- 8 We will not pay for any claim arising directly or indirectly from an act of terrorism.

In this case, an act of terrorism means preparing, threatening to use or actually using any item capable of producing biological, chemical or nuclear pollution or contamination.

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with Source Insurance as they will generally be able to provide you with a prompt response to your satisfaction.

Contact details will be provided on correspondence that Source Insurance have sent you. (For example on your welcome or renewal communication or on claim acknowledgement letters.)

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service,
Exchange Tower, London, E14 9SR

Telephone: 08000 234567
(free on mobile phone and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Making a claim

If you need to make a claim you can contact us on the numbers below.

When you contact us about a claim you will need to tell us:

- your name, address and telephone number(s);
- the place where the loss or damage occurred;
- what caused the loss or damage.

Emergency assistance

0800 923 4202

24 hours a day

Claims advice and assistance

0800 923 4200

Monday and Tuesday 8-6, Wednesday to Friday 9-5 and Saturdays 8-4.

Source Insurance Limited is registered in England and Wales no 2864963.
Registered office: Global Reach, Dunleavy Drive, Cardiff, CF11 0SN.
Source Insurance Limited is authorised and regulated by the Financial Conduct Authority (FCA) no. 300222.

Underwritten by Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

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