

Hughes Insurance Office Contact Details

Head Office

Strangford House
Jubilee Road
Newtownards
Co Down
BT23 4WN
Tel: 028 9181 0081

Coleraine

3 The Diamond
Coleraine
Co Londonderry
BT52 1DE
Tel: 028 7034 3777

Magherafelt

9 Broad Street
Magherafelt
Co Londonderry
BT 45 6EB
Tel: 028 9182 9240

Ballymena

9 Greenvale St
Ballymena
Co Antrim
BT43 6AR
Tel: 028 9182 9260

Glengormley

297 Antrim Road
Glengormley
Newtownabbey
Co Antrim
BT36 7QN
Tel: 028 9182 9270

Newry

65 Hill St
Newry
Co Down
BT34 1AF
Tel: 028 3026 7888

Ballynahinch

22 High St
Ballynahinch
Co Down
BT24 8AL
Tel: 028 9182 9280

Lisburn

36 Bachelors Walk
Lisburn
Co Antrim
BT28 1XN
Tel: 028 9182 9230

Omagh

13 Market St
Omagh
Co. Tyrone
BT78 1EE
Tel: 028 8224 4499

Belfast

Unit 12
The Kennedy Centre
Falls Road
Belfast
Co Antrim
BT11 9AE
Tel: 028 9062 6677

Londonderry

13 Shipquay Street
Londonderry
Co Londonderry
BT48 6DJ
Tel: 028 9182 9250

Portadown

17a Hanover St
Portadown
Co Armagh
BT62 3ER
Tel: 028 9182 9290

www.hughesinsurance.co.uk

v3 1 December 2011



HUGHES
INSURANCE

HUGHES INSURANCE

Contents

Making a Claim	2
Some notes for your guidance	2,3
Customer Care	4
Financial Ombudsman Service	5
Financial Services Compensation Scheme	5
Choice of Law	5
Language of Contract of Insurance	6
Data Protection Notice	6
Preventing and Detecting Fraud & Claims History	6,7
Cancelling Your Policy	7,8
Your Policy Wording	8
Definitions	10-14
How We Settle Claims	15,16
Policy Limits	17,18
Section A – Buildings	19-26
Section B – Contents	27-37
Section C – Liability	38-44
Section D – Personal Possessions, Money & Pedal Cycles	45-48
Section E – Caravan	49-53
Section F – Contents at University or College	54
Section G – Matching Sets	55
General Exceptions	56-59
General Conditions	60-62
Safety Precautions	63,64
Endorsements	65,67

Making a Claim

In the event of accident, loss or damage to your home or property that might give rise to a claim, these are the steps you should take:

- check whether you are covered
- check your schedule, which lists the sections under which you are insured
- refer to the appropriate section in your policy booklet. In it you will find details of the property insured and the cover which applies, including details of any exceptions. (These are usually shown on the right hand side of the page.) Remember, under 'Claims Settlement' and 'How We Settle Claims' are a number of conditions which may affect the amount of any claim settlement. Finally, also take account of all general exceptions and conditions

To make your claim, please telephone the Claims Handlers, MIS, on 028 9041 0220 or write to:

MIS Ltd
Beechwood House
37 Comber Road
Dundonald
Belfast
BT16 2AA

MIS Ltd are appointed agents of Hughes Insurance

Some notes for your guidance:

- if a burglary occurs or you lose valuables, you should tell the police as soon as reasonably possible. You should also tell them as soon as possible about any loss or damage caused by malicious acts, vandalism, riot, civil commotion, strikes or labour disturbance
- we may ask an independent loss adjuster to visit you, in which case we will let you know

If you are in any doubt as to what you should do, or you need help in making your claim, please telephone MIS Ltd on 028 9041 0220.

As part of the initial notification, you will be asked to provide:

- your name, address and your home and mobile telephone numbers

- personal details necessary to confirm your identity
- policy number
- the date of the incident
- the cause of the loss or damage
- details of the loss or damage together with claim value if known
- police details where applicable
- names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses

This information will enable us to make an initial evaluation on policy liability.

Your Home Insurance Policy

This policy is a contract between you and us.

The policy and all communications with you will be in English.

The policy describes the insurance cover provided during the period of insurance you have paid for, or have agreed to pay for, and for which we have accepted the premium.

The contract between you and us is based upon the statement of fact, policy, schedule and any endorsement to the policy shown. For the contract to be valid all the information as disclosed in the statement of fact must be true and complete.

So that you fully understand what you are covered for, please read the policy, schedule, and endorsements carefully. If you are not satisfied, you should contact Hughes Insurance.

Hughes Insurance is authorised and regulated by the Financial Services Authority under registration number 308462. You can phone the Financial Services Authority on 0845 6061234 or visit their website, which includes a list of all regulated firms, at www.fsa.gov.uk/register.

This policy and other associated documentation will be made available in large print, audio and Braille. If you require any of these formats please contact Hughes Insurance on 028 9181 7375 or write to Hughes Insurance, Strangford House, 4 Jubilee Road, Newtownards BT23 4WN.

HUGHES INSURANCE

Customer Care

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly.

If you have reason to complain, you should contact Hughes Insurance and provide them with the details of your complaint by using any of the following methods:

- phone and ask to speak to the manager of the appropriate department or branch
- write or fax to the address shown on your welcome letter or renewal letter
- send details by email to complaints@hughesinsurance.co.uk
- call in person to the branch which deals with your insurance

If you remain unhappy, please refer to the customer care enclosure attached with your policy documents.

If you are still not happy with our final response, you may ask the Financial Ombudsman Service (FOS) to review your complaint.

HUGHES INSURANCE

Financial Ombudsman Service

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Phone 0800 023 4 567 (from a landline)
Phone 0300 123 9 123 (from a mobile)
Fax 0207 964 1 001
Email complaint.info@financial-ombudsman.org.uk
Web www.financial-ombudsman.org.uk

The Financial Ombudsman Service (FOS) is an independent body that arbitrates on complaints about general insurance products and other financial services.

You have six months from the date of our final decision in which to refer your complaint to the FOS. Referral to the FOS will not affect your rights to take legal action.

Financial Services Compensation Scheme

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

Further information about compensation scheme arrangements is available from the FSCS by visiting the FSCS website at www.fscs.org.uk or phoning 020 7892 7300 or writing to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

Choice of Law

The law of Northern Ireland will apply to this contract unless:

- you and we agree otherwise
- at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) England, Scotland, Wales, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Language of Contract of Insurance

Unless otherwise agreed the language of this contract of insurance shall be English.

Data Protection Notice

This Data Protection Notice explains how we may use your details. It tells you about the registers and databases that we and others have in place which help to detect and prevent fraudulent applications and claims.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Subject to the provisions of the Data Protection Act 1998, you are entitled, on payment of a small fee, to receive a copy of the information we hold about you.

You must tell us about any incident (such as accident, fire or theft) whether or not you will make a claim. When you tell us about an incident, we will pass information about it to the relevant agencies. We may search the database held by those agencies when you apply for insurance or make a claim.

Preventing and Detecting Fraud and Claims History

Fraudulent insurance applications and claims increase premiums for all policyholders. To prevent and detect insurance-related fraud, we may, at any time check your details with fraud-prevention agencies and databases including the Claims and Underwriting Exchange, the MID, and the Credit Industry Fraud Avoidance System.

If you give us false or inaccurate information and we suspect fraud, we will record this. It is important that you give us accurate information. We and other organisations may also use and search these agencies and databases to do the following:

- help make decisions about credit and credit-related services for you and members of your household
- help make decisions on applications for motor, household, travel and other insurance

- help make decisions on claims for you
- check your identity to prevent money laundering, unless you give us other satisfactory proof of your identity

Cancelling Your Policy

Cooling-Off Period (your cancellation rights)

You are entitled to a period of reflection during which you may decide whether to proceed with the purchase of this insurance policy. The period extends for 14 days from the later of either:

- the date on which cover is incepted or renewed
- the date on which you receive the full terms and conditions of your policy

To exercise this right you must send written notice and return All Documents in your possession to:

Hughes Insurance
Strangford House
4 Jubilee Road
Newtownards
BT23 4WN

If you exercise the right to cancel this policy within the 14 day cooling off period you will be entitled to a full refund of the premium paid.

If you do not exercise your right to cancel this policy within the 14 days cooling-off period, it will continue in force for the term of this policy and you will be required to pay the premium as stated.

If there has been a claim paid during the current period of insurance or if a claim is outstanding, there will be no refund of premium.

If you choose to pay Hughes Insurance through a monthly instalment scheme and you cancel your policy following an event which may lead to a claim, you must pay the full outstanding balance.

continued overleaf

HUGHES INSURANCE

HUGHES INSURANCE

Cancellation (outside the Cooling-Off Period)

You may cancel this policy at any time by sending written notice to:

Hughes Insurance
Strangford House
4 Jubilee Road
Newtownards
BT23 4WN

Cancellation will only be operative from the date your letter is received.

We can also cancel this policy by sending seven days' notice by recorded delivery to you at your last known address.

We will apply a pro-rata charge for the period you were on cover.

If there has been a claim paid during the current period of insurance, or if a claim is outstanding, there will be no refund of premium.

We reserve the right to cancel this policy forthwith in the event of non-payment of the premium or default by you under any monthly instalment scheme.

If you choose to pay Hughes Insurance through a monthly instalment scheme and you cancel your policy following an event which may lead to a claim, you must pay the full outstanding balance.

Your Policy Wording

This policy of insurance, your statement of fact, your policy schedule and any endorsements and amendment notices applying to your policy forms your Hughes Insurance document.

This document sets out the conditions of the contract of insurance between you and us.

Please read the whole document carefully. It is arranged in different sections. It is important that:

- you are clear which sections you have requested and want to be included
- you understand what each section covers and does not cover
- you understand your own duties under each section and under the insurance as a whole

Please contact Hughes Insurance immediately if this document is not correct or if you would like to ask any questions.



**Comprehensive
cover for contents
and valuables.**



**Peace of mind
for you and
your home.**

HUGHES INSURANCE

Definitions

Wherever the following words appear in this insurance, they will have the meanings as shown below.

Accidental Breakage	Sudden, unexpected and visible breakage which has not been caused on purpose.
Accidental Damage	Sudden, unexpected and visible damage which has not been caused on purpose.
British Isles	England, Scotland, Wales, Northern Ireland, Channel Islands, Isle of Man and Republic of Ireland.
Buildings	<p>The home, fixtures and fittings, patios, paved terraces, footpaths, tennis courts, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, drives, walls, fences, hedges, gates, trees and shrubs.</p> <p>Permanently connected:</p> <ul style="list-style-type: none"> • drains, pipes and cables • service tanks and central heating oil tanks • wind turbines, solar panels and ground source heating pumps all sited within the boundaries of the land belonging to the home <p>Buildings does not include aerials and satellite receiving equipment.</p>
Business Equipment	Computers, modems, keyboards, monitors, printers, word processing equipment and computer-aided design equipment, facsimile machines, photocopiers, typewriters, telecommunication equipment and office furniture, but not including any property held as trade stock.
Caravan	The caravan and its furniture, furnishings, fixtures, fittings, household linen and utensils.

HUGHES INSURANCE

Computer Virus

Any loss or damage to any property (including computers and loss or corruption of data) caused directly or indirectly by an attack by electronic means including computer hacking or the introduction of any form of computer virus.

Contents

Household goods, valuables, personal property and business equipment within the home, which are your property or which you are legally liable for including:

- pedal cycles
- money
- radio and television aerials, satellite dishes, their fittings and masts which are attached to the home
- domestic oil in fixed fuel oil tanks up to £2,000

but excluding:

- mechanically-propelled or assisted vehicles and conveyances (other than domestic gardening equipment, mobility carriages and electric wheelchairs) whether licensed for road use or otherwise or parts and accessories on or in any of them
- caravans, trailers, aircraft, hovercraft, boats or parts and accessories on or in any of them
- livestock or pets
- landlord's fixtures and fittings
- property held or used for business purposes other than business equipment
- any part of the buildings
- property insured under any other insurance

continued overleaf

Definitions (cont'd)

Credit Cards	Credit cards, charge cards, cheque cards and cash dispenser cards issued in the British Isles and all held solely for private or domestic purposes.
Electronic Equipment	<ul style="list-style-type: none"> • Any computer equipment, system or software, or • Any product, equipment or machinery containing, connected to or operated by means of a data processor chip
Electronic Failure	Any loss of or damage to any property (including computers and the loss or corruption of data) caused, directly or indirectly, by the failure of any electronic equipment, whether belonging to you or not, to correctly recognise, accept, respond to or process any date or part of a date or any data or instruction.
Europe	Europe, Madeira, the Canary and Mediterranean Islands and those countries bordering the Mediterranean.
Excess	The amount you must pay towards each and every incident of loss or damage as shown on the policy schedule.
Family	The policyholder and any member of the policyholder's family permanently residing at the home. (Family does not include lodgers or tenants).
Heave	Upward and/or lateral movement of the site on which your buildings stand, caused by swelling of the ground.
Home	The private dwelling of standard construction (walls built of brick, stone or concrete and a

	roof externally covered with tiles, slates, concrete, asphalt or metal) and the garages and outbuildings used for domestic purposes at the premises shown in the schedule.
Money	Current legal tender, cheques, postal and money orders, postage stamps not forming part of a stamp collection, savings stamps (gas, electricity and television) and savings certificates, travellers' cheques, premium bonds, luncheon vouchers and gift tokens, but not items used for business purposes.
Pair or Set	Articles which are complimentary to one another or used together.
Period of Insurance	The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Period of Unoccupancy	Any period exceeding 60 consecutive days during which the home is not being lived in.
Personal Possessions	<p>Clothing, personal belongings and valuables normally worn or carried about your person but excluding:</p> <ul style="list-style-type: none"> • money, credit cards, securities and documents • mechanically-propelled or assisted vehicles and conveyances whether licensed for road use or otherwise or parts and accessories on or in any of them • pedal cycles, caravans, trailers, aircraft, hovercraft, boats or parts or accessories on or in any of them • business or trade goods • household goods and domestic appliances

continued overleaf

Definitions (cont'd)

Policy	The policy booklet, your statement of fact, your policy schedule and any applicable endorsements and amendment notices that may apply.
Policyholder	The person(s) named as policyholder on the policy schedule.
Sanitary Ware	Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Schedule	The schedule is part of this insurance and contains details of you, the home, the sums insured, the period of insurance and the sections of this insurance which apply.
Subsidence	Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves.
Trees and Shrubs	Trees, shrubs, plants, hedges and lawns on the land belonging to your home.
Valuables	<ul style="list-style-type: none"> • Articles of jewellery, pearls, gemstones, gold, silver and precious metal • Pictures, works of art and curios • Stamp and coin collections • Computers • Software, data, files and downloads stored on any computer, entertainment, audio or video equipment • Clocks and watches
Us, We or Our	Insurer identified on the schedule.
You or Your	The policyholder and any member of the policyholder's family permanently residing at the home.

How We Settle Claims

You must tell us if the buildings, contents or personal possessions sums insured are not high enough. If not, you may find that you do not have enough cover and we will not pay the full value of your claim.

We will at our option:

- i) replace as new, or
- ii) pay the cost it would cost us to replace as new, or
- iii) repair, or
- iv) pay the cost to us to repair

We will not reduce the sum insured or monetary limits if you make a claim.

We will take the appropriate excess from all claim payments we make.

Matching sets and suites

We treat one item of a matching set of items or suite of furniture or sanitary ware or other bathroom fittings as a single item. We will pay you for individual damaged items but not for the other undamaged pieces unless Section G is specified on the schedule.

Will we take off an amount for wear and tear?

Buildings

If we carry out a repair or reinstatement, we will not take off an amount for wear and tear as long as the sum insured represents the full reinstatement value of the building and you have kept the building in good condition.

The full reinstatement value is not necessarily the value you would get if you sold the property (market value).

Contents and personal possessions

We will take off an amount for:

- clothing if over two years old

We will not take off an amount for wear and tear for all your other contents as long as the sum insured represents their full value as new at the time of loss and you have kept them in good condition.

continued overleaf

How We Settle Claims (cont'd)


Other insurance policies

If any injury, loss or damage is covered by any other insurance, we will not pay more than our share. This does not apply to subsection 21 of Section B (Contents) of the policy.

No Claims Discount (if applicable)

If there is no claim being made or arising under this policy in a period of insurance, the premium for renewal will be reduced in accordance with our 'No Claims Discount' (NCD) scale which is available on request.

In the event of a claim your premium may increase following loss of the 'No Claims Discount'.



**Fire, smoke &
lightning – we'll
protect you from the
unexpected.**

Policy Limits

The maximum amount we will pay in respect of any one claim is:

Buildings	Sum insured on policy schedule
Tracing and accessing leaks	£5,000
Trees and shrubs	<ul style="list-style-type: none"> • £1,000 in total • Single article limit £250
Contents	Sum insured on policy schedule
Valuables within contents	<ul style="list-style-type: none"> • 33% of the contents sum insured • Single article limit £5,000
Business equipment	10% of contents sum insured
Pedal cycles (any one article unless specified)	£750
Money	£500
Emergency entries	£1,000
Clean up expenses	£1,500
Loss of rent and alternative accommodation – buildings	£20,000
Alternative accommodation – contents	£5,000
Your liability as a tenant	10% of contents sum insured
Contents in garage	£3,000
Contents temporarily removed from the home	20% of contents sum insured
Contents in the garden	£1,000
Replacing locks	£500
Freezer contents	£1,000
Credit Cards	£5,000
Oil or metered water	£2,000
Jury service	<ul style="list-style-type: none"> • £50 per day • £2,000 in total

continued overleaf

Policy Limits (cont'd)

Weddings and special events	10% of contents sum insured
New purchases	£3,000
Reinstatement of documents	£1,000
External satellite broadcast receiving equipment	5% of contents sum insured
Visitor's and employee's personal possessions	£1,000
Specified articles	Sum insured on policy schedule
Loss from an unattended vehicle	£2,500
Personal possessions	Sum insured on policy schedule
Single article limit (unless specified)	£2,500
Fatal accident	£5,000
Caravan	Sum insured on policy schedule
i) Clothing and personal articles	£250
ii) Protection and removal to the nearest repairers	£250
iii) Delivery after repair to your home	£250
iv) Customs Duty you have to pay on the caravan as a result of it being temporarily imported into any country in Europe	£250
v) Alternative accommodation	<ul style="list-style-type: none"> • £25 per day • £750 in total
vi) Cost of removing debris	5% of caravan sum insured
Contents at University or College	£3,000

Section A – Buildings

This section only applies if shown on the policy schedule.

The policy excess as shown on the policy schedule will be deducted from all claims under Section A.

What is covered

Loss or damage directly caused by:

1. Fire, smoke, lightning, explosion or earthquake
2. Storm, flood or weight of snow
3. Riot, civil commotion, strikes or labour disturbances
4. Malicious acts or vandalism
5. Water escaping from, or frost damage to, a fixed water, drainage or heating installation, washing machine, dishwasher, fridge freezer, waterbed or fish tank

What is not covered

- Loss or damage to trees and shrubs by smoke from air pollution
- Loss or damage caused by frost, subsidence, heave or landslip
- Loss or damage to fences, gates, trees and shrubs
- Loss or damage occurring during a period of unoccupancy
- Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants
- Loss or damage occurring during a period of unoccupancy
- Loss or damage to walls, ceilings and tiles caused by water leaking from shower units and baths through seals and grouting

continued overleaf

continued overleaf

Section A – Buildings (cont'd)

What is covered cont'd

Loss or damage directly caused by:

6. **Subsidence or heave** of the site upon which the buildings stand or landslip

What is not covered cont'd

- Loss or damage to domestic fixed-fuel oil tanks, swimming pools, hot tubs, garden ponds, statues and fountains permanently fixed into the ground, tennis courts, drives, patios and terraces, walls, gates, hedges and fences unless the home is also affected at the same time by the same event
- Loss or damage to solid floors unless the foundations of the outside walls of the home are damaged at the same time by the same event
- Loss or damage arising from faulty design, specification, workmanship or materials
- Loss or damage caused by coastal or river erosion
- Loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions
- Loss or damage caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down
- Loss or damage caused by made-up ground or land-filled sites settling or moving

What is covered cont'd

What is not covered cont'd

7. **Theft or attempted theft**

8. **Escape of oil** from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation

9. **Any aircraft**, flying object or anything falling from them, or a vehicle, train or animal hitting your home

10. **Falling of fixed radio** and television aerials, fixed satellite dishes and their fittings and masts

11. **Falling trees and branches**, telegraph poles or lamp-posts

- Loss or damage occurring during a period of unoccupancy
- Loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry
- Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants

- Loss or damage caused by faulty workmanship
- Loss or damage occurring during a period of unoccupancy
- Loss or damage to trees and shrubs

- Loss or damage caused by domestic animals

- Loss or damage to trees and branches, telegraph poles or lamp-posts

continued overleaf

continued overleaf

Section A – Buildings (cont'd)

What is covered cont'd

Loss or damage directly caused by:

What is not covered cont'd

This section also provides insurance against:

<p>12. Accidental Breakage to:</p> <ul style="list-style-type: none"> • fixed glass and double glazing • solar panels • sanitary ware • ceramic hobs <p>all forming part of the buildings</p>	<ul style="list-style-type: none"> • Breakage occurring during a period of unoccupancy • The replacement cost of any part of the item other than the broken glass
<p>13. Accidental Damage to:</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • ceramic hobs • underground gas pipes • underground cables for which you are legally liable 	<ul style="list-style-type: none"> • Damage occurring during a period of unoccupancy • Damage by any cover listed elsewhere in the Buildings Section and which is specifically excluded under that cover • Damage whilst the buildings are undergoing any structural repairs, alterations or extensions

Optional Cover – Accidental Damage to your building

Paragraph 14 only applies if the policy schedule shows that extended accidental damage to buildings is included.

What is covered cont'd

What is not covered cont'd

<p>14. Accidental Damage to the building</p>	<ul style="list-style-type: none"> • Electronic failure • The cost of maintenance and routine redecoration • Damage caused by settlement or shrinkage • Damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions, the effect of light, or other gradually operating cause • Damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown • Damage caused by chewing, scratching, tearing or fouling by domestic pets • Damage caused by faulty workmanship, defective design, or the use of defective materials • Any damage specifically excluded elsewhere in Section A of the policy • Damage occurring when the home is lent, let or sublet
---	--

continued overleaf

continued overleaf

Section A – Buildings (cont'd)

What is covered

Loss or damage directly caused by:

What is not covered cont'd

<p>15. Loss of rent and alternative accommodation during the period your home is made uninhabitable by any cause insured under this section, we will pay for:</p> <ul style="list-style-type: none"> • loss of rent which ceases to be payable to you • any ground rent which continues to be payable by you • the cost of comparable alternative accommodation if you are the occupier 	<p>Section A</p>
<p>16. Sale and purchase If you are selling your home, we will give the purchaser the benefit of your policy up to the date of completion of the sale provided the buildings are not otherwise insured</p>	<ul style="list-style-type: none"> • Damage by any cover listed elsewhere in the Buildings Section and which is specifically excluded under that cover
<p>17. Removing debris and building fees If the following costs are incurred with our consent in making good the insured loss or damage, we will pay for:</p> <ul style="list-style-type: none"> • architects, surveyors, consulting engineers and legal fees • the cost of clearing the site and making safe the damaged parts of the buildings • costs incurred solely because of the need to comply with any statutory requirement or local 	<ul style="list-style-type: none"> • Fees incurred in the preparation of a claim • The cost of stabilising the site • The cost of removing trees other than as is necessary to enable repairs to be carried out • Costs arising from a notice served prior to the date of the loss or damage

What is covered cont'd

What is not covered cont'd

<ul style="list-style-type: none"> • authority by law • the cost of making good damage to landscaped gardens caused by Fire Brigade equipment and personnel in the course of combating fire 	<p>Section A</p>
<p>18. Replacing locks We will pay the cost of replacing locks (including keys) to any outside door of the home or any domestic safe or intruder alarm protecting the home if the keys have been accidentally lost or stolen</p>	<p>Section A</p>
<p>19. Emergency entries We will pay for loss or damage to the building caused when the fire brigade, police or the ambulance service have to make a forced entry because of an emergency to you or to prevent damage to the home</p>	<p>Section A</p>
<p>20. Tracing and accessing leaks The insurance provided by paragraphs 5 and 8 of this section also covers the reasonable costs involved in tracing the source of the damage and the replacement or repair of any walls, floors or ceilings in the home damaged in the course of these investigations</p>	<ul style="list-style-type: none"> • Any amount exceeding £5,000 in any one insurance period

continued overleaf

continued overleaf

Section A – Buildings (cont'd)

What is covered

Loss or damage directly caused by:

21. Clean-up expenses

We will pay the reasonable costs of removing oil from the garden belonging to the home, following an escape of oil from any fixed domestic heating system or appliance

What is not covered (cont'd)

Index Linking – Buildings

The sum insured is linked to the House Rebuilding Cost Index published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors. If this index ceases to be published we will use a suitable alternative index.

Each month the sum insured is automatically adjusted in line with changes in the index. At renewal, the premium will be based on the adjusted sum insured. For your protection, should the index fall below zero, we will not reduce the sum insured.

During the period of repairs resulting from loss or damage, the sum insured will continue to be index-linked provided you ensure that the work is carried out without delay.

Section B – Contents

This section only applies if shown on the policy schedule.

The policy excess as shown on the policy schedule will be deducted from all claims under Section B.

What is covered

Loss or damage directly caused by:

1. Fire, smoke, lightning, explosion or earthquake
2. Storm, flood or weight of snow
3. Riot, civil commotion, strikes or labour disturbances
4. Malicious acts or vandalism
5. Water escaping from fixed water, drainage or heating installation, washing machine, dishwasher, fridge freezer, waterbed or fish tank

What is not covered

- Loss or damage occurring during a period of unoccupancy
- Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants
- Computer virus
- Loss or damage occurring during a period of unoccupancy

Section B – Contents (cont'd)

What is covered

Loss or damage directly caused by:

What is not covered cont'd

<p>6. Subsidence or heave of the site upon which your home stands or landslip</p>	<ul style="list-style-type: none"> Loss or damage arising from faulty design, specification, workmanship or materials Loss or damage caused by coastal or river erosion Loss or damage caused by normal settlement, shrinkage, expansion, chemical action or any structures bedding down Loss or damage caused by made-up ground or land-filled sites settling or moving Loss or damage caused during demolition, structural alteration or structural repairs
<p>7. Theft or attempted theft</p>	<ul style="list-style-type: none"> Loss or damage occurring during a period of unoccupancy Loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry Loss of money or pedal cycles unless the loss or damage follows a violent and forcible entry Loss or damage caused by you, your domestic employees, lodgers, paying guests or tenants

What is covered cont'd

What is not covered cont'd

<p>8. Escape of oil from a fixed domestic oil-fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation</p>	<ul style="list-style-type: none"> Loss or damage caused by faulty workmanship Loss or damage occurring during a period of unoccupancy
<p>9. Any aircraft, flying object or anything falling from them, or a vehicle, train or animal hitting your home</p>	<ul style="list-style-type: none"> Loss or damage caused by domestic animals
<p>10. Falling of fixed radio and television aerials, fixed satellite dishes and their fittings and masts</p>	
<p>11. Falling trees and branches, telegraph poles or lamp-posts</p>	<ul style="list-style-type: none"> Loss or damage to trees and branches, telegraph pole or lamp-posts

This section also provides insurance against:

<p>12. Accidental breakage of mirrors, ceramic hobs in free standing cookers or glass which forms part of your furniture</p>	<ul style="list-style-type: none"> Breakage occurring during a period of unoccupancy The replacement cost of any part of the item other than the broken glass Breakage occurring when the home is lent, let or sublet
<p>13. Accidental damage to business equipment, televisions and their aerials, satellite de-coders, radios, computers and ancillary</p>	<ul style="list-style-type: none"> Electronic failure Computer virus

continued overleaf

continued overleaf

Section B – Contents (cont'd)

What is covered cont'd

equipment, video cassette recorders and other recording, audio and video equipment

Section B

What is not covered cont'd

- Wear and tear
- Electrical or mechanical breakdown
- Damage occurring when the home is lent, let or sublet
- Damage caused in the process of cleaning, maintenance, repair or dismantling
- Damage to records, cassettes, discs, diskettes or recording tapes
- Damage to items designed and intended to be portable (other than computers and televisions) or to hand held computer equipment and games

Section B

Optional Cover – Accidental Damage to your contents

Paragraph 14 only applies if the policy schedule shows that extended accidental damage to contents is included.

What is covered cont'd

14. Accidental Damage to contents however caused

Section B

What is not covered cont'd

- Electronic failure
- Computer virus
- Damage to clothing (including furs), money, food and drink
- Damage caused by chewing, scratching, tearing or fouling by domestic pets
- Damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions, the effect of light or other damage that happens gradually over a period of time
- Damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown
- The cost of remaking any film, tape or disc or the value of any information contained on it
- Damage caused during household removal

Section B

continued overleaf

continued overleaf

Section B – Contents (cont'd)

What is covered cont'd

What is not covered cont'd

Section B	<ul style="list-style-type: none"> Loss or damage specifically excluded elsewhere in Section B of the Policy Damage occurring when the home is lent, let or sublet Damage caused during demolition, structural alteration or structural repairs Damage caused by water entering the home (unless caused by an event under paragraphs 1 to 11 when it would be insured subject to the exceptions and excess applicable to that paragraph) 	Section B
-----------	--	-----------



What is covered cont'd

What is not covered cont'd

<p>15. Alternative accommodation During the period your home is made uninhabitable by any cause insured under this section we will pay for the cost of comparable alternative accommodation</p>	<p>Section B</p>
<p>16. Household removal We will cover accidental loss or damage to contents being transported from the home for permanent removal to another home in the British Isles. The removal must be carried out by professional contractors and must take no longer than 72 hours</p>	<ul style="list-style-type: none"> Loss of or damage to china, glass, earthenware and other items of a brittle nature unless they have been packed by professional packers Loss of money Loss due to electronic failure Loss or damage caused by electrical or mechanical failure
<p>17. Your liability as a tenant We will cover you against your legal liability as a tenant for:</p> <ul style="list-style-type: none"> loss, damage or breakage to the home and to landlord's fixtures and fittings from any cause described in paragraphs 2, 5, 7, 8, 12, and 13 of Section A of this policy damage to internal decorations caused by fire or smoke 	<p>Section B</p>
<p>18. Contents temporarily removed from the home We will cover loss or damage by causes 1 to 11 to contents temporarily removed from the</p>	<ul style="list-style-type: none"> Loss of or damage to property in the open Loss or damage including money caused by theft or attempted

continued overleaf

continued overleaf

HUGHES INSURANCE

Section B – Contents (cont'd)

What is covered cont'd

What is not covered cont'd

<p>home to other premises within the British Isles</p>	<p>theft unless the contents are in a building or caravan and force is used to gain entry</p> <ul style="list-style-type: none"> Loss or damage if the premises where your contents are temporarily kept are left for more than 60 days in a row without any person residing, living or working there Loss or damage from any building in the British Isles where you are residing whilst attending full time education
<p>19. Contents in the garden We will cover loss or damage by causes 1 to 11 to contents outside the home but within the boundaries of the land belonging to the home</p>	<ul style="list-style-type: none"> Loss or damage to pedal cycles Theft of money Theft or attempted theft from any unattended vehicle Loss or damage caused by domestic pets Loss or damage occurring during a period of unoccupancy Loss or damage when your home is used to receive visitors or paying guests in connection with your business
<p>20. Replacing locks We will pay the cost of replacing locks (including keys) to any</p>	

HUGHES INSURANCE

What is covered cont'd

What is not covered cont'd

<p>outside door of the home or any domestic safe or intruder alarm protecting the home if the keys have been accidentally lost or stolen</p>	
<p>21. Fatal accidents We will pay the policy limit if you die as a result of violence from intruders or fire that occurs within your home. For us to pay a claim, your death must happen within 60 days of the incident</p>	
<p>22. Freezer contents We will pay for food in a freezer cabinet or freezer compartment of a refrigerator at your home made unfit for human consumption due to:</p> <ul style="list-style-type: none"> a rise or fall in temperature contamination by refrigerant or refrigerant fumes. <p>We will also pay for the reasonable cost of hiring temporary alternative freezer space if the freezer cabinet or the freezer compartment of the refrigerator in which the food is kept fails</p>	<ul style="list-style-type: none"> Loss of or damage to food if the freezer cabinet or refrigerator is more than 15-years old Loss of or damage to food held or used for business purposes Loss or damage due to the power supply authority deliberately cutting or reducing the supply to your home Loss or damage occurring during a period of unoccupancy
<p>23. Credit Cards We will pay for financial loss resulting from any credit card being stolen from your home and fraudulently used without the</p>	<ul style="list-style-type: none"> Loss which results from any authorised cardholder not following the terms and conditions under which the credit card was issued

continued overleaf

continued overleaf

HUGHES INSURANCE

Section B – Contents (cont'd)

What is covered cont'd

What is not covered cont'd

permission of any authorised cardholder	<ul style="list-style-type: none"> Use of credit cards by any member of your family without the permission of any authorised cardholder
24. Oil and metered water We will pay for loss of oil or metered water following accidental damage to domestic water or heating installations	<ul style="list-style-type: none"> Loss or damage occurring during a period of unoccupancy
25. Jury Service We will pay for expenses or loss of earnings as a result of you being called for jury service	<ul style="list-style-type: none"> The first seven days of any period of jury service Expenses or earnings that can be recovered from any other source
26. Weddings & special events During the period of one month before and one month after a special event or religious festival where the value of contents owned by you is increased due to purchases related to the special event or religious festival	
27. New purchases The insurance provided by paragraphs 1 to 11 of this section also covers loss or damage to any single article, pair or set of valuables up to a maximum of £3,000 occurring within 30 days of purchase and which has not previously been notified to us	<ul style="list-style-type: none"> Loss or damage to articles for which you do not have proof of date of purchase

HUGHES INSURANCE

What is covered cont'd

What is not covered cont'd

28. Reinstatement of documents We will pay the cost of preparing new title deeds to your home, bonds and securities if they are lost or damaged by any cause described in paragraphs 1 to 11 of Section B of this policy whilst in your home or whilst kept in your bank, building society or solicitor's office	<ul style="list-style-type: none"> Negotiable bonds or securities
29. Visitor's and employee's possessions Loss or damage by causes 1 to 11 to the personal belongings of your visitors and domestic employees while in the home	<ul style="list-style-type: none"> Money Property otherwise insured

Index Linking – Contents

The sum insured is linked to the general Retail Price Index published by the UK Government's National Statistics office. If this index ceases to be published we will use a suitable alternative index.

Each month, the sum insured is automatically adjusted in line with changes in the index. At renewal, the premium will be based on the adjusted sum insured. For your protection, should the index fall below zero, we will not reduce the sum insured.

Section C – Legal Liability to the Public

This section applies only if the schedule shows that either the buildings are insured under Section A or the contents are insured under Section B of the policy.

- Part 1 –** Property Owners' Liability (Section A, Buildings, is shown on policy schedule)
- Part 2 –** Occupiers' liability to Third Parties (Section B, Contents, is shown on policy schedule)

**Moving house?
We'll cover your
contents whilst in
transit when you
use professional
contractors.**

Part 1 - Property Owners' Liability

What is covered

We will cover you against liability at law for damages payable in respect of:

- death or bodily injury (including disease and illness)
- loss of or damage to material property caused by an accident occurring during the period of insurance and incurred by you:
 - i. as owner of the buildings
 - ii. in respect of any buildings previously owned and occupied by you for residential purposes and incurred by virtue of Section 3 of the Defective Premises Act 1972 or the Defective Premises (Northern Ireland) Order 1975 provided that:
 - no other policy covers the liability
 - you had sold the buildings before the incident giving rise to the liability occurred

If this policy is cancelled when you sell your home, the cover provided by paragraph ii) above will continue for seven years from the date that cover was cancelled, provided no other policy covers the liability.

What is not covered

We will not pay for liability arising from:

- death of or bodily injury (including disease and illness) to you or any person employed by you
- loss of or damage to material property belonging to you or under your charge or control
- your business or profession, except for the letting of the buildings or any part thereof for private residential purposes
- accidents for which you may be responsible as occupier of the buildings
- the use or possession of lifts or mechanically-propelled vehicles
- a contractual obligation
- any home previously owned and occupied by you in which you still hold legal title or have an interest
- liability arising from The Party Wall etc Act 1996
- liability accepted by any of your family under any agreement, unless the liability would exist without agreement

Section C – Legal Liability to the Public

(cont'd)

Claims Settlement under Part 1

The maximum amount we will pay is £2,000,000 in respect of any one claim or number of claims arising out of any one accident.

We will also pay all legal costs and expenses which you have to pay, provided they are incurred with our written consent.

If you die, we will cover your personal representatives against any liability incurred by you and insured by this policy

Part 2 – Occupiers' Liability

What is covered

We will cover you against liability at law for damages payable in respect of:

- death or bodily injury (including disease and illness)
- loss of or damage to material property caused by an accident occurring during the period of insurance incurred by you:
 - i) as occupier of:
 - the home
 - land belonging to the home
 - any residential premises temporarily occupied for private purposes for no more than 30 days in any one period of insurance
 - ii) as an employer of employees involved in domestic duties at your home

What is not covered

We will not pay for liability arising from:

- the transmission of any communicable disease or virus by you
- death of or bodily injury (including disease and illness) to you
- loss of or damage to material property belonging to you or under your charge or control
- death or bodily injury (including disease and illness) and loss or damage to property arising out of ownership, custody or control by or on behalf of you of a dog of a type specified in Section 1 of the Dangerous Dogs Act 1991 (or designated for the purposes of that

Part 2 – Occupiers' Liability

What is covered cont'd

- iii) as a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee

What is not covered cont'd

- Section by an order of the Secretary of State) or in the Dangerous Dogs (Northern Ireland) Order 1991
- death of or bodily injury to any employee arising out of:
 - being carried in or upon a vehicle
 - entering or getting on to or alighting from a vehicle in circumstances where any road traffic legislation requires insurance or security
- your business or profession
- a contractual obligation
- the ownership, use or possession of:
 - mechanically-propelled vehicles (other than domestic gardening implements used within the boundary of the land belonging to your home, mobility carriages and electric wheelchairs)
 - aircraft, hovercraft, lifts or water craft (other than hand-propelled water craft)
 - any caravan or trailer whilst being towed
 - the use of firearms other than sporting guns used for sporting purposes

continued overleaf

Section C – Legal Liability to the Public

(cont'd)

Part 2 – Occupiers' Liability

What is covered cont'd

iii) as a private individual anywhere in the world but not as the occupier or owner of any premises or land or as the employer of any employee

What is not covered cont'd

- the use of horses for racing, steeple chasing or hunting
- liability arising from The Party Wall etc. Act 1996
- liability accepted by any of your family under any agreement, unless the liability would exist without agreement
- loss or corruption of data directly or indirectly caused by the failure or malfunction of electronic equipment belonging to you or under your charge or control

Claims Settlement under Part 2

The maximum amount we will pay is £2,000,000 in respect of any one claim or number of claims arising out of any one accident.

We will also pay all legal costs and expenses which you have to pay, provided they are incurred with our written consent.

If the accident involves injury (including disease and illness) to a person working for you under a contract of service or apprenticeship, and injury arises out of and in the course of such service or apprenticeship:

- the maximum amount we will pay is £10,000,000 in respect of any one claim or number of claims arising out of any one accident
- the maximum amount we will pay is inclusive of claimants' costs and expenses and all other costs and expenses incurred with our written consent

If you die, we will cover your personal representatives against liability incurred by you and insured by this policy.

continued overleaf

Section C – Legal Liability to the Public

(cont'd)

Part 2 – Occupiers' Liability

Unsatisfied Court Awards

We will pay all sums up to a maximum of £250,000 which you have been awarded by a court in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and which still remain outstanding three months after the award has been made, provided that:

- Part 2 of Section C of this policy would have operated had the award been made against you rather than to you
- the incident giving rise to the court proceedings occurred within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and within the period of insurance
- there is no appeal waiting to be heard

Automatic increased cover for weddings and special events.

Section D – Personal Possessions, Money and Pedal Cycles

(in and away from the home)

This section only applies if shown on the policy schedule.

The policy excess as shown on the policy schedule will be deducted from all claims under Section D.

What is covered

What is not covered

<p>Loss of or damage to your personal possessions and specified articles</p>	<ul style="list-style-type: none"> • Loss or damage listed under General Exceptions applying to Section D • Loss or damage to property specifically insured under New Purchases of this Section
<p>Loss of money while in the possession of any member of your family</p>	<ul style="list-style-type: none"> • Loss or damage listed under General Exceptions applying to Section D • Loss due to error, omission or depreciation in value • Loss if not reported to the police
<p>Loss of or damage to pedal cycles while in the possession of any member of your family</p>	<ul style="list-style-type: none"> • Loss or damage listed under General Exceptions applying to Section D • Loss or damage if the pedal cycle is being used for racing • Loss or damage to a motorised pedal cycle

continued overleaf

continued overleaf

HUGHES INSURANCE

Section D – Personal Possessions, Money and Pedal Cycles

(in and away from the home) (cont'd)

What is covered cont'd

New Purchases

The insurance provided by this section also covers loss or damage to any single article, pair or set of valuables up to a maximum of £3,000 occurring within 30 days of purchase and which has not previously been notified to us

What is not covered cont'd

- Loss or damage listed under General Exceptions to Section D
- Loss or damage to articles for which you do not have proof of date of purchase

VERY IMPORTANT NOTICE

The value of some of your personal possessions, particularly jewellery and other valuables, is likely to fluctuate considerably. We strongly recommend that you review the value of these items regularly and seek professional advice if necessary. Please notify us of any changes you require. Individual articles, pairs or sets, valued at, near to or over £2,500 should be specified separately.

In the event of a claim, you will need to provide a professional valuation, receipt or proof of purchase pre-dating the loss as proof of value and ownership. We may not meet your claim, or the amount of the claim may be reduced if you cannot provide such proof.

HUGHES INSURANCE

General Exceptions applying to Section D Personal Possessions, Money and Pedal Cycles

We will not pay for:

1. Electronic failure.
2. Computer virus.
3. Loss or damage caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, vermin, atmospheric or climatic conditions, the effect of light or other gradually operating cause.
4. Loss or damage caused by dyeing, process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown.
5. Loss of or damage to:
 - personal possessions, money or pedal cycles held or used for business purposes
 - sports equipment whilst in course of play
 - remote-controlled models whilst in operation
 - musical instruments involving only loss of tone, breakage of strings or breakage of drum skins
6. Loss or damage caused by theft or attempted theft from any unattended vehicle unless:
 - all windows and sunroofs are securely closed and all doors and the boot are locked
 - the property is completely concealed within the vehicle in a glove compartment, locked luggage compartment or locked boot

continued overleaf

Section D – Personal Possessions, Money and Pedal Cycles

(in and away from the home) (cont'd)

7. Loss or damage caused by theft or attempted theft of an unattended pedal cycle unless:
 - in a locked building, or
 - attached by a security device to a permanently fixed structure, or
 - immobilised by a security device
8. Loss arising from the cost of remaking any film or tape or the value of any information contained on it.
9. Loss or damage occurring outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands if you have spent more than 60 days in total away from this country during the current period of insurance.
10. Breakage of articles of a brittle nature unless specified.
11. Loss of or damage to business equipment unless specified.
12. Loss or damage while the home is lent, let or sublet unless the loss or damage follows a violent and forcible entry.
13. Loss or damage in your home during a period of unoccupancy.
14. Loss of money not reported to the police within 24 hours of discovery.

Section E – Caravan and Liability to Third Parties

Part 1 – Caravan

This section only applies if shown on the policy schedule.

The policy excess as shown on the policy schedule will be deducted from all claims under Section E.

What is covered

Loss or damage to the caravan specified on the policy schedule – including furniture, furnishings, fittings, household linen and utensils in or attached to the caravan.

Clothing and personal articles normally worn or carried about your person whilst in the caravan.

Occurring:

- anywhere in Great Britain, Northern Ireland, Ireland, the Isle of Man or the Channel Islands
- elsewhere in Europe for up to 60 days in any one period of insurance
- in transit by sea between Ports in Europe

What is not covered

- Loss or damage arising whilst the caravan is being used for business purposes

- Loss or damage arising whilst the caravan is let for hire or reward

- Loss or damage caused by wear and tear, depreciation, rot, fungus, mildew, insects, vermin, gradually operating cause, electrical or mechanical breakdown

- Damage to tyres caused by braking, punctures, cuts or bursts

- Loss or damage deliberately caused by you or any person having the use of the caravan

continued overleaf

continued overleaf

Section E – Caravan and Liability to Third Parties (cont'd)

What is covered cont'd

What is not covered cont'd

Section E	<ul style="list-style-type: none"> Loss or damage caused by repairing, cleaning, dyeing, altering or restoring any item Theft or attempted theft occurring if the caravan has been unhitched from a towing vehicle for a period exceeding 8 hours unless it has been secured by a hitchcock and/or a wheel clamp or with such other protections agreed by us Theft from the caravan while it is left unattended without being securely closed and locked
<p>In addition, if the caravan is on a fixed site and not being lived in and at the time of loss or damage has not been lived in for more than 30 consecutive days.</p>	<ul style="list-style-type: none"> Loss or damage caused by: <ul style="list-style-type: none"> malicious acts of vandalism theft or attempted theft escape of water from or frost damage to any plumbed in domestic water or heating installation Accidental breakage of fixed glazing and sanitary ware forming part of the caravan

What is covered cont'd

What is not covered cont'd

<p>If the caravan is damaged by a cause insured under this section, we will also pay the reasonable cost of:</p> <ul style="list-style-type: none"> its protection and removal to the nearest repairers its delivery after repair to your home any Customs Duty you have to pay on the caravan as a result of it being temporarily imported into any country in Europe the reasonable cost of alternative accommodation incurred whilst your caravan is being repaired up to a maximum of 30 days 	<ul style="list-style-type: none"> The cost of alternative accommodation if your caravan is being used for business purposes at the time of the loss or damage Loss of hiring charges
---	---

Claims settlement under Section E

Also note limits under policy limits (page 18).

If the caravan suffers loss or damage insured under this policy, we will at our option pay, either:

- the cost to us of repairing the caravan, or
- if the cost of repair exceeds the market value:
 - the market value if the caravan is more than 12 months old, or
 - the cost to us of replacement as new if the caravan is less than 12 months old

continued overleaf

Section E – Caravan and Liability to Third Parties (cont'd)

Part 2 – Liability to Third Parties

What is covered

We will cover you against liability at law for damages payable in respect of:

- death or bodily injury (including disease and illness)
- loss of or damage to material property occurring during the period of insurance arising from the ownership or use of the caravan:
 - i) in Great Britain, Northern Ireland, Ireland, the Isle of Man or the Channel Islands
 - ii) elsewhere in Europe for the purpose of a visit not exceeding 60 days in any one period of insurance
 - iii) in transit by sea between ports in Europe

What is not covered

- Death of or bodily injury (including disease and illness) to the insured or any person employed by you
- Loss of or damage to material property belonging to you or under your charge or control
- An accident occurring whilst the caravan is being towed
- A contractual obligation
- An accident occurring whilst the caravan is being used for business purposes
- An accident occurring whilst the caravan is being let for hire or reward

Claims Settlement under Part 2

The maximum amount we will pay is £2,000,000 in respect of any one claim or number of claims arising out of any one accident.

We will also pay all legal costs and expenses which you have to pay, provided they are incurred with our written consent.

We will cover any person using the caravan with your permission provided they are not entitled to cover under any other policy.

If you die, we will cover your personal representatives against any liability incurred by you and insured by this policy.

**Up to £1,000
payable for freezer
contents.**

HUGHES INSURANCE

Section F – Contents at University or College

The policy excess as shown on Section B of the policy schedule will be deducted from all claims under Section F.

What is covered

Contents belonging to a member of the family whilst at university or college hall of residence or accommodation anywhere in the British Isles against loss or damage caused by Contents perils 1 to13 (and 14 if insured).

What is not covered

- Loss or damage to contents not contained in a building
- Loss or damage by theft unless the loss or damage follows a violent and forcible entry

Protection for your belongings whilst at university.

Section G – Matching Sets

This section only applies if shown on the policy schedule.

The policy excess as shown on Section B of the policy schedule will be deducted from all claims under Section G.

What is covered

We will pay for the cost of any undamaged items of Contents forming part of a pair, set, suite or other item of a uniform nature or design, when:

- Insured damage or insured peril happens to a specific part or within a clearly identifiable area
- Replacements cannot be matched and
- Repair cannot be carried out satisfactorily

If we ask, you must give us any undamaged parts of the pair, set, suite or other item.

What is not covered

- Valuables

HUGHES INSURANCE

HUGHES INSURANCE

General Exceptions (which apply to the whole policy)

We will not pay for:

1. **Radioactive contamination and nuclear assemblies exclusion**
 - Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from:
 - Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2. **Biological, chemical, or nuclear contamination**
 - Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from:
 - Any legal liability of whatsoever nature:
 - Death or injury to any person:

Directly or indirectly caused by or contributed to by or arising from biological, chemical or nuclear contamination due to or arising from:

- a) Terrorism; and/or
- b) Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear,

HUGHES INSURANCE

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

3. **Pollution and contamination**

Any loss, damage, liability, cost or expense of any kind arising from pollution or contamination unless caused by:

- a sudden and unforeseen and identifiable accident, or
- leakage of oil from a domestic oil installation at your home.
- sulphate reacting with any materials from which your home is built

4. **Gradually operating cause**

Any loss, damage, liability, cost or expense of any kind arising from wear and tear or damage that happens gradually over a period of time.

5. **War risks**

Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

6. **Confiscation**

Loss of or damage to any property due to its confiscation, requisition or destruction by order of any government, public or local authority.

7. **Faulty design**

Damage arising from faulty design or defective design, specification, workmanship or materials.

continued overleaf

General Exceptions (cont'd)

8. Existing damage

Any loss, damage, injury or accident occurring before cover commences.

9. Sonic bangs

Any loss, damage, liability, cost or expense of any kind caused directly or indirectly by pressure waves from aircraft or other aerial device travelling at sonic or supersonic speeds.

10. Wilful acts

Loss or damage caused by your own wilful act or the wilful act of any other person permanently residing at the home.

11. Loss of value and depreciation

Loss of value and depreciation resulting from the repair or replacement of lost or damaged property.

12. Indirect Loss or Damage

Any loss or damage that is not directly associated with the incident that caused you to claim, unless expressly stated in this insurance.

13. Terrorism

Any loss, damage, liability, cost or expense caused directly or indirectly by an act of terrorism as defined in the Terrorism Act 2000 (or any amendments).

For the purposes of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s) whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of public in fear.

14. Software, data, files, downloads and mobile phone call costs

Any loss, damage or liability arising from:

- the erasure, distortion, mislaying or misfiling of any software, data, files and downloads
- mobile phone call costs

15. Electronic data

- Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from:
- Any legal liability of whatsoever nature

Directly or indirectly caused by or contributed to by or arising from

- Computer viruses, erasure or corruption of electronic data;
- The failure of any equipment to correctly recognise the date or change of date;

For the purposes of this exclusion "computer virus" means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

16. Loss by deception

Loss by deception unless it is only entry into your home that is gained by deception.

VERY IMPORTANT NOTICE

Please note that this policy is not a maintenance contract. It does not cover the cost of maintenance, routine decoration or wear and tear.

It is your responsibility to ensure that the property is maintained in good repair.

General Conditions

(which apply to the whole policy)

These are the conditions of the insurance you will need to meet as your part of this contract.

1. Changes that may affect your insurance

You must tell Hughes Insurance immediately if there are any changes that may affect your insurance, such as the following:

- you change your address where you normally live
- you structurally alter your home or build an extension
- your home is used for business or as a holiday home
- your building becomes unoccupied or does not contain enough furniture for normal living purposes
- your home is let to tenants or shared with lodgers
- you have been declared bankrupt or been convicted of any offence or have a prosecution pending other than a driving offence

We may reassess your cover and premium either immediately or at your next renewal date depending on the information you provide. If you do not tell Hughes Insurance about changes or give Hughes Insurance incorrect information, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances your policy might be invalid, and you may not be entitled to a refund of premium.

This is not a complete list. If you are unsure whether a change will affect your cover, you should contact Hughes Insurance.

2. Taking care of your property

You must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to protect your property from loss or damage. You must keep all your property in good condition.

3. Fraud

You must not act in a fraudulent manner.

If any claim made is in any respect fraudulent, or if any fraudulent means or device is used by you or anyone acting on your behalf to obtain payment under this policy, then all benefit under this policy will be forfeit and we will:

- not pay the claim
- not pay any other claim which has or will be made under this policy
- cancel cover without any return premium
- be entitled to recover the amount of any claim already paid during the current period of insurance
- inform the police

4. Claims

Reporting a claim

- You or your personal representatives must, as soon as is reasonably possible, report any incident which may lead to a claim under the policy
- If the loss or damage involves theft or malicious damage, you must tell the police immediately
- You must take all reasonable steps to get back the missing property
- You must immediately send us any writ, summons, letter, claim or other document
- You must provide, within 60 days, any details of your claim we ask for in writing

continued overleaf

- You must provide us all reports, certificates, plans, specifications, information and help we may reasonably require and pay any costs involved

Dealing with the claim

- You must not admit responsibility for any claim made by someone else against you or make any agreement with them
- We have the right to negotiate, settle or defend any claim in your name and on your behalf
- You must not abandon any property to us for us to deal with

5. Arbitration

If a dispute arises under this policy, it should be referred to an arbitrator that you and we will both appoint. If you dispute any decision we make under this policy, you must do so within 12 months of our decision. If not, we will assume that you do not want to take the matter further. The decision of the arbitrator will be binding on you and us.

6. Your obligation to keep to the terms and conditions of the policy

Our liability to make payment under the policy will be conditional upon the compliance with the terms and conditions of this policy.

7. Contracts (Rights of Third Parties) Act 1999 clarification clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Safety Precautions

Fire Prevention

Electrical appliances: Electrical sockets should not be overloaded. The ideal is one appliance, one socket. Replace worn flexes immediately and unplug all appliances when not in use.

Heating appliances: Keep heaters away from furniture, curtains and bedclothes. Never move or refuel an oil or gas heater while it is alight.

Open fires: Never leave a room without putting a spark guard in front of the fire. Have your chimney swept regularly – at least twice a year.

Cooking: Keep all electrical flexes off cooker rings or hobs. Be especially careful with chip pans, they should never be left unattended on a lighted cooker.

Smoke alarms: You should install at least one smoke alarm in your house.

At night: Unplug all electrical appliances – especially the TV set. Close doors to all rooms as this will assist in containing fire and smoke should a fire break out.

Water Damage

Every year severe winter conditions cause pipes to freeze and burst. The ensuing water damage to your house and contents can be quite substantial. We urge you to take precautions to help reduce, or prevent, loss or damage of this nature in the winter months:

All pipes and tanks should be fully lagged. Leave the underside of attic tanks unlagged to ensure rising warmth can reach them. Inspect your cold water tank for rust or corrosion.

continued overleaf

Safety Precautions (cont'd)

Winter

Most damage tends to occur while people are away from the home. If you are away for a few days, unless your heating is being left on turn off the water supply at the mains and drain your domestic hot/cold water system by letting the taps run.

Please remember however when you return home do not light your boiler until the system is completely filled. Refill slowly to avoid airlocks.

Burglary Prevention

While your insurance covers the financial loss you suffer as a result of a break-in, nothing can protect you from the emotional trauma and shock suffered when a stranger ransacks your home and rummages through your belongings. However, there is a lot you can do to help prevent it happening in the first place.

All external doors: Fit mortice deadlocks to all external doors or security locks in respect of French windows and patio doors. You should lock these doors even if you are out for just a short time.

All accessible windows: A large number of break-ins occur through windows. Fit security locks to all accessible windows, i.e. those on the ground floor or near drainpipes or flat roofs.

Going out at night: When you go out for the evening, it's a good idea to draw the curtains and leave a light on in the living room or a bedroom. Leaving the hall light on is not a good deterrent. Keep your garage/garden shed locked. Do not leave garden implements, especially ladders, lying around. They could help a thief gain access to your home.

Going on holiday: When you go away on holiday, cancel all deliveries i.e. milk, newspapers etc. Give a key to a trusted neighbour and ask him or her to keep an eye on the house and to remove mail from the letterbox or hall. Inform your local Police station that you will be away.

Endorsements

Your insurance under this policy may be extended or restricted by endorsements. The following endorsements only apply if they are included in the schedule.

1. Fire Only Cover

The insurance provided by your Policy is restricted to fire, smoke, lightning, explosion and earthquake.

2. Fire and Property Owners Liability Cover

The insurance provided by your Policy is restricted to fire, smoke, lightning, explosion, earthquake and under Section C, Part 1, Property Owners Liability.

3. Theft Restriction Clause

This insurance does not cover theft or attempted theft from the home other than as a result of violent and forcible entry.

4. Alarm Clause

There is no liability under this Policy for loss or damage due to theft or attempted theft from the home, when the home is left unattended by you or by a responsible person acting on your behalf or when you retire for the night unless:

- a) The intruder alarm system has been put into full and effective operation.
- b) The intruder alarm is maintained in good and working order throughout the period of insurance under an annual maintenance contract with the installers or competent engineer.
- c) At the time of loss or damage, the police have, in writing, refused to respond to any alarm calls resulting from your alarm going off and we have agreed to continue cover.

Endorsements (cont'd)

5. Unoccupancy Clause

There is no liability under this Policy for loss or damage whilst the Buildings are unoccupied for a period in excess of 60 consecutive days unless:

- a) During the period 1st October to 31st March annually, all gas and main water supplies are turned off and all tanks and cisterns etc drained, unless the central heating system is kept running to maintain a minimum temperature of 55°F (15°C).
- b) A responsible person inspects the inside of your home every week.

During periods of unoccupancy exceeding 60 days there is no cover for valuables, money and credit cards.

Theft or attempted theft from your home is excluded from cover during a period of unoccupancy.

A £250 excess shall apply to each claim other than subsidence or landslip which remains as per the schedule.

6. Cancellation Notice

The notice period under the Cancellation (outside of the Cooling-Off Period) on page 8 is amended to 30 days.

7. Minimum Protections Clause

There is no liability under this Policy for loss or damage due to theft or attempted theft from the home, when the home is left unattended by you or by a responsible person acting on your behalf or when you retire for the night unless:

- a) The intruder alarm system has been put into full and effective operation.
- b) The intruder alarm system is maintained in good and working order throughout the period of insurance under a written annual maintenance contract with the installers or competent engineer.

Endorsements (cont'd)

- c) At the time of loss or damage, the police have, in writing, refused to respond to any alarm calls resulting from your alarm going off and we have agreed to continue cover.
- d) Five lever mortice deadlocks have been fitted to all external doors.
- e) Key operated window locks have been fitted to all ground floor, basement and accessible windows.

