



**QUOTE2INSURE**

# **Park Home Insurance**

Policy Wording

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# Welcome

Thank **you** for choosing Quote 2 Insure for **your Park Home** insurance.

This document and the schedule set out what is and what is not covered, together with the sums insured and any special terms that may apply. They both form the contract of insurance between **you** and **us** and should be read together.

Please check that they meet **your** needs and that **you** understand them.

If **you** have any questions about these documents, please contact **your** insurance adviser who will be pleased to help **you**.

## Complaint Procedure

**We** aim to provide a first class service. If **you** have any reason to complain about **your** insurance policy, or **us**, please refer to the complaints procedure below.

The first step is to write to:

**Complaints & Compliance Manager**  
**Quote 2 Insure**  
**6 Concept Park**  
**Innovation Close**  
**Poole**  
**Dorset**  
**BH12 4QT**

Please include **your** policy number, which is shown on **your** schedule.

In the event that **you** remain dissatisfied **you** can refer **your** complaint to the Complaints team at Lloyd's.

The address is:

**Complaints**  
**Lloyd's**  
**One Lime Street**  
**London**  
**EC3M 7HA**  
**Tel No: 020 7327 5693**  
**Fax No: 020 7327 5225**  
**E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)**  
**Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)**

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at <http://www.lloyds.com/complaints> and are also available from the above address.

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If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service:

The address is:

**The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR**

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

(This does not affect **your** right to take legal action if necessary.)

#### **Financial Services Compensation Scheme (FSCS)**

As **we** are members of the Financial Services Compensation Scheme (FSCS), **you** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations under this contract. If **you** are entitled to compensation under the scheme, how much compensation **you** would receive would depend on the nature of this contract. **You** can get more information about the scheme from the **Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU)** and on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

**This insurance is underwritten by Channel Syndicate 2015 at Lloyd's which is managed by The Channel Managing Agency, a fully authorised Lloyd's Managing Agency, wholly owned by SCOR. The Channel Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.**

**Registered Office: The Channel Managing Agency Limited, 10 Lime Street, London EC3M 7AA. Registered in England and Wales Company Number 08614385.**

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# Claim Phone Number

## Park Home Insurance Claims 0161 875 8960

This phone number is for registering new claims covered under this **policy**. It is open 24 hours a day, 365 days a year. In all cases, please report claims as soon as possible so that **we** can take any action necessary.

Please see page **10** for the steps of how to make a claim.

# Anti-Fraud and Credit Checks

**We** may conduct anti-fraud and credit checks using various databases such as ILL, CUE and Others at any stage of **your period of insurance** to confirm that all information provided to **us** by **you** is correct.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

**We** and other organisations may also access and use the information recorded with fraud prevention agencies to prevent fraud and **money** laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

**We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

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# Data Protection Act 1998

It is a condition of this policy that **you** read and accept the terms of this data protection notice. **You** should show this notice to anyone covered by this policy.

**You** should understand that any information **you** have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

The details **you** have provided will be processed in accordance with the Data Protection Act 1998 and other applicable laws. **We** share data with approved organisations for underwriting and fraud prevention purposes. **Your** data may also be processed outside of the European area. In all instances **we** ensure an adequate level of protection is given to **your** information.

In order to assess the terms of an insurance contract or administer claims that arise, **we** may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical data or criminal convictions).

In order to process **your** information for the purposes of providing insurance and claims handling it may be necessary to pass **your** information to carefully selected third parties and other Group companies.

**We** share information with other Insurers, certain government organisations and other authorized organisations for the purpose of insurance underwriting, preventing or detecting fraud, managing claims and managing complaints.

If **you** have any queries, please contact the Data Protection Officer at:

Quote 2 Insure  
6 Concept Park  
Innovation Close  
Poole  
Dorset  
BH12 4QT

# The contract of insurance

This policy, the schedule and any endorsements set out what is and what is not covered, together with the **sum insured** and any special terms that may apply. They form the contract of insurance between **you** and **us** and should be read together. Please read them carefully to make sure they provide the cover **you** need. **You** should keep them in a safe place. **You** may need them if **you** have to make a claim. This policy is based on the information **you** gave when **you** applied for the insurance and **your** agreement to pay for it. **You** must tell **us** about any changes in this information as soon as possible, otherwise **you** may not be covered.

This insurance is written in English and all communications about it will be in English. Unless **we** have agreed otherwise with **you**, this contract is governed by English law.

## **The Contracts (Right of Third Parties) Act 1999 Clarification Clause**

A person who is not directly involved in this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

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# Definitions

The following words or phrases have the same meaning whenever they appear in this document, the schedule and endorsements. These words are shown in **bold**.

■ **Accidental damage:** Damage caused as a direct result of a single unexpected event.

■ **Buildings: your Parkhome**, and the following to **your Parkhome** all on the same land and used for domestic purposes:

- permanent **fixtures and fittings, outbuildings**, spas & jacuzzis, terraces, sunken swimming pools, hard tennis courts, drives, paths, patios, walls, gates, fences and permanently fixed ornaments in the garden. The main structure must be built of brick, stone or concrete (but not pre-fabricated walls or panels), with a slate, tiled, concrete or felt roof. No more than 60% of the roof area may be flat or covered with felt.

**Buildings** do not include: Aerials, Satellite receivers and masts.

■ **Business equipment:** Furniture, computers (including keyboards and monitors), printers, modems, fax machines, photocopiers, typewriters and phone equipment in **your Parkhome** (other than equipment belonging to **your** employer).

■ **Contents:**

Household goods and **personal belongings**;

**money & credit cards** up to £500 in total;

high risk items - dependant on the number of bedrooms the Park home has:

Total limit for high risk items Limit any one item, **pair or set**

- One **bedroom** £5000

- Two **bedrooms** £10,000

- Three **bedrooms** £12,000

- Four **bedrooms** £15,000

free-standing hottubs, Jacuzzis, swimming pools or spas up to £5,000;

free-standing wind turbines and solar panels up to £1,000;

**business equipment** up to £5,000;

pedal cycles up to £1,000 in total;

heating oil upto £1,000;

stair lifts;

guests' **personal belongings** up to

£500; carpets;

Your fixtures and fittings;

radio or television aerials, satellite receivers and masts fixed to or in the park home; downloaded electronic information up to £1,000;

- which **you** or a member of **your family** own or are legally responsible for.

**Contents** also include interior decorations that belong to **you** if **you** are the owner but not responsible for insuring the building.



■ **Contents does not include:**

- > any property which is more specifically insured by this or other insurance;
- > any living creature;
- > trees, shrubs and plants;
- > laminate and vinyl flooring;
- > landlord's fixtures and fittings;
- > motor vehicles, electrically, mechanically or power-assisted vehicles whether designed for road use or not, (other than domestic gardening equipment, battery-powered toys or models, golf trolleys, mobility carriages that are not designed to go over 8 miles an hour or wheelchairs), caravans, trailers, aircraft, hang-gliders, hovercraft, land or sand yachts, parakarts, jet-skis or watercraft or any other equipment designed to be used in or on water, or any parts or accessories for any of these items.

■ **Credit cards:** Credit, cheque, debit and charge cards which belong to **you** and for which **you** are legally responsible.

■ **Family:** **You, your** domestic partner, children (including adopted and foster children), parents and other relatives who permanently live in **your Park home**.

■ **Maximum Claims Limit:** The most **we** will pay for any claim under any section (or its extension) as shown in this policy booklet or **schedule**.

■ **Money:**

- > current coin or bank notes (which do not form part of a collection), cheques and traveller's cheques;
- > postal or money orders, and current postage stamps;
- > Premium Bonds, National and Savings stamps and certificates;
- > gift vouchers or tokens;
- > travel tickets, phonecards; and
- > luncheon vouchers.

■ **Occupant:** **You** or a member of **your family** or a person authorized by **you** living in **your Parkhome**.

■ **Parkhome:** The private living accommodation, garages and outbuildings (but not a caravan or mobile home) used for domestic purposes, at the address shown on the schedule.

■ **Period of insurance:** The length of time covered by this insurance (as shown on the schedule) and any extra period for which **we** accept **your** premium.

- **Personal belongings:** Articles which **you** are wearing, using or carrying.
- **Personal belongings** do not include:
  - > tools or instruments used or held for business, profession or trade purposes;
  - > **valuables**;
  - > **money** and **credit cards**;
  - > pedal cycles up to £1000;
  - motor vehicles, electrically, mechanically, or power-assisted vehicles
  - > (other than domestic gardening equipment), caravans, trailers, aircraft, hang- gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft or any parts or accessories for these items;
  - > any property which is more specifically insured by this or other insurance.
- **Self-contained:** Private living accommodation which has its own kitchen, bathroom and toilet, and separate and lockable entries and exits, which only **you** live in.
- **Unfurnished:** Where **your Parkhome** is not furnished enough to be lived in.
- **United Kingdom:** Great Britain (England, Scotland and Wales), Northern Ireland, the Isle of Man and the Channel Islands.
- **Unoccupied:** Where **your Parkhome** has been left without an **occupant** for more than 30 days in a row.
- **Valuables:** Articles of gold, silver, other precious metals, jewellery, gemstones, pearls, furs, watches, portable televisions, audio, video and computer equipment, telescopes, binoculars, photographic equipment, sports and/or camping equipment, musical instruments and guns belonging to **you** or for which **you** are legally responsible.
- **We, us, our:** This insurance is underwritten by Lloyd's Syndicate 2015 The Channel Syndicate 2015 at Lloyd's which is managed by The Channel Managing Agency, a fully authorised Lloyd's Managing Agency, wholly owned by SCOR. The Channel Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
- **Registered Office:** The Channel Managing Agency Limited, 10 Lime Street, London EC3M 7AA. Registered in England and Wales Company Number 08614385.
- **You, your:** The person or people named on the schedule and **your family**.

## How to make a claim

The following guidelines are to help **you** if **you** have a loss under this policy.

If **you** need to make a claim under this policy, please follow these steps.

1. Check **your** policy **schedule** to see which section **you** are covered for.
2. If **you** are a victim of theft, damage or vandalism, or something is lost or damaged away from the Park **home**, tell the police first and ask for an incident number. It would be helpful if **you** have an idea of how much it would cost to replace or repair the item **you** would like to claim for.

### Phone Lloyd's Claims on: 0161 875 8960

Tell them **your** policy number. **You** will find this on **your** policy schedule. They will register the claim from the details **you** give them and they will tell **you** what to do next.

This phone number is for registering new claims and is open 24 hours a day, 365 days a year.

If **we** need more information from **you** or **we** appoint an independent specialist to investigate **your** claim, please help the investigation as much as **you** can. This will help **us** to settle **your** claim as quickly as possible.

The independent specialist will give their independent view of the situation. If **you** do not understand their comments, please ask them to explain this, or ask **us**, as confusion may lead to problems later on.

If **we** are not able to pay **your** claim, **we** will explain why. If **you** are still not sure, **you** can contact **us** or **your** insurance adviser. **We** will answer any questions **you** may have.

# Section One: Buildings

The schedule will show if this cover applies.

## What is covered

### Insured events

Loss or damage to the **buildings** during the **period of insurance** caused by the following:

1. Fire and smoke.
2. Earthquake.
3. Explosion.
4. Lightning.
5. Aircraft and other flying objects or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances.
7. Being hit by any vehicle, train or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes their fittings or masts

## What is not covered

- > The first £50 of every claim except for insured event 14.
- > Loss or damage caused to:
  - paths or drives by the weight of any vehicle; or
  - roads, land, pavements, piers, jetties, bridges and culverts (a tunnel carrying a stream or open drain under a road or railway).
- > Loss or damage caused by pets.
- > Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.

**What is covered**

9. Falling trees or branches, telegraph poles or lamp posts.

10. Theft or attempted theft.

11. Malicious acts or vandalism.

12. Flood.

**13. Escape of Water or oil.**

- Water escaping from or freezing in any fixed domestic water system or heating system, washing machine, dishwasher, refrigeration, freezer or fixed fish tank in the Park **home**.
  - Oil escaping from any fixed heating installation in the Park **home**.
- We** will also pay the cost **you** have to pay to trace where the water or oil is leaking from, including the cost of repairs of walls, floors or ceilings. The most **we** will pay for tracing where the oil or water is leaking from is £5,000.

**What is not covered**

- > Loss or damage:
  - caused by cutting down or trimming trees or branches; or
  - to hedges, fences and gates.
- > Loss or damage:
  - caused by **you** or **your** guests or tenants;
  - while **your Park home** is **unfurnished unoccupied**, lent, let or sublet or is not **self-contained**, unless there has been forced and violent entry into or exit out of **your Park home**.
- > Loss or damage:
  - caused by **you** or **your** guests or tenants; or
  - while **your Park home** is **unfurnished** or **unoccupied**.
- > Loss or damage caused by:
  - frost;
  - subsidence, heave or landslip;
  - underground water.
- > Loss or damage to:
  - swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates;
  - radio or television aerials, fixed satellite dishes, their fittings or masts.
- > **Excess** of £350
- > Loss or damage caused by:
  - **subsidence, heave** or **landslip**;
  - faulty workmanship;
  - chemicals or a chemical reaction.
  - Water escaping from guttering, rain water down pipes, roof valleys and gullies;
  - the failure or lack of grout and/or sealant;
  - water overflowing from **sanitary ware**. This can be claimed under **accidental damage**
- > Loss or damage while **your Park home** is **unfurnished** or **unoccupied**.

## What is covered

14. Subsidence or heave of the site on which **your buildings** stand, or landslip.

15. Storm.

## What is not covered

- > Loss or damage caused by:
    - coastal or river erosion;
    - new structures bedding down, settling, expanding or shrinking;
    - newly made up (surfaced) ground settling;
    - faulty design, workmanship or materials;
    - construction work or repairing, demolishing or altering **your buildings**;
    - normal settlement, shrinkage or expansion; or
    - the action of chemicals on or the reaction of chemicals with any materials which form part of **your buildings**.
  - > Loss or damage to:
    - swimming pools, hot tubs, jacuzzis and spas, hard tennis courts, terraces, patios, drives, paths, walls, fences and gates, unless the private living accommodation is damaged at the same time and by the same cause;
    - solid floor slabs or damage resulting from them moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause;
    - **your buildings** if the loss or damage is covered by law, contract or legislation.
  - > The first £1000 of every claim.
- 
- > Loss or damage caused by:
    - frost;
    - subsidence, heave or landslip;
    - underground water.
  - > Loss or damage to:
    - swimming pools, hot tubs, jacuzzis, spas, hedges, fences and gates;
    - radio or television aerials, fixed satellite dishes, their fittings or mast

# Additional benefits included with buildings

We will also cover the following.

## What is covered

### 1. Accidental breakage

- > Accidental breakage of fixed glass forming part of **your buildings** (including the cost of necessary boarding up before replacing broken glass).
- > Accidental breakage of fixed sanitary fittings.
- > Accidental breakage of ceramic glass in cooker hobs of built-in units.  
Accidental breakage of fixed solar panels forming part of **your buildings**.

### 2. Loss of rent or costs for alternative accommodation

While **your Park home** cannot be lived in as a result of loss or damage covered by an insured event under section one: Buildings, **we** will pay the following expenses or losses **we** have agreed to:

- > the cost of similar accommodation for **you, your family** and **your** pets including the cost of temporary storage for **your** furniture.

### 3. Selling your Park home

If **you** sell **your Park home**, from the date **you** exchange contracts **we** will give the buyer the benefit of section one: **Buildings** until the sale is completed, as long as this is within the **period of insurance**.

## What is not covered

- > The first £75 of every claim.
- > Damage while **your Parkhome** is **unfurnished** or **unoccupied**.
- > Damage caused by chewing, tearing, scratching or fouling by pets.
- > Any amount over 25% of the sum insured for **buildings** for any one claim.
- > Any claim for loss or damage to **your buildings** if the buyer is insured under any other insurance.

## What is covered

### 4. Building fees and the cost of removing debris

After a claim, which is covered by an insured event under section one: **Buildings, we** will pay the following expenses or losses **we** have agreed to.

- > The cost of architects', surveyors', civil engineers', solicitors' and other fees to repair or rebuild **your buildings**.
- > The cost of removing debris and demolishing or supporting parts of **your buildings** which have been damaged, in order to make the site safe.
- > The extra costs of rebuilding or repairing the damaged parts of **your buildings** to meet any regulations or laws set by Acts of Parliament or local authorities.

### 5. Accidental damage to underground cables, pipes and tanks.

**Accidental damage** to underground cables, pipes and tanks serving **your Park home** for which **you** are legally responsible.

### 6. Metered water

Accidental leakage of metered water caused by an insured event.

Up to £1000 in any **period of insurance** for charges **you** have to pay to **your** water provider. **You** may only claim this benefit under one section of this document.

## What is not covered

- > Any costs for preparing a claim.
- > Any costs which relate to undamaged parts of **your buildings**, except the foundations of the damaged parts of **your buildings**.
- > Costs involved in meeting regulations and laws if notice was served on **you** before the loss or damage happened.
- > The cost of making the site stable.
- > Any amount over 12.5% of the sum insured for **buildings** for any one claim.
- > The first £100 of every claim. Damage while **your Parkhome** is **unfurnished** or **unoccupied**.
- > The cost of clearing blocked sewer pipes, drains, soak aways, underground pipes or tanks.
- > Damage caused by subsidence or heave of the land, or landslip.
- > The first £50 of every claim.



# Accidental damage to buildings

We will also cover the following.

## What is covered

## Accidental damage and breakage

We will pay for **accidental damage to your buildings**.

## What is not covered

- > The first £100 of every claim.
- > Any damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - **your buildings** moving, settling, shrinking, collapsing or cracking;
  - any process of cleaning, repairing, dyeing, renovating or maintaining **your buildings**; or
  - faulty workmanship, design or materials.
- > Damage to:
  - domestic fuel tanks, hard tennis courts, swimming pools, hot tubs, jacuzzis, spas, terraces, patios, drives, paths, walls, fences, gates, roads, land, pavements, piers, jetties, bridges and culverts.
- > Damage while:
  - **your Parkhome** is **unfurnished, unoccupied**, lent, let or sublet, or is not **self-contained**.
- > Damage shown under the 'What is not covered' part of:
  - 'Insured events 1-15'; and
  - 'Extra benefits included with **buildings**'; in section one: **Buildings**.

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# Settling claims

**We** will decide whether to pay the cost of repairing or replacing the part of **your buildings** damaged or destroyed if:

- > the sum insured is enough to pay to rebuild **your buildings**;
- > the repair or rebuilding is carried out immediately after **we** give **our** approval (other than emergency repairs, which should be carried out immediately); and
- > **your buildings** are in a good state of repair.

If the loss or damage to **your buildings** is not repaired or replaced as **we** have explained above, **we** will then decide to pay either:

- > the cost of repairing or replacing the damage, less a deduction for wear and tear; or
- > the difference between the market value of **your Parkhome** immediately before the damage and its value after the damage.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be attached.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

## Sum insured

The most **we** will pay under section one: **Buildings** is the sum insured shown on the schedule for **buildings** adjusted in line with index-linking, including the extra expenses and fees listed under Extra benefit 'Building fees and the cost of removing debris' in section one: **Buildings**.

## Under-insurance

If at the time of any loss or damage the cost of rebuilding the whole of **your buildings**, in a new condition similar in size, shape and form, is more than the sum insured, **we** will pay only for the loss or damage in the same proportion. For example, if the sum insured only covers two-thirds of the cost of rebuilding **your buildings**, **we** will only pay two-thirds of the claim.

## Maintaining the buildings limit

After **we** have settled a claim, **we** will automatically reinstate the **maximum claims limit**, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage.

# Buildings Liability

For the purpose of this section bodily injury will include death and disease.

## What is covered

### Liability as the owner of your present Parkhome

**We** will insure **your** liability as owner to pay for accidents happening in and around **your Parkhome** during the **period of insurance**.

**We** will provide this cover if the accident results in:

- > bodily injury to any person other than **you** or a domestic employee; or
- > loss or damage to property which **you** (or **your** domestic employees) do not own or have legal responsibility for.

**We** will not pay more than £5,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

## What is not covered

**You** are not covered for liability arising:

- > as occupier of **your Parkhome**;
- > from any agreement or contract unless **you** would have been legally liable anyway;
- > from criminal acts;
- > as a result of an assault, alleged assault or a deliberate, or malicious act;
- > from owning or occupying of any land or **buildings** other than **your Parkhome**;
- > where **you** are entitled to cover from another source;
- > from any profession, trade or business;
- > from paragliding or parascending;
- > from any infectious disease or condition;
- > from you owning or using any:
  - power-operated lift;
  - electrically, mechanically or power-assisted vehicles (including children's motorcycles and motor cars) or horse-drawn vehicles (other than domestic garden equipment not licensed for road use);
  - aircraft, hang-gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft (other than rowing boats or canoes);
  - caravans or trailers;
  - animals other than **your** pets;

## What is covered

### Liability as the owner of your previous homes

**We will pay** for any amount **you** become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland Order 1975 in connection with any **home** previously owned and occupied by **you** for the cost of repairing any fault or alleged fault

- > bodily injury to any person other than **you** or a domestic employee; or
- > loss or damage to property which **you** (or **your** domestic employees) do not own or have legal responsibility for.

**We** will not pay more than £5,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of the cover under this section.

## What is not covered (continued)

- animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking; or dogs listed under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland Order 1991, or any amending legislation. In Canada or the United States of America after the total period of stay in either or both countries has exceeded thirty (30) days in the **period of insurance**.

**We will not pay** for liability arising:

- > from an incident which happens over seven years after this insurance ends or **your Parkhome** was sold;
- > from any cause for which **you** are entitled to cover under another source;
- > from the cost of correcting any fault or alleged fault; or
- > where a more recent insurance covers the liability.

# Section Two: Contents

The **schedule** will show if this cover applies.

## What is covered

### Insured events

Loss or damage to **your contents** while in **your home** during the **period of insurance** caused by the following.

1. Fire and smoke.
2. Earthquake.
3. Explosion.
4. Lightning.
5. Aircraft and other flying objects or anything dropped from them.
6. Riot, civil commotion, strikes and labour or political disturbances.
7. Being hit by any vehicle, train or animal.
8. Breakage or collapse of radio or television aerials, fixed satellite dishes their fittings or masts
9. Falling trees or branches, telegraph poles or lamp posts.

## What is not covered

- > The first £50 of every claim insured under events 1 to 15
- > Loss or damage caused by pets.
- > Loss or damage caused by cutting down or trimming trees or branches.

10. Theft or attempted theft.

**What is not covered**

- > Loss or damage:
  - caused by **you** or **your** guests or tenants;
  - while **your home** is **unfurnished, unoccupied**, lent, let or sublet or is not **self-contained**, unless there has been forced and violent entry into or exit out of **your home**.
  - of **money** and **credit cards** unless there has been forced and violent entry into or exit out of **your home**; or
  - to **valuables**, pictures, works of art, curios, **business equipment** and **money** in any garage or outbuilding.
- > Any amount over £5,000 for loss or damage from any garage or outbuilding (£5,000 for free-standing hot tubs, jacuzzis or spas).

11. Malicious acts or vandalism.

- > Loss or damage:
  - caused by **you** or **your** guests or tenants; or
  - while **your home** is **unfurnished** or **unoccupied**.

12. Flood.

- > Loss or damage caused by:
  - frost; or
  - underground water.
- > Loss or damage to property outside of **your home**.

13. **Escape of Water or oil.**

- Water escaping from or freezing in any fixed domestic water system or heating system, washing machine, dishwasher, refrigeration, freezer or fixed fish tank in the **home**.

- Oil escaping from any fixed heating installation in the **home**. **We** will also pay the cost **you** have to pay to trace where the water or oil is leaking from, including the cost of repairs of walls, floors or ceilings. The most we will pay for tracing where the oil or water is leaking from is £10,000.

- > **Excess** of £350
- > Loss or damage caused by: **subsidence, heave** or **landslip**;
  - faulty workmanship;
  - chemicals or a chemical reaction.
  - Water escaping from guttering, rain water down pipes, roof valleys and gullies;
  - the failure or lack of grout and/or sealant;
  - water overflowing from **sanitary ware**. This can be claimed under **accidental damage**.

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**What is covered**

14. Subsidence or heave of the site on which **your buildings** stand, or landslip.

**What is not covered**

- > Loss or damage caused by:
  - coastal or river erosion;
  - new structures bedding down, settling, expanding or shrinking;
  - newly made up (surfaced) ground settling;
  - faulty design, workmanship or materials;
  - construction work or repairing, demolishing or altering **your buildings**;
  - solid floors moving, unless the foundations beneath the supporting walls of the private living accommodation are damaged at the same time and by the same cause.

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15. Storm.

- > Loss or damage caused by frost.
- > Loss or damage to property outside **your home**.

# Additional benefits included with contents

We will also cover the following.

## What is covered

### 1. Accidental breakage

Accidental breakage of:

- > glass tops and fixed glass in furniture;
- > ceramic glass in cooker hobs; and mirrors.

### 2. Loss of rent, alternative accommodation or rent you pay

While **your home** cannot be lived in as a result of loss or damage covered by an insured event under section two:

**Contents**, we will pay the following expenses or losses we have agreed to;

- > the cost of similar alternative accommodation for **you, your family** and **your** pets, including the cost of temporary storage for **your** furniture.

## What is not covered

- > The first £100 of every claim.
- > Damage while **your home** is **unfurnished or unoccupied**.
- > Damage caused by chewing, tearing, scratching or fouling by pets.
- > The cost of repairing, removing or replacing frames.
- > Any amount over 25% of the sum insured for **contents** for any one claim.



## What is covered

### 3. Television sets, video and audio equipment and computers

**Accidental damage** to television sets, audio, video and computer equipment in **your home** or radio or television aerials, fixed satellite dishes, their fittings a masts attached to the **buildings**.

### 4. Metered water

Accidental leakage of metered water caused by an insured event.

Up to £750 in any **period of insurance** for charges **you** have to pay to **your** water provider. **You** may only claim this benefit under one section of this document.

## What is not covered

- > The first £100 of every claim.
- > Loss or damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - any process of cleaning, repairing, renovating or maintaining the item;
  - heating, drying, dyeing, washing, restoring, dismantling or breakdown;
  - faulty workmanship, design or materials; or
  - information being erased or damaged on computer equipment.
- > Loss or damage to:
  - styluses, recording heads, records, audio tapes, video tapes or cassettes, disks and computer software;
  - mobile or portable phones or pagers;
  - computers or computer equipment designed to be portable, while it is being carried, moved or transported; or
  - video cameras and camcorders.
- > The first £50 of every claim.

## What is covered

### 5. Household removal

Accidental loss or damage to **your contents** in a removal vehicle while being removed by professional removal contractors, from **your home** to a new permanent **home** within the **United Kingdom**.

The most **we** will pay will be the sum insured for **contents** shown on the schedule.

### 6. Contents temporarily removed from the home

Loss or damage to **your contents** which are temporarily removed from **your home** for up to 60 days in any one **period of insurance**, but only if the items are within the **United Kingdom** and the loss or damage is caused by:

- > insured events 1 to 9, or 11 or 13; or
- > theft or attempted theft (involving a forced and violent entry) from any:
  - bank or safe deposit or while being transported by **you** to and from any bank or safe deposit;
  - building, caravan, mobile **home** or boat used by **you** as temporary or holiday accommodation; or
  - building where **you** are living or working.

The most **we** will pay is 20% of the sum insured for **contents**. But the most **we** will pay for loss or damage by theft or attempted theft to **your contents** in any garage or outbuilding is £5,000.

## What is not covered

- > The first £50 of every claim.
- > Loss or damage to:
  - pictures, china, glass, pottery, porcelain or other brittle substances, and audio, visual and computer equipment, unless they are packed and loaded by professional removal contractors;
  - **money, credit cards or valuables**.
  - property in store, except while it is in a locked removal vehicle overnight.

- > The first £50 of every claim.
- > Loss or damage:
  - while **your contents** are in a furniture store, salesroom, or exhibition;
  - caused by storm or flood while **your contents** are outside **your home**;
  - while **your contents** are worn, used or carried on **you**; or
  - by theft or attempted theft unless there has been forced and violent entry or exit out of **your home**.
  - Student contents excluded.

## What is covered

### 7. Contents outside but within the boundaries of your home

Loss or damage caused by events 1 to 11, or 13 to **your contents** and garden furniture, toys or ornaments outside but within the boundaries of **your home**.

The most **we** will pay for any one event is £500 (£5,000 for free-standing hot tubs, jacuzzis and spas).

### 8. Wedding gifts

During 14 days before and 14 days after **your** wedding day, **we** will increase the sum insured for **contents** by 10% to cover **your** wedding gifts.

### 9. Festive events, birthday or wedding anniversaries

During the festive period, and also for seven days before and seven days after **your** birthday or wedding anniversary, **we** will increase the sum insured for **contents** by 10% to cover Festive events, birthday or wedding-anniversary gifts.

### 10. Locks and keys

If **your** keys are lost or stolen, **we** will pay up to £500 for the cost of replacing keys and locks to:

- > intruder alarms and safes installed in **your home**; and
- > an outside door of **your home**.

## What is not covered

- > The first £50 of every claim.
- > Loss or damage to:
  - trees, plants, shrubs or garden produce;
  - **money, credit cards, valuables**, pictures, works of art and curios; or
  - property in or on any motor vehicle, trailer, boat, caravan or mobile **home**.

- > The first £50 of every claim.

## What is covered

### 11. Fridge and freezer contents

**We** will pay up to for the cost of replacing food in **your** domestic fridge or deep freezer, if it is spoiled by:

- > the electricity or gas supply accidentally failing; or
- > the breakdown or loss of the refrigeration unit or failure of the thermostatic or automatic controlling device.

### 12. Compensation for death

If **you** die from an injury within six months of the injury happening, **we** will pay £10,000 for each person killed, as long as the injury occurs in the **home** as a result of:

- > fire and smoke;
- > earthquake, explosion or lightning;
- > aircraft and other flying objects or anything dropped or falling from them;
- > strikes and labour or political disturbances;
- > being hit by a vehicle, train or animal;
- > theft or attempted theft;
- > storm or flood; or
- > riot, civil commotion.

### 13. Reinstatement of Documents

**We** will pay the cost of preparing new title deeds to the **home**, bonds or securities after loss or damage covered by under this policy in the **contents** section, while they are in the **home**, or with **your** solicitors or bank.

The most **we** will pay is £1500.

## What is not covered

- > The first £50 of every claim.
- > Loss or damage:
  - caused by **your** deliberate act or neglect;
  - caused by the deliberate act of the supply authority or its employees (including strike action); or
  - if **your** gas or electricity supply is cut off because **you** have not paid a bill.
- > Any person under 16 years of age.

## 14. Medical equipment on loan

**We** will cover specialist medical equipment that **you** are responsible for if **you** have been loaned these from a hospital, local authority, the Red Cross or other mobility shops, including wheelchairs.

Written confirmation from the hospital, local authority, Red Cross or relevant shop will be requested as evidence that **you** are legally responsible for the item(s).

The most **we** will pay for any one incident is £5,000.

- > Any item where a loan agreement cannot be provided.

# Accidental damage to contents

The schedule will show if this cover applies.

## What is covered

### Accidental damage to your contents

We will pay for **accidental damage** to **your contents** while they are in **your home**.

## What is not covered

- > The first £100 of every claim.
- > Damage caused by:
  - chewing, tearing, scratching or fouling by pets;
  - frost, the atmosphere, or fading caused by light;
  - any process of cleaning, repairing, dyeing, renovating or maintaining the item;
  - faulty workmanship, design or materials;
  - using **your contents** in a way which is different to the manufacturer's instructions; or
  - information being erased or damaged on computer equipment.
- > Damage to:
  - contact lenses, **money, credit cards**, stamps, coins or other collections;
  - any powered machine while it is being used as a tool and if damage arises directly out of its use;
  - clothing (including furs), food and drink; and
  - free-standing hot tubs, jacuzzis and spas.
- > Damage while:
  - **your home** is **unfurnished, unoccupied**, lent, let or sublet, or is not **self-contained**.

### What is not covered (continued)

- > Any amount over £1,000 for china, glass, pottery, porcelain or other brittle substances.
- > Damage shown under the 'What is not covered' part of:
  - 'Insured events 1-15'; and
  - 'Extra benefits included with **contents**'; in section two: **Contents**.

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# Settling claims

As long as the loss or damage is covered, **we** will decide whether to pay the cost of repairing an item or replacing it with a new item in the same form and style if it is lost or damaged beyond repair. Or if **we** choose to, **we** will pay **you** the cost which **we** would incur if **we** replaced the item through **our** network of suppliers.

Where an item has been damaged by an insured event but cannot be replaced either in full (obsolete technology beta max VCR's or even a wedding dress that has been used) or in part (cooker glass panel) due to obsolesce **we** will pay the open market value (that is the cost of acquiring a used replacement) for replacing the damaged item or component.

- **We** will take off an amount for wear and tear for clothing.
- **We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a suite, collection, **pair or set** of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount and amend **our** acceptance criteria if **you** make a claim.

If **you** make a claim between the time a quote is given to the inception of the policy **we** may reduce **your** no claims bonus, amend **your** invited premium and **our** acceptance criteria.

## Maximum Claims Limit

The most **we** will pay under section two:

### Contents:

– is the **maximum claims limit** or any other limit shown in the **schedule** or in the policy booklet;

– for **high risks items** is:

Total limit for **high risks items** Limit any one item, **pair or set**

One **bedroom** £12,500

Two **bedrooms** £15,000

Three **bedrooms** £20,000

Four **bedrooms** £25,000

## Maintaining the contents limit

After **we** have settled a claim, **we** will automatically reinstate the **maximum claims limit** for **contents**, as long as **you** take any reasonable measures **we** suggest to prevent further loss or damage.

## Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.



# Contents liability

For the purpose of this section bodily injury will include death and disease.

## What is covered

### Personal liability

**Your** legal liability to pay compensation for:

- > bodily injury to any person other than **you** or a domestic employee; or
- > loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

**We** will provide this cover for accidents which occur during the **period of insurance** and within the **United Kingdom** (or during a temporary visit of not more than 30 days elsewhere in the world).

**We** will not pay more than £5,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

## What is not covered

**You** are not covered for any liability

- > as owner of your home;
- > from any agreement or contract unless **you** would have been legally liable anyway;
- > from criminal acts;
- > as a result of an assault, alleged assault or a deliberate, or malicious act;
- > from owning or occupying any land or **buildings** other than **your home**;
- > where **you** are entitled to cover from another source;
- > from any profession, trade or business;
- > from paragliding or parascending;
- > for any mechanically-propelled vehicle where any road traffic law says **you** must have insurance or security;
- > from any infectious disease or condition;
- > from **you** owning or using any:
  - power-operated lift;
  - electrically, mechanically propelled vehicles (including children's motor cycles and motor cars), horse-drawn vehicles (other than domestic garden equipment not licensed for road use);
  - aircraft, hang-gliders, hovercraft, land or sand-yachts, parakarts, jet-skis or watercraft (other than rowingboats or canoes);
  - caravans or trailers;

## What is covered (continued)

### Liability as occupier of your home

**You** legal liability to pay compensation as occupier of **your home** and the land belonging to the **home** for any events which result in:

- > bodily injury to any person other than **you** or a domestic employee; or
- > loss or damage to property which **you** or **your** domestic employees do not own or have legal responsibility for.

**We** will not pay more than £5,000,000 for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an insured event covered by this section.

**We** will only provide this cover if the loss or damage happens during the **period of insurance**.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

## What is not covered (continued)

- animals other than **your** pets;
  - animals of a dangerous species and livestock as defined in the Animals Act 1971 (other than horses used for private hacking);
  - any dog specified under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any amending legislation; or
  - firearms, other than properly licensed shotguns.
- > The first £50 of every claim.
  - > Loss or damage while **your Parkhome** is **unfurnished** or **unoccupied**.
  - > Loss or damage shown under the 'What is not covered' part of section one: **Buildings**.

## What is covered (continued)

### Accidents to domestic employees

**Your** legal liability to pay compensation for accidental bodily injury to a domestic employee under a contract of service.

**We** will pay up to £5,000,000, for any one event plus any costs and expenses **we** have agreed to in writing.

If **you** die, **your** personal representatives will have the benefit of this section for **your** liability for an event covered by this section.

### Unpaid damages

**We** will pay up to £100,000 (including legal costs) which **you** have been awarded by a court within the **United Kingdom** and which have not been paid to **you** within three months of the date of the award.

**We** will only provide this cover if:

- > there is not going to be an appeal;
- > the incident giving rise to the claim happened within the **United Kingdom** and during the **period of insurance**;
- > **you** would have been entitled to a payment under the personal liability part of Section two: **Contents** if the award had been made against **you** rather than to **you**; and
- > the person who owes the award does not live with **you**.

**We** may take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

## What is not covered (continued)

- > Bodily injury to any employee arising out of being carried in or on a vehicle or entering or getting on to or off a vehicle where any road traffic law says **you** must have insurance or security.

# Section three: Personal items

The **schedule** will show if this cover applies.

## What is covered

Accidental loss, damage or theft anywhere in the world.

### 1 Specified item

**We** will pay the cost of replacing or repairing any item specified on the schedule.

**We** will not pay more than the sum insured for that item as shown on the schedule.

### 2 Unspecified valuables, clothing and personal belongings

**We** will pay the cost of replacing or repairing **your valuables**, clothing and **personal belongings**.

The most **we** will pay for any one item is £1,000 (unless **we** have shown differently on the schedule).

### 3 Pedal cycles

**We** will pay the cost of replacing or repairing **your** pedal cycles or accessories.

The most **we** will pay for any one pedal cycle is £250 (unless **we** have shown differently on the schedule).

## What is not covered

The following applies to 1, 2, and 3.

- > The first £50 of every claim.
- > Loss or damage involving the following.
  - Chewing, tearing, scratching or fouling by pets.
  - Frost, the atmosphere, or fading caused by light.
  - Deterioration, cleaning, heating, drying, dyeing, restoration, renovation or while being worked upon.
  - Faulty workmanship, design or materials.
  - Items being confiscated or detained by customs or other officials.
  - Scratching, denting or chipping.
  - Guns rusting or bursting their barrels.
  - Any amount over £750 if items are stolen from an unattended motor vehicle. **We** will not pay any amount if the property was not hidden in a glove compartment, locked luggage compartment or locked boot and any window or sunroof was not securely closed and all doors locked.
  - Theft of jewellery unless it was being carried by hand under **your** supervision.
  - Any amount over £2,000 if jewellery is stolen from an unattended hotel or motel room.
  - Using an item in a way which is different to the manufacturer's instructions.

### What is not covered (continued)

- Any property used or held for business profession or trade purposes.
- Any property which **you** normally keep outside **your home**.
- > Loss or damage to:
  - recording heads, computer software, audio tapes, video tapes or disks or cassettes;
  - **money** and **credit cards**;
  - any powered machine while used as a tool if the loss or damage arises directly out of its use;
  - phones or pagers left in unattended vehicles;
  - contact lenses or hearing aids while **you** are swimming or involved in any other water sports; or
  - sports equipment while in use.
- > Loss or damage:
  - caused by theft of pedal cycles left unattended while away from **your home** unless they are locked to a permanent structure by a shop bought cycle lock or kept in a locked building;
  - to pedal cycle accessories or spare parts unless the cycle is stolen at the same time;
  - to the pedal cycle while it is being used for racing, pace making, is let out on hire or is used other than for private purposes; or
  - while **your home** is **unfurnished**, **unoccupied**, lent, let or sublet, or it is not **self-contained**.

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# Settling claims

**We** will decide whether to pay the cost of repair or to replace the property if it is lost or damaged beyond repair (in the same form and style) as new, except for:

- > clothing;
- > pedal cycles,

where **we** will take off an amount for wear and tear.

**We** will not pay the cost of replacing any undamaged or unbroken item or parts of items forming part of a pair, set, suite or collection of the same type, colour or design if the damage happens to one particular area or to a specific part and replacements cannot be matched

The most **we** will pay under section three: Personal Items is the sum insured for items shown on the schedule.

If **we** have discounted the premium for this section because **you** have not made any claims, **we** may reduce or remove the discount if **you** make a claim.

## Maintaining the sum insured

After **we** have settled a claim, **we** will maintain the sum insured for personal items, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. **We** will not charge any extra premium for maintaining the sum insured for personal items. This only applies to sports and camping equipment and unspecified **valuables**, clothing and **personal belongings**.

## Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs.

In settling claims for loss or damage to any specified item, valued or more, **you** must send **us** the original purchase receipt, or a written valuation, which is less than five years old, from a professional valuer.

If **you** are not able to provide this evidence of value, this may affect how **we** deal with **your** claim.

## Section four: Money and credit cards

The **schedule** will show if this cover applies.

### What is covered

#### Money

**We** will pay for loss or damage to **your money** anywhere in the world.

The most **we** will pay for any one claim is the amount shown in the schedule.

#### Credit cards

**We** will pay up to the amount shown in the schedule which **you** become legally liable to pay under the terms of **your** personal **credit card** agreement if it is used by anyone without **your** permission anywhere in the world.

#### Season tickets

If **you** have a season ticket to travel to and from **your** place of work, **we** will pay up to the amount shown in the schedule for any period of the ticket which **you** cannot use after it is lost.

### What is not covered

- > Any losses which are not reported to the police within 24 hours of discovering the loss.
  - > Loss of value or shortages due to mistakes.
  - > Loss or damage to **money** held for business, profession or trade purposes.
  - > The first £50 of every claim.
- 
- > Any losses which are not reported to the police and card company within 24 hours of discovering the loss.
  - > Any loss due to **you** breaking the conditions of using the **credit card**.
  - > Any loss arising from unauthorised use by **you** or any one living with **you**.
  - > The first £50 of every claim.
- 
- > Any loss not reported to the issuer of the season ticket within 24 hours of discovering the loss.
  - > The first £50 of every claim.

# General exclusions

The following exclusions apply to **your** policy.

## 1 War Exclusion

**We** will not pay for 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.

## 2 Sonic booms

**We** will not pay for any loss or damage caused by pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.

## 3 Radioactive Contamination and Nuclear Assemblies Exclusion

**We** will not pay for:

- a) loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
- b) 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.

## 4 Seizure or Confiscation

**We** will not pay for any loss or damage to any property caused during seizure of or confiscation or attempts at either of these by Customs or other authorities.

## 5 Electronic Data Exclusion Clause

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

- a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.



ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and Manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

- Listed Perils
- Fire
- Explosion

## 6 Electronic Data Exclusion Clause

Not with standing any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

## 7 Biological & Chemical Materials Exclusion

It is agreed that this Insurance excludes loss, damage, cost of whatsoever nature directly or indirectly caused by, resulting from or in connection with actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other causes or event contributing concurrently or in any other sequence thereto.

## 8 Existing and Deliberate damage

**We** will not pay for loss or damage:

- a) Occurring before cover starts or arising from an event before cover star
- b) Caused deliberately by **you** or any member of **your home**

## 9 Wear and Tear

**We** will not pay for damage caused by wear and tear or any other gradually operating cause.

## 10 Loss of Value

**We** will not pay for any reduction in value of the property insured following repair or replacement paid for under this contract of insurance.

## 11 Other Insurance

If **you** make a claim under this policy and **you** were covered for the same loss, damage, or liability by any other insurance, **we** will only pay **our** share of the claim.

## 12 Sanctions

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

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# General conditions

The following conditions apply to the whole of your insurance.

## 1 Reasonable care

**You** must keep **your** property in a good condition and state of repair and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

## 2 Telling us about a change

**You** must tell **us** immediately about any change in the information given to **us** which is relevant to this insurance. If **you** do not, **your** insurance may not be valid or may not cover **you** fully.

**We** have the right to change any terms and conditions of this insurance when **you** tell **us** about a change.

## 3 Claims

When a claim or possible claim occurs, **you** must tell **us** in writing as soon as possible.

For loss or damage claims, **you** must give **us** (at **your** own expense) any documents, information and evidence **we** need. **You** must also tell the police immediately if the loss is caused by riot, malicious acts, theft or any attempted theft or is being made as a result of loss of property outside of **your home**.

**You** must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage occurring.

For liability claims, **you** must send **us** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

## 4 Our rights after a claim

**We** may enter any building where loss or damage has happened, take possession of the insured damaged property, and deal with any salvage in a reasonable manner. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this insurance, **we** may take over, conduct, defend or settle any claim in **your** name.

**We** can also take proceedings, at **our** own expense and for **our** own benefit, to recover any payment **we** have made under this insurance.

## 5 Fraudulent claims

If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end without **our** returning **your** premium.

## 6 Disagreement over amount of claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against us.

## 7 Cancellation

### If you wish to cancel this policy

If **you** find this policy does not meet **your** requirements, **you** may cancel this policy within the first 14 days of **you** buying this insurance or within 14 days of when **you** receive the policy documents whichever is later. **We** will provide a full refund of the premium paid if **you** have not made a claim on this **policy**. If **you** have made a claim **we** can decide not to refund any premium.

If **you** wish to cancel after this period, **you** may cancel this **policy** by giving **your broker or insurance advisor** 30 days' notice in writing. Any return premium due to **you** will depend on how long this **policy** has been in force. **We** can decide not to refund any premium if **you** have made a claim on this **policy**.

### If we wish to cancel this policy

**We** may cancel this contract of insurance by giving **you** 30 days' notice in writing. Any return premium due to **you** will depend on how long this **policy** has been in force.

**We** will only cancel this **policy** or any part of it for a valid reason or if there are serious grounds to do so such as:

- Non payment of premium.
- Non – cooperation or failure to supply any information or documentation **we** request.
- The use of threatening or abusive behaviour or language.
- Failure to take reasonable care of the property insured.

Any premium due to **you** will be calculated on a proportional daily rate basis depending on how long this **policy** has been in force. No return of premium will be given if a claim has occurred during the **period of insurance**.

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given us. **You** must take reasonable care to provide complete and accurate answers to the questions **we** ask **you**. If the information provided by **you** is not complete and accurate:

- **we** may cancel **your** policy and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- **we** may revise the premium and/or change any excess, or
- the extent of the cover may be affected

If **we** establish that **you** deliberately or recklessly provided **us** with incorrect information **we** will treat this **policy** as if it never existed and decline all claims.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this **policy** and setting its terms and premium **we** may:

- treat this **policy** as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your policy**. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- charge **you** more for **your policy** or reduce the amount **we** pay on a claim in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you**;
- cancel **your policy** in accordance with the cancellation condition.

**We** or **your** broker or insurance advisor will write to **you** if **we**:

- intend to treat this **policy** as if it never existed;
- need to amend the terms of **your policy**; or
- require **you** to pay more for **your** insurance.

## 8 Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim.

## 9 More than one home

Each **home** covered by this insurance will be insured as though a separate document had been sent to each.

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# Endorsements

## **Important: This appendix forms part of the insurance.**

An endorsement only applies if the endorsement's number is shown in the relevant place in **your** schedule. Details of all endorsements are shown either in this appendix or on a separate sheet supplied with **your** schedule.

The general terms, conditions and exceptions apply to all endorsements.

### **Endorsement number H1 – Other interest**

The name shown in the schedule has a financial interest in **your buildings**.

### **Endorsement number H2 – Minimum security clause**

- > All doors and windows to the **home** must be secured by:
- > Five-lever mortise deadlocks, to British Standard 3621 on all outside doors; or
- > built-in deadlocking cylinder locks and security bolts if the door is double glazed; or
- > mortise security bolts or other key-operated locks to British Standard 3621 fitted at the top and bottom of each portion of french windows or double sliding patio doors; and
- > all opening sections of the basement, ground floor or easily accessible windows to the **home** are secured by key-operated window locks.  
The locks and security bolts must be locked and secured overnight or when no authorised person is in the **home**.

**We** will not provide any cover in section two (**Contents**) or section three (Personal items) for loss or damage arising out of Insured event 10 (Theft or attempted theft) unless the protection listed is put into full and effective operation whenever the **home** is left unattended or when **you** have gone to bed. This does not apply to locks on the windows of bedrooms where people are sleeping.

All keys must be removed from the locks or bolts and hidden from view whenever the **home** is left unattended.

### **Endorsement number H7 – Excess clause (buildings)**

**We** will not pay the first amount shown in the schedule for any claim under section one: **Buildings** The amount shown is on top of any other amount which **you** may have to pay under this insurance.

### Endorsement number H8 – Unoccupancy

The 45-day limit does not apply and the following terms do apply.

While **your home** is **unoccupied**:

- > during the period from November to March all main supplies must be turned off and the water and central-heating systems must be drained, unless the central-heating system is kept running to maintain a temperature of 15°C throughout **your home**;
- > **we** will not cover **valuables, money** or **credit cards**; and
- > **you**, or an authorised person, must inspect the inside of **your home** at least once every seven days;

**We** will not pay the first £200 of every claim. This amount is on top of any other amount which **you** may have to pay under this insurance.

### Endorsement number H12 – Alarm

- > The intruder alarm, which **we** have details of, must be used:
  - overnight; and
  - whenever there are no authorised people in **your home**.
- > The alarm must be maintained in full working order under a contract with the installer or as otherwise approved by **us**. Any fault brought to **your** notice must be corrected immediately.
- > Theft cover will not be affected by any fault in the intruder alarm which is due to circumstances beyond **your** control.
- > **You** must not alter the intruder alarm system without telling **us**.
- > **You** must immediately tell the intruder alarm installer or the maintenance provider and **us** if the police withdraw response to alarm calls.

### Endorsement number H13 – Protecting specified items

When the specified items shown against this endorsement number on the schedule are not being worn, they must be kept in the safe which **we** have details of. All keys and duplicate keys of the safe should be removed from **your** home, whenever there are no authorised people in **your home**.

### Endorsement number H14 – Excess clause (Contents)

**We** will not pay the first amount shown on the schedule for any claim under section two: **Contents**. The amount shown is on top of any other amount which **you** may have to pay under this insurance.

### Endorsement number H18 – Buildings used partly for business, profession or trade purposes

The **buildings** will include those areas which have been declared to us as being used in connection with **your** business, profession or trade.

### Endorsement number H27 – Subsidence, heave or landslip clause

Insured event 14 in section one: **Buildings** and section two: **Contents** is deleted.

### Endorsement number H33 – Contractor’s clause

**We** will not pay for any loss, damage or liability arising out of the activities of any contractor.

### Endorsement number H45 – Settings warranty

**We** will not provide any cover in section three: Personal items for loss or damage to stones or repairs to settings of any items of jewellery, which have a value of more than £5,000, unless the jewellery has been examined at least once every two years by a competent jeweller. **We** need written confirmation from the jeweller that all settings are in good order.

### Endorsement number H71 – Holiday Home Endorsement

While the **home** is occupied:

**We** will not pay the first £100 for any claim under section one: **Buildings** or section two: **Contents**. The amount shown is on top of any other amount which **you** may have to pay under this insurance.

While the **home** is **unoccupied**:

The 30-day limit does not apply and the following terms do apply.

While the **home** is **unoccupied** by **you** or an authorised person:

- > during the period from 1<sup>st</sup> November to 31<sup>st</sup> March all main supplies must be turned off and the water and central heating systems must be drained, unless the central-heating system is kept running to maintain a minimum temperature of 15°C throughout the **home**;
- > an authorised person must inspect the inside of the **buildings** at least every thirty days;
- > Extra benefit 1 Accidental breakage of section one: **Buildings** is deleted; and

**We** will not pay the first £250 of any claim. This amount is on top of any other amount which **you** may have to pay under this insurance.



### Endorsement number H136 – Restriction of Contents Cover

The definition of **Contents** is replaced with the following:

– Household furniture, carpets and curtains.

**Contents** does not include the following.

– **money**

– stamp, coin or other collections

– **valuables**, pictures, works of art or curios

– guests clothing and **personal belongings**

– any property which is more specifically insured by other insurance

– **your** pets or other animals

– motor vehicles, caravans, trailers, watercraft, aircraft or any accessories for these items

– securities, deeds, bonds, bills of exchange, promissory notes, documents and manuscripts

– any property connected with **your** business, profession or trade

**Contents** cover (as defined above) is restricted to insured events 1 to 15 of section two. Cover under section two: Contents Extra benefit 1 (Accidental breakage) is deleted. Insured event 10 in section two: Contents is deleted and replaced with the following: Insured event 10 Theft or attempted theft following a forced and violent entry into or exit from **your home**.

Excluding loss or damage:

– caused by **you** or **your** guests;

– while **your home** is **unfurnished** or **unoccupied**

### Endorsement number H138 – Deletion of accidental breakage

Cover under section one: **Buildings**, Extra benefit 1 (Accidental breakage) is deleted.

### Endorsement number H139 – Deletion of accidental breakage

Cover under section two: **Contents**, Extra benefit 1 (Accidental breakage) is deleted.

### Endorsement number H142 – Jewellery clause

**We** will not provide cover for loss of jewellery caused by theft or disappearance unless it is:

- > being worn by **you**;
- > kept in a bank or locked safe; or
- > being carried by hand under **your** supervision.

### Endorsement number H152 – Restriction of theft cover

Insured event 10 in section two: **Contents** is deleted and replaced with the following. Insured event 10 Theft or attempted theft following a forced and violent entry or exit from **your home**. **We** will not cover loss or damage:

- > caused by **you** or **your** guests;
- > while **your home** is **unfurnished** or **unoccupied**; or
- > to **valuables**, pictures, works of art, curios, **business equipment** and **money** in any garage or outbuilding.

Any amount over £5,000 for loss or damage from any garage or outbuilding is not covered.

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# Security

It is important that **you** take all reasonable measures to avoid loss or damage from **your Parkhome** by improving security. By making access to **your Parkhome** difficult, thieves will be put off.

For **you** to get **our Parkhome** protection and **Parkhome**-alarm protection premium reductions, **you** must fit the security devices and the intruder alarm to the quality shown below. (Intruder alarms and locking devices on doors and windows do not always reduce the premium, as these may be a condition of providing **you** with insurance.

**We** may insist that **you** keep **valuables** in a safe.

## Doors

On all doors into **your buildings**, **you** should fit a 5-lever mortise deadlock to British Standard 3621.

If **you** have French windows or double sliding patio doors, **you** should, where possible, fit mortise security bolts or a key-operated lock to the top and bottom of each opening part of the door.

If **you** have aluminium-framed sliding or patio doors, **you** should, where possible, fit detachable key-operated runner locks.

Key-operated security bolts fitted to the top and bottom of all doors into the property will give **you** greater security.

## Windows

All opening sections of basement, ground floor easily accessible windows without using ladders should be fitted with key operated locks.

If **you** need any help or advice on security for **your Parkhome**, contact a member of the Master Locksmith Association.

## Intruder alarm

If **you** plan to get a quote for an intruder alarm, **you** should check that the installer is a registered member of the National Approval Council for Security Systems (NACOSS), Integrity 2000 or Alarm Inspectorate Security Council.

If **you** need any help or advice with intruder alarms, contact the National Approval Council for Security Systems (NACOSS).

## Helpful hints

**We** recommend that **you** take simple precautions for **your** own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

### Fire prevention

#### Do:

- > Check your electrical equipment regularly, make certain that correct fuses are used and do not overload the circuits. Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if you are in doubt.
- > Always unplug non-essential appliances before **you** go to bed at night especially electric blankets.
- > Be careful with cigarette ends, ashtrays and hot irons.
- > Install a suitable fire extinguisher. One should be placed in the kitchen.
- > Make sure that all open fires are properly guarded – even if they appear to be out – especially at night.
- > Have **your** chimney swept, and flues regularly checked, at least once a year (if **you** use open fires).

#### Don't:

- > Don't smoke in bed.
- > Don't move or fill oil heaters when they are alight.
- > Don't let children play with matches or fire.
- > Fires often occur in kitchens. Don't leave a pan of fat unattended on the cooker.

### Water damage

- > Insulate exposed water pipes and tanks in the roof area.
- > Turn off the water supply and drain out the system if **you** leave the property empty in the winter months. Or leave the central heating on throughout the **home** to maintain a constant temperature of 15°C and consider leaving the loft access open so that warm air can move into the roof space. This will minimise the possibility of the pipes and tank freezing.
- > If, despite **your** precautions, **your** pipes freeze, thaw them out slowly using hot water bottles or hair dryers. Never use a blowlamp or warm-air paint stripper gun.

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## Security

- > Make sure **you** have good-quality locks (approved to British Standard) fitted to all of **your** external doors and all accessible windows.
- > Use the door and window protections when **you** leave the **home** unattended – day or night – and remove the keys from the locks (including garage).
- > Do not leave keys under the mat or inside the letterbox or anywhere else they can be found easily.
- > Leave a light, on a timer, in a room other than the hall when **you** are out in the evening or overnight.
- > Do not leave large sums of **money** at **home**.
- > Do not leave valuable property in unattended vehicles.
- > Photograph **your valuables** and keep copies of valuations and receipts. These are extremely helpful in the event of theft or loss, not only to **us** but also to the police.
- > If **you** doubt the effectiveness of **your** existing door or window locks or bolts, please see the main security section.

## When you go away on holiday

- > Tell **your** local Neighbourhood Watch about **your** holiday.
- > Stop newspaper and milk deliveries; do not advertise **your** absence.
- > Place any **valuables**, which are not being carried or worn, in safe custody with a bank or other suitable deposit.
- > Make certain that all doors and windows are closed and locked. If **you** have an alarm, make sure this is switched on.
- > Leave **your** key with a trusted neighbour and ask them to look in and inspect **your home** occasionally.

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