Protect what matters most.

This booklet gives you essential information about your insurance policy and how it protects your home and contents. We’ve included helpful explanations of how your cover works and what to do if you ever need to make a claim.

Protecting more than bricks and mortar.

Your Home Solutions policy booklet.

Important: read and keep it safe.
Some simple things to do…

Keep your gutters and drains clear of leaves and debris.
Check your roof for missing or loose tiles.
Have a flat roof checked regularly for wear.

Leaves in order.

When your home is unoccupied you need to take certain precautions such as turning off the water, gas and electric and arranging for the property to be checked regularly.

Your insurance doesn’t cover storm damages to fences, hedges, gates or any contents left in the garden. So if you know bad weather’s on the way make sure you secure any contents or move them into a garage or outbuilding.

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If you’d like to talk to us or perhaps change your cover, please call 0845 604 6535 and we’ll be happy to help.

Taking in a lodger? If you decide to share your home with someone other than your family you need to let us know so we can talk to you about what to do to ensure your home remains protected.

Complaining about storm damage? We consider storm to be strong winds of 55mph or more, sometimes accompanied by rain, hail or snow. We’ll take into account the condition of your home as a well-maintained building should withstand all but the most severe weather events.

A storm’s brewing.

Claiming for storm damage? We consider storm to be strong winds of 55mph or more, sometimes accompanied by rain, hail or snow. We’ll take into account the condition of your home as a well-maintained building should withstand all but the most severe weather events.

If you’re going away for more than 30 days, like on holiday or for a hospital stay and you or your family won’t be living in your home please call us. We can tell you what to do to ensure your home remains protected.

When you’re away.

Don’t forget your garden. Your insurance doesn’t cover storm damage to fences, hedges, gates or any contents left in the garden. So if you know bad weather’s on the way make sure you secure any contents or move them into a garage or outbuilding.

Some simple things to do…

■ Keep your gutters and drains clear of leaves and debris.
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■ Have a flat roof checked regularly for wear.

Guests, lodgers, sales and repair people. Are you covered?

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Your insurance covers theft by trade, sales and repair people.

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If you’d like to talk to us or perhaps change your cover, please call 0845 604 6535 and we’ll be happy to help.
What are my policy limits?

It's important to check your policy limits to make sure they give you sufficient protection for your buildings and contents. If you need to change your cover at all or have any questions about your policy, please call us on 0845 604 6535.

Excess.

Your policy schedule shows the excess which applies specifically to your policy.

The table below illustrates where your excess applies, and if applicable where it differs to that shown on your policy schedule.

If you make a claim under more than one cover for the same event we will only charge one excess.

Cover that applies to the whole policy.

Whether you have chosen buildings cover or contents cover or both

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replacement locks and keys</td>
<td>Unlimited</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal expenses cover (Cost of negotiating or defending your legal rights)</td>
<td>£50,000</td>
<td>There is no excess payable for this cover.</td>
<td>7</td>
</tr>
</tbody>
</table>

Optional buildings cover.

It’s stated on your policy schedule if you have purchased this cover.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buildings standard cover</td>
<td>Unlimited</td>
<td>The excess amount specified in your policy schedule</td>
<td>21</td>
</tr>
<tr>
<td>Subsidence, heave and landslip</td>
<td>Unlimited</td>
<td>You will need to pay a £1,000 excess as specified in your policy schedule</td>
<td>21</td>
</tr>
</tbody>
</table>

Buildings cover.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trace and access</td>
<td>£5,000 in total</td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>Clearing drain blockages</td>
<td>£1,000 in total</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Alternative accommodation</td>
<td>£30,000 in total</td>
<td></td>
<td>22</td>
</tr>
<tr>
<td>Emergency access</td>
<td>Unlimited but up to £250 for any growing tree, shrub or plant in your garden</td>
<td></td>
<td>24</td>
</tr>
<tr>
<td>Property owners’ liability</td>
<td>£2 million</td>
<td>There is no excess payable for this cover</td>
<td>25</td>
</tr>
</tbody>
</table>

If you'd like more detail, follow the page numbers to find full details in the terms and conditions.

To speak to someone about your insurance, please call:

General enquiries* 0845 604 6535

New claims* 0845 604 6535

Please go to page 47 to find out more.

In an emergency* 0845 601 2731

Go to page 13 for details of who to call when.

* For your protection, telephone calls may be recorded and monitored.

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## Contents cover.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard contents cover</td>
<td>Unlimited</td>
<td>The excess amount specified in your policy schedule</td>
<td>27</td>
</tr>
</tbody>
</table>

### Contents cover: inner limits.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total valuables limit</td>
<td>The total limit specified by you as shown on your policy schedule</td>
<td></td>
<td>20</td>
</tr>
<tr>
<td>Single valuable item limit</td>
<td>£3,000 per single item</td>
<td>The excess amount specified in your policy schedule</td>
<td>20</td>
</tr>
<tr>
<td>Contents in your garages, sheds, greenhouses and outbuildings</td>
<td>£5,000 in total</td>
<td></td>
<td>27</td>
</tr>
<tr>
<td>Visitors' personal effects in your home</td>
<td>£500 for each visitor</td>
<td></td>
<td>27</td>
</tr>
<tr>
<td>Fatal injury benefit</td>
<td>£5,000</td>
<td>There is no excess payable for this cover</td>
<td>27</td>
</tr>
<tr>
<td>Frozen food</td>
<td>£500 in total</td>
<td></td>
<td>27</td>
</tr>
<tr>
<td>Money in the home</td>
<td>£500 in total</td>
<td></td>
<td>29</td>
</tr>
<tr>
<td>Cash/Debit/Credit cards</td>
<td>£500 in total</td>
<td></td>
<td>29</td>
</tr>
<tr>
<td>Deeds and documents</td>
<td>£2,500 in total</td>
<td></td>
<td>30</td>
</tr>
<tr>
<td>Office contents and equipment</td>
<td>£5,000 in total. The valuables single item limit applies</td>
<td></td>
<td>30</td>
</tr>
<tr>
<td>Stock or trade samples</td>
<td>£500 in total</td>
<td></td>
<td>30</td>
</tr>
<tr>
<td>Alternative accommodation</td>
<td>£20,000 in total</td>
<td></td>
<td>30</td>
</tr>
<tr>
<td>Tenants improvements</td>
<td>£5,000</td>
<td></td>
<td>31</td>
</tr>
<tr>
<td>Special occasions cover</td>
<td>£3,000 increase of your total valuables limit</td>
<td></td>
<td>31</td>
</tr>
<tr>
<td>Emergency access</td>
<td>Unlimited but up to £250 for any growing tree, shrub or plant in your garden</td>
<td></td>
<td>31</td>
</tr>
<tr>
<td>Plants in the garden</td>
<td>£1,000 in total and £250 for any growing tree, shrub or plant in your garden</td>
<td></td>
<td>32</td>
</tr>
<tr>
<td>Contents in the open</td>
<td>£1,000 in total</td>
<td></td>
<td>32</td>
</tr>
<tr>
<td>Occupiers and public liability</td>
<td>£2 million</td>
<td></td>
<td>33</td>
</tr>
<tr>
<td>Employers’ liability</td>
<td>£10 million</td>
<td>There is no excess payable for this cover</td>
<td>33</td>
</tr>
<tr>
<td>Tenants’ liability</td>
<td>£10,000</td>
<td></td>
<td>34</td>
</tr>
</tbody>
</table>

## Optional contents cover.

It’s stated on your policy schedule if you have purchased this cover

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contents - accidental damage optional cover</td>
<td>Unlimited</td>
<td>The excess amount specified in your policy schedule</td>
<td>34</td>
</tr>
</tbody>
</table>

## Optional personal belongings cover.

It’s stated on your policy schedule if you have purchased this cover

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal belongings</td>
<td>The total limit specified by you as shown on your policy schedule</td>
<td></td>
<td>35</td>
</tr>
<tr>
<td>Personal belongings single item limit</td>
<td>The excess amount specified in your policy schedule</td>
<td></td>
<td>35</td>
</tr>
<tr>
<td>Money away from the home</td>
<td>£500 in total</td>
<td></td>
<td>35</td>
</tr>
</tbody>
</table>

## Optional pedal cycle cover.

It’s stated on your policy schedule if you have purchased this cover

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total pedal cycles in any insurance period limit</td>
<td>The total limit specified by you as shown on your policy schedule</td>
<td></td>
<td>36</td>
</tr>
<tr>
<td>Per pedal cycle limit</td>
<td>The excess amount specified in your policy schedule</td>
<td></td>
<td>36</td>
</tr>
</tbody>
</table>

## Optional specified item cover.

It’s stated on your policy schedule if you have purchased this cover

<table>
<thead>
<tr>
<th>Cover</th>
<th>Policy limit - The most we will pay for in any single event</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specified items, against loss or damage inside and outside of your home</td>
<td>The total limit specified by you as shown on your policy schedule</td>
<td>The excess amount specified in your policy schedule</td>
<td>37</td>
</tr>
</tbody>
</table>
When you need to make a claim.

1. **Before you call us.**
   - You should call the police straight away if your claim is for theft, riot, a malicious act or vandalism, or accidental loss outside your home. Make sure you get a crime or lost property number.
   - You can make any urgent repairs to prevent further damage - like fixing a forced lock or broken window - but speak to us before making any other repairs.
   - Have a look at your policy booklet and policy schedule to check your level of cover and have your policy number to hand.

2. **When you call.**
   - First we'll check your details to verify your identity.
   - We'll take the details of your claim - what happened, when, where and details of the loss or damage.
   - We'll let you know if you're covered for the loss or damage and any excess that applies.

3. **What you’ll need to give us.**
   - We'll ask you for a list of everything that’s been lost or damaged.
   - Keep any damaged goods (except freezer food - where a list would be suitable) as we may need to see them.
   - We may also ask you for more information to support your claim such as for proof of ownership, valuations and estimates.

4. **How we’ll look after your claim.**
   - Depending on the extent and type of damage, we can rebuild, repair, or replace things, or make a cash payment.
   - We’re here to support you. If your claim is complicated, after a flood for example, we may send a Personal Claims Consultant to visit your home and help you make a list of the damage. They’ll be your single point of contact and will give you all the help you need.

5. **Helping you get back to normal.**
   - We have trusted suppliers who can repair or replace your lost or damaged items, including electrical equipment, jewellery, bikes and furniture.
   - We can also arrange for a trusted company to make structural repairs to your home. And if you can’t live there until it’s repaired we’ll provide alternative accommodation for you, your family and pets.

**Household claims**
0845 604 6535
If you want to check what you're covered for and whether you can claim.

**Legal expenses claims**
0800 028 0732
See page 46 for more on Legal expenses.

We’re here to help you through every stage of your claim:
- First we’ll check your details to verify your identity.
- We’ll take the details of your claim - what happened, when, where and details of the loss or damage.
- We’ll let you know if you’re covered for the loss or damage and any excess that applies.

Find out more.
You can find more details about how to make a claim on page 47.

To learn more:
- You can find more details about how to make a claim on page 47.
If you need to get in touch.

Your insurance includes emergency help, advice and legal expenses support when you need it. Here are the numbers you’ll need together with details of how to change or cancel your cover.

What should I do in an emergency?
The purpose of the 24-hour Emergency Homeline is to give you the assistance you need when emergencies happen in your home. They can arrange for a tradesperson to call at your home to repair any damage to:

- Your plumbing, drainage or central heating systems
- Your gas or electricity supply systems if they fail
- Damaged roofing, locks, doors or windows to secure your home.

Any legal liability, loss or damage to any property or person arising from the provision or delay of the repair services is not covered. This service is provided by Royal & Sun Alliance Insurance plc (RSA).

Legal advice.
You can call this helpline for free, confidential and impartial advice on domestic legal issues such as neighbour disputes and consumer rights. It doesn’t replace the services of a solicitor but does give you immediate access to first stage legal advice before complications set in. (Advice is based on the laws of the member countries of the EU, Isle of Man, Channel Islands, Switzerland and Norway).

Tax advice.
Get free, confidential advice on personal tax matters.

The Legal and Tax services are provided by DAS Legal Expenses Insurance Company Limited.

To make a claim for legal expenses.
Your policy includes cover of up to £50,000 for agreed costs if you need to pursue a legal claim. So if you’re in dispute with your employer over a wrongful dismissal, have a problem with faulty goods or services, or even a bodily injury claim, then help is at hand.

What you are and aren’t covered for can be found in this booklet but you can also call 0800 028 0732 to discuss this cover. To make a claim use the same number, request a form and once completed send it to:

Legal Claims Centre DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

If you need to get in touch.

In an emergency.
In the first instance call
0845 604 6535
Monday to Friday 8am-6pm
and Saturdays 9am-1pm.
Or call the 24-hour
Emergency Homeline
0845 601 2731

You’ll need to pay for the emergency repairs carried out by a 24-hour Emergency Homeline tradesperson. However, if the damage is covered by your policy, you can claim for it in the normal way.

Legal and Tax helpline.
0800 028 0732
24 hours a day, 7 days a week.

How to change your cover or personal details.
If you have any questions about your cover or need to change it in any way please call us on 0845 604 6535.

Or you can write to us at:
Bank Of Scotland Insurance Services Ltd,
Home Customer Services, PO Box 788,
1 Lovell Park Road, Leeds LS1 9LL.

You can also use this number or address to let us know if the policyholder has passed away.

If you move house, you don’t need to cancel your insurance. Call us on 0845 604 6535 and we’ll be happy to update your policy details and premium to cover your new home.
If you want to make a complaint.

We'll always make every effort to meet the high standards we've set ourselves, but if you ever feel we've fallen short of what you expect, or are dissatisfied in any other way, then please tell us.

Who you speak to will depend on the type of complaint you have.

For complaints relating to Home Insurance:
- For sales or administration related complaints please call us first on 0845 604 6535.
- For claim related complaints call your claims handler first on the number provided at the registration of your claim, alternatively call us on 0845 604 6535.

If you remain unhappy we’ll refer your complaint to Customer Care, or you can contact them directly on 0845 604 6533.

Email* customer.care.insurance@bankofscotland.co.uk
Or write to Customer Care, Bank Of Scotland General Insurance Limited, Tredegar Park, Newport NP10 8SB.

For complaints relating to Legal expenses cover:
Legal expenses cover is underwritten by DAS Legal Expenses Insurance Company Limited. If you’ve a complaint related to this cover you should contact them.

Call 0117 934 0066
Email* customerrelations@das.co.uk
Write to Customer Relations Department DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

* We cannot be responsible for the security of any personal data sent via email.

If you're still not satisfied with the way we've handled your complaint, the matter can be referred to the Financial Ombudsman Service (FOS). They can be contacted on 0845 080 1800 or alternatively, you can write to them at Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Contacting FOS will not affect your legal rights.
Your insurance policy is made up of this policy booklet and your policy schedule. Please read them both carefully to make sure that they give you the cover you need and contact us if you have any problems or questions.

This insurance policy will cover loss or damage arising during the insurance period due to an insured cause that occurs during the insurance period.

We relied on the answers you gave to the questions that you were asked when you took out the policy. You must tell us if any of your answers change during the insurance period. If you don’t tell us about any changes, we may have the right to refuse any claims made after the change happened or to treat your policy as ended from the date of the change, meaning that you will not be covered after that date.

Please refer to ‘Changes you must tell us about’ section on page 50 for full details.

The law applicable to this policy.

This policy is governed by the law that applies to the part of the British Isles where your home is situated. Any dispute regarding this policy will be dealt with exclusively by the courts in that part of the British Isles.

Remember, no policy covers everything.

We do not cover certain things, such as wear and tear, maintenance or loss or damage that happens gradually over a period of time.

For example, this policy does not cover:

- Corrosion
- Rot
- Damp
- Condensation
- Lack of maintenance
- Decay/decomposition.

Full details of what is and is not covered by this policy are set out in:

- The cover sections of this booklet
- General conditions and General exclusions.

Your policy schedule shows you the cover you have chosen.

Words and phrases with special meanings.

Whenever the following words and phrases appear in the policy booklet in bold print they will always have these meanings.

Accidental damage.

An accident that causes physical damage, which is caused suddenly by an outside force and is not expected and not deliberate.

British Isles.

England, Scotland, Wales, Northern Ireland, Republic of Ireland, the Channel Islands and the Isle of Man.

Buildings.

The structure of your home including its permanent fixtures and fittings and garden walls, gates, fences, hedges, paths, drives, patios, tennis courts, wind turbines, fixed solar panels and permanent swimming pools, saunas and hot tubs all within the grounds of your home and for which you are legally responsible.

Contents.

- Household goods (including garden machinery), valuables and personal effects (items of a personal nature such as clothing and wheelchairs) all owned by you, your family and resident domestic staff or for which you or your family are legally responsible.
- Visitors’ personal effects in your home.

Deeds and documents.

Deeds, bonds or certificates which are evidence of ownership or of a sum of money owed to you or any of your family, or similar private documents.

Domestic staff.

Any domestic staff you or your family employ under a contract of service to work in or around your home.

Excess.

The first part of any claim you have to pay. All applicable excess amounts are shown in your policy schedule and the ‘Policy limits and excess table’ at the front of this booklet.

Family.

Your spouse or partner, any children (including adopted and foster children) and any other relatives all of whom normally live with you.

Heave.

Expansion of the ground beneath the buildings.
Home.
The private dwelling and its garages (including integral garages), outbuildings, sheds and greenhouses, all used for domestic and clerical business purposes only, at the address shown in your policy schedule.

Insurance period.
The period during which you have insurance cover, which is shown in your policy schedule.

Landslip.
Rapid downward movement of sloping ground due to its slippage.

Money.
Cash, currency notes, bank notes, money orders, bankers drafts and current postage stamps, cheques, savings and trading stamps, savings certificates and savings bonds, luncheon vouchers, gift cards, gift vouchers, electronic cash pre-payment cards, traveller’s cheques, travel tickets and vouchers, season tickets and phone cards all held for social and domestic purposes.

Personal belongings.
Personal items worn, used or carried by you or your family in everyday life. The item must be owned by or be the legal responsibility of you or your family.

Policy schedule.
The home insurance policy schedule tells you the sections of this booklet under which you are covered, the insurance period, and provides other important details about the cover provided by your policy.

Services.
Underground cables, pipes, drains, tanks and their inspection covers serving your home and for which you are legally responsible.

Settlement.
Downward movement of the ground beneath the buildings due to the weight of the buildings.

Storm.
A period of violent weather defined as:

■ Wind speeds with gusts of at least 55mph and/or;
■ Torrential rainfall at a rate of at least 15mm in any am or pm period and/or;
■ Snow to a depth of at least 100mm in 24 hours and/or;
■ Hail of such intensity that it causes damage to hard surfaces or breaks glass.

Subsidence.
Downward movement of the ground beneath the buildings not due to the weight of the buildings.

Unoccupied.
Not lived in by you or a member of your family for more than 30 days in a row. By lived in, we mean staying overnight for at least 5 nights in a row every month or 2 nights in a row every week, and your home contains enough furniture for normal living purposes.

Valuables.
Jewellery, articles of precious metal, precious stones, clocks, watches, photographic equipment, furs, pictures, works of art, collections of stamps, coins and medals.

We/our/us.
The insurers specified in this policy booklet.
For all cover under your policy except legal expenses cover, this is Lloyds Bank General Insurance Limited.
For legal expenses cover, this is DAS Legal Expenses Insurance Company Limited.

You.
The person(s) named in the policy schedule as the policyholder.

Your.
Owned or hired by you or for which you are legally responsible.

Please note legal expenses have their own words and phrases with special meanings. Please see the legal expenses section of cover.
## Buildings cover.

This section applies if you have chosen to include buildings cover – this is shown on your policy schedule.

Full details of the cover offered are provided below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant excesses you must pay for any claim.

Don’t forget, it is important that you also refer to the ‘Words and phrases with special meanings’ pages 18 to 20, ‘Claims conditions’ pages 47 to 49, ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

At a glance icons: 🚥 Accident  ⚡ Storm  ⚛ Water  ⚠ Theft.

### What we cover

<table>
<thead>
<tr>
<th>Loss or damage to the buildings by the following causes:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Fire or smoke.</td>
</tr>
<tr>
<td>2. Explosion, lightning or earthquake.</td>
</tr>
<tr>
<td>3. Riots, civil commotion, labour and political disturbances or strikes.</td>
</tr>
<tr>
<td>4. Malicious damage or vandalism.</td>
</tr>
<tr>
<td>5. Impact by any vehicle, train, animal, aircraft or other aerial device, or anything dropped from them, a falling tree or branch, lamp post, telegraph pole or pylon.</td>
</tr>
<tr>
<td>6. Flood.</td>
</tr>
<tr>
<td>7. Storm.</td>
</tr>
</tbody>
</table>

Don’t forget, it is important that you refer to the ‘Words and phrases with special meanings’ pages 18 to 20, ‘Claims conditions’ pages 47 to 49, ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

### What we don’t cover

<table>
<thead>
<tr>
<th>8. Subsidence, heave or landslip.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage:</td>
</tr>
<tr>
<td>• To garden walls, fences, gates, hedges, paths, drives, patios, terraces, balconies, swimming pools, ornamental ponds, hard courts, wind turbines, solar panels, saunas, hot tubs, car ports, domestic oil and gas fuel tanks, septic tanks or cesspits unless the main building of your home is damaged at the same time and by the same cause.</td>
</tr>
<tr>
<td>• To, or resulting from, the movement of solid floors unless the foundations beneath the external walls of your home are damaged at the same time by the same cause.</td>
</tr>
<tr>
<td>• That is covered under an NHBC warranty or other similar guarantee.</td>
</tr>
<tr>
<td>• Resulting from the bedding down of new buildings or settlement, shrinkage or expansion of the buildings.</td>
</tr>
<tr>
<td>• Caused by demolition, structural alteration, structural repair or excavation by you or someone appointed by you.</td>
</tr>
<tr>
<td>Damage occurring when your home is unoccupied.</td>
</tr>
<tr>
<td>Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.</td>
</tr>
<tr>
<td>Escape of water causing, or caused by, subsidence, heave or landslip.*</td>
</tr>
<tr>
<td>*This will be considered as subsidence, heave or landslip damage.</td>
</tr>
<tr>
<td>Damage occurring while the home is unoccupied.</td>
</tr>
<tr>
<td>Damage occurring while the home is unoccupied.</td>
</tr>
</tbody>
</table>

| 9. Escape of water from, any domestic appliance or any fixed domestic water installation. |
| For example a washing machine, dishwasher, freezer, heating system or water main. |
| • Damage occurring when your home is unoccupied. |
| • Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies. |
| • Escape of water causing, or caused by, subsidence, heave or landslip.* |
| *This will be considered as subsidence, heave or landslip damage. |

| 10. Freezing of water in fixed domestic water or heating systems. |
| Damage occurring when your home is unoccupied. |

| 11. Escape of oil from any fixed domestic oil installation. |
| Examples include oil heating systems and oil tanks. |
| Damage occurring while the home is unoccupied. |

| 12. Theft or attempted theft. |
| Damage occurring when your home is unoccupied. |

continued over...
What we don’t cover

13. Accidental breakage of fixed ceramic hobs, sanitary ware and fixed glass.
For example fixed glass in windows and doors. By sanitary ware, we mean wash basins and pedestals, sinks, bidets, lavatory pans, cisterns, shower trays, shower screens, baths and bath panels. Important Information: cover replaces glass, NOT the window frame, door frame or casement.

14. Accidental damage to services.
By services we mean underground cables, pipes, drains, tanks and their inspection covers serving your home and for which you are legally responsible.

15. Trace and access
If the buildings of your home are damaged due to:

i. Escape of water from any domestic appliance or any fixed domestic water installation, or freezing of water in fixed domestic water or heating systems.

ii. Escape of oil from any fixed domestic oil installation.

iii. Accidental damage to services (underground cables, pipes, drains, tanks and their inspection covers serving your home and for which you are legally responsible).
We will pay the reasonable cost of removing and replacing any other part of the buildings necessary to find the source of the leak and making good. This includes the reinstatement of any drive, fence or path removed or damaged during the search.

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

16. Clearing drain blockages
If there is a blockage in an underground pipe connecting your home to the main sewer and normal methods of releasing the blockage to restore service are unsuccessful, we will pay the cost of breaking into and repairing the pipe.

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

continued over...
Buildings — Property owners liability.

If you are both the owner and the occupier of your buildings please:

- Accidents which happen in buildings or on land are more commonly the legal responsibility of the occupier of the buildings or land, rather than the owner.
- Cover against any breach of the legal responsibility that you may have as the occupier of the buildings is not provided by this buildings cover. Cover is only provided in relation to any breach of the legal responsibility you may have as the owner of the buildings.
- Contents insurance provides cover for your legal responsibilities as the occupier.

What we cover

21. You (or your personal representatives in the event of your death) and any member of your family are insured against any legal liability for damages (as owner but not as occupier) in respect of:

- Accidental bodily injury (including death, disease or illness) to anyone not in your family or domestic staff.
- Accidental loss or damage to physical property other than property you or any member of your family own or are looking after if the liability arises under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 for faulty work carried out by you or for you on any home you previously owned in the United Kingdom.

The most we will pay for claims resulting from one accident or a series of accidents resulting from any one cause is the legal liabilities limit shown in your policy schedule.

This includes any claimants’ costs and expenses. In addition, we will pay any defence costs and expenses which are incurred with our written consent.

The most we will pay for any one event is £2,000,000.

Buildings — Accidental damage optional cover.

This section applies if you have chosen to include the buildings - accidental damage optional cover - this is shown on your policy schedule.

Full details of the cover offered are provided below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant excesses you must pay for any claim.

Don’t forget, it is important that you also refer to the ‘Words and phrases with special meanings’ pages 18 to 20, ‘Claims conditions’ pages 47 to 49, ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

What we cover

- Any other accidental damage to the buildings of your home which is not specifically covered or excluded in buildings cover.

Examples of cover include putting your foot through the ceiling whilst in the loft or drilling through a pipe.

What we don’t cover

- Damage occurring when your home is unoccupied.
- Damage occurring when your home or any part of it is lent, let or sublet.
- Movement, settlement or shrinkage in any part of the buildings.
Contents cover.

This section applies if you have chosen to include contents cover as part of your policy – this is shown on your policy schedule.

This part of the policy sets out the cover we provide for the contents of your home whilst they are:

- In your home
- Temporarily removed from your home
- Whilst in the open within the boundaries of your home.

Full details of the cover offered are provided below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant excesses you must pay for any claim.

Don’t forget, it is important that you also refer to the ‘Words and phrases with special meanings’ pages 18 to 20, ‘Claims conditions’ pages 47 to 49 ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

What we cover

- Loss or damage to the contents of your home by the following causes:
  - By ‘your home’ we mean the private dwelling and its garages (including integral garages), outbuildings, sheds and greenhouses, all used for domestic and clerical purposes only at the address shown in your policy schedule.
  - The most we will pay for contents within garages, sheds, greenhouses and outbuildings is £3,000.
  - The most we will pay for visitors’ personal effects in your home is £500 for each visitor.

  1. Fire or smoke.
  2. Explosion, lightning or earthquake.
  3. Riots, civil commotion, labour and political disturbances or strikes.
  4. Malicious damage or vandalism.

What we don’t cover

- The costs of removing any tree, branch, lamp post, telegraph pole or pylon.
- Loss or damage:
  - Resulting from the movement of solid floors unless the foundations underneath the external walls of your home are damaged at the same time by the same cause.
  - Resulting from the bedding down of new buildings or settlement, shrinkage or expansion of the buildings.
  - Caused by demolition, structural alteration, structural repair or excavation performed by you or someone appointed by you.
  - Damage occurring when your home is unoccupied.
  - Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.
  - Damage occurring while the home is unoccupied.
  - Theft not involving forcible and violent entry to, or exit from, your home, if you have lent, let or sublet any part of your home or whilst persons other than your family are staying there.
  - Loss or damage occurring when your home is unoccupied.
  - Loss by deception unless the only deception is gaining entry to your home.
  - Loss or damage by any guest invited into your home by you or your family.
  - Theft of a pedal cycle from an unlocked garage, shed or outbuilding, or within the boundaries of your home when it is not securely locked to a permanently fixed structure.
  - Theft of a pedal cycle whilst outside the boundaries of your home.

Guidance note: If you require theft cover for pedal cycles whilst they are away from your home, then you will need the optional pedal cycle cover.

Examples include washing machine, dishwasher, freezer or heating system.

Examples include oil heating systems and oil tanks.

1. Impact by any vehicle, train, animal, aircraft or other aerial device, or anything dropped from them, falling tree or branch, lamp post, telegraph pole or pylon.
2. Flood.
3. Storm.
4. Subsidence, heave or landslip.
5. Escape of water from any domestic appliance or any fixed domestic water installation.
6. Escape of oil from any fixed domestic oil installation.
7. Theft or attempted theft.
8. Theft not involving forcible and violent entry to, or exit from, your home, if you have lent, let or sublet any part of your home or whilst persons other than your family are staying there.
9. Damage occurring when your home is unoccupied.
10. Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.
11. Damage occurring while the home is unoccupied.

continued over...
<table>
<thead>
<tr>
<th>What we cover</th>
<th>✓</th>
<th>What we don’t cover</th>
<th>X</th>
</tr>
</thead>
<tbody>
<tr>
<td>12. <strong>Accidental damage</strong> to televisions, video and audio installations, computer equipment and to any aerials or satellite dishes within or fixed to your home.</td>
<td></td>
<td>- Records, discs, CDs, DVDs, cassettes, tapes, diskettes, USB flash drives or software.</td>
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<tr>
<td></td>
<td></td>
<td>- Damage occurring when your home is unoccupied.</td>
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<tr>
<td></td>
<td></td>
<td>- Damage occurring when your home or any part of it is lent, let or sublet.</td>
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<tr>
<td>13. <strong>Accidental damage</strong> to fixed glass in furniture, mirrors, glass in shelves and free standing ceramic hobs.</td>
<td></td>
<td>- Damage occurring when your home is unoccupied.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Damage occurring when your home or any part of it is lent, let or sublet.</td>
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</tbody>
</table>

Examples of fixed glass in furniture include glass in coffee tables and glass in display cabinets.

14. **Fatal injury benefit**  
If you, your spouse or civil partner are injured by a fire or assault in your home and this results in death within 12 months of the injury, we will pay the limit shown on the policy limits and excess table.  
The most we will pay for any one event is £5,000.

15. **Replacement locks and keys**  
If you or your family lose the keys to your home, if they are stolen, or if there is accidental damage to the locks of outside doors, safes or alarms in your home, we will pay the cost of:  
- Replacing keys.  
- Changing parts of the lock.  
- Replacing the locks.

16. **Frozen food**  
If an accidental change in temperature or accidental leakage of refrigerant causes damage to frozen food in a freezer in your home, we will pay the cost of replacing the frozen food.  
The most we will pay for any one event is £500.

17. **Money in the home**  
We will pay for theft or accidental loss of money in your home belonging to you or your family or for which you or your family are responsible.  
The most we will pay for any one event is £500.

- Money held for trade, professional or business purposes.
- Loss by deception unless the only deception is gaining entry to your home.

18. **Cash/Debit/Credit cards**  
We will pay for financial loss for which you or your family are legally responsible caused by the fraudulent use of cash/debit/credit cards belonging to you or your family.  
Cards are covered in the home. They are also covered outside of your home, including outside of the British Isles for a period of less than 60 days in a row.  
The most we will pay for any one event is £500.

19. **Deeds and documents**  
We will pay for the cost of replacing deeds, bonds or certificates which are evidence of ownership, or a sum of money owed to you or your family, or similar private documents if they are lost or damaged by any cause covered under contents cover.  
The most we will pay for any one event is £2,500.

20. **Loss of water, domestic heating oil and gas**  
We will pay for the accidental loss at your home of metered water from any fixed water installation, oil from any fixed domestic oil installation or liquid petroleum gas.

21. **Office contents and equipment**  
If you or anyone living with you use your home for clerical business purposes, we will pay for loss or damage to office furniture and equipment whilst in your home if caused by an event covered under contents covers 1-13.  
Examples of office equipment are - computer equipment, facsimile machines, photocopiers, telephones, books and stationery.  
The most we will pay for any one event is £5,000.

22. **Stock or trade samples**  
If you keep stock or trade samples in your home, we will pay for loss or damage to such items whilst in your home if caused by an event covered under contents covers 1-11.  
By stock or trade samples we mean goods held by you or your family, for sale, or supply, or as trade samples.  
The most we will pay for any one event is £500.

continued over...
<table>
<thead>
<tr>
<th>What we cover</th>
<th>✓</th>
<th>What we don’t cover</th>
<th>X</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>23. Downloaded Data</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>We will pay to replace any non recoverable electronic data legally downloaded by you or your family from a legitimate worldwide website, which you or your family have purchased and hold a receipt. The receipt may be in an electronic format.</td>
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<tr>
<td><strong>24. Alternative accommodation</strong></td>
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</tr>
<tr>
<td>If your home is made uninhabitable by any cause covered under section contents cover, we will pay for:</td>
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<tr>
<td>- Rent you are responsible for paying and</td>
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<tr>
<td>- The costs of similar alternative accommodation for you, your family and your domestic pets while you cannot live in your home.</td>
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<tr>
<td>The most we will pay for any one event is £20,000.</td>
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<tr>
<td><strong>25. Tenants’ improvements</strong></td>
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<td></td>
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</tr>
<tr>
<td>We will pay for loss or damage to fixed items of decoration and home improvements you make as a tenant, if caused by an event covered under contents covers 1-11 and accidental damage if you have the contents – accidental damage optional cover.</td>
<td></td>
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<tr>
<td>By ‘tenants’ improvements’ we mean those improvements to your home you have provided and which are not the responsibility of your landlord – for example, shed, greenhouse, fitted kitchen, bathroom suite, laminate flooring.</td>
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<tr>
<td>The most we will pay for any one event is £5,000.</td>
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<tr>
<td><strong>26. Special occasion cover</strong></td>
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<tr>
<td>We will increase the valuables limit shown in your policy schedule by £3,000:</td>
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<tr>
<td>- During the month of your religious festival to cover gifts and extra food and drink you and your family buy for the religious festival.</td>
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<tr>
<td>- One month before and one month after your wedding day or civil partnership ceremony or that of any member of your family, to cover gifts and extra items bought for the event.</td>
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<tr>
<td><strong>27. Emergency access</strong></td>
<td></td>
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</tr>
<tr>
<td>We will pay for loss or damage to the contents of your home and any growing tree, shrub or plant at your home if they are damaged by forced entry by the fire, police or ambulance services to deal with a medical emergency or when preventing damage to property.</td>
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<tr>
<td>The most we will pay for loss or damage to any growing tree, plant or shrub is £250.</td>
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<tr>
<td><strong>28. Plants in the garden</strong></td>
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<tr>
<td>We will pay for loss or damage to growing trees, shrubs or plants at your home caused by fire, explosion, malicious damage or vandalism, impact by any falling tree or branch or theft or attempted theft.</td>
<td></td>
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</tr>
<tr>
<td>The most we will pay for any one event is £1,000 in total and £250 for any growing tree, shrub or plant.</td>
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</tr>
<tr>
<td><strong>29. Contents in the open</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>We will pay for loss or damage to contents whilst in the open within the boundary of your home if covered under contents cover 1-11 and accidental damage if you have the contents – accidental damage optional cover.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Examples of what we mean by ‘in the open’ – contents in your garden or driveway, on your balcony or patio, or other outside areas within the boundaries of your home.</td>
<td></td>
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</tr>
<tr>
<td>The most we will pay for any one event is £1,000.</td>
<td></td>
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</tr>
<tr>
<td><strong>30. Contents cover when you are moving home</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We will cover loss or damage to contents when you move home under contents covers 1-11 and accidental damage if you have the contents – accidental damage optional cover.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>- If caused during household removal by a professional removal contractor moving them from your home to another permanent home in the British Isles.</td>
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<tr>
<td>- While they are being held in temporary storage by the removal firm for up to 72 hours.</td>
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</tr>
<tr>
<td><strong>31. Contents when temporarily removed from your home</strong></td>
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</tr>
<tr>
<td>We will pay for loss or damage to contents when temporarily removed from your home to anywhere in the British Isles for a period not exceeding three calendar months if caused by an event covered under contents covers 1-11.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Examples of what we mean by ‘temporarily removed’ – you are working away and staying in a hotel, or items are stolen whilst you are at your workplace or your children’s items are stolen from school.</td>
<td></td>
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</tr>
<tr>
<td>Note: If you are moving home see section above for ‘Contents cover when you are moving home’.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contents removed for sale or exhibition or to furniture depositories.</td>
<td></td>
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</tr>
<tr>
<td>Loss or damage caused by storm or flood to property not in a building.</td>
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</tr>
<tr>
<td>Loss or damage to student belongings.</td>
<td></td>
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</tr>
<tr>
<td>Loss or damage caused by theft or attempted theft other than from:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- An occupied private home or any building where you or your family are working or temporarily living.</td>
<td></td>
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</tr>
<tr>
<td>- Any other building or a caravan but only if force and violence are used to gain entry or exit,</td>
<td></td>
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</tr>
<tr>
<td>- Any bank or safe deposit or while you, your family or domestic staff, are taking the item to or from the bank or safe deposit.</td>
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</tr>
</tbody>
</table>
Occupiers and public liability.

Accidents which happen in buildings or on land are more commonly the occupier’s legal responsibility rather than the owner’s.

As well as covering the contents of your home, we also provide cover for your breach of certain legal responsibilities you may have including as occupier.

Buildings insurance provides cover for your legal responsibilities as owner.

### What we cover

- Occupiers and public liability
- You (or your personal representatives in the event of your death) and any member of your family are insured against any legal liability for:
  - Damages which result from an accident occurring during the insurance period and causing:
    - Accidental bodily injury (including death, disease or illness) to anyone not in your family or domestic staff.
    - Accidental loss or damage to physical property other than property you or any member of your family own or are looking after.
  - The most we will pay for claims resulting from one accident or a series of accidents resulting from any one cause is the legal liabilities limit shown in the ‘Policy limits and excess table’ at the front of this booklet.
  - This includes any claimants’ costs and expenses. In addition, we will pay any defence costs and expenses which are incurred with our written consent.
  - The most we will pay for any one event is £2,000,000.

- Employers liability
- Damages which result from an accident occurring during the insurance period and causing accidental bodily injury to domestic staff while employed by you.
  - The most we will pay for claims resulting from one accident or a series of accidents resulting from any one cause is the legal liabilities limit shown in the ‘Policy limits and excess table’ at the front of this booklet.
  - This includes any claimants’ costs and expenses. In addition we will pay any defence costs and expenses which are incurred with our written consent.
  - The most we will pay for any one event is £10,000,000.

### What we don’t cover

- Any action against you brought in a court outside the British Isles.
  - Liability resulting from:
    - Ownership of your home.
    - Your occupation or ownership of any other land or building.
    - Sport involving the use of motors.
    - Any employment, trade, profession or business.
    - An agreement made unless you, your family or domestic staff would have been liable even if the agreement had not been made.
  - The transmission of any diseases or virus.
  - Liability resulting from the use or ownership of:
    - Mechanically powered vehicles, except garden machinery used in your garden.
    - Powered boats or aircraft, unless they are models.
    - Animals, except domestic cats and dogs (other than dogs referred to in the Dangerous Dogs Act 1991 or any amending legislation).
    - Firearms, except airguns or legally held sporting guns used for sporting purposes.
  - Any legal liability covered by any other insurance policy.

### Contents — Accidental damage optional cover.

This section applies if you have chosen to include the contents — accidental damage optional cover — this is shown on your policy schedule.

Full details of the cover offered are provided below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant excesses you must pay for any claim.

Don’t forget, it is important that you also refer to the ‘Words and phrases with special meanings’ pages 18 to 20, ‘Claims conditions’ pages 47 to 49, ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

### What we cover

- Any other accidental damage to the contents of your home which is not specifically covered or excluded in contents covers 1-13.

Examples of cover include paint spillage on a carpet or felt tip pen on a sofa.

### What we don’t cover

- Damage to clothing.
- Damage occurring when your home is unoccupied or any part of it is lent, let or sublet.
- Accidental loss and unexplained disappearance.
Personal belongings cover.

This section applies if you have chosen to include this optional cover as part of your policy – this is shown on your policy schedule.

This part of the policy sets out the cover we provide for you and your family’s personal belongings when in or temporarily outside your home.

Full details of the cover offered are set out below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant excesses you must pay for any claim.

Don’t forget, it is important that you also refer to the ‘Words and phrases with special meanings’ pages 18 to 20, ‘Claims conditions’ pages 47 to 49, ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

What we cover

Thieves or accidental loss, or accidental damage to personal belongings.

- Theft or accidental loss of money belonging to you or your family or which you or your family are legally responsible.

The most we will pay for theft or accidental loss of money is £500.

What we don’t cover

Loss or damage to:

- Any article used or held for business or professional purposes.
- Road vehicles or any other mechanically propelled or assisted vehicles and toys (including mobility scooters) or parts or accessories for any of them.
- Aircraft, hang gliders, trailers, boats, surfboards, windsurfers, other watercraft and all their accessories, or associated equipment.
- Caravans, tents or any camping equipment or associated equipment.
- Machinery or mechanical implements.
- Pedal cycles and their accessories.
- Animals.
- Household goods, domestic appliances, televisions and non-portable computer equipment.
- Securities or deeds and documents of any kind.
- Articles of china, porcelain, earthenware or glass (other than spectacles).
- Sports equipment (including horse riding equipment) when it is being used for its intended purpose.
- Musical instruments whilst they are in use for their intended purpose.
- Property more specifically insured either by this policy or any other policy.
- Theft or attempted theft of personal belongings from unattended vehicles, caravans or motor homes, where:
  i. There was no force and violence used to get into the vehicle, caravan or motor home, and;
  ii. The item was not hidden from view in a locked boot, luggage or glove compartment.
- Loss by deception unless the only deception is gaining entry to your home.

Where the items are covered.

In or temporarily outside of your home, including outside of the British Isles, provided the personal belongings are at all times in the control or custody of you or a member of your family, or left in hotel security, a locked safety deposit box, safe or similar locked fixed receptacle.

By temporarily we mean a period of less than 60 days in a row.

Pedal cycle cover.

This section applies if you have chosen to include this optional cover as part of your policy – this is shown on your policy schedule.

This part of the policy sets out the cover we provide for you and your family’s pedal cycles when temporarily outside the boundaries of your home.

Full details of the cover offered are set out below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant excesses you must pay for any claim.

Don’t forget, it is important that you also refer to the ‘Words and phrases with special meanings’ pages 18 to 20, ‘Claims conditions’ pages 47 to 49, ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

What we cover

Thieves, accidental loss or accidental damage to a pedal cycle belonging to you or your family or for which you or your family are legally responsible, including its accessories if attached.

What we don’t cover

- A motorised or motor assisted pedal cycle.
- Theft of a pedal cycle left unattended in a public place or communal areas where it is not securely locked to a permanently fixed structure.

Loss or damage:

- To a pedal cycle when being used for racing, pace making or trials.

Where the pedal cycles are covered.

Temporarily outside the boundaries of your home, or temporarily outside of the British Isles, provided the pedal cycle is in the custody and control of you or your family.

By temporarily we mean a period of less than 60 days in a row.
Specified item cover.

Your policy schedule shows if you have an item specified on your policy. If so, then you are covered under this section of the policy in respect of that specified item.

Full details of the cover offered are set out below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant excesses you must pay for any claim.

Don’t forget, it is important that you also refer to the ‘Words and phrases with special meanings’ pages 18 to 20, ‘Claims conditions’ pages 47 to 49, ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

What we cover

Thief, accidental loss of, or accidental damage to, specified items shown in your policy schedule.

At each annual renewal of this policy, the sum insured by this section will be adjusted in accordance with the Government’s General Index of Retail Prices (all items) or any replacement index. The revised sum insured will be shown on your policy schedule at renewal. If the index reduces, we will not lower your sum insured, unless you ask us to.

What we don’t cover

• Any specified item more specifically insured by another policy.
• Theft of or loss or damage to any specified items inside vehicles, caravans or motor homes, when:
  i. there was no force and violence used to get into the vehicle, caravan or motor home and;
  ii. the specified item was not hidden from view in a locked boot, luggage or glove compartment.
• Loss by deception unless the only deception is gaining entry to your home.

Thief or loss of or damage to:

• Sports equipment (including riding equipment) when it is being used for its intended purpose.
• Musical instruments whilst they are in use for their intended purpose.

Where the items are covered.

In or temporarily outside of your home, or temporarily outside of the British Isles, provided the specified item is at all times in the custody and control of you or a member of your family, or left in hotel security, a locked safety deposit box, or similar locked, fixed receptacle.

By temporarily we mean a period of less than 60 days in a row.

Legal expenses.

In our everyday lives, we all face situations that could require legal help if difficulties arise. Your legal expenses cover is designed to provide expert help when you need legal support.

A problem with your employer; injury that is the result of someone else’s negligence; a dispute over faulty goods or services – these are all common issues that may need expert help to resolve.

The legal expenses helplines are available to you 24 hours a day, 7 days a week, for legal and tax advice. You can call at any time for expert advice and guidance.

Full details of the cover offered are provided below. Details of policy limits are contained in the ‘Policy limits and excess table’ at the front of this booklet, along with any relevant excesses you must pay for any claim.

Please see the Claims procedure and conditions for legal expenses cover on pages 44 to 45.

Don’t forget, it is important that you also refer to the ‘Claims conditions’ pages 47 to 49, ‘General conditions’ pages 50 to 51, and ‘General exclusions’ pages 52 to 53 which apply to the whole policy.

Important: In the event of a claim, if you decide not to use the services of a preferred law firm, you will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by us.

Words and phrases with special meanings relating to your legal expenses cover.

Whenever the following words and phrases appear in bold print in this section of cover they will always have these meanings:

Appointed representative

The preferred law firm, law firm, accountant or other suitably qualified person we will appoint to act for you.

Costs and expenses

• All reasonable and necessary costs chargeable by the appointed representative in accordance with the DAS Standard Terms of Appointment.
• The costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with our agreement.

Stamp or coin collections outside of the British Isles.

continued over...
Countries covered

- For insured incidents ‘Contract disputes’, and ‘Personal injury’:
  The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
- For all other insured incidents:
  The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

DAS Standard Terms of Appointment

The terms and conditions (including the DAS Standard Terms of Appointment) apply to the relevant type of claim, which could include a conditional fee agreement (no-win, no-fee).

Date of occurrence

- For civil cases, the date of occurrence is the date the event happened, which may be the date you first became aware of it.
- For criminal cases, the date of occurrence is when you began or are alleged to have begun to break the law.
- For insured incident ‘Tax protection’, the date of occurrence is when HM Revenue & Customs first notifies you in writing the intention to make enquiries.

Insurance period

The period for which we have agreed to cover you.

Preferred law firm

A law firm or barristers’ chambers we choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with your claim and must comply with our agreed service standard levels, which we audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable prospects

For civil cases, the prospects that you will recover losses or damages (or obtain any other legal remedy that we have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. We, or a preferred law firm on our behalf, will assess whether there are reasonable prospects.

We, us, our, DAS

DAS Legal Expenses Insurance Company Limited.

You, your

The person who has taken out this policy (the policyholder) and any member of their family who always lives with them. This includes students temporarily living away from the home and unmarried partners.

Anyone claiming under this section of cover must have the policyholder’s agreement to claim.

What we cover

We will pay an appointed representative, on your behalf, costs and expenses for the insured incidents in this section as long as:

- The date of occurrence of the insured incident is during the insurance period and happens within the countries covered; and
- Any legal proceedings will be dealt with by a court, or other body which we agree to, in the countries covered; and
- Reasonable prospects exist for the duration of the claim;
- The most we will pay in costs and expenses is no more than the amount we would have paid to a preferred law firm.
- For an enforcement of judgment to recover money and interest due to you after a successful claim under this policy, we must agree that reasonable prospects exist;
- Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we will pay in costs and expenses is the value of the likely award.

We will help in appealing or defending an appeal as long as you tell us within the time limits allowed that you want us to appeal.

Before we pay any costs and expenses for appeals, we must agree that reasonable prospects exist.

The most we will pay for any one event is £50,000.

What we don’t cover

- A claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.
- Any incident or matter arising before the start of this section of cover.
- Costs and expenses incurred before our written acceptance of a claim.
- Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
- Any insured incident intentionally brought about by you.
- Any claim relating to your alleged dishonesty or alleged violent behavior.
- Any claim relating to written or verbal remarks which damage your reputation.
- A dispute with DAS Legal Expenses Insurance Company Limited not otherwise dealt with under Claims procedure and conditions - Arbitration on page 45.
- An application for Judicial Review.
- Any legal action you take which we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.
- Any claim where you are not represented by a law firm, barrister or tax expert.

Apart from us, you are the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

continued over...
Insured incidents.

Employment disputes.

What we cover

We will cover the costs and expenses for the following:
- A dispute relating to your or your family’s contract of employment or future employment for your or their work as an employee.

What we don’t cover

- A compromise agreement while you are still employed.
- Any claim relating solely to personal injury.

Contract disputes.

What we cover

We will cover the costs and expenses for the following:
- Your or your family’s legal rights in a contractual dispute arising from an agreement or an alleged agreement which you or your family has entered into for:
  - The buying or hiring in of any goods or services; or the selling of any goods.
  - Your legal rights in a contractual dispute or for misrepresentation arising from an agreement or alleged agreement which you have entered into for the buying or selling of your principal home.
Provided that:
- You and your family has entered into the agreement or alleged agreement during the insurance period.
- The amount in dispute is more than £100.

What we don’t cover

- Any claim relating to the following:
  - A contract regarding your and your family’s profession, business or employment.
  - Anything relating to the building, converting, extending, altering, renovating or demolishing of your home (this does not apply to common home improvements, such as installing double glazing or replacement kitchens).
  - A contract involving a motor vehicle.
  - The settlement payable under an insurance policy.

Personal injury.

What we cover

We will cover the costs and expenses for your rights after a specific and sudden accident that causes death or bodily injury to you.

What we don’t cover

- Any claim relating to the following:
  - Any illness or bodily injury which happens gradually.
  - Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you.
  - Defending your legal rights, but we will cover defending a counter-claim.
  - Clinical negligence.

Clinical negligence.

What we cover

We will cover the costs and expenses for your rights after an identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to you.

What we don’t cover

- Any claim relating to the following:
  - The failure or alleged failure to correctly diagnose your condition.
  - Psychological injury or mental illness that is not associated with you having suffered physical bodily injury.

Property protection.

What we cover

We will cover the costs and expenses for your legal rights in a civil dispute relating to your principal home and holiday home, or personal possessions, that you own or are responsible for, following:
- An event which causes physical damage to such material property, provided that the amount in dispute is more than £100.
- A legal nuisance (meaning any unlawful interference with your use or enjoyment of your land, or some right over, or in connection with it).
- A trespass.

Please note that you must have established the legal ownership or right to the land that is the subject of the dispute.

What we don’t cover

- Any claim relating to the following:
  - A contract entered into by you.
  - Any building or land other than your principal home or holiday home.
  - Someone legally taking your property from you, whether you are offered money or not, or restrictions or controls placed on your property by any government, public or local authority.
  - Work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage.
  - Mining subsidence.
  - Adverse possession (meaning the occupation of any building or land either by someone trying to take possession from you or of which you are trying to take possession).
  - The enforcement of a covenant by or against you (meaning the enforcement of an agreement you have entered into in connection with land you own).
  - Defending a claim relating to an event that causes physical damage to property, but we will cover defending a counter-claim.
  - The first £250 of any claim for legal nuisance or trespass. This is payable by you as soon as we accept the claim.

Tax protection.

What we cover

We will cover the costs and expenses for you following a comprehensive examination by HM Revenue & Customs that considers all areas of your self assessment tax return, but not enquiries limited to one or more specific area.

What we don’t cover

- Any claim if you are self-employed or a sole trader, or in a business partnership.
- An investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.
## Jury service and court attendance.

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<thead>
<tr>
<th>What we cover</th>
<th>What we don’t cover</th>
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<tbody>
<tr>
<td>We will cover the costs and expenses for the following:</td>
<td>Any claim if you are unable to prove your loss.</td>
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<td>Your absence from work:</td>
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<tr>
<td>• To attend any court or tribunal at the request of the appointed representative</td>
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<tr>
<td>• To perform jury service.</td>
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<td>The maximum we will pay is your net salary or wages for the time that you are absent from work less any amount the court gives you.</td>
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## Legal defence.

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<th>What we cover</th>
<th>What we don’t cover</th>
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<tr>
<td>We will cover the costs and expenses to defend your legal rights if an event arising from your work as an employee leads to:</td>
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<td>• You being prosecuted in a court of criminal jurisdiction; or</td>
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<td>• Civil action being taken against you under:</td>
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<td>-- Discrimination legislation</td>
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<td>-- Section 13 of the Data Protection Act 1998</td>
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<tr>
<td>We will defend your and your family’s legal right if an event leads to your or their prosecution for an offence connected with the use or driving of a motor vehicle.</td>
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### Claims procedure and conditions for your legal expenses cover.

#### 1 Your legal representation.
- On receiving a claim, if legal representation is necessary, we will appoint a preferred law firm or in-house lawyer as your appointed representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court.
- If the appointed preferred law firm or our in-house lawyer cannot negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as the appointed representative.
- If you choose a law firm as your appointed representative who is not a preferred law firm, we will give your choice of law firm the opportunity to act on the same terms as a preferred law firm. However, if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to the DAS Standard Terms of Appointment.
- The appointed representative must co-operate with us at all times and must keep us up to date with the progress of the claim.

#### 2 Your responsibilities.
- You must co-operate fully with us and the appointed representative.
- You must give the appointed representative any instructions that we ask you to.

#### 3 Offers to settle a claim.
- You must tell us if anyone offers to settle a claim. You must not negotiate or agree to a settlement without our written consent.
- If you do not accept a reasonable offer to settle a claim we may refuse to pay further legal costs.
- We may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and pursue or settle any claim in your name. You must also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all the information and help we need to do so.
- Where a settlement is made on a without-costs basis we will decide what proportion of that settlement will be regarded as costs and expenses and payable to us.

#### 4 Assessing and recovering costs.
- You must instruct the appointed representative to have legal costs taxed, assessed or audited if we ask for this.
- You must take every step to recover costs and expenses and court attendance and jury service expenses that we have to pay and must pay us any amounts that are recovered.

continued over...
5 Cancelling an appointed representative's appointment.
If the appointed representative refuses to continue acting for you with good reason, or if you dismiss the appointed representative without good reason, the cover we provide will end immediately, unless we agree to appoint another appointed representative.

6 Withdrawing cover.
If you settle or withdraw a claim without our agreement, or do not give suitable instructions to the appointed representative, we can withdraw cover and will be entitled to reclaim from you any costs and expenses we have paid.

7 Expert opinion.
We may require you to get, at your own expense, an opinion from an expert that we consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by us and the cost agreed in writing between you and us. Subject to this, we will pay the cost of getting the opinion if the expert’s opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence.

8 Arbitration.
If there is a disagreement between you and us about the handling of a claim and it is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help. Alternatively, there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by you and us. If there is a disagreement over the choice of arbitrator, we will ask the Chartered Institute of Arbitrators to decide.

Please refer to page 15 ‘If you want to make a complaint’ for details of our internal complaints procedure.

9 Keeping to the policy terms.
You must:
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims
- Take reasonable steps to avoid incurring unnecessary costs
- Send everything we ask for, in writing, and
- Report to us full and factual details of any claim as soon as possible and give us any information we need.

10 Fraudulent claims.
We will at our discretion, void this section (make it invalid) from its start date or from the date of the claim, or alleged claim, or we will not pay the claim if:
- A claim you have made to obtain benefits under this section is fraudulent or intentionally exaggerated, or
- A false declaration or statement is made in support of the claim.

11 Other insurances.
If any claim covered under this policy is also covered by another policy, or would have been covered if this section of cover did not exist, we will only pay our share of the claim even if the other insurer refuses the claim.

12 Law that applies.
This policy is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section of cover include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

How to make a claim under your legal expenses cover.

1. What you need to do.
As soon as you have a legal problem that you may require help with, call the legal helpline on 0800 028 0732.
Make sure you have all the necessary information to hand, including details of any relevant conversations and correspondence.

2. What we will do.
We will ask you whether you require legal advice or wish to make a claim.

3. Legal advice or claiming.
Legal advice: If you require legal advice only, depending on availability, you may be put through to a legal advisor immediately or be offered a call back at a time to suit you. We will provide you with initial advice, letting you know your legal rights, what courses of action are open to you, and whether these can be implemented by you, or whether you need the assistance of a lawyer.
Claim: If you wish to make a claim, at this point, due to the complexity of legal matters, we will not be able to confirm whether you are covered, but your claim will be logged and passed to our claims department. Our claims department will contact you as soon as possible, but at most within five working days, unless the matter requires urgent attention such as legal deadlines.

Important: Do not ask for help from a lawyer or accountant, or anyone else, before we have agreed. If you do, we will not pay any costs involved.
Claims conditions.

These conditions set out what you should do in the event of a claim or something happening which may give rise to a claim. If you or your family do not follow these conditions, you will break a condition of your policy which may result in non-payment of all or part of your claim.

Important:
If you make a claim under the policy which is false or fraudulent in any respect, we will not pay the claim and all cover under the policy will cease from the date of reported loss.

Reporting a claim.
If something happens that causes or may cause a claim, you should take any immediate action required to protect your property and belongings from further loss or damage.
- If you or your family are the victim of theft, riot, a malicious act or vandalism, or if you or your family lose something away from the home, tell the police immediately upon discovery and ask for a police reference number. You should then contact us as soon as possible.
- If there is any loss or damage to personal belongings, pedal cycles or specified items whilst in the custody of an airline or other carrier, it should be reported immediately on discovery to the carrier and if available, you should obtain a written report. You should then contact us as soon as possible.
- If you or your family discover that a credit card or mobile phone is missing, you must tell the credit card company or airtime supplier immediately. You should then contact us as soon as possible.
- If someone is holding you or your family responsible for an injury or any damage, you or your family must not admit responsibility.

You should give us full details in writing as soon as you can and send any claim form, application notice, legal document or other correspondence sent to your family to us straightaway without responding yourself first.
- For all other claims, tell us as soon as you can.

If you delay notifying your claim to us we will not pay more than it would have cost to repair or replace your buildings or contents had you notified us as soon as possible.

Making a claim.
You are required to provide us with any reasonable assistance and evidence that may be required concerning the cause and value of any claim.
Ideally, as part of the initial notification, we will need the following details:
- Your name, address and home and mobile telephone numbers
- Personal details necessary to confirm your identity
- The 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.

Proof of loss or damage.
Do not throw away any damaged items before we have had a chance to see them, or carry out any non-emergency repairs before we have had a chance to inspect them.

You must be able to prove and substantiate your loss. To assist with this we may request you to provide reasonable additional information at your own expense. Examples are:
- Original purchase receipts, valuations, invoices, instruction booklets, bank statements or photographs
- Purchase dates of lost or damaged items
- For damaged items, confirmation by a suitably qualified expert that the item you are claiming for is beyond repair.

Rights and responsibilities.
We may need to get into a building that has been damaged to salvage anything that we can and to minimise any further damage. You must help us to do this but you must not abandon your property to us.
If someone makes a claim against you or your family (or if someone indicates an intention to make such a claim) you must not settle, reject, negotiate or offer to pay any amount in respect of this claim without our written permission. We have the right, if we choose, in your name but at our expense to:
- Take over the defence or settlement of any claim,
- Start legal action to get compensation from anyone else,
- Start legal action to get back from anyone else any payments that have already been made.
You must provide us with any information and assistance that we may reasonably require about any claim. You must help us to take legal action against anyone or help us to defend any legal action if we ask you to.

How we settle claims.
This section details how we settle claims under your policy. We decide how a claim will be settled.

What we pay:
The most we will pay for any one event or series of events is the amount shown in your latest policy schedule. Details of policy limits are also contained in the ‘Policy limits and excess table’ at the front of this booklet.

What you pay:
We will deduct all relevant excesses from the figure agreed between you and us to settle your claim. Excesses are shown in your latest policy schedule, and details of excesses are also contained in the ‘Policy limits and excess table’ at the front of this booklet.

How we settle a claim under your buildings cover and buildings – Accidental damage optional cover:
- We will pay the cost of rebuilding or repairing the part of your home which is damaged (using a suitable equivalent material wherever possible) but not more than the cost of completely rebuilding it in its original form.
- We have the option of giving you a money payment instead of repairing or rebuilding your home. We will either:
  - pay the cost of repairing the damage less an allowance for wear and tear or;
  - pay the difference between the open market sale value of your home prior to the damage and its open market sale value after the damage.
- We will not make a deduction for wear and tear or depreciation if the buildings are maintained in a good state of repair. If it is necessary to repair the buildings we will also pay for:
  - Architects’, surveyors’ and legal fees where these are necessarily incurred with our prior approval.
  - Clearing debris, demolishing buildings or making them safe.
  - The cost of complying with building regulations, local authority or other statutory requirements, unless, the need to comply with any of them was advised to you before the insured damage happened or if the requirement relates to undamaged parts of your buildings.
How we settle a claim under your contents cover, contents – Accidental damage optional cover, personal belongings cover, pedal cycle cover, specified items cover.

- We can either repair or replace any item or make a money payment instead.
- We will pay the cost of replacement as new if available or otherwise the nearest equivalent less any discounts obtainable.
- If an item is irreplaceable, we will base our payment on expert opinion of its value immediately prior to its loss or damage.

Work guarantee.

We guarantee all claims related work done by our approved contractors for a minimum of 12 months from the date of completion.

Thieves security.

If there has been a theft, or a theft occurs during the insurance period we may ask you to take extra precautions to improve the physical security of your home as we consider necessary. If you do not agree to implement these improvements, we may not be able to continue to provide cover.

Other insurance.

If you claim under this policy for something which is also covered by another insurance policy, you must provide us with full details of the other insurance policy. We will only pay our proportionate share of any claim.

No Claims Discount.

You are entitled to a discount on your premium (known as a No Claims Discount) if you have not made a claim in the previous insurance period.

If you do not claim on your policy you can accumulate up to five years No Claims Discount. If you have a No Claims Discount this will be detailed in your policy schedule.

Your No Claims Discount will be reviewed at your next renewal – it may be:
- Adjusted up, if you have not made a claim during the previous insurance period and have not yet reached the maximum five years No Claims Discount, or
- Adjusted down, if you have made a claim during the previous insurance period.

Important:
- Your premium may rise even if your No Claims Discount increases, as the amount of your No Claims Discount is only one of the factors that we use to calculate your premium.
- The legal expenses section is not eligible for No Claims Discount, therefore any claims made under this section do not affect the No Claims Discount you may have on the other sections of your policy.

Protected No Claims Discount.

We will automatically protect your No Claims Discount for you free of charge if:
- You have held your policy with us for three years, and
- You have had the maximum five years No Claims Discount for at least one year, and
- You have not made a claim in the last insurance period.

This protection means that if you make a claim on your buildings or contents cover, your No Claims Discount will be unaffected when your policy renews, but you will lose protected status.

If you renew with us again and do not make a claim during the next insurance period, your No Claims Discount will subsequently be protected again automatically and free of charge.

Your policy schedule will show if your No Claims Discount has been protected.

General conditions.

These conditions apply to all sections of this policy.

Fraud.

The contract between you and us is based on mutual trust and we rely on the honesty of our policyholders. If you or anyone acting for you knowingly:
- Provides information to us that is not true in order to obtain cover under your policy or at a lower premium or;
- Provides information or documentation to us that is false, misleading or dishonestly exaggerated in relation to a claim or;
- Otherwise acts or behaves dishonestly in relation to your policy, then we:
  - will not pay any claim under this policy
  - will cancel your cover from the date the fraud was committed and retain the right to keep any premium you have paid
  - may recover from you the amount of any payments made to you.

Changes you must tell us about.

You must tell us if any of the answers you gave to the questions you were asked when you took out your policy change during the insurance period. Specifically, you must tell us before it happens if:
- You are going to change address.
- There is to be a change to the number of bedrooms in your home.
- Your home is to become unoccupied for more than 30 days in a row.
- Someone other than you and your family is going to live in your home.
- Your home is to be used only as a weekend or holiday home.

Precautions.

You and your family and domestic staff must take every reasonable precaution to prevent or minimise any loss, damage, accident or injury. You should keep the property insured by this policy in good condition.

Renewal.

We will remind you of the details of your policy at the end of every insurance period. You must regularly check your policy details to ensure that your policy still meets your needs.
As part of our commitment to you, we review our home insurance products on a regular basis so we can continue to deliver value for money and ensure the best quality. This may from time to time involve changing one of the insurers or the terms and conditions of your cover on renewal. You agree that we may change an insurer on renewal without seeking your permission to do so.

If we offer to renew your policy automatically, you give us permission to do so on the basis of the renewal premium and policy conditions, details of which we will send you before the renewal date. If you do not wish us to do this, you can call us to let us know before the renewal date.

Before we renew your policy, we may review your past claims history. As a result of this review, we may not offer you the same type or level of cover at renewal.

Cancellation.

You can cancel your policy by calling us or by writing to us.

If you cancel within the first 14 days your premium will be refunded, unless you have made a claim. This 14 day period starts on the day you receive your policy documents or the day your policy starts, whichever is the later.

You can cancel at any other time by giving us 30 days notice and we will refund any premium you have paid for the rest of the insurance period, provided it is more than £5.

We can cancel your policy by giving you 14 days written notice at your last known address if:

- There is any change in risk occurring which increases the risk under your policy and which we are unable to insure;
- You breach any terms or conditions of your policy; or
- There is any event or circumstance outside our control that increases the risk under your policy that we could not have reasonably foreseen.

If this happens we will refund any premium you have paid for the rest of the insurance period unless there is evidence of fraud.

Monthly premiums.

If you pay premiums for this policy by monthly Direct Debit to your bank account and we do not receive a monthly premium payment when it is due, this could result in us cancelling your policy. Cancellation of this policy will take effect from the date it is paid up to.

We will not cancel your policy immediately. In the event that we do not receive a monthly Direct Debit payment, we will advise you accordingly and re-submit the unpaid amount for payment. If your monthly payment is still not made, we will write to you for the amount due.

General exclusions.

These exclusions apply to all sections of this policy.
This policy does not cover:

War.

Any consequence whether direct or indirect of war, invasion or revolution.

Terrorism.

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

For the purpose 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 governments(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear.

Radioactivity.

Loss or destruction of, or damage to, any property, or any additional expense or legal liability directly or indirectly caused, 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 nature of any nuclear assembly or nuclear component.

Sonic bangs.

Loss of or damage to property caused by pressure waves from aircraft or other aerial devices.

Matching items.

The cost of replacing or changing any undamaged item, or part of an item, which forms part of a set or any other item of a uniform nature, colour or design.

Pollution.

Any loss, damage or liability arising from pollution or contamination of buildings, structure, water, land or the atmosphere, unless caused by:

- A sudden, unexpected or unintentional act which can be identified; or
- Oil leaking from a domestic oil installation at the home.

Loss of value.

Any loss or reduction in market value resulting from the repair or replacement of lost or damaged property, or depreciation.

Non-insured loss.

Any costs beyond the cost of replacing damaged property or repairing the damage to property, for example any loss in value which may occur as a result of loss or damage.
Uninsurable causes.

Any loss or damage caused by:
- A gradually operating cause. Please note that this exclusion does not apply to claims caused by subsidence or heave.
- Wear and tear.
- Frost.
- River or coastal erosion.
- Fungus, moths, vermin*, insects, parasites, woodworm or beetles.
- Wet and dry rot or mould unless this was caused directly by any event insured by this policy.
- Any process of cleaning, dyeing, washing, reproofing, re-styling, restoring, renovating, altering, maintaining or repairing.
- Mechanical or electrical faults or breakdowns.
- Depreciation, the effects of light or the atmosphere or lack of maintenance.
- Detention or confiscation by HM Revenue & Customs or any official body.
- Faulty workmanship, poor design, or defective or inherently unsuitable materials.

* Vermin are animals or insects that are destructive in their natural behaviour or are considered pests or nuisances, examples include rodents, weasels, squirrels, flies and cockroaches.

Computer viruses.

Direct or indirect loss or damage caused to equipment** by computer viruses. Liability arising directly or indirectly from computer viruses*:
- Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.
- Equipment includes computers and anything else insured by the policy which has a microchip in it. (Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers.)

Pre-inception loss.

Loss, damage or liability existing before this policy started.

Deliberate acts.

Any loss, damage or legal liability caused by, or allowed to be caused by, a deliberate act by you, your family, domestic staff, tenants or visitors invited into your home.

Non-approved costs.

Any costs incurred without our written permission for example in relation to any claim brought against you or your family.
Useful telephone numbers.

By Phone
General enquiries 0845 604 6535
Household claims 0845 604 6535
Lines open Monday to Friday 8am–6pm and Saturdays 9am–1pm
To request a legal expenses insurance claim form 0800 028 0732
24-hour Emergency homeline 0845 601 2731
Legal advice service* 0800 028 0732
Preferred glazing supplier 0845 155 1221

* Legal advice is available 9am–8pm, Monday to Friday, excluding public and Bank Holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

Important information.
If you’d like this in another format such as large print, Braille or audio please ask in branch.
If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on 0845 600 9644 (lines are open 9am to 5.30pm, seven days a week).
If you are deaf you can use BSL and the SignVideo service available at www.bankofscotland.co.uk/accessibility/signvideo

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24 hour Emergency Homeline is provided by Royal & Sun Alliance Insurance plc, Registered in England and Wales No. 93792, Registered Office: St Mark’s Court, Chart Way, Horsham, West Sussex RH12 1XL. All companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
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