

Home insurance



# Policy booklet

Home Options buildings insurance



**BANK OF  
SCOTLAND**

## Contents

---

|                                |    |   |    |
|--------------------------------|----|---|----|
| Your cover at a glance         | 2  | General exclusions                      | 21 |
| Useful numbers and information | 5  | Making a complaint                      | 23 |
| Your policy                    | 6  | Words and phrases with special meanings | 24 |
| Helping you stay protected     | 7  |   |    |
| How to make a claim            | 9  |   |    |
| Terms and conditions           | 11 |   |    |
| General conditions             | 12 |   |    |
| Buildings cover                | 14 |   |    |
| Optional cover                 | 18 |   |    |
| Claims conditions              | 19 |   |    |

---

# Your cover at a glance

Here are some of the key things covered by your Home Options buildings insurance, including any policy limits. Follow the page numbers shown for more details, including any policy restrictions.

### Buildings cover

Covers the structure of your home and its fixtures and fittings.

#### 1 Standard buildings cover – page 14

The buildings cover limit specified by you and as shown on your policy schedule (certain inner limits apply, including those listed below)

#### 2 Trace and access – page 16

£5,000 in total

#### 3 Clearing drain blockages – page 16

£1,000 in total

#### 4 Alternative accommodation – page 16

Up to 20% of your buildings cover limit as shown on your policy schedule

#### 5 Emergency access – page 16

The buildings cover limit specified by you and as shown on your policy schedule. We will also pay £250 for any growing tree, shrub or plant in your garden

#### 6 Replacement locks and keys – page 17

£1,000 in total

#### 7 Property owners' liability – page 17

£2 million in total

#### 8 Buildings – Accidental damage optional cover – page 18

The buildings cover limit specified by you and as shown on your policy schedule (certain inner limits apply)

#### Policy excesses

Details of any policy excesses can be found in your policy schedule



It's important that you review your policy limits and ensure that they remain sufficient to protect your buildings.



# Useful numbers and information



The sum insured for buildings shown on your policy schedule will be adjusted each month in line with the house rebuilding cost index or the house index prepared by the Royal Institution of Chartered Surveyors.

Should these indices not be available, another appropriate index will be used. This is known as index linking. No charge will be made for this during the year, but renewal premiums will be calculated on the adjusted sum insured.

Your policy schedule will clearly indicate whether your buildings sum insured is subject to index linking or not, as index linking will only be applied where you have set a specific sum insured. Where we have set your sum insured, index linking will not apply.

Please note, any sum insured stated in any of the other sections of your policy will not be subject to index linking.

**Need some advice or want to make a claim? Here are the numbers you'll need.**



Use this number to check what you're covered for and whether you can claim. Please have your policy or claim number to hand. Lines are open Monday to Friday, 8am–6pm and Saturday, 9am–1pm.



Call this number to arrange for a tradesperson to make any emergency repairs to:

- ▶ your plumbing, drainage or central heating systems;
- ▶ your gas or electricity supply systems if they fail; and/or
- ▶ 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 AWP Assistance UK Ltd trading as Allianz Global Assistance.

You'll need to pay for the repairs, but if the damage is covered by your home insurance policy, you can claim in the normal way.

# Your policy

## Things to bear in mind.

### What you need to do now

It's important that you read this policy booklet and your policy schedule carefully to make sure that they give you the cover you need, and then keep them somewhere safe.

### How to change your cover, personal details or cancel your policy

If you have any questions about your cover, need to change it in any way or have changed your mind and want to cancel, please call us on **0345 604 6290**.

If you move house you don't need to cancel your insurance. Call us and we'll be happy to update your policy details and premium to cover your new home.


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

Or you can write to us about any changes at: **Bank of Scotland Insurance Services Ltd, Home Customer Services, PO Box 788, 1 Lovell Park Road, Leeds LS1 9LL**

For full cancellation rights please see the 'Cancellation' condition on page 12.

Your Home Options buildings insurance policy is made up of this policy booklet and your policy schedule which forms part of your contract with us.

---

 If you have any questions, please call us on **0345 604 6290**.

---

# Helping you stay protected

There's nowhere quite like home. Here are a few hints and tips on how to look after yours and how to keep it fully covered.



## Looking after your home

Insurance doesn't cover you for the maintenance of your home or routine decoration. Make sure your home is kept in a good state of repair or you may find that the damage has been caused as a result of wear and tear, and not something your insurance covers you for.

### Some simple things to do:

- ▶ Keep your gutters and drains clear of leaves.
- ▶ Check your roof for missing or loose tiles.
- ▶ Have a flat roof checked regularly for wear.
- ▶ Check bathroom sealant and grout and keep them waterproof and intact.



## Damaged one of a set?

Your policy covers the cost of repairing or replacing a damaged item, but not the set it's part of.

### So, we would repair:

- ▶ a broken sink, but not the undamaged matching bath or toilet; and/or
- ▶ a burnt kitchen unit, but not the cost of replacing all the kitchen units.

We appreciate every claim is different so we're always happy to talk you through the options to get the best result.



## Got a water leak?

If you have a leak from an appliance or pipe, we don't cover plumbing costs for repairing the leak itself (unless the pipe is frozen). However, we do cover the repair costs for any damage the water has caused to your home. So, if your washing machine leaks and your kitchen floor is damaged, we'll pay to repair or replace the floor. But the cost of fixing the washing machine isn't covered.



## A storm's brewing

Claiming for storm damage? We consider a storm to be violent weather like strong winds of 55mph or more, sometimes accompanied by rain and/or heavy snow or hail that causes damage to hard surfaces or breaks glass. We'll take into account the condition of your home, as a well-maintained building should withstand all but the most severe weather events.

Your insurance doesn't cover storm damage to fences, hedges or gates. So if you know bad weather's on the way, make sure things like this are up to withstanding it in readiness.



## Moving home in the UK

There's no need to cancel your insurance. Call us and we'll be happy to discuss your policy details to cover your new home.



## Altering or extending your home?

If you're altering or extending your home, say adding a new bedroom, a garage or a conservatory, please call us to ensure your home remains protected.



## When you're away

If you're going away for more than 30 days, say on holiday or for a hospital stay, and you or your family won't be living in your home, please call us.

**We'll tell you what to do to ensure your home remains protected, including:**

- ▶ Turning off the water, gas and electric.
- ▶ Arranging for the property to be checked regularly.



## Lodgers. Are you covered?

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 tell you what to do to ensure your home remains protected.



## What's the difference between standard and optional accidental damage cover?

**Standard** – our standard buildings insurance covers you for things such as accidentally breaking a sink in your bathroom or kicking a football through your window.

**Optional** – if you have our optional cover for an extra cost you could then claim for DIY accidents like drilling through pipes or leaving a hot pan on your work surface and damaging it.



## Worried about flooding?

You can find help and advice on protecting your home against floods at: [www.bankofscotland.co.uk/insurance/home-insurance/help-and-advice/severe-weather-advice](http://www.bankofscotland.co.uk/insurance/home-insurance/help-and-advice/severe-weather-advice)

### Want some advice?

If you need advice or want to change your cover, call us on **0345 604 6290**.

# How 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. Make sure you get a crime or lost property number.
- ▶ You can make 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 Call 0345 604 6290

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.

## 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 as we may need to see them.
- ▶ We may also ask you for more information to support your claim such as estimates.



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





## 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, say after a flood, we can send a Personal Claims Consultant to visit your home and help you make a list of the damage. They'll be there for you with all the help you need.

- ▶ We'll give you advice on the next steps to take.



## Helping you get back to normal

- ▶ We have trusted suppliers who can repair or replace your lost or damaged items.
- ▶ 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.



## Understanding your excess

If you've got Home Options buildings and contents insurance with us and say your boiler bursts upstairs and the water damages the ceiling, sofa and carpet below, you'd only need to pay the excesses applicable on one element of the policy (either buildings or contents – whichever is the higher) as a single event caused the damage.

# Terms and conditions

Specific terms and conditions for your cover in simple, easy to follow sections.

## Full details of your cover

You will find full details of what **we** cover – and what **we** don't – in the pages that follow. Any policy limits are also shown here, just look out for the **£** sign.

## Your excess

Details of **excess** amounts that apply to your policy can be found in your **policy schedule**. This must be read alongside the terms and conditions section in this policy booklet, which shows where your **excess** may vary for certain elements of cover.

If **you** make a claim under more than one cover for the same event (for instance, for a flood that damages both **your buildings** and contents) **you** only need to pay the **excesses** applicable on one element of the policy (either buildings or contents – whichever is the higher) as a single event caused the damage.

## 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**.

## Your policy

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 pages 12 – 13 for full details.

## Important information

Make sure that **you** read these sections as they apply to your whole policy:

- ▶ **General conditions** pages 12–13
- ▶ **Claims conditions** pages 19–20
- ▶ **General exclusions** pages 21–22
- ▶ **Words and phrases with special meanings** pages 24–25

Whenever words and phrases appear in the policy booklet in bold they have the meaning found in this section.

# General conditions

These conditions apply to all sections of this policy.

## 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 in full, unless **you** have made a claim. If **you** have made a claim, your premium will be refunded after the deduction of an amount to reflect the period of cover **you** have received. 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;
- ▶ There is any event or circumstance outside **our** control that increases the risk under your policy that **we** could not have reasonably foreseen;
- ▶ **You** use threatening or aggressive language, violence or aggressive behaviour against **our** staff, contractors or property; or
- ▶ **You** fail to provide **us** with information **we** have requested that is relevant to your policy or any claim.

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

Your policy can also end as set out in the 'Changes you must tell us about' wording, and the 'Monthly premiums' and 'Fraud' wording on pages 12-13.

## 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** are going to live in **your home**.
- ▶ **Your home** is to be used only as a weekend or holiday home.
- ▶ The structure of **your home** requires any renovation or repair which is not routine maintenance or decoration.
- ▶ Part of **your home** is to be used for any business purpose other than for use as a home office by **you** or anyone living with **you**.

**You** must also tell **us** as soon as possible if:

- ▶ **You** or anyone living with **you** are convicted of a criminal offence (other than for motoring offences) during the **insurance period**.
- ▶ Anyone who moves into **your home** during the **insurance period** has any criminal convictions (other than for motoring offences).
- ▶ **Your home** is not in a good state of repair. Examples of when a home is not in a good state of repair are incomplete building works, rot, damp, mould, infestation, faulty wiring, inadequate plumbing and roof/ chimney damage.
- ▶ Any alterations are to be made or extensions are to be added to **your home**.

Because **we** can change your terms or cover to reflect a change from when it happens, it is very important that **you** tell **us** about a

change before it happens or as soon as **you** know about it. Once **you** have told **us** about a change, **we** will let **you** know whether **we** can continue your cover and, if **we** can, the terms on which it will continue.

If any of these changes happen during the **insurance period**, **we** can do one or more of the following to take account of the change:

- ▶ Treat your policy as ended from the date of the change meaning that **you** will not be covered after that date.
- ▶ Apply different terms to your policy from the date of the change to take the change into account, for example **we** may exclude certain cover from the date the change happened.
- ▶ Refuse a claim made after the change or reduce the claim payment.
- ▶ Increase or decrease your premium.

## Renewal

**We** will write to **you** 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.

**We** may review your past claims history before offering to renew your policy. Following this review, if **we** offer to renew your policy, **we** may offer **you** a different type or level of cover at renewal. If **we** do not wish to offer to renew your policy **we** will confirm this to **you**.

## Monthly premiums

If **you** pay your premium for this policy by monthly Direct Debit from your bank account and **we** do not receive a monthly 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.

## 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 or recklessly:

- provides information to **us** that is not true in order to obtain cover or cover at a lower premium or on better terms; or
- provides information or documentation to **us** that is fraudulent or dishonestly exaggerates a claim; or
- otherwise acts or behaves fraudulently in relation to your policy;



then cover under the policy will end from the date of the fraudulent act and **we**:

- will not pay any part of a fraudulent or exaggerated claim;
- will not pay any claims arising after the date of the fraudulent act;
- will retain any premium **you** have paid;
- may recover any payments made to **you** or on your behalf and any costs and expenses incurred in respect of a fraudulent claim, whether these payments were made or costs and expenses incurred before or after the fraudulent act;
- may recover any payments made to **you** or on your behalf for any other claims arising after the fraudulent act.

## Precautions

**You**, 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.

# Buildings cover

| <b>What we cover</b>    | <b>What we don't cover</b>   |
|--|--|
| <p>Loss of or damage to the <b>buildings</b> by the following causes:</p> <p>£ The most <b>we</b> will pay for <b>buildings</b> is the limit specified by <b>you</b> and as shown on your <b>policy schedule</b>.</p>      |  |
| <p>1. Fire or smoke.</p>   | <p>▶ Damage caused by cigarette or cigar burns, scorching, melting or warping which is not accompanied by flames.</p> <p>This type of damage is covered under 'Buildings - Accidental damage optional cover'. Your <b>policy schedule</b> will show if <b>you</b> hold this optional cover.</p>  |
| <p>2. Explosion, lightning or earthquake.</p>  |  |
| <p>3. Riots, civil commotion, labour and political disturbances or strikes.</p>  |  |
| <p>4. Malicious damage or vandalism.</p>   | <p>▶ Damage occurring while <b>your home</b> is <b>unoccupied</b>.</p>   |
| <p>5. Impact by any vehicle, train, animal, aircraft of any type including models such as drones, or other aerial device, or anything dropped from them, a falling tree or branch, lamp post, telegraph pole or pylon.</p> | <p>▶ The cost of removing any tree, branch, lamp post, telegraph pole or pylon which has not caused damage to <b>your buildings</b>.</p>   |
| <p>6. Flood.</p>   |  |
| <p>7. <b>Storm</b>.</p>  | <p>▶ Hedges, fences and gates.</p>   |
| <p>8. <b>Subsidence, heave</b> or <b>landslip</b>.</p>   | <p>Damage:</p> <ul style="list-style-type: none"> <li>▶ 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 <b>your home</b> is damaged at the same time by the same cause.</li> <li>▶ To, or resulting from, the movement of solid floors unless the foundations beneath the external walls of <b>your home</b> are damaged at the same time by the same cause.</li> <li>▶ That is covered under an NHBC warranty or other similar guarantee.</li> <li>▶ Resulting from the bedding down of new buildings or <b>settlement</b>, shrinkage or expansion of the <b>buildings</b>.</li> <li>▶ Caused by demolition, structural alteration, structural repair or excavation by <b>you</b> or someone appointed by <b>you</b>.</li> </ul> |

Continued over...

## What we cover



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 mains.

10. Freezing of water in fixed domestic water or heating systems.

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

Examples include oil heating systems and oil tanks.

12. Theft or attempted theft.

## What we don't cover



- ▶ The cost of repairing the domestic appliance or fixed domestic water installation itself.
- ▶ Damage occurring while **your home** is **unoccupied**.
- ▶ Damage caused by the escape of water from guttering, rainwater downpipes, roof valleys, gullies and overflows.
- ▶ Escape of water causing, or caused by, **subsidence, heave or landslip**.\*
- ▶ Damage caused by the failure or lack of sealant and/or grout.
- ▶ Damage caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on.\*\*

\*This will be considered as **subsidence, heave or landslip** damage.

\*\*This type of damage is covered under 'Buildings - Accidental damage optional cover'. Your **policy schedule** will show if **you** hold this optional cover.

- ▶ Damage occurring when **your home** is **unoccupied**.

- ▶ The cost of repairing the fixed domestic oil installation itself.
- ▶ Damage occurring while **your home** is **unoccupied**.

- ▶ Damage occurring while **your home** is **unoccupied**.

## You are also covered for

### What we 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.

### What we don't cover



- ▶ Damage occurring when **your home** is **unoccupied**.
- ▶ Scratching.\*

\*This type of damage is covered under 'Buildings - Accidental damage optional cover'. Your **policy schedule** will show if **you** hold this optional cover.

- ▶ The cost of clearing blocked drains or pipes.
- ▶ Damage causing, or caused by, **subsidence, heave or landslip**.\*

\*This will be considered as **subsidence, heave or landslip** damage.

## What we cover



### 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.

**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.

## What we don't cover



- ▶ The cost of repairing the domestic appliance, fixed domestic water installation or fixed domestic oil installation itself, unless damaged by freezing.
- ▶ Damage occurring while **your home** is **unoccupied**.

### 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.

### 17. Alternative accommodation.

If **your home** is made uninhabitable by any cause covered under 'Buildings cover', **we** will pay for:

- ▶ Up to 2 years' ground rent which **you** or your **family** has to pay.
- ▶ Rent **you** should have received but have lost.
- ▶ The costs of similar alternative accommodation for **you**, your **family** and **your** domestic pets while **you** cannot live in **your home**.

£ The most **we** will pay for any one event is 20% of your buildings limit as shown on your **policy schedule**.

### 18. Cover during sale.

If **you** are selling **your home** and the buyer has not taken out buildings insurance between exchange of contracts and completion, **we** will also cover the buyer up to the date of completion.

### 19. Emergency access.

**We** will pay for loss of or damage to the **buildings** and gardens 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.

£ The most **we** will pay for loss of or damage to any growing tree, plant or shrub is £250.

Continued over...

## What we cover



### 20. Replacement locks and keys.

If **you** lose **your** keys or they are stolen, or there is **accidental damage** to the locks of outside doors, fixed safes or alarms in **your home**, **we** will pay the cost of:

- ▶ Replacing keys.
- ▶ Changing parts of the lock.
- ▶ Replacing the locks.

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

£25 excess applies to this cover.

## What we don't cover



- ▶ Replacement of locks and keys if insured elsewhere whether by this policy or any other policy.

## Buildings – Property owner's liability

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

- ▶ 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 of or damage to physical property (other than property **you** or any member of your **family** own or are looking after). This includes liability arising under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, which sets out your legal duty of care 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 £2,000,000. This includes any claimants' costs and expenses. In addition, **we** will pay any defence costs and expenses which are incurred with **our** written consent.

No excess applies to this cover.

## What we don't cover





- ▶ Liability resulting from:
  - Any employment, trade, profession or business involving **you** or any member of your **family**.
  - An agreement made unless **you** would have been liable even if **you**, your **family** or **domestic staff** had not made the agreement.
- ▶ **Your** legal responsibility for faulty work:
  - Which arises more than seven years after the cancellation of the 'Buildings cover' section of this policy.
  - If **you** have cover under a current or more recent policy.
- ▶ Any legal liability covered by any other insurance policy.



# Optional cover

This section applies if **you** have chosen to include **Buildings – Accidental damage optional cover** – this is shown on your **policy schedule**.

## Buildings – Accidental damage optional cover

| What we cover   | What we don't cover    |
|--|--|
| <ul style="list-style-type: none"><li>▶ Any other <b>accidental damage</b> to the <b>buildings</b> of <b>your home</b> which is not specifically covered or excluded in 'Buildings cover'.</li></ul> <p>Examples of cover include putting your foot through the ceiling whilst in the loft or drilling through a pipe.</p> <p>£ The most <b>we</b> will pay for <b>buildings</b> is the limit specified by <b>you</b> and as shown on your <b>policy schedule</b>.</p> | <ul style="list-style-type: none"><li>▶ Damage occurring when <b>your home</b> is <b>unoccupied</b>.</li><li>▶ Damage occurring when <b>your home</b> or any part of it is lent, let or sublet.</li><li>▶ Movement, <b>settlement</b> or shrinkage in any part of the <b>buildings</b>.</li><li>▶ Loss or damage caused by water entering <b>your home</b>, unless more specifically covered elsewhere in the policy, points 1–12.</li></ul> |

# 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.



If **you** make a claim under the policy which is fraudulent or dishonestly exaggerated in any respect, **we** will not pay the claim and all cover under the policy will end from the date of the fraudulent act. Please see the 'Fraud' condition on page 13 for more details.

### Reporting a claim

If something happens that causes or may cause a claim, **you** should take any immediate action that is reasonably required to protect **your** property and belongings from further loss or damage. For example, turn off the water at the mains following a leak to prevent further damage or fix a broken window.

- ▶ If **you** or your **family** are the victim of theft, riot, a malicious act or vandalism, tell the police immediately upon discovery and ask for a police reference number. **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** straight away 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** 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; and
- ▶ 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 quotations, written estimates, invoices and photographs.
- ▶ 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; and
- ▶ 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 terms and conditions section of this booklet.

What **you** pay:

**We** will deduct all relevant **excesses** from the figure agreed between **you** and **us** to settle your claim.

## 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**.

## Work guarantee

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

## Theft security

If there has been a theft, or a theft occurs during the **insurance period we** may ask **you** to take reasonable extra precautions to improve the physical security of **your home**, such as installing additional locks or an alarm. 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.

# General exclusions

## These exclusions apply to all sections of this policy.

This policy does not cover:

### 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.

### Uninsurable causes

Any loss or damage caused by:

- ▶ A gradually operating cause. This is something that happens gradually over a period of time, for example corrosion, damp, condensation, decay or decomposition.



Please note that this exclusion does not apply to claims caused by **subsidence** or **heave**.

- ▶ Wear and tear.
- ▶ River or coastal erosion.
- ▶ Frost.
- ▶ Fungus, moths, vermin, insects, parasites, woodworm or beetles. 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.
- ▶ 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.
- ▶ Lack of maintenance.

- ▶ Detention or confiscation by HM Revenue & Customs or any official body.
- ▶ Faulty workmanship, poor design, or defective or inherently unsuitable materials.

### War

Any loss or damage caused by war, invasion or revolution.

### Terrorism

Any loss, damage, liability, cost or expense of any kind, 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 government(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

Any loss or destruction of, or damage to, any property, or any additional expense or legal liability 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.

## 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.

## Computer viruses

Any loss or damage caused to equipment by computer viruses. 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.)

Any liability arising from computer viruses. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

## Losses before the policy start date

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**.

# Making 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. Please have your policy or claim number to hand.


## For complaints relating to Home Insurance:

---

- ▶ For sales or administration related complaints please call us first on **0345 604 6290**.
- ▶ For claim related complaints call your claims handler first on the number provided at the registration of your claim. Alternatively call us on **0345 604 6290**.

If you remain unhappy we will refer your complaint to Customer Care, or you can contact them directly on:

 0800 096 6050

\* [customer.care.insurance@bankofscotland.co.uk](mailto:customer.care.insurance@bankofscotland.co.uk)

 Customer Care,  
Bank of Scotland  
General Insurance Limited,  
Tredegar Park, Newport NP10 8SB

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

---

If you are still not satisfied with the way we have handled your complaint, your matter can be referred to the Financial Ombudsman Service (FOS). They can be contacted on freephone **0800 023 4567** or **0300 123 9123** (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Alternatively you can write to them at **Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR** or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Contacting FOS will not affect your legal rights.

---

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

## 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 amount of each claim **you** have to pay.

## 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 and is shown in your **policy schedule**.

## Landslip

Rapid downward movement of sloping ground due to its slippage.

## 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:

- ▶ strong winds with gusts of at least 55mph, sometimes accompanied by rain; and/or
- ▶ hail or snow of such intensity or weight that it causes damage to hard surfaces or breaks glass.

**We** will take into consideration the condition of **your home**. A **storm** can highlight damage rather than cause it and damage that happens gradually through wear and tear or due to lack of maintenance is not covered.  
Rain alone is not a **storm**.

## 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.

Please note, a property will only be considered occupied if it is lived in by **you** or a member of your **family** and contains essential items for normal living purposes, for example cooking appliances, sanitary fittings and beds.

## We/us/our

The insurers specified in this policy booklet.

## You

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

## Your

Owned or hired by **you** or for which **you** or your **family** are legally responsible.



---

### **Important Information**

Bank of Scotland Home Options is underwritten by Lloyds Bank General Insurance Limited, Registered in England and Wales No. 204373, Registered Office: 25 Gresham Street, London EC2V 7HN. Lloyds Bank General Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

24 hour Emergency Helpline is provided by AWP Assistance UK Ltd trading as Allianz Global Assistance, Registered in England No. 1710361, Registered Office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority.

Information correct as of March 2019.

---

## Get in touch

 [bankofscotland.co.uk](https://www.bankofscotland.co.uk)

 General enquiries  
and household claims  
0345 604 6290\*

24 hour  
Emergency Helpline  
0345 672 2804

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at [bankofscotland.co.uk/accessibility/signvideo](https://www.bankofscotland.co.uk/accessibility/signvideo)

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

\* Please have your policy or claim number to hand.

Lines open Monday to Friday 8am–6pm and  
Saturday 9am–1pm