

HOUSEHOLD CORAL INSURANCE

Important – This appendix forms part of the insurance.

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

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

Endorsement number H1 – Other interest

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

Endorsement number H2 – Minimum security clause

All doors and windows to the home must be secured by:

- five-lever mortise deadlocks, to British Standard 3621 on all outside doors; or
- built-in deadlocking cylinder locks and security bolts if the door is double glazed; or
- mortise security bolts or other key-operated locks to British Standard 3621 fitted at the top and bottom of each portion of french windows or double sliding patio doors; and
- all opening sections of the basement, ground floor or easily accessible windows to the home are secured by key-operated window locks.

The locks and security bolts must be locked and secured overnight or when no authorised person is in the home. We will not provide any cover in section two (Contents) or section three (Personal items) for loss or damage arising out of Insured event 10 (Theft or attempted theft) unless the protection listed is put into full and effective operation whenever the home is left unattended or when you have gone to bed. This does not apply to locks on the windows of bedrooms where people are sleeping. All keys must be removed from the locks or bolts and hidden from view whenever the home is left unattended.

Endorsement number H7 – Excess clause (buildings)

We will not pay the first amount shown in the schedule for any claim under section one: Buildings

The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number H8 – Unoccupancy

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

While your home is unoccupied:

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

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

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Endorsement number H13 – Protecting specified items

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

Endorsement number H14 – Excess clause (Contents)

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

Endorsement number H27 – Subsidence, heave or landslip clause

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

Endorsement number H33 – Contractor's clause

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

Endorsement number H45 – Settings warranty

We will not provide any cover in section three: Personal items for loss or damage to stones or repairs to settings of any items of jewellery, which have a value of more than £2,500, unless the jewellery has been examined at least once every two years by a competent jeweller. We need written confirmation from the jeweller that all settings are in good order.

Endorsement number H138 – Deletion of accidental damage and breakage

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

Endorsement number H139 – Deletion of accidental breakage

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

Endorsement number H142 – Jewellery clause

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

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

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Endorsement number H352 – Restriction of theft cover

Insured event 10 in section two: Contents is deleted and replaced with the following.

Insured event 10 Theft or attempted theft following a forced and violent entry into or exit from your home.

We will not cover loss or damage:

- caused by you or your guests;
- while your home is unfurnished or unoccupied; or
- to valuables or money in any garage or outbuilding.

Any amount over £2,500 for loss or damage from any garage or outbuilding is not covered (£2,500 for free-standing hot tubs, Jacuzzis or spas).