

HOUSEHOLD GOLD INSURANCE

Important – This appendix forms part of the insurance.

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

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

Endorsement number H1 – Other interest

The name shown on 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 H3 – Single item limit

The limit for any one item, pair or set for valuables is replaced with the amount shown in the schedule.

Endorsement number H4 – Limit for valuables

The total limit for valuables is replaced with the amount shown in the schedule.

Endorsement number H5 – Stamp collections

For claims under section two: Contents, or section three: Personal Items, for stamp collections, we will pay 75% of the Stanley Gibbons' catalogue price at the time of the loss or damage.

Stamp collections are restricted to properly mounted stamps contained in albums and does not extend to loss or damage to individual stamps, unless the album suffers loss or damage at the same time and from the same cause.

Endorsement number H6 – Coin collections

For claims in section two: Contents, or section three: Personal items, for coin collections, we will pay 75% of the Spinks & Son catalogue price at the time of the loss or damage.

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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 H12 – Alarm

- The intruder alarm, which we have details of, must be used:
 - overnight; and
 - whenever there are no authorised people in your home.

- The alarm must be maintained in full working order under a contract with the installer or as otherwise approved by us. Any fault brought to your notice must be corrected immediately.
- Theft cover will not be affected by any fault in the intruder alarm which is due to circumstances beyond your control.
- You must not alter the intruder alarm system without telling us.
- You must immediately tell the intruder alarm installer or the maintenance provider and us if the police withdraw response to alarm calls.

Endorsement number H13 – Safekeeping of specified items

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

Endorsement number H14 – Excess clause (Contents)

We will not pay the first amount shown on the schedule for any claim under section two: Contents.

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

Endorsement number H17 – Excess clause (Personal Items)

We will not pay the first amount shown on the schedule for any claim under section three: Personal items.

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

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

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

Endorsement number H22 – Computer records

We do not provide cover for loss or damage to computer records

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Endorsement number H25 – Fire extinguisher condition

At least two fire extinguishers must be installed in the private living accommodation, one of which must be situated in the kitchen.

Endorsement number H27 – Subsidence, heave or landslip clause

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

Endorsement number H28 – Unattended vehicles

We will not cover theft of property from any unattended motor vehicle or trailer.

Endorsement number H29 – Work being carried out on property

We will not cover loss or damage to property which is being worked upon.

Endorsement number H32 – Market value clause

In the event of total destruction or loss of the insured property, we will pay the market value at the date of such loss or destruction, up to the sum insured shown in the schedule.

Endorsement number H33 – Contractors clause

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

Endorsement number H34 – Minor works extension

Section one: Buildings is extended to include work in progress and materials on site (excluding contractors tools and plant), during the period of insurance, against the events 1,2,3,4,5,6,12,13 and 15.

We will provide cover to you and the contractor, as long as the contractor meets the conditions of this insurance.

We will not cover:

- storm or flood while the home is not wind and waterproof
- any liability arising out of the above building work: or
- The first £250 of every claim.

Endorsement number H35 – Water leaks

We will not pay for any loss or damage as a result of water leaking through flat asphalt roofs, unless the loss or damage is caused by an insured event.

Endorsement number H36 – Exclusion of theft

We will not provide any cover for insured event 10 – theft or attempted theft, under any part of this insurance.

Endorsement number H40 – Label clause

We will not provide any cover for loss or damage directly or indirectly resulting from the removal of labels from tins, bottles, crates or other containers.

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Endorsement number H41 – Excess clause

We will not pay the first £100 of every claim under section one: Buildings.

Endorsement number H138 – Deletion of accidental damage and breakage

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

Endorsement number H51 - Unoccupancy

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

While your home is unoccupied:

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

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

Endorsement number H139 – Deletion of accidental breakage

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

Endorsement number H140 – Deletion of legal expenses

Section five: Legal expenses cover is deleted.

Endorsement number H142 – Jewellery clause

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

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