

HOUSEHOLD SILVER 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 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 temperature of 15°C throughout your home;
- we will not cover valuables, money or credit cards; and
- you, or an authorised person, must inspect the inside of your home at least once every seven days;

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

Endorsement number H12 – Alarm

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

Endorsement number H13 – Protecting specified items

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

Endorsement number H14 – Excess clause (Contents)

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

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

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

Endorsement number H27 – Subsidence, heave or landslip clause

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

Endorsement number H33 – Contractor's clause

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

Endorsement number H45 – Settings warranty

We will not provide any cover in section three: Personal items for loss or damage to stones or repairs to settings of any items of jewellery, which have a value of more than £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 H71 – Holiday Home Endorsement (Silver)

While the home is occupied:

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

While the home is unoccupied:

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

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

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

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

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Endorsement number H136 – Restriction of Contents Cover

The definition of Contents is replaced with the following:

- Household furniture, carpets and curtains.

Contents does not include the following.

- money
- stamp, coin or other collections
- valuables, pictures, works of art or curios
- guests clothing and personal belongings
- any property which is more specifically insured by other insurance
- your pets or other animals
- motor vehicles, caravans, trailers, watercraft, aircraft or any accessories for these items
- securities, deeds, bonds, bills of exchange, promissory notes, documents and manuscripts
- any property connected with your business, profession or trade

Contents cover (as defined above) is restricted to insured events 1 to 15 of section two.

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

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

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

Excluding loss or damage:

- caused by you or your guest or tenants;
- while your home is unfurnished or unoccupied

Endorsement number H138 – Deletion of accidental damage and breakage

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

Endorsement number H139 – Deletion of accidental breakage

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

Endorsement number 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.

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Endorsement number H147 – Tenanted property non standard

You have told us, and we have agreed, that you have let your home to tenants and you have given us information about that tenancy. If there are any changes to that information, for example, a change of tenants, you must tell us immediately.

If you fail to give us up-to-date information, and a claim arises, we may decide not to pay the claim.

We will not provide the cover shown in your document for accidental damage or breakage of double glazing, fixed sanitary fittings, fixed solar panels or ceramic glass in cooker hobs of built-in units.

The following conditions will apply on top of those shown in your document.

- You must meet all local and national authority regulations governing rented accommodation.
- The bedrooms of your home must not be used for cooking, other than making tea or coffee.
- Portable heaters, other than electric-powered fan or convector types, must not be used in any bedroom of your home.
- You or an authorised person must inspect the inside of your home at least once every month.
- All rubbish stored in your buildings must be removed each week.

If all of the conditions shown above are not met, and a claim arises, we may decide not to pay the claim.

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

Endorsement number H152 – Restriction of theft cover

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

Insured event 10 Theft or attempted theft following a forced and violent entry or exit from your home. We will not cover loss or damage:

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

Any amount over £2,500 for loss or damage from any garage or outbuilding is not covered.