



# Platinum Insurance

POLICY



## **Welcome to Equity Red Star Platinum**

Thank you for choosing Equity Red Star for your insurance.

This insurance gives you a wide range of cover with few limits. In return, we ask you to read the conditions and exclusions carefully, particularly those which say you must keep your property in good condition and protect it at all times.

This document and the schedule set out what is and is not covered, together with the sums insured and any special terms that may apply. They both form the contract of insurance between you and us and should be read together.

Please check that they meet your needs and that you understand them.

If you have any questions about these documents, please contact your insurance adviser who will be pleased to help you.

### **We aim to provide a first-class service.**

However, if you need to complain, or you feel that we have not kept our promise, please contact your insurance adviser.

- If you are not happy with the way the matter is dealt with, please write to the Chief Executive of Equity Red Star at:  
52 Leadenhall Street  
London  
EC3A 2BJ

Please include your certificate number, which is shown on your schedule.

- After this action, if you are still not satisfied with the way we have dealt with your complaint, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. Their address is:

Policyholder & Market Assistance,  
Lloyd's Market Services  
One Lime Street  
London EC3M 7HA  
Telephone: 020 7327 5693  
Fax: 020 7327 5225  
Email: Complaints @ Lloyd's.com

- Having followed this procedure, your complaint can be referred to the Financial Ombudsman Service (FOS). The address is.

The Financial Ombudsman Service  
South Quay Plaza II  
183 Marsh Wall  
London  
E14 9SR

These procedures do not affect your right to take legal action if necessary

### **Financial Services Compensation Scheme (FSCS)**

If Equity Red Star is not able to meet its responsibilities under the insurance, you may be entitled to compensation from the FSCS. The first £2,000 of a claim is protected in full and 90% of the rest of the claim will be met. You can get more information from us or the Financial Services Authority, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

Equity Red Star is managed by Equity Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

## The contract of insurance

This document, the schedule and any endorsements form a legally binding contract of insurance between you and us. The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. We may cancel or change any part of the contract without getting anyone else's permission.

The contract is based on the information you provided in your proposal or statement of insurance. The insurance provided by this document covers liability, loss or damage that happens during any period of insurance for which you have paid, or agreed to pay, the premium. The insurance is provided under the terms and conditions contained in this document or in any endorsement applying to it.

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this contract is governed by English law.

### The Contracts (Right of Third Parties) Act 1999 Clarification Clause

A person who is not directly involved in this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Signed for and on behalf of  
EQUITY RED STAR

A handwritten signature in black ink that reads "John E Josiah". The signature is written in a cursive style with a large initial 'J' and 'J'.

John Josiah  
Underwriter

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## Reporting claims and helplines

If you want to make a claim or need help, please call the appropriate helpline. Most help lines are open 24 hours a day, seven days a week. Fully trained staff will deal with your claim or enquiry quickly and efficiently. If possible, please have your current certificate number available when you phone.

### Home insurance claims

**Telephone 0844 561 1372**

Please tell the claims department or your insurance adviser about any claims you might want to make. As part of the emergency service, our operators will also, if necessary, arrange hotel accommodation for you and your family, and security guards to patrol your grounds, as well as giving you access to specialist advice. In all cases, please report claims as soon as possible so that we can take any action necessary.

### Home assistance and legal expenses

**24-hour helpline: 0870 350 1730**

#### Home assistance

If you have an emergency in your home such as blocked drains or failed central heating, Arc Legal Assistance Ltd will give you immediate advice and details of approved contractors. You are responsible for paying the cost of any work a contractor carries out. However, you may be able to claim these back if the damage is covered by this insurance.

#### Legal expenses

Please let Arc know, as soon as possible about any claim you might want to make. They will send you a claim form, which you should fill in and return to them, as soon as possible. You must follow any advice Arc give you.

### Medical emergencies while you are abroad

**24-hour helpline: +44 1243 621515**

The 24 hour medical emergency phone service (run by CEGA 24 hour service) can give you help and advice to arrange to get you home in an emergency, if necessary. Experienced co-ordinators will answer the call, so please make sure that you have details of this insurance and all other relevant information to hand. Please be careful if you are asked to sign for treatment or charges which are too much or not necessary. If you are in any doubt, please call the medical-emergency phone service. Please make sure that everyone travelling with you knows about this emergency service, its phone numbers and the claims procedures you need to follow.

### Travel claims

**During normal business hours: 0844 800 4498**

If you need to report a travel claim, please phone Equity Claims and give them all the details.

### Travel advice

For travel advice before you leave:

**Equity Red Star medical helpline: 01243 621012**

The service providers cannot accept responsibility if any of the helpline services fail for any reason beyond their control. As part of our quality-assurance and training programmes, we monitor and record all calls

## General definitions

Each word or phrase listed below will have the same meaning whenever it appears in bold in this insurance. **We** define some words with special meanings in each part and section of the insurance where **we** use them.

### Accidental damage

Damage caused as a direct result of a single unexpected event.

### Aggravated damages

Damages that are awarded when a person's behaviour, or the circumstances of a case, increase the injury to the other person because they are humiliated, distressed or embarrassed.

### Amount insured

The most **we** will pay which is shown against each section or item in the **schedule**, together with any adjustment for index-linking, if this applies.

### Buildings

**Your home**, including decorations inside, fitted furniture, fixtures and fittings, fitted appliances, **tenants' improvements**, service pipes, cables, underground and fixed domestic fuel tanks, swimming pools, fixed hot tubs, fixed jacuzzis, fixed spas, ornamental fountains and ponds, hard tennis courts, terraces, patios, drives, footpaths, foot bridges, walls, gates, fences and hedges which **you** own or are legally responsible for.

### Business contents

Office furniture and equipment, stationery, software, books, deeds, documents, films, transparencies and reference materials in **your home**. This does not include any stored information or any equipment owned by **your** employer.

### Contents

Household goods, furnishings and equipment, **personal belongings, fine art and antiques, valuables, outdoor items, business contents**, garden equipment including lawn mowers and domestic motorised garden equipment, motorised wheelchairs, golf trolleys, golf buggies and quad bikes, pedestrian controlled power-driven toys and models (except aircraft), electrically-powered toy and model vehicles which you sit in, radio and television aerials, satellite dishes, their fittings and masts, all of which **you** normally keep in or on the **home** and which **you** own or are legally responsible for.

**Contents** does not include

- any other property more specifically insured by this or other insurance;
- **money** or **credit cards**;
- motor vehicles, including all-terrain and similar vehicles, power-driven toys and models, their spare parts and accessories except as allowed for above;
- caravans, trailers and watercraft other than hand-propelled craft, aircraft and gliders and their spare parts and accessories;
- any living creature;
- any part of the **buildings** including fitted furniture, fitted appliances and **tenants' improvements**;
- computer operating systems and software tailored to **your** own specification; or
- items **you** normally keep in other homes, boats, caravans or offices unless **we** have agreed in writing to provide cover for them.

### Credit cards

Credit, debit, charge, cheque-guarantee or cash cards **you** keep for private purposes and which **you** are legally responsible for.

### Domestic outbuildings

Garages, stables, barns, studios, conservatories, greenhouses, summer houses, pool houses, garden sheds, aviaries, boat houses, piers, wharves, jetties and other similar structures at **your home** which **you** own or are legally responsible for, and which are only used for private domestic purposes.

### Endorsement

A variation to the terms and conditions of this insurance, which is shown on **your schedule**.

### Excess

The first amount of any claim which **you** must pay, as shown in the **schedule**.

### Fine art and antiques

Antique and designer-made furniture, paintings, drawings, etchings, prints and photographs, tapestries and rugs, books and manuscripts, statues, sculptures, and works of art, porcelain, rare glass and art glass windows, stamp or coin collections, precious metals or precious stones (or both), including gold, silver and plated items which **you** own or are legally responsible for.

This category does not include **valuables**.

## General definitions (continued)

### Home

The private living accommodation and **domestic outbuildings** at the address shown in the **schedule**.

### Liquidated damages

Damages where the amount to be paid for failing to keep to the terms of a contract has been agreed by the people involved in the contract at the time the contract was made.

### Money

Cash and cheques, traveller's cheques, travel or other tickets with a fixed value, postal and money orders, banker's drafts, current postage stamps, savings stamps and certificates and Premium Bonds, all of which **you** keep for private purposes.

### Multiplying compensatory damages

Damages where the amount of money awarded as compensation is multiplied as a punishment.

### Outdoor items

Garden furniture, statues and ornaments, barbecues, marquees and portable gazebos and children's play equipment and any other items designed to be left outdoors.

### Period of insurance

This is the length of time covered by this insurance (as shown on the **schedule**) and any extra period for which **we** accept **your** premium.

### Personal belongings

Clothing, baggage, sports equipment, pedal cycles and items worn, used or carried, which **you** own or are legally responsible for.

### Punitive (or exemplary) damages:

Damages that punish the person they are awarded against, as well as compensate the person they are awarded to.

### Schedule

The part of this insurance which contains **your** details, the property and **amounts insured**, the **period of insurance**, any **endorsements** which apply, the amount of any **excess** which **you** have to pay and the sections of this document which apply to **you**.

### Tenants' improvements

Improvements, alterations and decorations which **you**, or a previous tenant, have carried out, and which are not covered by **your** landlord's or any other insurance.

### Unfurnished

Where **your home** has not been furnished enough for normal living purposes for more than 30 days in a row.

### United Kingdom

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

### Unoccupied

Where **your home** has not been lived in by **you** or a member of **your** family for more than 60 days in a row.

### Valuables

Jewellery, watches, furs and guns which **you** own or are legally responsible for.

### We, us, our

Equity Red Star

### You, your

The person or people named on the **schedule** as 'insured' and family members who live in **your home** permanently. In certain circumstances, this will also include **your** legal personal representatives

## Part A – Home insurance

### Home care

The following apply if **you** have chosen cover under Part A – Home insurance.

#### 1 Reward

**We** will pay up to £5,000 to any person or organisation (other than **you** or the police) for information leading to the arrest and conviction of any person who committed an illegal act which resulted in loss or damage covered by this insurance.

#### 2 Moving as a result of violent crime

**We** will pay up to £15,000 for conveyancing costs, estate agents' fees and removal expenses **you** have to pay if **you** decide to move **home** as a direct result of a crime involving a serious physical assault against **you** by someone who has since been charged with the crime. Both the crime and **your** decision to move must happen while this insurance is valid.

#### 3 Special alterations to your home

**We** will pay up to £15,000 or 5% of the **amount insured** for **buildings** (whichever is less) for adapting **your home**, if this is necessary because **you** (but not **your** domestic employees) have been physically injured by a sudden and unexpected accident, during the **period of insurance**.

#### 4 Locks and keys

**We** will pay the reasonable and necessary cost of replacing the keys and locks to outside doors, safes, strong rooms and alarms in **your home**:

- if the keys have been lost or stolen; or
- after a theft at **your home** which **we** cover under this insurance.

If there is no security risk, **you** must let **us** know beforehand and get **our** written agreement before proceeding.

## Section one: Buildings

**Your schedule** will show if this cover applies. If a word or phrase is in bold type, please see the general definitions.

### What is covered

We will insure the **buildings** for loss or damage caused directly by a single unexpected event.

### What is not covered

The **excess** shown on the **schedule** or in any **endorsement**.

The following exclusions apply to Section one: Buildings. Please see the general exclusions, which apply to all of this insurance.

Loss or damage, caused by a storm or flood, to hedges, gates, fences, trellises, fruit frames and other similar fixtures.

Loss or damage to any part of the **buildings**, while **unfurnished** or **unoccupied**, caused by water escaping from, or frost damage to, any fixed domestic water, drainage or heating system or any washing machine, dishwasher, refrigerator, freezer, water bed or fish tank. This exclusion will not apply if the water has been turned off at the mains and all the systems have been drained, or **you** have an automatically-controlled central-heating system keeping all **your home** heated to at least 15 degrees centigrade.

Loss or damage to any part of the **buildings** by theft, attempted theft, vandalism and malicious acts while **your home** is **unfurnished** or **unoccupied**, unless all safety measures provided to protect the property are being used and an authorised person regularly inspects **your home**.

Loss or damage to radio or television aerials, fixed satellite dishes, their fittings or masts.

Loss or damage caused by:

- misuse, built-in faults, faulty design, faulty workmanship or using faulty materials;
- frost, atmospheric conditions, light or extreme temperatures;
- rising damp, vermin, insects, fungus, warping or mould;
- chewing, tearing, scratching or fouling by domestic pets;
- the action of chemicals on, or the reaction of chemicals with, any materials which form part of the **buildings**;
- normal settlement or shrinkage;
- restoring, repairing, extending, cleaning, redecorating, maintaining or altering the **buildings**, unless **we** have agreed in writing to cover this; or
- rising ground-water levels

Loss or damage if **you** have entered into a contract which in any way removes or limits **your** legal rights against the contractor, unless **we** have agreed to this in writing.

### What is covered

We will also pay for the following.

#### Alternative accommodation and loss of rent

We will only pay claims if **you** cannot recover the money from elsewhere and **you** get **our** written agreement before **you** pay, or agree to pay, any costs (unless **you** need to take immediate action for safety reasons).

1. While **your home** cannot be lived in, as a result of loss or damage covered by an event insured under Section one: Buildings, **we** will pay:
  - the reasonable extra costs of similar accommodation for **you** and **your** pets and horses, as long as **you** usually live in the **home**; or
  - loss of rent **you** would have received from a tenant plus ground rent which **you** cannot get back from elsewhere;

for up to two years from the date of the incident.

### What is not covered

Subsidence, ground heave or landslip of the site on which the **buildings** stand caused by:

- the coast or river bank being worn away;
- demolition, construction, structural alteration or structural repair;
- new structures bedding down, settling, expanding or shrinking, or newly made-up ground settling; or
- foundations which failed to meet the building regulations which applied at the time they were laid.

Subsidence, ground heave or landslip damage

- to swimming pools, ornamental ponds, fountains, tennis courts, terraces, patios, drives, footpaths, foot bridges, walls, hedges, gates, fences, septic tanks and domestic fixed fuel tanks, unless the private living accommodation is damaged at the same time and by the same cause; or
- to or resulting from solid floor slabs moving unless the foundations beneath the external walls are damaged at the same time and by the same cause;

which **you** have received compensation for, or which would have been covered under any contract, law or guarantee if this insurance did not exist.

Any period over two years from the date of the incident.

## Section one: Buildings (continued)

### What is covered

#### Alternative accommodation and loss of rent (continued)

2. If the police or local authority prevent any access to the **home you** are living in as a direct result of damage to neighbouring properties by a cause which **we** would have covered under Section one: Buildings, **we** will pay:

- the reasonable extra costs of similar accommodation for **you** and **your** pets and horses, as long as **you** usually live in the **home**; or
- loss of rent **you** would have received from a tenant plus ground rent which **you** cannot get back from elsewhere;

for up to 30 days from the date of the incident.

### What is not covered

Any period over 30 days from the date of the incident.

### Tracing leaks

**We** will cover the cost of tracing the source of any water or oil which has leaked from any fixed domestic water, sewage or heating system including any repairs needed to floors, walls, ceilings, fixtures, fittings and fitted furniture, as a result of the leak.

### Underground services

The cost of repairing or replacing underground domestic fuel oil pipes, drain inspection covers, underground service pipes and cables, sewers and drains **you** are legally responsible for as a result of accidental damage.

**We** will not pay for the cost of clearing blocked sewer pipes, drains, pipes or underground tanks.

### Temporarily removing fixtures

**We** will pay up to 10% of the **amount insured** for **buildings** for the cost of repairing damage to permanent fixtures of the **buildings** which have been removed to a secure place, for up to 60 days, to be restored, repaired or protected, while the **buildings** are being restored or repaired.

**We** will not pay for damage to property which is insured under another policy or which **we** specifically do not cover under Section one: Buildings.

### Garden repair cost

**We** will pay up to 5% of the **amount insured** for **buildings** for the cost of repairing damage to the garden at **your home** in the **United Kingdom**, caused by fire, lightning, explosion, theft or attempted theft, being hit by vehicles and aircraft, riot, civil commotion, terrorist acts, vandalism or malicious acts.

**We** will not pay:

- more than £500 for any one tree, plant or shrub;
- costs which relate to undamaged parts of the garden;
- for any damage to paddocks and woods;
- any fees **you** pay to prepare **your** claim; or
- for anything **you** grow for commercial purposes.

## Section one: Buildings (continued)

### What is covered

#### New fixtures and fittings

**We** will pay up to £10,000 for damage to new fixtures and fittings while they are being installed, as long as:

- **you** tell us about the installation as soon as possible and within 21 days of the work starting;
- no structural alterations are involved;
- under the terms of the contract with the contractor, **you** do not have to take out specific insurance or to have the contractor named as insured under this insurance; and
- **you** pay any extra premium **we** ask for

#### Professional fees and other costs

**We** will pay the reasonable and necessary costs for:

- architects', surveyors', consulting engineers', legal and other fees to repair, rebuild or replace the **buildings**;
- removing debris and demolishing or supporting parts of the **buildings** which have been damaged in order to make the site safe, as long as **you** get **our** permission in writing before any work starts, unless **you** need to take action immediately to make the **buildings** safe; and
- meeting any government or local-authority requirements unless **you** received notice of these requirements before the loss or damage happened.

#### Selling your home

If **you** enter into a contract to sell **your home**, the purchaser will be entitled to the benefits in Section one: Buildings, for loss or damage which happens during the period between exchanging contracts (or, if in Scotland, after **you** have accepted the offer to buy) and when the sale is completed. Any damage must happen during the **period of insurance**.

The purchaser will not be entitled to the cover **we** provide for alternative accommodation and loss of rent. This extension will not apply if the purchaser (or someone on their behalf) insures the loss or damage with another insurer.

### What is not covered

**We** will not pay any fees **you** pay to prepare **your** claim or any costs, which relate to undamaged parts of the **buildings** which are not damaged.

- Any claim for loss or damage to **your buildings** if the buyer is insured under any other insurance.

## Section one: Buildings (continued)

### How we will settle your claim

#### Buildings

**We** will decide whether to pay the cost of repairing or replacing the lost or damaged part of the **buildings**.

The most **we** will pay in total for **buildings** is the **amount insured**.

**We** will not pay for extending, refurbishing or improving the **buildings**.

#### Index-linking

The sum insured for **buildings** will be index-linked and will be adjusted in line with the changes in the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors or in line with any other index that **we** decide.

If **you** make a claim, index-linking will continue during the period when the repair or rebuilding is being carried out, as long as **you** take reasonable action for the repair or rebuilding to be carried out immediately.

**We** will not make a charge for index-linking during the **period of insurance**. However, each time **your** insurance is renewed, **we** will work out a premium for the adjusted **amount insured**.

#### Under insurance

If, at the time of any loss or damage, the **amount insured** for **buildings** is less than 85% of the total cost of rebuilding the whole of the **buildings** in a new condition similar in size, shape and form, **we** will pay a proportion of the total cost of rebuilding. For example, if the **amount insured** only covers two-thirds of the cost of rebuilding **your buildings**, **we** will only pay two-thirds of the claim.

#### Maintaining the amount insured

After **we** have settled a claim, **we** will maintain the **amount insured** for **buildings**, as long as **you** take any reasonable measures **we** suggest to prevent any further loss or damage. (**We** will not charge any extra premium for maintaining the **amount insured** for **buildings**.)

#### The interest of financial institutions

If a building society, bank or other lender is shown in the **schedule**, as being interested in the buildings section of this insurance, **we** will treat them as a joint insured. **We** will keep to their usual conditions if **we** have a copy of them.

Their rights, under this insurance, will not be affected by any act or neglect by **you** as long as they give **us** written notice as soon as they realise **your** act or neglect, and pay **us** any reasonable extra premium **we** ask for.

## Section two: Contents

### What is covered

**We** will insure the **contents**, anywhere in the world, for loss or damage directly caused by a single unexpected event.

### What is not covered

**We** will not pay more than £5,000 for any one item of **valuables** or £15,000 for any one item of **fine art and antiques**.

### Money and credit cards

**We** will pay up to £2,500 for loss or damage to **your money**.

**We** will pay up to £10,000 which **you** legally have to pay under the terms of **your credit-card** agreement, if **your credit card** is used by anyone without **your** permission.

### Alternative accommodation and loss of rent

**We** will only pay claims if **you** cannot recover the money from elsewhere and **you** get **our** permission in writing before **you** pay, or agree to pay, any costs (unless **you** need to take immediate action for safety reasons).

- 1 While **you** cannot live in **your home**, as a result of loss or damage covered by an event insured under Section one: Buildings, **we** will pay:
  - the reasonable extra costs of similar accommodation for **you** and **your** pets and horses, as long as **you** usually live in the **home**; or
  - loss of rent **you** would have received from a tenant plus ground rent which **you** cannot get back from elsewhere;  
for up to two years from the date of the incident.
- 2 If the police or local authority prevent **you** from going into **your home** as a direct result of damage to neighbouring properties by a cause which **we** would have covered under Section one: Buildings, **we** will pay:
  - the reasonable extra costs of similar accommodation for **you** and **your** pets and horses, as long as **you** usually live in the **home**; or
  - loss of rent **you** would have received from a tenant plus ground rent which **you** cannot get back from elsewhere;  
for up to 30 days from the date of the incident.

### Personal belongings of guests and domestic staff who do not live in your home

**We** will cover loss or damage to the **personal belongings** of guests and domestic staff who do not live in **your home**. The loss or damage must happen in **your home** and must not be covered by any other insurance.

## Section two: Contents (continued)

### What is covered

#### Resident domestic staff

We will cover loss or damage to **contents** belonging to domestic staff who normally live in **your home** as long as these are not insured elsewhere.

#### New purchases

We will pay up to 20% of the relevant **amount insured** for **contents** to repair or replace new items **you** have bought, including **fine art and antiques** and **valuables**, as long as;

- **you** tell **us** about these items as soon as possible and, in any case, within 21 days of buying the item; and
- **you** pay any extra premium **we** ask for.

#### Loss of fuel oil and metered water

Following an event covered by this insurance, **we** will pay up to £5,000 for any one claim for loss of:

- fuel oil caused by it leaking from a fixed domestic heating system; or
- metered water caused by it escaping from a domestic water, sewage or heating system.

#### Damage to food

We will pay the cost of replacing food in **your** freezer and refrigerator caused by:

- accidental failure of the refrigerator and freezer;
- fumes escaping from the freezer or refrigerator; or
- accidental failure of the electricity or gas supply.

The **excess** shown on the **schedule** does not apply to any claim for damage to food in **your** freezer or refrigerator.

#### Replacing documents

We will pay up to £5,000 for the cost of replacing or restoring **your** personal deeds and documents following loss or damage.

### What is not covered

We will not pay more than £5,000 for any one item of **valuables** or £15,000 for any one item of **fine art and antiques**.

#### Gifts

We will automatically increase the **amount insured** for **contents** by £5,000 for one month before, and one month after, a wedding, birthday, religious or other celebration of a member of **your** household.

### What is covered

### What is not covered

The following exclusions apply to Section two: Contents. Please see the general exclusions, which apply to all of this insurance.

**We** will not pay for the following.

The **excess** shown on the **schedule** or in any **endorsement**.

Any amount over:

- £5,000 for loss of or damage to **contents** which any member of **your** family who normally lives with **you** takes with them to boarding school, college or university, in the **United Kingdom** or any other member state of the European Union; or
- £5,000 for loss of or damage to **contents** in **domestic outbuildings**.

Malicious damage, vandalism, theft or attempted theft of items which are:

- in **your home** if it is **unfurnished** or **unoccupied** (unless **you** are using all safety measures provided to protect the property and **you**, or an authorised person, regularly inspects the **home**); or
- left outside (except **outdoor items** left within the boundaries of the land belonging to **your home**).

Storm or flood damage to **contents** outside **your home** (except **outdoor items** left within the boundaries of the land belonging to **your home**).

Loss or damage while the **buildings** are **unfurnished** or **unoccupied**, caused by water escaping from any fixed domestic water, drainage or heating system or any washing machine, dishwasher, refrigerator, freezer, water bed or fish tank. This exclusion will not apply if the water has been turned off at the mains and all systems drained, or **you** have an automatically-controlled central-heating system keeping all the **home** heated to at least 15 degrees centigrade.

Loss or damage following damage to the **buildings** caused by subsidence, ground slip or heave of the site on which the **buildings** stand which is excluded under Section one: Buildings, whether or not that section of this insurance is in force.

Loss or damage to any motorised wheelchairs, golf trolleys, golf buggies, quad bikes and electrically-powered toy and model vehicles which **you** sit in, being used in circumstances where any road traffic laws apply.

**What is covered**

**What is not covered**

Loss or damage caused by:

- misuse, built-in faults, faulty design, faulty workmanship or using faulty materials;
- frost, atmospheric conditions, light or extreme temperatures;
- rising damp, vermin, insects, fungus, warping or mould;
- chewing, tearing, scratching or fouling by domestic pets (other than to **fine art and antiques**);
- the action of chemicals on, or the reaction of chemicals with, any materials which form part of the **buildings**;
- normal settlement or shrinkage; or
- restoring, repairing, extending, cleaning, redecorating, maintaining, altering, reframing or similar processes.

Loss or damage to any quad bike being used:

- other than for agricultural, horticultural or farming purposes;
- for racing, pace-making, trials and any other competitions; or
- by any person under the age of 17.

Loss or damage to any quad bike caused by theft unless:

- it is from a locked building;
- the keys have been removed from the bike; and
- someone has forced their way into or out of the building.

Loss of **money** or any amount **you** legally have to pay under the terms of **your credit card** agreement:

- if the loss of the **money** or the **credit card** is not reported to the police and the card company within 24hrs of discovering the loss;
- caused by **you** breaking the terms and conditions of using the **credit card**; or
- caused by any person related to **you** or any person normally living with **you** using **your credit card** without permission.

## Section two: Contents (continued)

### How we will settle your claim

#### Contents (not including fine art and antiques and valuables)

**We** will decide whether to pay the cost of repairing or replacing a lost or damaged item with a new item in the same form and style.

Unless otherwise shown in the **schedule**, the most **we** will pay for the following is shown below.

**Outdoor items** £5,000

**Business contents** £10,000

Mobile phones, pagers and portable computer equipment £3,000

Pedal cycles £1,000

Saddles and tack £1,000

Gold, silver and plated items £5,000

Jewellery, watches and furs £5,000

These limits do not increase the **amount insured** for **contents** or the more specific **amounts insured** shown in the **schedule**. The most **we** will pay in total for **contents** is the **amounts insured**.

#### Fine art and antiques and valuables (whether included in the overall amount insured for contents or more specifically insured).

##### Items not individually listed in the schedule

**We** may repair or replace the items or pay the market value of these items immediately before the loss happened.

The most **we** will pay for any one item of **fine art and antiques** is £15,000.

The most **we** will pay for any one item of **valuables** is £5,000.

##### Items individually listed in the schedule

**We** may repair or replace the items or pay the **amounts insured** as shown in the **schedule**.

##### Loss in value

If **we** choose to repair the item, **we** will pay the cost of restoring it plus any loss in value (up to the amounts listed above).

##### Pair or sets

If an item, which forms part of a pair or set, is lost or damaged, **we** will pay:

- the cost of restoring the item to the condition it was in immediately before the damage;
- the cost of replacing the item; or
- the cost of making up the difference between the market value of the pair or set immediately before or after the loss, whichever is less.

However, if **you** give **us** the undamaged parts of the pair or set, **we** will deal with the claim as if the whole pair or set had been lost or damaged.

##### Index-linking

The **amounts insured** for **contents** (but not **fine art and antiques** and **valuables**) are linked to the Consumer Durables Household Goods section of the Retail Price Index or a similar index and will change each month. **We** will not change **your** premium each month but **we** will work out each renewal premium on the new **amounts insured**.

##### Under insurance

If at the time of any loss or damage the **amount insured** is less than 85% of the total cost of replacing **your contents**, **we** will only pay a proportion of the claim. For example, if the **amount insured** only covers two-thirds of the cost of replacing **your contents**, **we** will only pay two-thirds of the claim.

##### Maintaining the amounts insured

**We** will not reduce the **amounts insured** if **we** pay a claim as long as **you** take any reasonable measures **we** suggest to prevent further loss or damage.

##### Proof of value and ownership

To help **you** make a claim, **we** recommend that **you** keep receipts, instruction booklets, guarantee cards, valuations and photographs

## Section three: Liability

Your **schedule** will show if this cover applies. If a word or phrase is in bold type, please see the general definitions.

### What is covered

#### Personal, occupier's and owner's liability

We will pay up to the limit shown on the **schedule** for all amounts **you** legally have to pay as compensation for accidents which happen anywhere in the world and cause death, injury or illness, to any person or damage to property.

We will also pay costs and expenses awarded against **you** or run up by **you** as long as **you** get **our** permission in writing.

### What is not covered

We will not pay:

- fines or penalties,
- **liquidated** or **aggravated damages**
- **punitive** or **exemplary damages**
- **multiplying compensatory damages**

We will not pay for liability arising from or in connection with the following.

- If **you** are ill, injured or **you** die.
- Damage to property **you**, or **your** employees, own or look after.
- Injury, illness or death of **your** employees arising out of and in the course of their employment.
- Owning, occupying, possessing or using any land or building not at the address shown on the **schedule**.
- From any infectious disease or condition.
- From criminal acts.
- Any business, profession or occupation.
- Goods **you** or **your** domestic employees have sold supplied, repaired, renovated, restored, tested or serviced.
- Any contract unless **you** would have been liable if the contract had not existed.
- Owning, possessing, using or controlling any quad bike other than for agricultural, horticultural or farming purposes but not including:
  - circumstances where any road traffic laws apply;
  - use by any person under the age of 17; or
  - racing, pace-making, trials and any other competitions.
- Owning, possessing, using or controlling:
  - any mechanically-propelled vehicle including all terrain and similar vehicles other than quad bikes, domestic garden equipment, motorised wheelchairs, golf trolleys and golf buggies, pedestrian-controlled toys and models, electrically-powered toy and model vehicles which **you** sit in;
  - any mechanically-propelled vehicle being used in circumstances where any road traffic law applies;
  - aircraft including models and watercraft other than hand-propelled watercraft and sand yachts;
  - animals of a dangerous species and livestock as defined in the Animals Act, 1971, (other than horses used for private hacking); or
  - any dog specified under the Dangerous Dogs Act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 or any laws which amend these.

## Section three: Liability (continued)

### What is covered

#### Liability as the owner of your previous homes

We will pay up to £5,000,000 which **you** legally have to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 as owner of any previous home which **you** lived in at the time it was sold or **you** gave it away. However, this only applies if **you** had no rights or interest in the home at the time of the event.

We will also pay costs and expenses awarded against **you**, or run up by **you** as long as **you** get **our** permission in writing.

#### Liability to your domestic employees

We will pay up to £10,000,000 in any one **period of insurance** (including costs and expenses awarded against **you**, or that **you** run up with **our** written permission) for all amounts which **you** legally have to pay as compensation following the accidental death of, bodily injury to or illness of any person **you** employ to work in **your home**. The death, bodily injury or illness must be as a direct result of their employment in the **United Kingdom** or while temporarily elsewhere in the world.

#### Liability as tenant

We will pay up to 20% of the **amount insured** for **contents** for amounts that **you** legally have to pay under a tenancy agreement for **your home** following damage to the **buildings** from any cause insured by Section one: Buildings or Section two: Contents.

### What is not covered

- Any period **you** are in the United States of America or Canada for over 90 days in total in any one **period of insurance**.
- Incidents where **you** are entitled to cover under any other insurance except for any amount over the limit they will pay (and for which payment has been agreed) under that other insurance.
- Any liability arising from an assault, alleged assault or a deliberate or malicious act.

#### We will not pay:

- fines, penalties,
- **liquidated** or **aggravated damages**
- **punitive** or **exemplary damages**
- **multiplying compensatory damages**
- if **you** are insured by a more recent or current insurance;
- the cost of putting right any fault or alleged fault;
- for any liability which arises more than seven years after the end of this insurance or Section one: Buildings was cancelled;
- for any liability arising from any contract unless **you** would have been liable if the contract had not existed;
- for any bodily injury to **you**; or
- for any damage to property **you**, or **your** employees, own or look after.

#### We will not pay:

- fines or penalties
- **liquidated** or **aggravated damages**
- **punitive** or **exemplary damages**
- **multiplying compensatory damages**

#### We will not pay claims for:

- damage to property; or
- bodily injury to any employee, arising out of them being carried in or on a vehicle, or getting into, onto or off a vehicle, which is in any place where a road-traffic law says **you** must have insurance or security.

#### We will not pay for the following.

- The cost of maintaining and redecorating **your home**.
- Liability
  - while the **buildings** are **unoccupied**;
  - from subsidence, heave or landslip;
  - from any contract unless **you** would have been liable if the contract had not existed; or
  - the cost of clearing blocked sewer pipes, drains, pipes or underground tanks.

## Section three: Liability (continued)

### What is covered

#### Court awards you cannot get back

**We** will pay up to £100,000 in any one **period of insurance** for amounts which **you** have been awarded in a court in the **United Kingdom** for damage to property, bodily injury or disease which **you** have not received within three months of the date of the award.

**We** will pay this as long as:

- **you** would have been entitled to cover under Section three: Liability if **your** position and the position of the person responsible had been reversed;
- the judgement is not under appeal;
- **you** agree to allow **us** to enforce (in **your** name or otherwise) any rights or remedies which **we** will become entitled to when **we** make a payment;
- the liability which the court award applies to happens during the **period of insurance**; and the person who owes the award does not live with **you**.

### What is not covered

## Section four: Legal expenses

The **schedule** will show if this cover applies.

This insurance is managed by Arc Legal Assistance (Arc) and provided by Inter Partner Assistance. If **you** make a valid claim under this insurance, Arc will appoint their panel solicitors, or their agents, to handle **your** case. **You** are not covered for any other legal adviser's fees unless court proceedings are issued.

### Definitions

The additional words in bold in this section has the meaning shown below.

#### Incident

The event or series of events which may lead to a claim which happened on a specific date.

#### What is covered

Arc will pay the legal costs and expenses for legal proceedings started on **your** behalf and in connection with the following.

##### 1 Consumer protection

Disputes over selling, buying or hiring any goods or services, including selling or buying **your home**, where Arc consider that the amount in dispute is more than the likely cost of making a claim.

##### 2 Residential

Civil claims relating to physical damage to **your home**.

##### 3 Personal injury

Claims arising from **your** personal injury or death.

##### 4 Employment

Claims involving an employment tribunal (or its equivalent) in the **United Kingdom** arising from **your** contract of employment.

Arc will only provide cover if the **incident** arose during the **period of insurance** and the incident comes under the jurisdiction of a court in the **United Kingdom**.

If **you** are awarded costs, **you** must use these to repay the amount Arc have paid out on **your** behalf in connection with the proceedings. However, Arc will pay all legal costs and expenses up to the limit of this section, when no costs or compensation are awarded. If the legal costs and expenses are greater than the amount **you** are awarded for the legal costs and expenses, Arc will pay the excess amount (up to the limit under this section).

### Conditions

The following conditions apply to this section.

- 1 When there is a claim or possible claim, **you** must tell Arc in writing as soon as possible.
- 2 **You** must give Arc, at **your** own expense, any information and evidence they need. **You** must not do anything to affect **your** case.
- 3 **You** must tell Arc about any other legal expense insurance which **you** have to cover the same loss.
- 4 Arc will have complete control over the legal proceedings. Arc will not have to keep to any promise **you** give without their approval.
- 5 If **you** do not accept any solicitor appointed by Arc, they will ask the Law Society to name another solicitor who **you** and Arc both agree to. During this time, Arc may appoint a solicitor to act on **your** behalf, to protect **your** interests.
- 6 Arc can take proceedings in **your** name (at their own expense and for their own benefit) to recover from the other person, any payment they have made under this insurance.
- 7 If there is any disagreement over the amount due to **you**, the matter will be passed to an arbitrator who **you** and Arc both agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against them.
- 8 If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, Arc will not pay the claim and cover under this insurance will end without **us** returning **your** premium.

## Section four: Legal expenses (continued)

### Making a claim

This insurance only covers the legal fees of Arc's panel solicitors or their agents until court proceedings are issued. If court proceedings are issued, **you** may put forward another solicitor to act for **you**.

As soon as **you** have a legal problem that **you** may need help with under this insurance, **you** should phone the legal helpline on 0870 350 1730, quoting reference 'ERS Arc Legal'.

**You** can use the legal helpline to get legal advice on any private legal problem **you** are concerned about.

When there is a claim or possible claim, **you** must contact the legal helpline and tell Arc about it. Arc will send **you** a claim form to fill in. **You** must tell Arc about all claims within 90 days of the **incident** and they will not cover legal costs and expenses **you** pay or agree to pay before they grant support.

If Arc decide that a reasonable settlement is unlikely, or **your** interests would be better served by taking other action, they will let **you** know.

Arc will not pay for any legal costs and expenses until they have accepted the claim in writing.

### Settling claims

Arc will pay up to £50,000 in total for any one event.

### What is not covered

Arc will not pay legal costs and expenses for legal proceedings in the following circumstances.

- 1 Where Arc consider that **you** will not get a reasonable settlement or where any expected settlement is small in relation to the time and expenses involved.
- 2 If Arc have not agreed to the costs and expenses.
- 3 If Arc are not told about the claim within 90 days of the incident causing it.
- 4 Any claim arising from selling, buying or hiring goods or services where the **incident** happened before the date the **period of insurance** starts.
- 5 Claims arising from selling or buying a **home** unless the **incident** happened at least 120 days after the **period of insurance** started.
- 6 Claims over boundary disputes.
- 7 Claims involving a motor vehicle owned by **you** or for which **you** are legally responsible.
- 8 Claims that relate to fines and penalties awarded against **you** by a criminal court.
- 9 Claims involving disputes with **us, our** agents, Arc or the legal representatives instructed to act on **your** behalf.
- 10 Claims involving actions carried out to fulfil a judgement or a legally-binding decision.
- 11 Where the **incident** leading to **your** claim happened outside the **United Kingdom**.

Arc will not pay for the following.

#### ■ Claims caused by, contributed to or arising from:

- a contract entered into or in connection with any business, trade or profession, apart from the cover provided in 'What is covered' item 4 Employment;
- a criminal or deliberate act by **you**;
- libel, slander or verbal injury
- personal injury based predominantly on industrial disease, psychological injury or faults in medicinal products;
- an allegation of clinical negligence;

## Section four: Legal expenses (continued)

### What is not covered (continued)

- constructing buildings or altering their structure;
- disputes with financial services providers;
- disputes with any government or public or local authority, apart from the cover provided in 'What is covered' item 4 Employment;
- planning law;
- patents, copyrights, trademarks, merchandise marks, service marks, registered designs, intellectual or artistic property, secrecy or confidentiality agreements;
- divorce, matrimonial matters or proceedings including parental responsibility, contact or paying maintenance;
- a lease or licence to use land or property; or
- an application for judicial review.

■ Travelling expenses or compensation for being absent from work.

■ Legal costs and expenses if a member withdraws from legal proceedings without Arc's agreement.

■ Legal claims which are covered under a more specific insurance or if a claim has been refused by another insurance company.

■ The first £25 of any claim.

### Customer service

Arc's aim is to get it right, first time, every time. If they make a mistake, they will try to put it right straightaway.

If **you** are unhappy with the service that has been provided, **you** should contact them at the address below. They will always confirm to **you**, within five working days, that they have received **your** complaint. Within four weeks, **you** will receive either a final response or an explanation of why the complaint has not been sorted as yet, plus an indication of when **you** will receive a final response. Within eight weeks, **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when **you** will receive a final response. After eight weeks, if **you** are not happy with the delay, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can also refer to the Financial Ombudsman Service if you cannot settle **your** complaint with Arc.

Arc's contact details are:

Arc Legal Assistance Ltd

Lodge House

Lodge Lane

Langham

Colchester

CO4 5NE

Phone: 0870 350 4400

E-mail: [enquiries@arclegal.co.uk](mailto:enquiries@arclegal.co.uk)

## Part B – Annual travel

### Definitions

All of the words or phrases listed below will have the same meaning wherever they appear in bold type in Part B – Annual travel. Other words with special meanings are defined in the General Definitions and also in each section.

#### Accident

A sudden, specific event which **you** have not planned for (including severe weather conditions) which causes physical injury and which is the only direct cause of death or disability.

#### Baggage

Clothing, sports equipment, luggage and other personal items **you** wear or carry during a **trip** and that **you** own or are legally responsible for.

#### Claim

A **claim** or series of claims under Part B – Annual travel, as a result of one event.

#### Close business colleague

An associate, in the same employment as **you**, whose absence from work or place of employment means **you** need to cancel or cut short the **trip**. This must be confirmed in writing by a director or the head of the business.

#### Close relative

**Your** husband, wife, partner (including civil partner), fiancé or fiancée, parent, step-parent, parent-in-law, grandparent, step-grandparent, son, daughter, step-child, son-in-law, daughter-in-law, grandchild, step-grandchild, brother, step-brother, sister, step-sister, brother-in-law or sister-in-law.

#### Curtail, curtailment

Cutting a **trip** short

#### Dependent child

A person who is under 21, in full time education, who permanently lives with **you** and is also travelling with **you**.

#### Excess

The amount **you** must pay towards each **claim**, other than under Section 8: Personal accident, as shown in the **schedule**. If a **claim** affects more than one person, only one **excess** will apply.

#### Hijack

Unlawfully seizing or taking control of transport which **you** are travelling in as a passenger.

#### Insured person

Each person named in the **schedule** as insured under Part B – Annual travel.

#### Loss of limb

The loss of use of a hand, arm or leg. Also, four fingers cut off at or above where they join the palm of the hand, a hand cut off at or above the wrist or a foot cut off at or above the ankle.

#### Loss of sight

The permanent and total **loss of sight** which **we** will consider as having happened:

- in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- in one eye if, after correction, the degree of sight **you** have left is 3/60 or less on the Snellen scale (meaning **you** can see at three feet what **you** should be able to see at sixty feet).

#### Permanent total disability

A disability which for 52 weeks from the date of the **accident**, entirely prevents **you** from:

- doing **your** usual job, if **you** work; or
- if **you** do not normally have a job, from getting work of any kind.

It must also, at the end of 52 weeks, be beyond reasonable hope of improvement.

## Definitions (continued)

### Pre-existing medical condition

Any medical condition affecting an **insured person**, or any other person whose health the **trip** may depend on, which existed before the start of the **trip**.

Some of the typical conditions which **you** must tell **us** about include the following.

- Conditions which are long term or recurring (including terminal conditions).
- Conditions for which an insured person:
  - is taking medication;
  - is on a waiting list for hospital in-patient treatment; or
  - has seen a doctor or specialist within the six months before the start of the **trip**.
- Mental health conditions, (for example, depression or anxiety, including fear of flying or other travel phobias).

### Trip

The period which begins when **you** leave **your home** or business address in the **United Kingdom** (whichever is later) until **you** return to **your home** or business address, a hospital or nursing home in the **United Kingdom** (whichever is earlier).

Winter sports **trips** must not last for more than 17 days each or be more than 30 days in any one **period of insurance**.

Other **trips** may last up to 90 days each.

### Vehicle

Any vehicle **you**, a friend, relative or colleague control or hire including a car, minicab or taxi.

### You

Each person named in the **schedule** as insured under Part B – Annual travel.

## Important notice

- 1 If **you**, or any other person whose health the **trip** may depend on, have made a medically related travel insurance claim within the last three years, or are suffering from a **pre-existing medical condition**, **you** must contact **our** medical helpline on 01243 621012. **We** must agree to provide cover before this part of the insurance applies.
- 2 This part of the insurance only applies if, at the time **you** book and begin the **trip**, **you** are:
  - healthy;
  - fit to travel; and
  - not travelling against medical advice, or with the aim of getting medical treatment abroad, or after being told that **you** have a terminal condition.

**We** will not cover any claim, which arises directly or indirectly from a **pre-existing medical condition**, unless **you** have previously told **our** medical helpline about the condition and **we** have agreed, in writing, to cover it.
- 3 Please make sure that everyone travelling is aware of the emergency service details and procedures. If in any doubt, please call the 24 hour medical emergency service number for help.
- 4 **You** must refer any emergency medical, surgical and hospital treatment to the 24 hour medical emergency service before **we** cover the costs. They will make the final decision as to whether or not treatment is medically necessary.

## Helplines and procedures

### 24-hour medical emergency service

A 24-hour medical emergency telephone service is available to give **you** help, advice and, if necessary, to arrange to bring **you home** in an emergency. Experienced co-ordinators will answer **your** call. Please make sure **you** have details of this insurance and all other relevant information to hand.

**Please phone CEGA 24-hour service on 01243 621515  
(+44 1243 621515 if calling from abroad)**

### Emergency procedures

#### In-patient treatment

**You** must let CEGA 24-hour service know before **you** go into a hospital or clinic as an in-patient (unless **you** have a life-threatening condition, in which case **you** must let them know as soon as possible).

If **you** have been admitted to a hospital or clinic as an in-patient:

- **you** must let CEGA 24-hour service know within 24 hours to confirm the conditions of **your** cover;
- please ask the doctor treating **you** to contact CEGA 24-hour service immediately so that they can confirm **your** cover and arrange to pay the medical bills direct; and
- hospital bills which have not been paid should be referred to Equity Claims at the claims office address below.

#### Sending you home with medical staff

CEGA 24-hour service must approve, beforehand, any journey where **you** need medical staff to travel with **you**, for example, in an air ambulance.

#### Out-patient treatment

**You** must tell CEGA 24-hour service if the costs are likely to be more than £500.

### Non-emergency claims procedures

To report non-emergency travel claims:

- **please phone 0844 800 4498 (between 9:00 am and 5:00 pm, Monday to Friday); or**
- **write to the address below.**

#### Claims office

**We** have appointed Equity Claims to deal with claims. **You** can get claim forms from Equity Claims and, when **you** have filled them in, **you** should send them to the address below, with all the relevant documents. **You** must do this within 30 days of the end of the **trip**.

Equity Claims  
PO Box 500  
Cardigan House  
Swansea  
SA1 9BB

**Please do not send any documents until you return the filled in claim form.**

#### Medical attention

If **you** receive medical treatment for an injury or illness, **you** must make sure that **you** get a medical certificate showing the **details** of the injury or illness and send it to Equity Claims with the completed claim form and any bills which should, if possible, have already been paid.

#### Delayed, lost or damaged baggage

If **your** baggage is delayed, lost or damaged, **you** should tell the carrier or handling agent within 24 hours and get a carriers property irregularity report to send in with the claim form.

## Section 1: Medical and emergency expenses

### What is covered

We will pay the following.

- 1 Up to £5,000,000 for each **insured person** every **trip** for the following.
  - Reasonable expenses **you** have to pay as a result of becoming ill or having an **accident** during a **trip** outside the **United Kingdom** for the following.
    - Medical, surgical and hospital charges (including dental charges to relieve immediate pain only), ambulance, nursing home and nursing care charges.
    - Extra costs for bringing **you** home.
    - Extra hotel expenses.
    - Travel and hotel expenses of one relative, one friend or one qualified nurse who, on medical advice, has to travel to, stay with or escort **you** home if **you** are severely injured or seriously ill.
    - Funeral expenses abroad or the extra cost of returning **your** body home.
    - The cost of storing **baggage** for up to three months or for returning **baggage** to the country **you** normally live in.
    - The extra cost of a private room in a NHS hospital in the **United Kingdom** if, within 90 days of returning home from a **trip**, **you** are suffering from a tropical disease including cholera, malaria, tetanus, typhoid fever, yellow fever, hepatitis and poliomyelitis as a direct result of being in an infected region abroad, but only if:
      - **you** caught the disease and it was diagnosed during the **period of insurance**;
      - **you** took all available precautions before, during and after the **trip**; and
      - **you** have no other insurance in force which covers these costs.
  - Reasonable extra travel and accommodation expenses as a result of sudden serious illness, **accident** to or death of:
    - **you**, or any person who **you** are travelling with or had arranged to travel with;
    - **your close relative** or **close business colleague**, or any person **you** are travelling with or had arranged to travel with; or
    - any person **you** had temporarily arranged to stay with during a **trip**.

We will also pay:

- £35 for every full 24 hours **you** spend as an in-patient in a hospital as a result of illness or **accident** during a **trip** (up to £1,000); and
- the cost of emergency recovery if **you** are in an **accident** on the ski slopes.

### What is not covered

We will not pay for:

- costs **you** run up in the **United Kingdom** except under sub-section 2;
- medical, surgical or hospital charges **you** run up more than 12 months after the end of the **trip** in which the claim happened; or
- the cost of replacing supplies of any medication which an **insured person** was using at the start of the **trip**.

## Section 1: Medical and emergency expenses (continued)

### What is covered

- 2 Up to £2,000,000 for each **insured person** every **trip** for the following reasonable expenses **you** have to pay as a result of becoming ill or having an **accident** during a **trip** inside the **United Kingdom**.
- Extra hotel and travelling expenses.
  - Travel and hotel expenses of one relative, one friend or one qualified nurse who, on medical advice, has to travel to stay with or escort **you** home if **you** are severely injured or seriously ill.
  - The extra cost of returning **your** body home

### What is not covered (continued)

### Conditions

- CEGA 24 hour service must approve the cost of sending **you** home beforehand.
- **You** must not make any arrangements for any journey home where **you** need medical care during the flight without getting CEGA 24 hour service's permission first.
- **You** must tell CEGA 24 hour service before **you** go into hospital or a clinic as an in-patient (unless **you** are suffering from a life threatening condition where **you** must let them know as soon as possible).
- If **you** receive medical treatment as an out-patient for an injury or illness, **you** must get a medical certificate showing the details of the injury or illness, together with any bills which should, wherever possible, have already been paid.

## Section 2: Cancellation and curtailment

Cancellation cover applies as soon as **you** book a journey or at the start of this insurance (whichever is later), and finishes when **you** start the **trip**.

### What is covered

**We** will pay up to £5,000 for each **insured person** every **trip** to repay unused travel, accommodation and other pre-booked costs and charges **you** have paid or agreed to pay if **you** have to cancel or curtail the **trip** as a direct result of any cause listed below. However, **we** will only provide cover if **you** cannot claim the costs back from anywhere else.

- **Accident**, illness or death of:
  - **you** or any person **you** are travelling with or had arranged to travel with;
  - **your close relative** or **close business colleague**; or
  - any person **you** had arranged to stay with during a **trip**.
- Serious medical complications where **you** have to go into hospital as a result of pregnancy.
- **You**, or any person **you** had arranged to travel with, being put into quarantine.
- **You**, or any person **you** had arranged to travel with, being made redundant (if this qualifies for payment under current **United Kingdom** redundancy laws).

### What is not covered

**We** will not pay claims:

- if there is a known **pre-existing medical condition** affecting **you** or any person whose illness or death would cause **you** to cancel or curtail **your trip**, unless **you** have told **us** about the condition and **we** have written to **you** to agree cover for it; or
- following voluntary redundancy.

## Section 2: Cancellation and curtailment (continued)

### What is covered (continued)

- **You**, or any person **you** had arranged to travel with, being called as a witness or being made to serve on a jury (where a postponement has been denied by the Clerk of the Court's office).
- Any damage to **your home** or business premises in the **United Kingdom** where **you** need to cancel or **curtail your trip** or if the police ask **you** to return home following a burglary or attempted burglary at **your home** or place of business.
- Any official requirement for **you** to take part in emergency military, medical or public service.
- A government regulation following an epidemic or natural disaster which prevents **you** from travelling.
- Where there has been specific advice from the Foreign Office either not to travel or to **curtail a trip**.

### What is not covered (continued)

## Section 3: Delay and detour

### What is covered

If the aircraft, sea vessel, coach or train in which **you** are booked to travel is delayed, re-routed or cancelled because of industrial action, strike, riot, terrorism, **hijack**, bad weather or mechanical breakdown, **we** will pay each **insured person** one of the following for every **trip**.

#### 1 For the outward trip only

Up to £5,000 for any unused travel and accommodation expenses **you** have paid or agreed to pay if, after at least 12 hours have passed (or for travel from the Channel Islands or the Isle of Man at least 24 hours have passed) **you** choose to cancel the **trip** completely.

#### 2 For any stage of the trip

£50 for the first full eight hours and £25 for each further full 12 hours until the actual time **you** leave. **We** will pay up to £500 for each **insured person** each **trip**.

### What is not covered

**We** will not pay claims:

- under more than one of the above sections;
- where **you** have failed to immediately tell the travel agent, tour operator or provider of transport or accommodation **you** have decided to cancel the **trip** completely; or
- not supported by a signed statement or certificate from the carrier or tour operator confirming the reason for and the length of the delay.

## Section 4: Missed departure

### What is covered (continued)

For any stage of every **trip**, **we** will pay up to £500 for each **insured person** for the reasonable extra costs of transport and accommodation if **you** fail to reach the port, airport or station in time for a scheduled departure as a result of:

- public transport failing because of industrial action, riot, terrorism, **hijack**, bad weather, **accident** or mechanical breakdown;
- sudden traffic jams arising from industrial action, riot, terrorism, **hijack**, bad weather, **accident** or mechanical breakdown; or
- an **accident** involving, or breakdown of, a **vehicle** in which **you** are travelling.

### What is not covered

**We** will not pay claims:

- where **you** have not allowed enough time to arrive at the departure point at the time shown in the travel plans;
- where **you** are offered other transport arrangements;
- if a **vehicle** breaks down (unless **you** send **us** a mechanical report or a bill for repairs); or
- as a result of industrial action if it had started or been announced before **you** booked the **trip**.

## Section 5: Hijack

### What is covered

**We** will pay each **insured person** £100 a day for every full 24 hours lost (up to £5,000 for each **trip**) if a **hijack** prevents an **insured person** from reaching their scheduled destination.

In the event of **hijack**, **we** will also:

- extend the period of the cover needed for an **insured person** to complete the **trip** (up to 12 months at no extra cost); and
- not apply general exclusion 1 'War risks.'

## Section 6: Loss of documents

### What is covered

Following accidental loss of or damage to travel tickets, passes, passports, visas, green cards and driving licences, **we** will pay up to £500 for each **insured person** each **trip** for the cost of replacing or restoring the missing documents. This includes the extra travel and accommodation expenses **you** have to pay to get the replacements.

### What is not covered

**We** will not pay:

- any **claim** unless **you** have reported the loss to the police as soon as possible and got a report to support **your claim**;
- for loss or damage to business documents and records, computer records, securities or negotiable papers; and
- for losses insured elsewhere.

## Section 7: Delayed baggage

### What is covered

**We** will pay up to £250 to cover any necessary items **you** need to buy in an emergency and up to £500 for each **insured person** every **trip** for temporarily hiring sports equipment if the carrier or your handling agent loses **your baggage** for longer than 12 hours.

### What is not covered

**We** will not pay any **claim** unless **you** have told the carrier or handling agent as soon as reasonably possible about the event and got a property irregularity report.

## Section 8: Personal accident

### What is covered

**We** will pay £20,000 if, during the **trip**, **you** suffer an **accident** which results in **your**:

- death;
- **loss of limb**;
- **loss of sight**; or
- **permanent total disability**.

### Disappearance extension

**We** will immediately pay the compensation for death if:

- **you** disappear during the period of cover;
- **you** are not found within 52 weeks of disappearing; and
- **we** receive enough reasonable evidence to assume that **you** have died following a bodily injury.

Before **we** pay any amount in these circumstances, the person (or people) who will receive the payment must sign to confirm that they will refund the money if **you** are found alive.

### Conditions and limitations

- The death or **permanent total disability** must happen within 52 weeks of the **accident**.
- **We** will not pay compensation if, as a result of an **accident**, **you** cannot take part in sports, hobbies and activities.
- **We** will not pay more than £5,000 for the death of a **dependent child**.
- **We** will not pay more than £20,000 to any **insured person** for each **accident**.

## Section 9: Winter sports

### What is covered

**We** will extend the cover provided by sections 1 to 8 to include **accidents** and losses as a result of winter sports for 17 days in any one **trip** and up to 30 days in any one **period of insurance**:

**We** will also pay the following:

#### Ski pack

**We** will pay up to £500 for each **insured person**, every **trip**, for the unused part of the cost of a ski pack (including ski passes, hire and tuition) as a direct result of **you** being medically certified as unable to ski or snowboard because of an illness that starts during the **trip** or **accident** that happens during the **trip**.

### What is not covered

## Section 9: Winter sports (continued)

### What is covered

#### Ski and snowboard equipment

#### Hiring replacement equipment

**We** will pay up to £50 a day (up to £500 for each **insured person**) to hire ski or snowboarding equipment if the equipment **you** own, hire or borrow is accidentally lost or damaged.

#### Loss or damage of hired equipment

**We** will pay up to £250 for each **insured person** for accidental loss of or damage to hired ski or snowboarding equipment.

**You** must do everything **you** reasonably can to protect the equipment when **you** leave it unsupervised and, as soon as is reasonably possible, report any loss or theft to an appropriate police authority and get a written report.

#### Piste closure

**We** will pay £50 for each day that **you** cannot ski, for more than 12 normal daylight hours during the official ski season, at the resort where **you** are staying, because there is not enough snow or as a result of an avalanche.

This will only apply where:

- the resort is outside the **United Kingdom** and is at least 1,000 metres high;
- there is nowhere else available for **you** to ski; and
- **you** get a report from the resort management proving **your claim**.

The most **we** will pay is £500 for each **insured person**.

**We** will not pay any **claim** within Europe for trips beginning or ending between 1 May and 30 November.

#### Avalanche closure

**We** will pay up to £250 for each **insured person** for extra travel and accommodation costs **you** have to pay as a result of an avalanche, a landslip or a landslide delaying **your** outward or return journey by more than 12 hours as long as **you** support any **claim** with a report from the resort management.

### What is not covered

## Annual travel

### Exclusions

The following exclusions apply to Part B – Annual travel. Please see the General Exclusions, which apply to all of this insurance. Each section also has its own special exclusions.

This part of the insurance does not cover the following:

- Any **insured person** who, unless **we** have been told and have agreed in writing:
  - is, at the time of booking the **trip**, on a waiting list for in-patient treatment in a hospital or registered nursing home; or
  - has booked or goes on any **trip** against the advice of a medical practitioner or to get medical treatment abroad.
- Any **trip** in the **United Kingdom** unless **you** have booked the **trip**, it is for at least two nights and it includes either accommodation or travel arrangements.
- Pregnancy, unless the **trip** ends more than two months before the baby is due.
- Any **insured person** who, at the time of taking out or renewing this insurance, was 70 years old or older, unless **we** have agreed and **you** have paid any extra premium.
- Any **trip you** go on against the advice of the Foreign Office.
- Unless **we** provide cover in the **schedule**, **you** taking part in or practising for:
  - mountaineering or rock climbing which normally needs guides or ropes;
  - pot-holing or other underground activity;
  - racing (other than swimming or on foot);
  - sports tours and competitions (other than those organised by schools);
  - professional sports;
  - wet-biking, white-water rafting, or scuba diving to depths of more than 30 metres;
  - flying (other than while travelling as a passenger), hand-gliding, parachuting, parasailing, bungee jumping or other similar activities;
  - hunting;
  - driving or riding on motorcycles over 100cc;
  - military service; or
  - ice hockey, ski-jumping, freestyle skiing, training for or taking part in ski-racing or competitions (other than those races arranged by ski schools for their pupils), skiing off-piste or other similar activities.
- Suicide, deliberately injuring yourself, emotional or psychiatric disorders, the effects of alcohol, using any drugs (other than drugs prescribed by a registered medical practitioner, but not to treat drug addiction) or venereal disease.
- Any injury, illness, death, loss, expense or other liability caused by human immunodeficiency virus (HIV) or any related condition.
- Deliberately putting yourself in danger (other than if **you** are trying to save someone's life).
- Any losses or claims as a result of **you** being involved in a crime.
- Any claims in any way caused or made worse by any equipment or computer software failing or being unable to recognise, interpret correctly or process any date as its true calendar date or to continue to work correctly beyond that date. (This exclusion only applies under sections 2 to 7 and 9 of Part B – Annual travel.)
- The amount of any **excess** that applies.  
Winter sports **trips**:
  - which are over 17 days long; or
  - more than 30 days in total in any one **period of insurance**.
- Other **trips** which are over 90 days long.

## Annual travel

### Conditions

The following conditions apply to Part B – Annual travel. Please see the General Conditions, which apply to all of this insurance. Each section also has its own special conditions.

### Telling us about a change

**You** must tell **us** as soon as possible about any change in the information **you** have given **us** which may affect this insurance. In particular **you** must tell **us** about any changes to **your** state of health (physical or mental), **your** occupation, the sports and activities **you** are taking part in and any medical or other details which may result in a **claim**. If **you** do not do this, **your** insurance may not be valid. **We** can change the terms of this insurance, charge an extra premium or cancel this insurance if **we** become aware of any fact which may affect the cover **we** provide.

### Your duty of care

**You** must take all reasonable steps to prevent loss, **accident**, injury or damage.

### Telling us about a claim

**You** must tell Equity Claims, as soon as possible, about:

- any **accident** or illness which **you** may make a **claim** for under this insurance; and
- the death of an **insured person** which is as a result of, or is believed to be a result of, an **accident**.

**You** must send all **claims**, together with documents to support **your claim**, to Equity Claims within 31 days of the end of a **trip**.

### Medical care

**You** must be treated by a qualified medical practitioner as soon as possible following an **accident** or illness.

### Medical advisers

If **you** make a **claim** or have a **pre-existing medical condition**, **you** must make sure the medical adviser **we** appoint can see all **your** medical records, notes and correspondence. These advisers are entitled to examine **you** as often as necessary to review **your claim**.

### Other conditions

- Cover only applies if both the outward and inward journeys of a **trip** happen during the **period of insurance** unless **you** have renewed this insurance. However, if **you** have started a **trip**, and cannot complete it before the end of the **period of insurance** because of circumstances beyond **your** control, **we** will extend cover for up to 30 days. **You** will not have to pay any extra premium as long as **you** give **us** full details as soon as possible.
- If **we** have had to pay expenses which are not covered by this insurance, **you** must repay **us** within a month of the end of the **trip**.
- **We** will not pay any **claim** which another person is responsible for or which would have been covered by another insurance if this insurance did not exist.

## General conditions

The following conditions apply to all parts of this insurance. Each part and section of this insurance also has its own special conditions.

### 1 Claims

When a claim or possible claim happens, **you** must tell **us** in writing as soon as possible.

For loss or damage claims, **you** must give **us** any documents, information and evidence **we** need. (**You** must pay the cost of doing this).

**You** must also tell the police immediately if the loss is caused by riot, malicious acts, theft or any attempted theft or is being made as a result of loss of property outside of **your home**.

**You** must take all reasonable steps to recover any lost or stolen property and to prevent any further loss or damage occurring.

For liability claims, **you** must send **us** any statement of claim, legal process or other communication (without answering them) as soon as **you** receive it. Do not discuss, negotiate, pay, settle, admit or deny any claim without **our** written permission.

### 2 Reasonable care

**You** must keep **your** property in a good condition, and state of repair, and take all reasonable care to prevent loss or damage, accident, bodily injury or legal proceedings. If legal proceedings are under way, **you** must tell **us** immediately and take all reasonable steps to reduce the costs of these proceedings.

### 3 Telling us about a change

**You** must tell **us** as soon as reasonably possible about any change in the information which **you** previously gave **us** and which may affect this insurance or about any circumstances which may give rise to a claim. If **you** do not do this, **your** insurance may not be valid or it may not cover **you** fully. **We** can change the terms, charge an extra premium or cancel this insurance if **we** become aware of any fact which may affect the cover **we** provide.

Changes **you** must tell **us** about include:

- changes to the type and level of security at **your home**, particularly if there are problems with automatic alarm systems and the security company or the police withdraw their response to alarm signals;
- a change of address or adding a new address whether permanent or not;
- if **you** are going to leave **your home unfurnished** for more than 30 days or if it will not be lived in for more than 60 days;
- any alteration or building work at **your home**, particularly if **you** have to sign a contract or where using heat is involved;
- moving **contents, fine art and antiques** and **valuables** between **your** homes or to any other places such as an auction house, dealer, gallery, museum, restorer or commercial storage facility;
- any new items or revised valuation which increases the value of **your contents, fine art and antiques** and **valuables**;
- any alteration, extension or improvement to the **buildings** which increases the rebuilding cost;
- any change in the health (physical or mental), occupation, sport, and activity of any person who has annual travel cover or a change in any circumstances that may result in a claim; and
- any other important change.

If **you** are not sure whether certain facts or changes are important, please check with **your** insurance adviser.

### 4 Fraudulent claims or statements

If a claim is made which **you** or anyone acting for **you** knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end and **we** will not return **your** premium.

## General conditions (continued)

### 5 Our rights after a claim

**We** may enter any building where loss or damage has happened, take possession of the insured damaged property and deal with any salvage in a reasonable manner. However, **you** must not abandon any property.

Before or after **we** pay **your** claim under this insurance, **we** may take over, carry out, defend or settle any claim in **your** name.

**We** can also take proceedings, at **our** own expense and for **our** own benefit, to get back any payment **we** have made under this insurance.

### 6 Cancellation

**Your** right to change **your** mind:

**You** may cancel this insurance without giving reason, by sending **us** written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of **you** receiving the insurance documents.

#### Cancellation after the withdrawal period

**You** may cancel this insurance after the withdrawal period by giving **us** notice in writing. **We** will refund part of **your** premium which applies to the remaining **period of insurance**, but not under Part B Annual Travel, (as long as **you** have not made a claim within the **period of insurance**).

**We** may cancel this insurance by sending **you** 14 days' notice to **your** last known address. **We** will refund the part of **your** premium which applies to the remaining **period of insurance**, but not under Part B Annual Travel, (as long as **you** have not made a claim within the **period of insurance**).

**We** may cancel the insurance immediately if **you** do not pay a premium or fail to pay a premium under any direct debit instalment scheme. **We** will not refund any premium **you** have paid by instalments. If **we** have accepted a claim for loss or damage under this insurance, **we** may take any premium instalments **you** owe from the claim payment,

If **you** pay **your** premium by instalments and **you** fail to pay an instalment when due or fail to maintain the direct debit and do not correct the situation in the time allowed under the Consumer Credit Act 1974, **you** will have to pay the whole premium for the year. If **you** do not pay this sum within seven days, **we** will cancel this insurance from the date the instalment was due.

### 7 Disagreement over amount of claim

If **we** accept **your** claim, but disagree over the amount due to **you**, the matter will be passed to an arbitrator who both **you** and **we** agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.

## General conditions (continued)

### 8 Payment by instalments

If **you** have agreed to pay **your** premium by instalments, the following will apply.

- If **you** do not pay an instalment when it is due, or if the instalment instruction has been cancelled for any reason, **you** must pay all the remaining instalments and any administration fee within 14 days of receiving the written notice. If **you** do not pay the amount **you** owe within these 14 days, **we** will cancel the remaining cover under this insurance by sending you 14 days' notice, as shown in General Condition 6. **We** will then send **you** confirmation of the cancellation.
- If any extra premium is needed during the **period of insurance**, it will be spread out over the remaining instalments due for that year. If **you** have already paid all **your** instalments, **you** must immediately pay any extra premium when it is due.
- If **we** owe **you** any premium, the amount **we** owe may be taken off the instalments due for the year.

### 9 Other insurance

If, at the time of any loss, damage or liability covered under this insurance, **you** have any other insurance which covers the same loss, damage or liability, **we** will only pay **our** share of the claim.

## General exclusions

The following exclusions apply to the whole of this insurance. Each part and section of this insurance also has its own special exclusions.

This insurance does not cover:

- direct or indirect loss or damage to any property;
- any legal liability;
- costs and expenses; or
- death or injury to any person; caused by, contributed to, or arising from, the following.

- 1 Radioactive contamination from:
  - ionising radiation or contamination from any nuclear fuel, or from any nuclear waste as a result of burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous effect of any explosive nuclear equipment or part of that equipment.
- 2 War, invasion, civil war, revolution and any similar event.
- 3 Loss of value after **we** have made a claim payment (except as allowed for **fine art and antiques** and **valuables**).
- 4 Pressure waves from aircraft and other flying objects travelling at or above the speed of sound.
- 5 Pollution or contamination of air, water or soil, unless the pollution or contamination is a direct result of an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the **period of insurance**.

**We** will not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks, other than escape of water or oil from **your** fixed domestic water or heating systems.
- 6 Computer viruses or erasure or corruption of electronic data. The failure of any equipment to correctly recognise the date or a change of date.

In this exclusion, computer virus means an instruction from an unauthorised source that corrupts data and which spreads over a computer system or network.
- 7 Wear and tear, corrosion, rot of any kind, woodworm, fungus, mildew, rust, insects, moths, any cause that happens gradually, or mechanical or electrical breakdown.
- 8 Indirect loss of any kind.
- 9 Biological or chemical contamination due to or arising from:
  - terrorism; or
  - steps taken to prevent, control or reduce the consequences of any suspected, threatened or attempted terrorism.

In this exclusion, terrorism means any act of any person or organisation involving:

  - causing or threatening harm; or
  - putting the public or any section of the public in fear;

if it is likely that the purpose is of a political, religious, or ideological nature.

## Protecting your property

It is important that **you** take all reasonable measures to avoid loss or damage from **your home** by improving security. By making access to **your home** difficult, thieves will be put off.

For **you** to get **our** home-protection and home alarm-protection premium reductions, **you** must fit the security devices and the intruder alarm to the quality shown below. (Intruder alarms and locking devices on doors and windows do not always reduce the premium, as these may be a condition of providing **you** with insurance.)

**We** may insist that **you** keep valuables in a safe.

### Doors

On all doors into **your** buildings, **you** should fit a five-lever mortise deadlock to British Standard 3621, or equivalent or multi-point locking on upvc doors.

If **you** have French windows or double sliding patio doors, **you** should, where possible, fit mortise security bolts or a key-operated lock to the top and bottom of each opening part of the door.

If **you** have aluminium framed sliding or patio doors, **you** should, where possible, fit detachable key-operated runner locks.

Key-operated security bolts fitted to the top and bottom of all doors into the property will give **you** greater security.

### Windows

All opening sections of basement, ground floor or easily accessible windows without using ladders, should be fitted with key-operated locks.

If **you** need any help or advice on security for **your home**, contact a member of the Master Locksmith Association.

### Intruder alarm

If **you** plan to get a quote for an intruder alarm, **you** should check that the installer is a registered member of the National Security Inspectorate (NSI).

If **you** need any help or advice with intruder alarms, contact the National Security Inspectorate (NSI).

### Helpful hints

**We** recommend that **you** take simple precautions for **your** own safety to prevent accidents and reduce the likelihood of loss or damage. This could avoid distress and inconvenience as well as financial loss.

### Fire prevention

#### Do

- Check **your** electrical equipment regularly, make certain the correct fuses are used and do not overload the circuits. Follow maker's instructions, particularly for electric blankets. Hire a competent electrician if **you** are in doubt.
- Always unplug non-essential appliances before **you** go to bed at night, especially electric blankets.
- Be careful with cigarette ends, ashtrays and hot irons.
- Install a suitable fire extinguisher. One should be placed in the kitchen.
- Make sure that all open fires are properly guarded – even if they appear to be out – especially at night.
- Have **your** chimney swept and flues regularly checked, at least once a year (if **you** use open fires).

#### Don't

- Don't smoke in bed.
- Don't move or fill oil heaters when they are alight.
- Don't let children play with matches or fire.
- Fires often occur in kitchens. Don't leave a pan of fat unattended on the cooker.

## Protecting your property (continued)

### Water damage

- Insulate exposed water pipes and tanks in the roof area.
- Turn off the water supply and drain out the system if **you** leave the property empty in the winter months. Or, leave the central-heating on throughout the **home** to maintain a constant temperature of 15°C and consider leaving the loft access open so that warm air can move into the roof space. This will minimise the possibility of the pipes and tank freezing.
- If, despite your precautions, **your** pipes freeze, thaw them out slowly using hot-water bottles or hairdryers. Never use a blowlamp or warm-air paint-stripper gun.

### Security

- Make sure **you** have good quality locks (approved to British Standard) fitted to all of **your** external doors and all accessible windows.
- Use the door and window protections when **you** leave the **home** unattended – day or night – and remove the keys from the locks (including the garage).
- Do not leave keys under the mat or inside the letterbox or anywhere else they can be found easily.
- Leave a light on, on a timer, in a room other than the hall when **you** are out in the evening or overnight.
- Do not leave large amounts of **money at home**.
- Do not leave valuable property in unattended vehicles.
- Photograph **your valuables** and keep copies of valuations and receipts. These are extremely helpful in the event of theft or loss, not only to us but also to the police.
- If **you** doubt the effectiveness of **your** existing door or window locks or bolts, please see the main security section.

### When you go away on holiday

- Tell **your** local Neighbourhood Watch about **your** holiday.
- Stop newspaper and milk deliveries; do not advertise **your** absence.
- Place any **valuables**, which are not being carried or worn, in safe custody with a bank or other suitable deposit.
- Make certain that all doors and windows are closed and locked. If **you** have an alarm, make sure this is switched on.
- Leave **your** key with a trusted neighbour and ask them to look in and inspect **your home** occasionally.





