



a fresh approach to insurance



Park Homes

Insurance Booklet





a fresh approach to insurance

Ripe Park Homes Policy Wording

Thank you for choosing Ripe Park Homes.

Ripe Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in the 'definitions' section on page 10. From now on wherever a word with a definition is used it will be printed in **bold** type.

NAME OF THE UNDERWRITER

Aviva Insurance Limited (Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth, PH2 0NH). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

If **You** make any claim knowing the claim to be false or fraudulent, with regards the claim amount or otherwise, this policy shall become void and all claims shall be forfeited.

Authorised Signatory

Ripe Insurance Services Ltd

Ripe Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities.



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Important Features

We must draw Your attention to a number of important features of this insurance:

- This part of the document provides details of Your Policy and the terms and conditions that apply. The Policy is a legal contract between You and Us. The insurance booklet, Insurance Schedule, statement of fact and any notice to policyholder issued to You at renewal make one document and must be read together. Please keep them together
- The contract is based on the information You gave Us when You applied for the insurance
- Your Policy is in the following parts:

Insurance Booklet	Insurance Schedule
<ul style="list-style-type: none"> • What is covered and what isn't in conjunction with the Insurance Schedule • How to make a claim and how We will settle that claim • Our obligations to You • The terms and conditions You must comply with 	<ul style="list-style-type: none"> • The sections of the Policy that apply to You and the dates from which cover is in force • The various limits, excesses and sums insured that apply to Your cover • Any special terms that apply to Your Policy including any Endorsements • Your Policy number
Statement of Fact	Notice to Policy Holders
<ul style="list-style-type: none"> • The information You have provided, on which the Policy is based • Any declarations which You have agreed to 	<ul style="list-style-type: none"> • Provides information about any changes to Your renewal terms and Policy cover

Our part of the contract is that We will provide the cover set out in this insurance booklet:

- for those sections which are shown on Your Insurance Schedule
- for the insurance period set out on the same Insurance Schedule.

Your part of the contract is:

- You must pay the premium as shown on Your receipt or invoice for each insurance period
- You must comply with all the terms and conditions set out in this Policy.

If You do not meet Your part of the contract, We may turn down a claim or increase the premium.

- **Insurance Booklet:** You should read this document carefully in conjunction with the Insurance Schedule. It gives details of what is and is not covered by the insurance and the Conditions and Exclusions of the cover
- **Conditions and Exclusions:** Conditions and exclusions will apply to individual sections of the insurance while general exclusions and conditions will apply to the whole insurance
- **Limits:** All sections have limits on the amount We will pay under that section. Some sections also include inner limits for example for one item
- **Excesses:** Claims under certain sections will be subject to an Excess. Where there is an Excess, You will be responsible for paying the first part of a claim
- **Reasonable Care:** You are required to take all reasonable care to protect yourself and Your Home and to act as though You are not insured
- **Complaints:** This insurance includes a complaints procedure which tells You what steps You can take if You wish to make a complaint
- **'Cooling Off' Period:** This insurance booklet contains a 'cooling off' period as set out in 'Your right to cancel'.



Claims

OUR CLAIMS DEPARTMENT

In the event **You** need to make a claim, **Our** claims service is provided by Davies Group who are our nominated claims handlers.

HOW TO MAKE A CLAIM

If an event giving rise to a claim under this insurance occurs **You** shall notify Davies Group as follows:

Give details of **Your** claim by either:

- Telephone: +44 (0) 344 274 0272
- Post: Ripe Insurance Claims Department, Davies Group, PO Box 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.ripe@davies-group.com

CLAIMS CONDITIONS

These are the claims conditions **You** will need to keep to as **Your** part of this contract. If **You** do not, a claim may be rejected or payment could be reduced or **Your Policy** might be invalid.

1. If an event giving rise to a claim under this insurance occurs **You** must:
 - (a) Tell the Police as soon as **You** become aware if any property has been lost, stolen or damaged by riot or civil unrest or has been maliciously damaged, and receive a crime reference number. Unless it is policy of the appropriate Police force that they do not issue a crime reference number for the situation of the claim. Evidence that the Police have been informed must be obtained.
 - (b) Contact **Us** as soon as reasonably possible and, in the case of claims involving damage by riot or civil unrest, not more than 7 days after becoming aware of the damage and provide all the information and help **We** need to settle **Your** claim
 - (c) Do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is later returned to **You**
 - (d) Call **Us** if **You** receive any information or communication about the event or cause
 - (e) Avoid discussing liability with anyone else without **Our** permission
2. Proof of value and ownership
It is **Your** responsibility to prove any loss and therefore **We** may ask **You** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **We** may require to help with **Your** claim
3. **We** shall have sole control of all claims procedures and settlements
4. **We** will be entitled, at **Our** cost, but in **Your** name, to:
 - (a) Take legal proceedings for **Our** own benefit in respect of the cost of the claim, damages or otherwise; or
 - (b) Take over and conduct the defence or **Settlement** of any claim**We** will have full discretion in the conduct of any legal proceedings and in the defence of **Settlement** or any claim
5. No property may be abandoned to **Us** whether taken possession by **Us** or not
6. If **You** or anyone acting for **You**:
 - (a) Make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect or
 - (b) Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect or
 - (c) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** collusionThen:
We will not pay the claim
We will not pay any other claims which have been or will be made under the **Policy**
We may cancel **Your Policy** or declare the **Policy** void
We will be entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date
We will not provide any return of premium
We may inform the Police of the circumstances
7. **We** retain the right to settle any claims or items forming part of a claim by any of the following:
 - (a) Cheque or Electronic payment method
 - (b) Replacement of the item
 - (c) Vouchers or credit from a supplier who is able to provide a comparable replacement item



- Salvage - We may take and keep possession of the Home and/or Contents insured which are the subject of a claim made by You and to treat the Home and/or Contents as salvage and to dispose of them in a reasonable manner. Any proceeds from such salvage belong to Us and will be used by Us to offset the amount of any claim payment made to You.

HELPFUL INFORMATION TO PROTECT YOUR HOME

Keeping your property in good condition

One important policy condition is that You keep all the property You've insured in good condition. Your Policy doesn't cover loss or damage caused by wear and tear or a lack of maintenance. In particular, You need to maintain Your home, there are some basic things You can do, for example:

On the outside

- Check for missing or slipped tiles, or rotten window frames.
- Ensure that gutters and downpipes aren't damaged or blocked by leaves.
- Keep any trees and shrubs near your home well-trimmed.
- If your home uses oil or solid fuel, as well as carrying out visual checks yourself, you should arrange for the system to be checked regularly by a competent person.

On the inside

- Check and replace sealant and grout around baths and showers regularly – these need to be maintained to prevent leakage.

Tips for keeping your home safe and secure

Your policy is designed to protect you against the risk of sudden events which you did not expect. Even with the right insurance in place, making a serious claim for your home can be a stressful time. We've put the following tips together for you to help protect your home. These aren't conditions of cover but could help you to avoid having to make a serious claim.

- Fires

Smoke alarms reduce the risk of damage to your home and they can also save your life, it's important to have them fitted and checked regularly to make sure they are in full working order.

Unattended cooking pans (especially chip pans), faulty electrical appliances, candles, cigarettes and overloaded plug sockets are common causes of fires at your home. Purchasing electrical items from a reputable supplier will help to ensure the item has appropriate safeguards against the risk of causing a fire.

- Theft

In many cases theft claims arise from opportunistic criminals, your actions can increase the chances of being targeted by these criminals. Locking doors and windows will help to deter thieves but it is also important to not allow anyone into your home who you do not know and especially to not leave them unaccompanied.

Garages and outbuildings are targets for thieves as they are easier to break into and contain items which can be high value and carried away and sold easily such as tools and garden equipment. Ensuring these storage locations are locked when unattended will create a barrier for an opportunistic thief.

- Subsidence

Subsidence is caused by the downward movement of the ground which affects your home, a common sign of subsidence is cracks in the base or the brick skirting on the base of your home. New park homes or newly prepared ground can often move for reasons other than subsidence and this natural settlement would not be covered under your policy.

As your home is situated on a registered park home site, the base and the drains below the base are owned by and are therefore the responsibility of the site owner. You should contact the site owner first if you have any concerns.

Periodic checking of the supports or jacks to the chassis of your home can also help to identify any deterioration or inadequacy to the supports which can lead to movement to your home.

- Flood

Should an event happen where water enters your home, move essential Contents and Valuables to an elevated place and disconnect all electrical appliances if possible. You should also turn off utilities such as power, water and gas supplies at their main source.

Important Information



INSURANCE BOOKLET

You should read this document carefully in conjunction with the **Insurance Schedule**. It gives details of what is and is not covered by the insurance and the conditions and exclusions of the cover.

CONDITIONS

Your Policy describes certain things which **You** are required to do to make sure that **You** are protected and that **Your Policy** cover operates fully. For example, **You** must:

- Tell **Us** about changes which could affect **Your Policy**
- Make sure that **Your** sums insured are high enough to cover the **Home** and **Contents** to be insured
- Take reasonable care of **Your** property

EXCLUSIONS

Exclusions will apply to each section and general exclusions will apply to the whole insurance

STATEMENT OF DEMANDS AND NEEDS

This **Policy** meets the demands and needs of an owner of a park **Home** who requires insurances for:

- Their **Home** and/or **Contents**
- **Personal Possessions**
- Their liability to members of the public

REASONABLE CARE AND YOUR DUTY TO PREVENT LOSS OR DAMAGE

It is **Your** responsibility to look after and regularly maintain **Your Home**. **You** and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage. **You** must keep property that is insured under **Your Policy** in good condition. **Your Policy** is intended to cover **You** against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

EVIDENCE OF OWNERSHIP

It is **Your** responsibility to prove any loss therefore **We** recommend that **You** keep copies of receipts, valuations, photographs, instructions booklets and guarantee cards to help with **Your** claim.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete information and to make sure that it is true and correct. **You** must tell **Us** of any changes as soon as possible. Failure to advise **Us** of a change allows the insurer to cancel the **Policy**, sometimes back to its start date and to keep any premiums paid.

KEEPING US INFORMED

This **Policy** is based on the information **You** have given **Us** about **Your** items. **You** must also tell **Us** immediately about the following changes:

- If **You** are planning to leave the **Home Unoccupied** for 30 days or more or stop using it as **Your** permanent residence
- Any change to the use of **Your** property including letting **Your Home** or using it for business (this does not include office work)
- Any intended alteration to, extension to or renovation of **Your Home**
- Any change to the people insured, or to be insured
- Any change or addition to the **Contents** or the **Home** to be insured that results in the need to increase the amounts insured or the limits that are shown on **Your Insurance Schedule**
- If any member of **Your** household or any person to be insured on this **Policy** is charged with, or convicted of, a criminal offence (other than motoring offences)

If **You** fail to disclose all relevant information or make a misrepresentation, **We** may:

- Cancel **Your Policy** and refuse to pay any claim, or
- Not pay any claim in full, or
- Revise the premium and/or change any **Excess**

YOUR RIGHT TO CANCEL

If **You** are not happy with it and choose to cancel **Your Policy** within the first 14 days of the purchase or renewal of the **Policy** or the day on



which **You** receive **Your Policy** documentation, whichever is the later, **You** will be entitled to a full refund of **Your Policy** insurance premium including any insurance premium tax and **Policy** fees paid, on condition that no claims have been made or are pending. If **You** have spoken to **Us** to arrange **Your Policy**, **We** may deduct an administration fee of up to £10 but this charge will not be made if **You** have arranged **Your Policy** online without speaking to **Us**.

You may cancel after the 14 days have expired. **We** may provide **You** with a refund of premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10.

OUR RIGHT TO CANCEL

We may at any time cancel this **Policy** by sending at least 14 days notice to **You** at **Your** last known email and/or postal address setting out the reasons for cancellation.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the insurance from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud
- Where **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend **Our** interests. See the 'Claims' section in this **Policy** booklet
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Keeping **Us** Informed' section of this **Policy** booklet.

If **We** cancel the **Policy**, and the premium has been paid for **Your** insurance, **You** will be entitled to a refund of any unused premium less the administration cancellation fee of up to £30.00. There will be no return of premium where the premium refund due is less than £10. Unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium

TELEPHONE CHARGES

Calls are charged at national call rates (charges may vary dependent on **Your** network provider) and are usually included in inclusive minute plans from landlines and mobiles. For **Our** joint protection telephone calls may be recorded and/or monitored

GOVERNING LAW

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which **Your** main residence is situated.

SUM INSURED CONDITION

You are responsible for ensuring the sum insured is at least equal to the full cost of rebuilding **Your Home** (and replacing **Your** contents if **You** have chosen this cover) to the same specification. The sum insured must be adequate to cover the full cost of replacing **Your Home** and/or **Contents** in a new condition at the time of the loss. However, for clothing and linen **You** should make an appropriate allowance for wear tear and loss in value.

If at the time of a loss the sum insured is too low, **We** will reduce the claim amount in proportion with the underinsurance when **We** settle **Your** claim.

We will not increase the sum insured shown on **Your Policy** Schedule to take account of increases in the cost of living or inflation.

To make a change to the cover provided by your policy please contact Ripe Insurance.

REINSTATEMENT OF THE SUM INSURED

In the event of a loss under any section of this **Policy** the sum insured will be automatically reinstated from the date of the damage unless **You** have written to **Us** or **We** have written to **You**, to the contrary. In accordance with the automatic reinstatement of the sum insured **You** will undertake to pay the necessary premium as **We** may require for reinstatement from that date.

This means **We** won't reduce the sum insured by the amount paid under any claim, and **We** won't automatically remove any specified items from cover where **You**'ve made a claim for theft or loss.

After any claim **You** should arrange for any items **You** haven't replaced to be removed from **Your Policy** and update **Your** sums insured to avoid paying for cover **You** don't need.

CUSTOMERS WITH DISABILITIES



a fresh approach to insurance

This **Policy** and other associated documentation are also available in large print. If **You** require this please contact Ripe Insurance.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet **Your** requirements please return it within 14 days from receipt of documentation.

Please note that this insurance is only available to individuals who are resident in the **United Kingdom**.



Definitions

Accidental Damage

Damage caused by external, sudden and unexpected means

Approved Bicycle Lock

Any closed shackle padlock attached to a chain or similar metal cable; any manufacturer produced bicycle lock including cable lock and D lock which is either key operated or combination

Contents

Household good and items which are intended for use in or about the **Home** which are not permanently fitted and belong to **You**, **Your** family or **Domestic Employees** who live with **You** or for which **You** are legally responsible. Items can include but are not limited to household goods, clothing, TV and Audio equipment, furniture and furnishings including carpets, garden furniture, **Valuables** and **Money**.

Contents does not include:

1. Any part of the **Home** structure
2. Property more specifically insured by any other **Policy**
3. Motorised vehicles whether licenced for road use or not (other than garden machinery), caravans, watercraft, aircraft and their accessories and **Mobility Scooters**
4. **Hot Tubs**
5. Pets, animals and livestock
6. Securities and documents of any kind (other than title deeds for **Your Home**)
7. Property or **Money** held for any professional or business purposes
8. Cookers, hobs or other electrical appliances forming part of permanently fitted units
9. Personal belongings of paying guests or lodgers

Domestic Employees

A person directly employed by **You** solely to carry out domestic tasks such as cleaning, gardening, or healthcare

Endorsement(s)

Any terms and conditions made separately to the terms of the **Policy** and specified on **Your Insurance Schedule**

Excess

The first part or amount **You** will be responsible for paying in the event of a claim

Ground Heave

Expansion or swelling of the land beneath the **Home** resulting in upwards movement.

Home

The structure of **Your** home described in the **Insurance Schedule** including any permanent fixtures and fittings. Also includes any hard floors, fitted kitchens, fitted bathrooms, septic tanks, ornamental ponds, decking, fencing, paths, drives, walls, hedges, gates and fencing, domestic outbuildings, porches, greenhouses and sheds contained within the boundaries of the **Land**.

It does not include any **Hot Tubs**, radio, television or satellite aerials, their fittings and masts.

Hot Tub(s)

A solid **Hot Tub** made of wood, acrylic, fiberglass, cement, stainless steel or plastic. It can include but not limited to jacuzzies, spas, swim or exercise spas, in ground and wooden hot tubs.

Insurance Schedule

The document which sets out the specific terms, limits, **Excess** and **Endorsements** applicable to the cover and should be read together with the **Policy**

Land

The plot defined within the site agreement for **Your Home**

Landslip

Movement of land down a slope.



Mobility Scooter(s)

Powered mobility equipment including mobility scooters, power chairs and electric wheelchairs.
It does not include golf buggies or other electric or battery powered vehicles.

Money

Cash, unused postage stamps, gift vouchers, season tickets, travel tickets, phone cards and pre-paid cash cards, all held for social, domestic or charitable purposes

Period of Insurance

The period effective as shown in **Your Insurance Schedule**, or until cancelled. Each renewal represents the start of a new period of insurance

Personal Possessions

Property such as sports equipment, **Valuables**, clothing, baggage, pedal cycles and other similar items normally worn or carried by **You** outside of the **Home** that belong to **You** or for which **You** are legally responsible.

It does not include **Money**, corneal lenses and mechanically propelled vehicles or their accessories. Any item valued over £1,500 must be specified in **Your Insurance Schedule**

Policy

The **Policy** wording along with the Statement of Fact, **Insurance Schedule** and any notice to policyholder issue to **You** at renewal which forms part of the legal contract between **You** and **Us**

Settlement

The downward movement of the **Land** beneath the **Home** as a result of compaction due to the weight of the **Home**

Storm

An unusual weather event with persistent high winds usually associated with rain, thunder, lightning or snow. The wind speed or gust should normally exceed 55mph (48 knots) to be a storm but **We** take other factors into consideration such as where the property is sited.

Subsidence

The downward movement of **Land** beneath the **Home** that is not as a result of **Settlement**

Unattended

Items being left in a public location including public transport and/or private taxis where the item has been left out of reach with no one trusted by **You** to take care of the item

United Kingdom

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Unoccupied

When **Your Home** has not been occupied for more than 30 consecutive days or where it is insufficiently furnished for normal occupation

Valuable(s)

Jewellery, watches, gemstones, gold, silver, precious metals, furs, works of art, antiques, stamp, collections of any kind, musical instruments, photography equipment, portable electronic equipment, telescopes, binoculars and guns.

Any single item valued over £1,500 must be specified in **Your Insurance Schedule**. **We** may ask **You** to provide evidence of ownership with either the original receipt or a valuation completed within the last 3 years, either when **You** take out the **Policy** or if **You** make a claim.

Vermin

Rats, mice, squirrels (red and grey), owls, pigeons or foxes

We, Us, Our

Aviva Insurance Limited

You, Your

The person(s) names in the **Insurance Schedule**, their domestic partner, members of their family (or families) who are permanently living with them and their foster children who live with them



Section 1 – Home

Provides cover for loss or damage to **Your Home** including fixtures and fittings.

What is covered:

We will provide cover for loss or damage to **Your Home** which happens during the **Period of Insurance** and caused by the perils listed below.

Basis of Settlement:

You must ensure the sum insured is adequate to cover the full cost of rebuilding **Your Home** in the same size, form, style and in a new condition at the time of the loss.

If the sum insured is adequate, and the **Home** has been maintained in a good state of repair, **We** will pay for the cost of repair, reinstating or rebuilding the part of the **Home** which has been damaged by an insured peril.

If at the time of a loss the sum insured is insufficient, **We** will reduce the claim amount in proportion with the underinsurance. If the **Home** was not maintained in a good state of repair, **We** will take an amount off for wear and tear from the cost of any replacement, reinstatement or repair.

Pairs & sets - **We** will not pay for the cost of replacing any undamaged items which form part of a set, suite or one of a number of items of a common nature, colour or design, when damage happens to a specific part and replacements cannot be sourced.

The sum insured is the maximum we will pay for any claim under this section.

What is covered:	What is not covered:
1. Fire, lightning, explosion, earthquake, or smoke	<ul style="list-style-type: none"> Loss or damage caused gradually
2. Storm or flood	<ul style="list-style-type: none"> Loss or damage to hedges, gates or fences Loss or damage caused by frost
3. Riot, civil unrest, strikes, labour or political disturbances	
4. Malicious damage and vandalism	<ul style="list-style-type: none"> Loss or damage caused by You or anyone who has Your permission to be in Your Home Loss or damage whilst the Home is Unoccupied
5. Theft or attempted theft	<ul style="list-style-type: none"> Loss or damage caused by You, Your family, paying guests or anyone with Your permission to stay in the Home Theft whilst the Home is Unoccupied
6. Falling radio, television or satellite aerials, their fittings and masts, lampposts, solar panels, Telegraph poles, Electricity pylons, poles or overhead cables	<ul style="list-style-type: none"> Damage to the appliance or installation itself
7. Impact involving vehicles, animals, aircraft, flying objects or anything dropped from them	
8. Water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating systems	<ul style="list-style-type: none"> Damage caused by Subsidence, Ground Heave or Landslip caused by water escaping Damage caused whilst You are away from the Home between 1st November and 31st March unless: <ul style="list-style-type: none"> The water has been turned off at the mains and the system fully drained or An automatic central heating system is used to maintain a minimum temperature of 10°C within the Home at all times
9. Falling trees or branches	<ul style="list-style-type: none"> Damage to any hedges, gates or fences Any cost of removal if the tree or branch has not caused damage to the structure of the Home itself Loss of damage as a result of felling, lopping or topping of the tree Removing the part of the tree that is still below ground Restoring the area around the Home



What is covered:	What is not covered:
<p>10. Subsidence, Ground Heave and Landslip</p>	<ul style="list-style-type: none"> The first £1,000 of any claim Damage to or resulting from the movement of solid floor slabs unless the walls of the Home are damaged at the same time by the same event Damage caused by riverbank or coastal erosion Loss or damage caused by poor workmanship, design or the use of faulty or unsuitable materials Damage to any paths, driveways, hedges, walls, gates, fences and service tanks unless We have accepted a claim for Subsidence, Ground Heave or Landslip damage to the structure of the Home Damage caused by bedding down of new buildings or the Settlement of newly made up ground Damage caused by foundations which did not meet building regulations at the time of construction Damage caused by shrinkage or expansion of parts of the Home Damage resulting from demolition or of alteration or repair to the Home or Land Where compensation has been provided under any contract, legislation or guarantee Damage if You knew any part of the Home had already been damaged by Subsidence, Ground Heave or Landslip before the inception date of the Policy unless You had informed Us and We accepted this
<p>11. Vermin</p>	<ul style="list-style-type: none"> Damage caused by insects including but not limited to wasps, bees, woodworm and moths

Standard Extensions applying to Section 1 – Home

What is covered:	What is not covered:
<p>A. Accidental Damage to fixed glass and sanitary fittings including any necessary boarding up or temporary glazing and the cost of removing and re-fixing window fittings and other obstacles to replacement</p>	<p>Damage caused whilst the Home is Unoccupied</p>
<p>B. Accidental Damage to underground pipes and cables to the Home for which You are legally responsible up to £1,500</p>	<p>Damage due to a fault or limit of design, manufacture, construction or installation</p>
<p>C. Garden Cover</p> <p>Where Your garden is damaged by perils 1, 3, 4, 6 and 7 We will pay for the cost of re-landscaping.</p> <p>The most We will pay for this section is £750 and no more than £200 for any one tree, plant or shrub.</p>	<ul style="list-style-type: none"> Loss or damage caused by You, Your family or anyone with Your permission to stay in the Home Loss or damage to any plant, shrub or tree which is grown for business purposes Loss or damage to any plant, shrub or tree outside the boundary of the Land
<p>D. Emergency Access</p> <p>We will cover damage to Your Home caused by forced access in order to attend a medical emergency or event which could result in damage to the Home</p> <p>No excess applies to this section</p>	



What is covered:	What is not covered:
<p>E. Selling Your Home</p> <p>Once You have contracted with a buyer to sell Your Home the buyer will be covered under the terms of this Policy for loss or damage to the Home up to the date in which the sale completes.</p>	
<p>F. Trace and access</p> <p>We will pay for the cost of removing and replacing any part of the Home to find and repair the source of a water or oil leak from any fixed tank, appliance, or pipe.</p> <p>The most We will pay for this section is:</p> <p>£2,500 for a water or oil leak inside the Home</p> <p>£1,500 for a water or oil leak outside of the Home</p>	<ul style="list-style-type: none"> • The costs of repairing the source of the damage unless the cause is covered elsewhere in this Policy • Loss or damage to pitch fibre drains caused by inherent defects, construction or installation of the pipes and drains
<p>G. Debris Removal and Additional Costs</p> <p>We will cover You up to £10,000 for the additional costs of:</p> <p>Re-siting and delivery as a result of loss or damage insured under this Section</p> <p>Complying with government or local authority requirements</p> <p>Architects, engineers, surveyors and other professional fees</p> <p>Clearing debris, demolition, shoring or propping up as necessary as a result of loss or damage insured under this section</p>	
<p>H. Temporary Accommodation</p> <p>Where Your Home becomes uninhabitable following a loss under this section, We will pay for reasonable costs of similar alternative accommodation for You, Your family, live in domestic employees, paying guests and any domestic pets.</p> <p>The most We will pay under this extension is £25,000</p>	
<p>I. Replacement Locks</p> <p>We will pay for the cost of replacements locks to safes, alarms or the external doors of Your Home if the keys are stolen</p> <p>The most We will pay under this extension is £500 during the Period of Insurance</p>	

Optional Extensions

Accidental Damage

Where this cover is selected and is shown in **Your Insurance Schedule** **We** will cover **Accidental Damage** to **Your Home** up to the sum insured.

What is not covered:

- **Accidental Damage** caused by poor workmanship, design or the use of faulty or unsuitable materials
- **Accidental Damage** caused by repair, restoring, renovating, alterations, extensions, cleaning or maintenance
- **Accidental Damage** caused by **Settlement**, shrinkage, weather conditions, or any damage caused gradually
- **Accidental Damage** caused by water entering the **Home** except **Storm** or Flood and Escape of Water
- **Accidental Damage** caused by paying guests
- **Accidental Damage** which is specifically excluded elsewhere in this section



Hot Tub

Where this cover is selected and is shown in **Your Insurance Schedule We** will cover **Your Hot Tub** for theft or damage. Cover will also be extended to include **Accidental Damage** where the **Accidental Damage** extension has been selected and is shown in **Your Insurance Schedule**.

What is not covered:

- o Any claims in connection with wood fired, inflatable or soft sided **Hot Tubs**
- o Damage if the **Hot Tub** is hired out or loaned by **You** unless **You** are in attendance
- o Damage where the **Hot Tub** was not used in accordance with the manufacturers guidelines or instructions

General Exclusions to Section 1 -Home:

1. Any applicable **Excess** as shown in **Your Insurance Schedule**
2. Anything which happened or circumstances likely to lead to a claim (such as a flood warning being issued for **Your Home**) that **You** were aware of before the cover under this **Policy** started.
3. Loss or damage arising from the use of any portable heaters with a naked flame
4. Damage to electrical equipment caused by light or other atmospheric or climate condition
5. Loss or damage caused by decay, wear and tear (natural and predictable damage which happens over time or due to normal use), moth, insects, gradual weathering, atmospheric or climatic conditions, wet or dry rot, fungus, domestic pets or damage caused gradually
6. Any process of dyeing, cleaning, alteration, repair, renovation or restoration
7. Mechanical or electrical failure or breakdown
8. Loss or damage caused by poor workmanship, design or the use of faulty or unsuitable materials



Section 2 – Contents

Provides cover for loss or damage to **Your Contents**.

What is covered:

Where this cover has been selected, **We** will provide cover up to the sum insured specified on **Your Insurance Schedule**, for loss or damage to **Your Contents** which happens in the **Home** or its garden during the **Period of Insurance** and caused by the perils listed below.

Basis of Settlement:

You must ensure the sum insured is adequate to cover the full cost of replacing **Your Contents** in a new condition at the time of the loss. However, for clothing and linen **You** should make an appropriate allowance for wear tear and loss in value.

If the sum insured is adequate, **We** will pay for the cost of repair or where the **Contents** are damaged beyond economical repair **We** will, at **Our** option, replace them or pay for the cost of replacing them in the same form and style as new with no deduction for wear and tear. However, for clothing and linen a deduction will be made for wear and tear. If **We** can offer a repair or replacement but **We** agree to make a cash payment this payment will be limited to the cost of repair or replacement **We** would of received from **Our** preferred supplier.

If at the time of a loss the sum insured is too low, **We** will reduce the claim amount in proportion with the underinsurance.

Pairs & sets - **We** will not pay for the cost of replacing any undamaged items which form part of a set, suite or one of a number of items of a common nature, colour or design, when damage happens to a specific part and replacements cannot be sourced.

The sum insured is the maximum we will pay for any claim under this section or the specific inner limits stated below:

- £10,000 for unspecified **Valuable** items in any one claim
- £1,500 for any one **Valuable** item unless specifically detailed on the **Insurance Schedule**
- £250 for any one claim to **Money** inside the **Home**
- £250 for any pedal cycle
- £500 for any one claim for **Contents** left in the open within the boundaries of the **Land**

What is covered:	What is not covered:
1. Fire, lightning, explosion, earthquake or smoke	<ul style="list-style-type: none"> • Loss or damage caused gradually
2. Storm or flood	<ul style="list-style-type: none"> • Loss or damage to property left in the open • Loss or damage caused by frost • Loss or damage caused gradually
3. Riot, civil unrest, strikes, labour or political disturbances	
4. Malicious damage and vandalism	<ul style="list-style-type: none"> • Loss or damage caused by You or anyone who has Your permission to be in Your Home • Loss or damage whilst the Home is Unoccupied
5. Theft or attempted theft The most We will pay for any one claim for Contents in a locked shed or outbuilding at the home is £1,000	<ul style="list-style-type: none"> • Loss or damage caused by You, Your family , paying guests or anyone with Your permission to stay in the Home • Theft from any outbuildings, garages or sheds unless as a result of forcible and violent entry or exit • Theft whilst the Home is Unoccupied • Theft of pedal cycles (including E-Bikes) from the open unless securely locked to an immoveable object with an Approved Bicycle Lock
6. Impact involving vehicles, animals, aircraft, flying objects or anything dropped from them	
7. Water escaping from or freezing in water tanks, pipes, plumbed-in home appliances (such as washing machines and dishwashers), fixed equipment or fixed heating systems	<ul style="list-style-type: none"> • Damage caused whilst You are away from the Home between 1st November and 31st March unless: <ul style="list-style-type: none"> o The water has been turned off at the mains and the system fully drained or o An automatic central heating system is used to maintain a minimum temperature of 10°C within the Home at all times



What is covered:	What is not covered:
8. Falling trees or branches	<ul style="list-style-type: none"> Any cost of removal if the tree or branch has not caused damage to the Contents Loss of damage as a result of felling, lopping or topping of the tree
9. Subsidence, Ground Heave and Landslip	<ul style="list-style-type: none"> Damage caused by riverbank or coastal erosion Damage resulting from demolition or of alteration or repair to the Home or Land Where compensation has been provided under any contract, legislation or guarantee
10. Vermin	<ul style="list-style-type: none"> Damage caused by insects including but not limited to wasps, bees, woodworm and moths

Standard Extensions applying to Section 2 – Contents

What is covered:	What is not covered:
<p>A. Contents temporarily removed or whilst moving Home</p> <p>(a) Accidental Damage to Your Contents while they are being moved to Your new permanent Home by a professional removal contractor</p> <p>(b) Up to £5,000 for damage caused by perils 1-9 to Your Contents whilst they are temporarily removed from Your Home but in the following locations:</p> <ul style="list-style-type: none"> In a private residence where someone is living In a bank or safe deposit In any trade premises for alteration, repair, renovation, dyeing or valuation Any building in which You or a member of Your family work kept in any student accommodation or any building in which You or Your family study 	<ul style="list-style-type: none"> Loss or damage to China, glass and items which are brittle in nature whilst in transit unless they are packed by a professional Loss or damage to Money or Valuables Damage which is specifically excluded elsewhere in this section Loss or damage whilst outside of the United Kingdom Theft or attempted theft unless violence and force are used to remove the Contents from a building.
<p>B. Weddings and Religious Events</p> <p>We will increase the sum insured by 10% for 30 days before and after a wedding, civil partnership or wedding of You or a member of the family for purchases made for these events.</p> <p>Cover applies while items are:</p> <ul style="list-style-type: none"> Inside the Home At a building where the reception is being held In transit between the Home and the reception 	<ul style="list-style-type: none"> Damage which is specifically excluded elsewhere in this section Loss or damage to Money or Valuables
<p>C. Metered Oil and Water</p> <p>We will pay for loss or theft of:</p> <ul style="list-style-type: none"> Oil from a domestic heating installation Metered water <p>As a result of a valid loss under Section 2 –Contents.</p> <p>The most We will pay for this section is £750</p>	<ul style="list-style-type: none"> Loss or damage caused whilst the Home is Unoccupied Loss or damage resulting from demolition or of alteration or repair to the Home or Land Loss caused by gradual leakage or evaporation



What is covered:	What is not covered:
<p>D. Emergency Access</p> <p>We will cover damage to Your Contents caused by forced access in order to attend a medical emergency or event which could result in damage to the Home.</p> <p>No excess applies to this section.</p>	
<p>E. Title Deeds</p> <p>Where Your title deeds become lost or damaged following a loss which would be covered under this insurance, at either Your Home, Your bank or a safety deposit box, We will pay for the cost of preparing new title deeds.</p> <p>The most We will pay for this section is £500</p>	
<p>F. Frozen Food</p> <p>We will cover up to £750 the loss or damage to domestic food stored in a freezer within the Home caused by a malfunction or rise or fall in the temperature of the freezer.</p>	<ul style="list-style-type: none"> Any loss or damaged caused by a deliberate act or activities of the site or park owner or strikes or industrial disputes by the supplier of Your power Any loss or damage if Your freezer was more than 10 years old at the time of the loss
<p>G. Money</p> <p>We will cover up to £250 for theft of Money from the Home</p>	<ul style="list-style-type: none"> Theft from the Home unless there is evidence of forcible and violent entry Theft whilst the Home is Unoccupied
<p>H. Temporary Accommodation</p> <p>Where Your Home becomes uninhabitable following a loss under this section, We will pay for reasonable costs of similar alternative accommodation for You, Your family, live in domestic employees, paying guests and any domestic pets</p> <p>The most We will pay under this extension is £5,000</p>	<ul style="list-style-type: none"> Any amount if a successful claim is made for temporary accommodation under Section 1. The Home for the same incident
<p>I. Accidental Damage to mirrors, glass tops, fixed glass in furniture, ceramic hobs and glass in free standing appliances such as oven doors</p>	
<p>J. Fatal Injury</p> <p>We will pay £10,000 if You are fatally injured within 12 months as a direct result of an injury caused by fire or violence by intruders at Your Home</p>	
<p>K. Loss of Keys</p> <p>We will pay for the cost of replacements locks to safes, alarms or the external doors of Your Home if the keys are lost.</p> <p>The most We will pay under this extension is £500 during the Period of Insurance</p>	



Optional Extensions

Accidental Damage

What is covered:

Where this cover is selected and is shown in **Your Insurance Schedule We** will cover **Accidental Damage** to **Your Contents** up to the sum insured.

What is not covered:

- **Accidental Damage** caused by poor workmanship, design or the use of faulty or unsuitable materials
- **Accidental Damage** caused by repair, restoring, renovating, alterations, extensions, cleaning or maintenance
- **Accidental Damage** caused by **Settlement**, shrinkage, weather conditions, or any damage caused gradually
- **Accidental Damage** caused by water entering the **Home** except **Storm** or Flood and Escape of Water
- **Accidental Damage** caused by paying guests
- **Accidental Damage** which is specifically excluded elsewhere in this section

Mobility Scooter

What is covered:

Where this cover is selected and is shown in **Your Insurance Schedule We** will cover **Mobility Scooters** up to the sum insured specified in **Your Insurance Schedule** for theft or damage. Cover will also be extended to include **Accidental Damage** where the **Accidental Damage** extension has been selected and is shown in **Your Insurance Schedule**. Liability cover to **Mobility Scooters** not registered for road use (class 2 **Mobility Scooters**) is also included under this extension, see 'Section 4 - Liability' for full details of what is and isn't covered.

What is not covered:

- Any theft when the **Mobility Scooter** is outside of the **Home** and left unattended unless:
 - o The **Mobility Scooter** is secured to an immovable object with a security chain or
 - o The **Mobility Scooter** is inside a locked building
- Theft or damage where the **Mobility Scooter** is left in the open for more than 12 hours or overnight
- Theft from any motor vehicle unless the **Mobility Scooter** is inside the vehicle and all doors and windows of the vehicle are closed and securely locked
- Theft unless the theft shows signs of forcible and violent entry or exit to a locked building, motor vehicle or force and violence has been used to break the security chain
- Theft caused a person obtaining the **Mobility Scooter** by deception
- Theft or **Accidental Damage** to tyres unless the **Mobility Scooter** was stolen or damage at the same time
- Theft or damage to any accessories or items left in or on the **Mobility Scooter**
- Theft or damage caused by **You, Your** family or anyone with **Your** permission to stay in the **Home**
- Damage caused by water ingress due to the **Mobility Scooter** entering a river, lake, sea or similar body of water
- Scratching denting or any cosmetic change which does not impair the function of the **Mobility Scooter**
- Any claims whilst the **Mobility Scooter** is outside of the UK

General Exclusions to Section 2 – Contents:

1. Any applicable **Excess** as shown in **Your Insurance Schedule**
2. Any damage which occurred before the cover start date
3. Any loss or damage to aircraft, boats, jet-skis including any spare parts and accessories of these
4. Loss or damage arising from the use of any portable heaters with a naked flame
5. Any tools or **Contents** used in connection with a business
6. Loss or damage caused by decay, wear and tear (natural and predictable damage which happens over time or due to normal use), moth, insects, gradual weathering, atmospheric or climatic conditions, wet or dry rot, fungus, domestic pets or damage caused gradually
7. Any process of dyeing, cleaning, alteration, repair, renovation or restoration
8. Mechanical or electrical failure or breakdown
9. Loss or damage caused by poor workmanship, design or the use of faulty or unsuitable materials



Section 3 – Personal Possessions

Provides cover for loss or damage to **Personal Possessions, Valuables** and pedal cycles anywhere in the **United Kingdom** and up to 60 days worldwide during any **Period of Insurance**

What is covered:

If this extension is shown as operative in **Your Insurance Schedule** **Your** cover is extended to include loss or damage to **Personal Possessions, Valuables** and pedal cycles up to the amount shown in the schedule anywhere in the **United Kingdom** and up to 60 days worldwide during any **Period of Insurance**

Basis of Settlement:

The sum insured must be adequate to cover the maximum value to replace **Your Personal Possessions, Valuables** and pedal cycles which may be at risk at any one time, however, for clothing **You** should make an appropriate allowance for wear tear and loss in value.

If the sum insured is adequate, **We** will pay for the cost of repair or where the **Personal Possessions, Valuables** and/or pedal cycles are damaged beyond economical repair **We** will, at **Our** option, replace them or pay for the cost of replacing them in the same form and style as new with no deduction for wear and tear. However, for clothing a deduction will be made for wear and tear. If **We** can offer a repair or replacement but **We** agree to make a cash payment this payment will be limited to the cost of repair or replacement **We** would have received from **Our** preferred supplier.

Pairs & sets - **We** will not pay for the cost of replacing any undamaged items which form part of a set, suite or one of a number of items of a common nature, colour or design, when damage happens to a specific part and replacements cannot be sourced.

We will never pay more than the sum insured for any claim under this section or the specific inner limits stated below:

- £1,500 for any one **Valuable** item unless specifically detailed on the **Insurance Schedule**
- £1,500 for any single item of **Personal Possessions**
- £250 for any bicycles
- £500 in total for any for theft from an unattended motor vehicle

What is not covered:

1. Any applicable **Excess** as shown in **Your Insurance Schedule**
2. Theft, loss or damage to **Money**, contacts or corneal lenses
3. Loss or damage caused by decay, wear and tear (natural and predictable damage which happens over time or due to normal use), moth, insects, gradual weathering, atmospheric or climatic conditions, wet or dry rot, fungus, domestic pets or damage caused gradually
4. Any process of dyeing, cleaning, alteration, repair, renovation or restoration
5. Theft from any unattended motor vehicle unless the items are kept out sight in a locked boot or covered luggage area and the vehicle is securely locked and any theft is verified by a police report
6. Theft or loss following the item being left **Unattended**
7. Theft of pedal cycles away from the **Home** unless the pedal cycle is securely locked to an immovable object with an **Approved Bicycle Lock**
8. Mechanical or electrical failure or breakdown
9. Theft, attempted theft, malicious damage or vandalism by **You** or by paying guests



Section 4 - Liability

Provides indemnity for mental injury, death, disease or bodily injury or damage to third party property.

What is covered:

We will indemnify You up to the limit stated in the **Insurance Schedule** which is inclusive of all costs and expenses against legal liability for accidental:

1. Death, mental injury, bodily injury or disease to any person
2. Damage to property

Which arises from:

- a. Property Owners Liability - **Your** ownership (but not occupation) of the **Home** and the land. Cover also includes claims made against **You** under Section 3 of the Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) for any former property owned and insured under this policy, for accidents happening during the period of insurance or up to seven years afterwards, provided they are not covered by any other insurance.
- b. Occupiers Liability - **Your** occupation (but not ownership) of the **Home** and it's **Land**
- c. Personal Liability – **Your** personal liability (but not **Your** ownership or occupation of the **Home** and it's **Land**)
- d. Employers Liability – **Your** liability as an employer of a **Domestic Employee** such as a cleaner, gardener or carer where the accident happens from, in or in the course of their domestic employment with **You**

The total amount payable includes reasonable defence costs and expenses incurred by **You** with **Our** written consent in connection with any liability insured under this **Policy**. The total amount payable will not be more than the amount noted on **Your Insurance Schedule**.

What is not covered:

1. Liability to any of **Your** immediate family of any employees (except as shown under section D - Employers Liability)
2. Any property belonging to **You** or **Your** family or is in **Your** care, custody or control
3. Punitive, exemplary or aggravated damages
4. Any wilful, malicious or unlawful act
5. Any claim arising from the use of an electrically assisted pedal cycle while:
 - anywhere outside of the **United Kingdom**;
 - within the **United Kingdom** where there is a legal requirement to pay Vehicle Excise Duty for road use (see www.gov.uk/electricbike-rules);
6. Liability arising from any motorised vehicle except:
 - Garden machinery
 - **Mobility Scooters** providing they are not registered for road use (class 3) and **You** have selected **Mobility Scooter** cover and this is shown in **Your Insurance Schedule**
7. Liability arising from boats, boards and craft designed to be used on or in water, other than:
 - those only propelled by oars or paddles;
 - pedestrian-controlled toys or models
8. Liability arising from the use of a drone
9. Liability where **You** are entitled to indemnity from a more specific source
10. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
11. Liability arising from the transmission of any communicable disease or virus
12. Any liability arising out the ownership or possession of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies
13. Any liability arising from an award of a court outside of the UK

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.



General Conditions

1. The **Home** must be **Your** permanent residence and on a registered park **Home** site for residential use only
2. The **Home** must not be left **Unoccupied** unless agreed by us in writing
3. **You** must take all reasonable steps to prevent or reduce loss or damage to the **Home** and its **Contents**
4. **You** must maintain the **Home** in good condition
5. Any working wood burning or multi fuel stove must be:
 - The manufacturers standard design and installed by a qualified person accredited by HETAS or similar
 - Serviced and maintained in accordance with manufacturer's instructions by a qualified person accredited by HETAS or similar
 - The chimney/flue must be swept annually
6. **Your Home** must be on a fixed site and connected to main services
7. If there is any other insurance covering the same claim or would have covered the claim but for the existence of this **Policy**, **We** will not make any payment under Public Liability until all cover under that other insurance is exhausted. For all other claims **We** will not pay more than **Our** share of the claim, even if the other insurer refuses the claim.

Important note

This condition will not have the effect of leaving **You** without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this **Policy**) and determines how those insurance policies apply.



General Exclusions

1. Anything which occurred before the **Period of Insurance**
2. Any loss or damage occurring while the **Home** or any part of it is lent, let or sub-let (except if **You** have a paying guest or a lodger staying with **You**)
3. Any loss or damage if the **Home** is not sited or connected to mains services
4. **We** will not pay for any reduction in market value of **Your Home** as a result of an insurable event
5. Loss due to confiscation, detention by Customs or other authority
6. Any claim arising out of the ownership, maintenance, possession or use of any mechanically propelled vehicles which includes (motorcycles, quad bikes and children's motor cars or quad bikes) other than liability arising out of the ownership, maintenance, possession or use of domestic garden machinery
7. Claims arising directly or indirectly resulting from the pursuit of trade, business or profession (except as landlord of the **Home** if **You** have a paying guest or a lodger staying with **You**)
8. Any loss or damage:
 - a. deliberately caused by; or
 - b. arising from a criminal act caused by;**You** or any other person living with **You**
9. War

any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
10. Terrorism

any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event. Terrorism means:

 - the use or threat of force and/or violence and/or
 - actual or threatened harm or damage to life or to property caused or occasioned by any person or group of persons in whole or in part for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear or is claimed to be caused or occasioned in whole or in part for such purposes.
11. Other actions

any consequence whatsoever which is the direct, or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: any action taken in controlling, preventing, suppressing or in any way relating to War or Terrorism as described above.
12. Radioactivity

loss, damage or liability which involves:

 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.
13. Loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound
14. Pollution or Contamination

Loss, damage or liability arising from pollution or contamination unless caused by:

 - a. a sudden and unexpected accident which can be identified
 - b. oil leaking from a domestic oil installation at the **Home**
15. Loss, damage or liability arising as a result of equipment not having been installed, serviced or maintained in accordance with statutory regulations or manufacturer's instructions.

SANCTION LIMITATION AND EXCLUSION CLAUSE

We shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America



Endorsements

The following **Endorsements** are only operative if they are shown in **Your Policy** Schedule

1. Protected No Claims Bonus

Your no claims bonus will increase by 1 year (up to a maximum of 4 years) every renewal if **You** remain claim free.

You can protect **Your** no claims bonus once **You** have achieved 3 continuous years claim free. Protecting **Your** no claims bonus does not mean **Your** premium will remain the same at renewal but **You** will benefit from a no claim bonus discount on the renewal premium.

If **You** have two claims within a three-year period following the second claim **Your** no claims bonus will no longer be protected.

If **Your** no claims bonus is not protected and **You** are to suffer a claim regardless of fault **Your** no claims bonus will be reduced to 0 at **Your** next renewal. **You** will not be able to protect **Your** no claims bonus again until **You** have reached 3 continuous years claim free.

2. Legal Expenses

Your legal expenses cover is provided by another insurer, please read the document titled 'Legal Expenses **Policy** Wording' for details on the cover provided

3. Home Emergency Cover

Your home emergency cover is provided by another insurer, please read the document titled 'Home Emergency Cover' for details on the cover provided

4. Unoccupied Extension

It is hereby noted that the **Unoccupied** definition has been deleted and replaced with the following:

When **Your Home** has not been occupied for more than 30 consecutive days or where it is insufficiently furnished for normal occupation, unless:

- a) the **Home** is inspected internally at least once a week by **You** or a person authorised.
- b) All locks, bolts and other security devices are in operation; and
- c) If **You** have stated **You** have an alarm system it is put into full and effective operation.

Where Section 2. Contents has been selected, there is no cover for **Valuables** under peril 5. Theft or attempted theft



Our Complaints Procedure

OUR COMMITMENT TO CUSTOMER SERVICE

We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response

HOW TO COMPLAIN

Please quote Your policy number and claim reference (if applicable) in all correspondence so that Your concerns may be dealt with speedily. If You are unhappy with any element of the cover We provide or any aspect of Our service or have a cause for complaint, please contact:

Subject	Contact
A claim	Please contact Davies Group Customer Relations: <ul style="list-style-type: none"> Email - customer.care@davies-group.com Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN Phone – 01782 339128 Details of the Davies Group internal complaint-handling procedures are available on request.
Any other matters	Please contact Ripe: <ul style="list-style-type: none"> Email – complaints@ripeinsurance.co.uk Post – Ripe Insurance, The Royals 353 Altrincham Road, Manchester, M22 4BJ Phone – 0333 400 9287

COMPLAINTS PROCESS

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep You informed of progress
- Do everything possible to resolve Your complaint
- Use the information from Your complaint to proactively improve Our service in the future.

Once Your complaint is reviewed, a final decision will be issued in writing within 8 weeks of the date Your complaint is received.

IF YOU ARE STILL NOT HAPPY

If You are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, South Quay Plaza. 183 Marsh Wall, London E14 9SR
- Telephone: 0800 0234567 (Calls from UK landlines and mobiles are free) or 0300 1239123 (for mobile users)
- Website: www.financial-ombudsman.org.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge, but you must do so within six months from the date of the final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.



a fresh approach to insurance

THANK YOU FOR YOUR FEEDBACK

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. If We are unable to meet Our financial obligations You may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about Compensation scheme arrangements is available at www.fscs.org.uk



DATA PROTECTION – PRIVACY NOTICE

The below information is how **We** deal with **Your** data protection as **Your** insurer. For further information on how **Your** broker handles **Your** data please refer the terms of business and privacy policy issued by them.

PERSONAL INFORMATION

We collect and use personal information about **You** so that **We** can provide **You** with a policy that suits **Your** insurance needs. This notice explains the most important aspects of how **We** use **Your** information but **You** can get more information about the terms **We** use and view **Our** full privacy policy at www.aviva.co.uk/privacypolicy or request a copy in writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

We are the data controller responsible for this personal information as the insurer of the product. Additional controllers include your broker who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

PERSONAL INFORMATION WE COLLECT AND HOW WE USE IT

We will use personal information collected from **You** and obtained from other sources:

- to provide **You** with insurance: **We** need this to decide if **We** can offer insurance to **You** and if so on what terms and also to administer **Your** policy, handle any claims and manage any renewal.
- to support legitimate interests that **We** have as a business. **We** need this to:
- manage arrangements **We** have with **Our** insurers, reinsurers and brokers **We** use, and for the detection and prevention of fraud,
- help **Us** better understand **Our** customers and improve **Our** customer engagement. This includes profiling and customer analytics which allows **Us** to make certain predictions and assumptions about **Your** interests, make correlations about **Our** customers to improve **Our** products and to suggest other products which may be relevant or of interest to customers,
- to meet any applicable legal or regulatory obligations: **We** need this to meet compliance requirements with **Our** regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example **We** may need to use personal information to carry out anti-money laundering checks.

The personal information **We** collect and use will include name, address, date of birth and financial information. If a claim is made **We** will also collect personal information about the claim from **You** and any relevant third parties. **We** may also need to ask for details relating to the health or any unspent offences or criminal convictions of **You**. **We** recognise that information about health and offences or criminal convictions is particularly sensitive information. **We**'ll ensure that **We** only use that information where **We** need to for **Our** insurance purposes (including assessing the terms of **Your** insurance contract, dealing with changes to **Your** policy and/or dealing with claims).

There may be times when **We** need consent to use personal information for a specific reason. If this happens **We** will make this clear to **You** at the time. If **You** give **Us** consent to using personal information, **You** are free to withdraw this at any time by contacting **Us** – refer to the “Contacting **Us**” details below. Please note that if consent to use this information is withdrawn **We** will not be able to continue to process the information **You** gave **Us** for this/these purposes(s). This would not affect **Our** use of the information where consent is not required.

Of course, **You** don't have to provide **Us** with any personal information, but if **You** don't provide the information **We** need **We** may not be able to proceed with **Your** application or any claim **You** make.

Some of the information **We** use as part of this application may be provided to **Us** by a third party. This may include information already held about **You** within the Aviva group, including details from previous quotes and claims, information **We** obtain from publicly available records, **Our** trusted third parties and from industry databases, including fraud prevention agencies and databases.

CREDIT REFERENCE AGENCY SEARCHES

To ensure the **We** have the necessary facts to assess **Your** insurance risk, verify **Your** identity, help prevent fraud and provide **You** with **Our** best premium and payment options, **We** may need to obtain information relating to **You** at quotation, renewal and in certain circumstances where policy amendments are requested. **We** or **Our** agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of **Our** Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.transunion.co.uk/crain.

AUTOMATED DECISION MAKING

We carry out automated decision making to decide whether **We** can provide insurance to **You** and on what terms. In particular, **We** use an automated underwriting engine to process the personal information **You** provide as part of this application process. This will include

Your age and the level of cover **You** choose. **We** do this to calculate the insurance risk and how much the cover will cost **You**. Without this information **We** are unable to provide a price that is relevant to **Your** individual circumstances and needs. **We** regularly check the way **Our**



underwriting engine works to ensure **We** are being fair to **Our** customers. After the automatic decision has been made, **You** have the right to speak to someone from Aviva who may review the decision and provide a more detailed explanation. If **You** wish to invoke this right please contact **Us** at dataprt@aviva.com.

HOW WE SHARE YOUR PERSONAL INFORMATION WITH OTHERS We may share Your personal information:

- with the Aviva group, **Our** agents and third parties who provide services to **Us**, and **Your** intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help **Us** administer **Our** products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if **We** are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with **Our** brokers who arrange and manage such reinsurance and insurance arrangements. They will use **Your** data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep **Your** data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations **We** share information with may be located outside of the European Economic Area (“EEA”). **We**’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect **Your** privacy rights. For more information on this please see **Our** Privacy Policy or contact **Us**.

HOW LONG WE KEEP YOUR PERSONAL INFORMATION FOR

We maintain a retention policy to ensure **We** only keep personal information for as long as **We** reasonably need it for the purposes explained in this notice. **We** need to keep information for the period necessary to administer **Your** insurance and deal with claims and queries on **Your** policy. **We** may also need to keep information after **Our** relationship with **You** has ended, for example to ensure **We** have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where **We** are required to do so for legal, regulatory or tax purposes.

YOUR RIGHTS

You have various rights in relation to **Your** personal information, including the right to request access to **Your** personal information, correct any mistakes on **Our** records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on **You**, and data portability. For more details in relation to **Your** rights, including how to exercise them, please see **Our** full privacy policy or contact **Us** – refer to the “Contacting **Us**” details below.

CONTACTING US

If **You** have any questions about how **We** use personal information, or if **You** want to exercise **Your** rights stated above, please contact **Our** Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 5, Pitheavlis, Perth PH2 0NH. If **You** have a complaint or concern about how **We** use **Your** personal information, please contact **Us** in the first instance and **We** will attempt to resolve the issue as soon as possible. **You** also have the right to lodge a complaint with the Information Commissioners Office at any time.

FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud **We** may at any time:

1. Share information about **You** with other organisations and public bodies including the police;
2. Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give false or inaccurate information and **We** suspect fraud, **We** will record this. **We** can supply on request further details of the databases **We** access or contribute to. If **You** require further details please contact **Us** at:

Policy Investigation Unit, Aviva
PO Box 3596
Surrey Street
Norwich
NR1 3EB
Telephone 0800 068 3254
Email: consumerfraud_IB@aviva.com



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