



County
Insurance
Services

County Thatch Insurance Policy



Welcome to County

Dear Customer,

Thank you for insuring your home with us. At County Insurance Services, we are determined to provide you with outstanding customer service at all times.

We will do our best to make insuring with us as easy and trouble free for you as possible.

Our plain English policy wording is easy to follow, please read it carefully. If for any reason it does not meet your needs, please contact your insurance provider or telephone us immediately on **01865 842084**.

We hope that you will insure with us for many years to come.

A handwritten signature in black ink, appearing to read 'Malcolm Sydenham', is written over a solid black horizontal line.

Malcolm Sydenham
Director

Contents

Welcome to County	2
Contents	3
Your Policy	4
The contract of insurance	4
How to read your policy	4
Governing law	4
Your cover	4
Definitions	6
Section 1 Buildings	7
What you are insured against	7
What is not insured	11
Section 2 Contents	12
What you are insured against	12
What is not insured	17
Section 3 Personal Possessions, Money and Credit Cards	18
What you are insured against	18
What is not insured	20
Section 4a Family Legal Protection	21
Definitions (this section only)	22
What you are covered for	23
What is not insured	26
Section conditions	27
Helpline services	29
Section 4b Property let legal protection	31
Repossession	33
Property damage	33
Eviction of squatters	34
Rent recovery	34
Rent arrears	34
Legal defence	34
What is not insured	35
Section conditions	36
Helpline services	37
Section 5 Home Emergency	38
Definitions (this section only)	38
What you are covered for	39
What is not insured	40
Conditions (this section only)	41
Section 6 Home-workers	42
Definitions (this section only)	42
Employers Liability	45
Public Liability	46
Products Liability	47
Equipment and Stock	48
General Conditions which apply to Sections 1, 2, 3, and 6	54
General Exceptions which apply to all Sections	57
Extra Conditions – Endorsements	59
How to Make a Claim (except Sections 4 and 5)	64
Helplines	64
How to Make a Complaint	66

Your Policy

Your policy is made up of the:

- Policy wording booklet and
- Schedule.

Any other advice, leaflet or similar literature you receive about this insurance does not form part of your policy. Please read your policy carefully and keep it in a safe place. If you find that your policy does not meet your needs, contact us immediately on **01865 844980**.

The contract of insurance

Your policy is proof of the contract between you and the company. It is based on the information given by you or for you when you applied for this insurance. You promise, as far as you know, the information you have given us is true.

In return for you paying and the company accepting your premium, the company will provide insurance cover under the terms of this policy during the period of cover shown in the schedule.

How to read your policy

This policy must be read as a whole. The General Conditions appearing on page 53 applying to sections 1: 2: 3: & 6 of this policy.

Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both you and we may choose the law which applies to this contract, to the extent permitted by those laws. Unless you and we agree otherwise, we have agreed with you that the law which applies to this contract is the law which applies to the part of the United Kingdom in which you are based, or, if you are based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which you are based.

We and you have agreed that any legal proceedings between you and us in connection with this contract will only take place in the courts of the part of the United Kingdom in which you are based, or, if you are based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which you are based.

Your cover

If the cover you have chosen is:

Buildings only – only Section 1 applies

Buildings & Contents only Section 1 & 2 apply

Buildings, Contents & Personal Possessions – only Section 1, 2 & 3 apply

Contents only – only Section 2 applies

Contents & Personal Possessions – only Sections 2 & 3 apply

Family Legal Protection - Section 4a applies

Property Let Legal Protection - Section 4b applies

Home Emergency - Section 5 applies

Homeworker - Section 6 applies

Any extra cover or conditions that may apply are shown in the schedule.

Definitions (sections 1 2 & 3)

Wherever the following words or expressions appear in your policy or schedule, they will have the meaning given here unless stated differently.

The company Sections 1; 2; & 3; (as shown in your schedule) certain Underwriters at Lloyds, Ageas Insurance, or, Royal & Sun Alliance PLC: Section 4; & 5; DAS Insurance: Section 6; consortium led by Royal & Sun Alliance PLC

We, Us, Our County Insurance Services Limited

You, Your The person named as the policyholder in the schedule and members of their family (including foster children) who normally live with them including guests. Section 1 also includes the mortgage company shown in the schedule.

Bedroom A room built or converted for sleeping in, even if it is used for other purposes.

British Isles England, Scotland, Wales, The Isle of Man, The Channel Islands, Northern Ireland and journeys between these countries.

Buildings Your home and its patios, terraces, tennis courts, swimming pools, walls, fences, gates, drives, footpaths, landlord's fixtures and fittings, solar panels, service tanks, drains, septic tanks, pipes, cables and central-heating oil tanks.

Business Your employment, trade, business or profession.

Contents Household goods and personal belongings (including money up to £100) belonging to you (or for which you are legally responsible) or to people who work for you and live in your home.

Credit cards Credit, cheque, debit, banker's and cash dispenser cards issued in the British Isles to you.

Excess The amount you must pay towards any claim.

Heave Upward and/or lateral movement of the site on which your buildings stand caused by swelling of the ground."

High-risk items Televisions, videos, audio and computer equipment and valuables.

Home The insured property shown in the schedule and its garages and outbuildings, as long as they are not used for business.

Landslip Downward movement of sloping ground."

Money Cash, cheques, money orders, postal orders, current postage stamps which are not part of a collection, National Insurance stamps, savings stamps or certificates, premium bonds, travellers' cheques, travel tickets, luncheon vouchers, gift tokens and phone cards which belong to you and are not used for business.

Period of cover The period of insurance between the start date or the last renewal date (whichever is the later), and the next renewal date.

Personal possessions Valuables, luggage, clothing, sports equipment and any other items you normally wear, use or carry which belong to you or for which you are legally responsible.

Sanitary fittings Washbasins and pedestals, bathroom and kitchen sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels, but not including swimming pools.

Schedule The document that identifies the policyholder and sets out details of the cover your policy provides.

Subsidence Downward movement of the site on which your buildings stand by a cause other than the weight of the buildings themselves."

Sum insured The amount shown in the schedule that is the most the company can pay for any number of claims caused by one incident.

Unoccupied Neither you nor any other person sleeping in the property with your permission for more than 60 days in a row.

Valuables Jewellery, objects made of precious metal, pictures and other works of art, clocks, watches, photographic equipment (including video cameras), furs, antiques (but not antique furniture) and stamp, coin and medal collections.

Section 1 Buildings

What you are insured against

A Loss or damage to the buildings

The company will pay for loss of, or damage to, the buildings caused by the following:

1 Fire, explosion, lightning, earthquake or smoke

But not:

- loss or damage caused by smog or anything that happens gradually.

2 Theft or attempted theft

But not:

- loss or damage caused by you or a paying guest or tenant;
- after your home has been unoccupied for more than 60 days in a row.

3 Riot, civil commotion or strikes

But not:

- If notified to insurers more than 7 days after the event.

4 Storm, flood or weight of snow

But not:

- loss or damage to gates or fences unless the main structure of the property is damaged at the same time and by the same cause;
- loss or damage caused by frost, subsidence, heave or landslip.
- We will not pay for:
damage caused by a rise in the water table (the level below which the ground is completely saturated with water).

5 Subsidence, heave or landslip of the site your home stands on

But not:

- the excess shown in the schedule;
- loss or damage caused by normal settlement or shrinkage;
- loss or damage caused by coastal or river bank erosion;
- loss or damage caused by demolition or structural changes or repairs to your home;
- loss or damage caused by faulty materials, workmanship or design;
- loss of, or damage to, solid floor slabs or loss or damage resulting from their moving unless the foundations under the outside walls of your home are damaged at the same time by the same cause;
- loss of, or damage to, patios, terraces, tennis courts, outdoor swimming pools, hot tubs, walls, fences, gates, drives, service tanks, drains, septic tanks, pipes, cables and central-heating oil tanks, unless your home is damaged at the same time by the same cause.

6 Vandalism or malicious damage

But not:

- loss or damage caused by you or a paying guest or tenant;
- loss or damage after your home has been unoccupied for more than 60 days in a row.

7 Collision involving an aircraft or flying object (including articles dropped from them), or vehicles or animals

But not:

- loss or damage caused by insects, birds or pets;
- loss of, or damage to, gates or fences.

8 Falling trees or branches

But not:

- damage to gates or fences.

9 Falling television and radio aerials (including satellite dishes) their fittings and masts

But not:

- damage to the aerials, fittings, satellite dishes and masts themselves.

10 Water or oil escaping from any fixed water or heating installation or from any domestic appliance

Any fixed water or heating installation freezing.

But not:

- after your home has been unoccupied for more than 60 days in a row.

11 Flat Roof

The company will not pay for damage or destruction to any flat roof in excess of 25% of the total roof area unless

- The roof is less than 10 years old
- Subject to annual inspections by a qualified professional
- There is a written guarantee of inspection available on request
- It is kept in a good state of repair

12 Environmental clear up costs

The company will pay the cost of removing, nullifying or cleaning up contamination caused by the escape of substances from tanks where such escape was a direct result of a sudden, unexpected and specific event which occurs at an identified time at your home.

But not unless:

- the event that resulted in the escape of substances occurs during the period of cover and loss or damage to your buildings from such an event would be covered by this insurance
- the tanks from which the escape of substances took place are owned by you, are located at your home, are designed to hold the substance that escaped and are used for heating, drainage or sewerage purposes only
- you make a claim within 60 days of the event that resulted in the escape of substances

The most the company will pay for a claim under this extension is £40,000 in all and in the aggregate in the period of cover when the event took place and you must pay the first £500 of each and every claim under this section

B Extra cover

1 Drains, pipes and cables

The company will pay for accidental damage that you are legally responsible for to underground drains and pipes, cables and tanks providing services to or from your home.

But the company will not pay for damage:

- caused by a paying guest or tenant.

2 Tracing and accessing leaks

If the building is damaged due to water escaping from water tanks, pipes, equipment or fixed heating systems in the property. We will pay the cost of removing and replacing any other part of the buildings necessary to find and repair the source of the leak and making good. The company will not pay more than £5,000 for any one incident.

3 Fixed glass and sanitary fittings

The company will pay for accidental breakage of fixed glass forming part of your home and fixed sanitary fittings in your home.

But the company will not pay for damage:

- caused by a paying guest or tenant;
- after your home has been unoccupied for more than 60 days in a row.

4 Site clearance and building fees

If your home is damaged as a result of any cause listed in paragraph A of this Section, the company will pay:

- the cost of clearing the site and making it and the buildings safe;
- architect's, surveyor's, consultant's and legal fees, but not fees for preparing a claim;
- the cost of restoring or repairing the buildings including extra costs to meet any government or local authority orders, but not if you knew about the orders before the damage happened.

5 Alternative accommodation and rent

If you cannot stay in your home following damage covered under this section, the company will pay:

- the amount of rent you would have received;
- the additional cost of similar alternative accommodation for you or any legal occupier of the property while your home is being repaired.

The most the company will pay for a claim is 20% of the buildings sum insured.

6 Selling your home

If you sell your home and, between the dates that you exchange contracts and the date you complete the sale, it is damaged by anything under this section, the company will provide cover for the person buying your home to the same extent as is provided under Section 1A. This does not apply if they have other insurance cover.

7 If your keys are lost or stolen

The company will pay the cost of replacing locks or parts of locks for the outside doors to your home and for safes and alarms fitted in your home if the keys to those locks have been lost or stolen.

The most the company will pay for a claim is £1000.

C Accidental damage

This paragraph only applies if your schedule shows that accidental damage is included in Section 3.

The company will pay for accidental damage to the buildings

However, the company will not pay for loss or damage:

- by a cause listed in or specifically excluded in paragraphs A, B1 and B2 of this section;
- caused by a paying guest or tenant;
- caused by normal settlement or shrinkage;
- caused by an electrical or mechanical breakdown, wear and tear, loss of value or anything which happens gradually;
- caused by process of cleaning, repairing, taking apart, changing or restoring;
- caused by insects, vermin, fungus, the weather, the effect of light or pets;
- caused by faulty materials, workmanship or design;
- caused by changing or extending the buildings or the cost of maintenance or routine decorating;
- after your home has been unoccupied for more than 60 days in a row.

D Settling claims

The company will pay for the cost of work carried out in repairing or replacing the damaged parts of your buildings and agreed fees and related costs.

The amount the company will pay where repairs are carried out will not exceed the lesser of:

- The cost of the work had it been completed by our nominated contractor or
- The cost of the work based upon the most competitive estimate or tender from your nominated contractors.

If the repair or replacement is not carried out, the company will pay the lesser of:

- The decrease in market value of your buildings due to the damage
- The cost of the work had it been completed by our nominated contractor if the repair work had been carried out without delay
- The cost of the work based upon the most competitive estimate or tender from your nominated contractors if the repair work had been carried out without delay.
- All building repairs carried out by our preferred suppliers and insured under the Buildings section of this policy are guaranteed for 12 months in respect of quality of workmanship.

No allowance will be made for VAT when a cash settlement is made.

The company may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property
- Purchase dates and location of lost or damaged property
- or damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Where the company have asked you for specific information relevant to your claim the company will pay for any reasonable expenses you incur in providing the company with the above information.

If the sum insured does not represent the true rebuild costs, including site clearance, architects and surveyors fees and expenses, the company may make a deduction to reflect the difference between these values. For example, if the sum insured is equal to 75% of the cost of rebuild costs, including site clearance, architects and surveyors fees and expenses, the company may pay only 75% of your claim.

The company will not pay for claims notified more than 60 days after the event.

Cover for hot tubs excludes loss or damage from frost, electrical fault, mechanical breakdown, accidental damage, escape of water, leaks or losses from subsidence or upward or downward movement of the ground and must be installed in accordance with manufacturer's instructions.

E Inflation protection

The company will increase the sum insured each month in line with increases in the house rebuilding cost index prepared by the Royal Institution of Chartered Surveyors or another index of the company's choice. Your annual premium will be based on the increased sum insured. The sum insured will not change if the index value goes down.

F Property owner's liability

The company will pay all amounts that you become legally responsible for if:

- someone is injured, falls ill or dies;
- property is lost or damaged during the period of cover.

The loss, damage, illness, injury or death must be caused:

- only by you as owner of your home and its land;
- in connection with a home which you used to own and live in under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975. In this case, you must not be covered by other insurance, and must no longer be the owner of or have any interest in the property.

But the company will not pay for liability:

- if you or your employees are injured, fall ill or die;
- for loss of or damage to property which belongs to you or is the responsibility of you or your domestic employees;
- caused by your business;
- caused by any agreement, unless you would have been liable without the agreement;
- caused by your owning or using a lift or vehicle.
- any liability arising out of your ownership, possession or use of any dog designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991, or, Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.³

The company also pay all costs and legal fees for defending you, as long as the company have agreed to this in writing beforehand.

The most the company will pay for a claim is £5,000,000 including costs and fees.

F Pollution and contamination statutory enforcement costs.

The company will indemnify you against costs and expenses reasonably incurred or payable by you as a direct result of a legally binding order notice or requirement of a government or statutory authority implementing or enforcing environmental protection legislation to take measures necessary in order to neutralise isolate confine abate remove destroy or eliminate such pollution and contamination from land at your home.

However, the company will not pay any amounts

- without the prior written agreement of the company
- unless the pollution and contamination is directly caused by a sudden identifiable unintended and unexpected event:
- that takes place in its entirety at a specific time at your home during the period of cover and;
- where loss or damage to your buildings or contents from such an event would have been covered by this insurance
- for measures ordered or required to be undertaken at any site unless it is your home and it has been directly affected by the event described above.
- for remediation of land beyond that necessary so that it no longer poses a significant threat of adversely affecting human health
- for improving surface or ground water beyond its status or condition existing immediately prior to the event described above
- for the reinstatement or reintroduction of plant or animal life
- unless you notify the company within 30 days of receipt of the notice requiring you to take measures to deal with the pollution or contamination.

The most the company will pay for a claim under this section is £500,000 in all and in the aggregate in the period of cover when the event took place

What is not insured

- any excess shown in the schedule;
- first £500 of any damage caused by water damage
- television and radio-receiving equipment on the outside of your home;
- swimming-pool covers;
- damage caused by wet or dry rot, or toxic mould;
- loss, damage, cost or expense of what ever nature directly or, indirectly caused by, resulting from, or in connection with work carried out by a contractor;
- loss, damage, cost or expense of what ever nature directly or, indirectly caused by, resulting from, or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials.

Section 2 Contents

What you are insured against

A Loss of or damage to the contents in your home

The Company will pay for loss of, or damage to, the contents in your home caused by the following:

1 Fire, explosion, lightning, earthquake or smoke

But not:

- loss or damage caused by smog or anything that happens gradually.

2 Theft or attempted theft

But not:

- loss by deception, unless the only deception used is to get into your home;
- loss or damage while your home, or any part of it, is lent or let unless someone has used force to get in or out;
- loss or damage caused by you;
- loss of any one item exceeding £500 in value from a locked garage or outbuilding unless padlocked to an immovable object and, in the case of sit on mowers, the keys must be removed from the building;
- loss of money, unless someone has used force to get in or out;
- loss or damage after your home has been unoccupied for more than 60 days in a row.

3 Riot, civil commotion or strikes

But not:

- If notified to insurers more than 7 days after the event.

4 Storm or flood

- We will not pay for:
damage caused by a rise in the water table (the level below which the ground is completely saturated with water).

5 Subsidence, heave or landslip of the site your home stands on

But not:

- loss or damage caused by coastal or river erosion;
- loss or damage caused by demolition or structural changes or repairs to your home;
- loss or damage caused by faulty workmanship or materials.

6 Vandalism or malicious damage

But not:

- loss or damage caused by you or a paying guest, or tenant;
- loss or damage after your home has been unoccupied for more than 60 days in a row.

7 Collision involving an aircraft or flying object (including articles dropped from them), or vehicles or animals

But not:

- loss or damage caused by insects, birds or pets.

8 Falling trees or branches

9 Falling television and radio aerials (including satellite dishes), their fittings and masts

10 Water or oil escaping from any fixed water or heating installation or from any domestic appliance caused by a sudden identifiable, unexpected and accidental incident

But not:

- loss or damage after your home has been unoccupied for more than 60 days in a row.

11 Environmental clear up costs

The company will pay the cost of removing, nullifying or cleaning up contamination caused by the escape of substances from tanks where such escape was a direct result of a sudden, unexpected and specific event which occurs at an identified time at your home.

But not unless:

- the event that resulted in the escape of substances occurs during the period of cover and loss or damage to your buildings from such an event would be covered by this insurance
- the tanks from which the escape of substances took place are owned by you, are located at your home, are designed to hold the substance that escaped and are used for heating, drainage or sewerage purposes only
- you make a claim within 60 days of the event that resulted in the escape of substances

The most the company will pay for a claim under this extension is £40,000 in all and in the aggregate in the period of cover when the event took place and you must pay the first £500 of each and every claim under this section

B Extra cover

1 Television, video, audio and computer equipment

The company will pay for accidental damage to your television, video, audio, computer and television games equipment in your home (including aerials and satellite dishes fixed to your home).

However, the company will not pay for damage:

- caused by paying guest or tenant;
- to tapes, cassettes, cartridges, records or discs or any kind memory cards and sticks, or computer and console games or computer software;
- caused by an electrical or mechanical breakdown;
- caused by wear and tear, loss of value or anything which happens gradually;
- caused during cleaning, repairing or restoring;
- to items designed to be portable whilst they are being transported, carried or moved;
- to mobile phones and mobile phone equipment;
- after your home has been unoccupied for more than 60 days in a row.

2 Mirrors and glass

The Company will pay for accidental breakage of mirrors, fixed glass in furniture, plate-glass in cooker hobs in your home.

However, the company will not pay for damage:

- caused by a paying guest or tenant;
- after your home has been unoccupied for more than 60 days in a row.

3 Contents outside including garden plants, furniture or ornaments

The Company will pay for loss or damage as a result of any cause listed in paragraph A of this section while the contents are outside, but within the boundaries of the land belonging to your home.

However, the company will not pay for damage:

- by storm or flood, unless your property is damaged at the same time by the same cause;
- to pedal cycles;
- caused by a paying guest or tenant;
- after your home has been unoccupied for more than 60 days in a row.

The most the company will pay for a claim is £5,000.

4 Contents temporarily taken out of your home

The company will pay for loss or damage as a result of any cause listed in paragraph A of this section while the contents are temporarily:

- in any building where you or a member of your family are living whilst in full-time education in the British Isles;
- in a bank or safe deposit, occupied private home or any building where you work or live in the British Isles;
- somewhere else in the British Isles.

However, the company will not pay for damage:

- in any storage facility for furniture, sale room or exhibition;
- caused by theft, unless someone has used force to get into or out of a building. While the goods are being moved or are with you;
- caused by vandalism or malicious damage;
- caused by a storm or flood if the goods are not in a building.

The most the company will pay for a claim is 10% of the sum insured.

5 Contents lost or damaged while you are moving home

The company will pay for accidental loss of or damage to the contents:

- when they are being carried by land from your home to another home in the British Isles by professional removal contractors;
- while they are in any storage facility for furniture for up to 7 days.

However, the company will not pay for damage to:

- money or valuables;
- china, glass, mirrors, earthenware and other items that are likely to break unless professional packers have packed them.

As well as any excess shown in the schedule, you must pay the first £50 of any claim.

6 Freezer contents

The company will pay for loss of, or damage to, the food in your freezer if the temperature rises or falls or the refrigerant fumes escape.

However, the company will not pay for damage:

- caused by any deliberate act or neglect by you;
- caused by the deliberate act of any power supply authority or its employees, including strike action;
- after your home has been unoccupied for more than 60 days in a row.

The company will pay for the cost of hiring another freezer while yours is not working.

The most the company will pay for a claim is £1000.

7 If your keys are lost or stolen

The company will pay the cost of replacing locks or parts of locks for the outside doors to your home and for safes and alarms fitted in your home if the keys to those locks have been lost or stolen.

The most the company will pay for a claim is £1000.

8 Title deeds

The company will pay the cost of preparing new title deeds to your home if they are lost or damaged by any of the causes listed in paragraph A of this section while they are in your home or in your bank.

The most the company will pay for a claim is £1000.

9 Alternative accommodation

The company will pay the cost of similar alternative accommodation for you and your pets if you cannot stay in your home as a result of any of the causes listed in paragraph A of this section.

The company will also pay the cost of storing the contents of your home until you can move back into your home.

The most the company will pay for a claim is 20% of the sum insured.

10 Special Pairs and Sets

The company will not pay for the cost of repairing or replacing any undamaged part of a set, collection or suite.

11 Gifts

The contents sum insured is automatically increased by 10% during 30 days before and after religious festivals and family celebrations.

12 Fatal injury benefit

The company will pay £5,000 if you die as a direct result of injury in the property by fire, explosion, lightning or intruders. For the company to pay a claim, your death must happen within three months of the incident.

The most the company will pay for a claim is £5,000.

C Accidental damage

This paragraph only applies if your schedule shows that accidental damage is included in Section 1 Contents.

The company will pay for accidental damage to the contents of your home

However, the company will not pay for damage:

- caused by a paying guest or tenant;
- to clothing, contact or corneal lenses, hearing aids, plants, food or drink, money or pedal cycles;
- caused by an electrical or mechanical breakdown, wear and tear, loss of value or anything which happens gradually;
- caused by cleaning, dyeing, repairing, taking apart, changing or restoring;
- caused by insects, vermin, fungus, the weather, the effect of light or pets;
- while you are moving house;
- by a cause listed in or specifically excluded in paragraph A of this section;
- after your home has been unoccupied for more than 60 days in a row;
- to contents away from the home;
- to contents outside, but within the boundaries of the land belonging to your home.

D Settling claims

- 1 The company will pay the replacement cost of the item, or the company will repair or replace the item as new. This will be at the discretion of the company.

This does not apply to:

- clothing, towels, bed or table linen or pedal cycles;
- television, videos, audio, computer and television games equipment and carpets all more than 10 years old;
- sit-on mowers.

In these cases, the company will take off an amount for wear and tear.

- 2 The company will not pay for the cost of repairing or replacing any undamaged part of a set, collection or suite.
- 3 The company will not pay more than the sum insured for a claim. The amount the company pays will also depend on any limits shown in the policy or schedule and inflation.
- 4 You must pay the excess shown in the policy or schedule.
- 5 If the sum insured is less than the cost of replacing all the contents in your home as new, the company may make a deduction to reflect the difference between these values. For example, if the sum insured is equal to 75% of the cost of replacing all the contents as new, the company may pay only 75% of your claim.

- 6 The most the company will pay for any one claim for items in garages or outbuildings belonging to your home is £15,000.
- 7 The most the company will pay for any one item of contents in the open is £1000 unless it is fixed permanently.
- 8 Cover for hot tubs excludes loss or damage from frost, electrical fault, mechanical breakdown, accidental damage, escape of water, leaks or losses from subsidence or heave and must be installed in accordance with manufacturer's instructions.
- 9 The company may, however, request additional information depending upon circumstances and value which may include the following:
 - Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property
 - Purchase dates and location of lost or damaged property
 - For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Where the company have asked you for specific information relevant to your claim the company will pay for any expenses you incur in providing the company with the above information.

E Index Linking

The Sum Insured will be adjusted on expiry in line with increases in the Consumer Price Index or another index of the company's choice. The sum insured will not change if the index value goes down.

F Personal liabilities

1 Liability to the public

The company will pay all amounts for which you become legally responsible as the occupier or as the owner of your home or a private person if:

- someone is injured, falls ill or dies;
- property is lost or damaged anywhere in the world during the period of cover.

However, the company will not pay for damage:

- if you or your domestic employees are injured or die;
- if the property belongs to or is the responsibility of any of you or your domestic employees;
- caused by you owning or using any land or building other than your home;
- caused by your business;
- created by any agreement, unless you would have been liable without the agreement;
- caused by you owning, having or using a mechanically-propelled or -assisted vehicle (other than gardening machinery and pedestrian vehicles used in or about the home), lifts, caravans, aircraft, hovercraft or watercraft (other than hand-propelled or models) and livestock (other than pets);
- caused by you passing on an infectious disease;
- caused by you owning or having a dangerous dog as defined under the Dangerous Dogs act 1991 or the Dangerous Dogs (Northern Ireland) Order 1991 and any changes to that legislation.

The company will also pay all costs and legal fees for defending you, as long as the company has agreed to this in writing beforehand.

The most the company will pay for a claim is £5,000,000 including costs and expenses.

2 Liability to domestic employees

The company will pay all amounts that you become legally responsible for if any of your domestic employees are injured, fall ill or die while they are working for you during the period of your cover.

The most the company will pay for a claim is £10,000,000

The company will also pay all costs and legal fees for defending you, as long as the company has agreed to this in writing beforehand.

However, the company will not pay and liability arising out of your ownership, possession or use of any dog designated as dangerous under the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991, or, Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation.

3 Tenant's liability

The company will pay all amounts that you become legally responsible for as a tenant of your home following:

- Damage to your home from any of the causes listed in paragraph A of Section 3 (unless your home has been unoccupied for more than 60 days in a row).
- Accidental damage to underground drains and pipes, cables and tanks providing services to your home.

The most the company will pay for a claim is 20% of the sum insured for contents.

What is not insured

- any excess shown in the schedule;
- first £500 of any damage caused by water damage
- property insured by any other policy;
- securities, certificates or documents of any kind unless they are defined as money in this policy;
- mechanically-propelled or -assisted vehicles (except domestic gardening equipment, electric wheelchairs, pedestrian-controlled models and toys), trailers, caravans, watercraft (including surfboards and sailboards), hovercraft, aircraft (other than hand-propelled or models) or their accessories or parts;
- pets and livestock;
- property held or used for any business;
- landlord's fixtures and fittings.

Section 3 Personal Possessions, Money and Credit Cards

What you are insured against

A Personal possessions

The company will pay for accidental loss of, or damage to, your personal possessions anywhere in the British Isles. Your personal possessions are also covered while they are with you if you take them outside the British Isles for up to 90 days in any period of cover.

However, the company will not pay for loss or damage:

- to any sports equipment while you are using it;
- by deception, unless the only deception used is to get into your home;
- by theft from an unattended motor vehicle, unless the item is in a locked boot, concealed luggage compartment or glove compartment and someone was forceful and violent to get into the vehicle;
- caused by an electrical or mechanical breakdown, wear and tear, loss of value or anything which happens gradually;
- caused by cleaning, dyeing, repairing, taking apart, changing or restoring;
- caused by insects, vermin, fungus, the weather, the effect of lights or pets;
- caused by delay, or the item being held or confiscated by order of any government, public or police authority;
- covered under Section 1 of this policy;
- to jewellery (where the value of the item is £1,500 or more) on the premises of hotels or motels, unless you are wearing or carrying the jewellery or it is placed in a locked safe or vault;
- caused by theft or disappearance of property from any unattended vehicle without an authorised occupant for students residing away from home.

The most the company will pay for a claim for theft from an unattended motor vehicle is £1,000.

B Money

The company will pay for accidental loss of money anywhere in the British Isles. Your money is also covered while it is with you if you take it outside the British Isles for up to 60 days in any period of cover.

However, the company will not pay for loss:

- if your money is held by order of any government, public or police authority;
- caused by mathematical mistakes or loss of value;
- If you did not report the loss to the police within 24 hours of discovering the loss;
- for students residing away from home.

The most the company will pay for a claim is £500.

What is not insured:

- any excess shown in the schedule for Section 2;
- money that you have or use for business.

C Credit cards

The company will pay for your financial loss if your credit card is stolen or lost and someone else uses it.

However, the company will not pay for loss:

- if you have not kept to the conditions of the credit card company;
- if you did not report the loss to the police and the card company within 24 hours of discovering the loss;
- for students residing away from home.

The most the company will pay is £500.

What is not insured:

- Any excess shown in the schedule for Section 2.

D Pedal cycles

The company will pay for accidental loss of, or theft of, or damage to, your pedal cycles anywhere in the British Isles. Your pedal cycles are also covered while they are with you if you take them outside the British Isles for up to 60 days in any period of cover.

However, the company will not pay for loss or damage:

- to tyres or accessories, unless the pedal cycle is stolen or damaged at the same time;
- while you are with the pedal cycle and it is being used for racing, pace making or trials;
- by deception, unless the only deception used is to get into your home;
- by theft, unless the pedal cycle is in a locked building or has been chained to something which cannot be moved and is immobilised by a security device;
- caused by an electrical or mechanical breakdown, wear and tear, loss of value or anything which happens gradually;
- caused by cleaning, repairing, taking apart, changing or restoring;
- caused by insects, vermin, fungus, the weather or pets.

The most the company will pay for pedal cycles is £500 unless otherwise shown in the schedule.

What is not insured:

- any excess shown in the schedule for Section 2.
- mopeds.

E Settling claims

1 The company will pay the replacement cost of the item, or the company will repair or replace the item as new. This will be at the discretion of the company.

But this does not apply to:

- clothing, towels or pedal cycles.

In this case, the company will take off an amount for wear and tear.

2 The company will not pay more than the sum insured for a claim. The amount the company will pay will also depend on any limits shown in the policy or schedule.

3 The most the company will pay for one item, set or collection is shown in the schedule or, £2,500 whichever is the lower. For items individually listed in the schedule the most the company will pay is the sum insured shown. We will not pay any claim for items listed in the schedule unless you provide us with the original purchase receipt or an independent valuation from a qualified valuer which must be carried out prior to the date of loss or damage.

4 You must pay the excess shown in the policy or schedule.

5 The company will not automatically replace the sum insured for any item of specified personal possessions that has been totally lost or destroyed. If you want further insurance for the replacement items, you must tell the company.

- 6 The company will not pay for claims notified more than 60 days after the event.
- 7 In the event of loss or damage we will not pay any claim for items listed in the schedule unless you provide us with the original purchase receipt or an independent valuation from a qualified valuer which must have been carried out prior to the date of the loss or damage
- 8 The company may, however, request additional information depending upon circumstances and value which may include the following:
 - Original purchase receipts, invoices, instruction booklets or photographs, bank or credit card statements, utility bills, pre-purchase surveys, or plans or deeds of your property
 - Purchase dates and location of lost or damaged property
 - For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Where the company have asked you for specific information relevant to your claim the company will pay for any reasonable expenses you incur in providing the company with the above information.

F Inflation protection

The company will increase the sum insured on expiry in line with increases in the Consumer Price Index or another index of the company's choice. This does not apply to those items individually listed in the schedule.

Your annual premium will be based on the increased sum insured and limits. The sum insured will not change if the index value goes down.

What is not insured

- any excess shown in the schedule;
- property insured by any other policy;
- mechanically propelled or -assisted vehicles, pedal cycles (unless shown in the schedule), trailers, caravans, watercraft (including surfboards and sailboards), hovercraft, aircraft (other than hand-propelled or models) or their accessories or parts (other than removable entertainment equipment while removed from the vehicle);
- pets and livestock;
- property held or used for any business;
- household goods and domestic appliances;
- securities, certificates or documents of any kind;
- china, glass, mirrors, earthenware and other items that are likely to break, contact or corneal lenses, hearing aids, food or drink, camping equipment, musical instruments, tools or television receiving equipment on the outside of your home.

Section 4a Family Legal Protection

This section only applies if your schedule shows legal expenses is included.

Welcome to DAS

The Insurer for this section of the Policy is DAS Legal Expenses Insurance Company Limited (DAS). You are now protected by Europe's leading legal expenses insurer. To make sure you get the most from your DAS cover, please take time to read this section which explains the contract between you and DAS.

Online law guide and document drafting

You can find plenty of useful legal advice and guidance for dealing with legal issues on DAS website, www.dashouseholdlaw.co.uk. You can also buy legal documents from the site, ranging from simple consumer complaint letters to wills.

Helping you with your legal problems

If you wish to speak to DAS legal teams about a legal problem, please phone DAS on 0844 893 9011. DAS Legal Expenses Insurance Company Limited will ask you about your legal issue and if necessary call you back to give you legal advice.

When you need to make a claim

If your issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this section, phone DAS on 0844 893 9011 and DAS Legal Expenses Insurance Company Limited will give you a reference number. At this point DAS Legal Expenses Insurance Company Limited will not be able to tell you whether you are covered but DAS Legal Expenses Insurance Company Limited will pass the information you have given them to their claims-handling teams and explain what to do next.

Please do not ask for help from a lawyer, accountant or anyone else before DAS Legal Expenses Insurance Company Limited have agreed that you should do so. If you do, DAS Legal Expenses Insurance Company Limited will not pay the costs involved even if DAS Legal Expenses Insurance Company Limited accept the claim.

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited,
DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Registered in England and Wales, number 103274. Website: www.das.co.uk
DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

DAS's agreement

DAS Legal Expenses Insurance Company Limited agree to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. reasonable prospects exist for the duration of the claim
2. the date of occurrence of the insured incident is during the period of insurance
3. any legal proceedings will be dealt with by a court, or other body which DAS Legal Expenses Insurance Company Limited agree to, within the countries covered, and
4. the insured incident happens within the countries covered.

What DAS Legal Expenses Insurance Company Limited will pay

DAS Legal Expenses Insurance Company Limited will pay an appointed representative, on your behalf, costs and expenses incurred following an insured incident, provided that:

- (a) the most DAS Legal Expenses Insurance Company Limited will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000

- (b) the most DAS Legal Expenses Insurance Company Limited will pay in costs and expenses is no more than the amount DAS Legal Expenses Insurance Company Limited would have paid to a preferred law firm
- (c) in respect of an appeal or the defence of an appeal, you must tell us within the time limits allowed that you want to appeal. Before DAS Legal Expenses Insurance Company Limited pay the costs and expenses for appeals, DAS Legal Expenses Insurance Company Limited must agree that reasonable prospects exist
- (d) for an enforcement of judgment to recover money and interest due to you after a successful claim under this section, DAS Legal Expenses Insurance Company Limited must agree that reasonable prospects exist, and
- (e) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most DAS Legal Expenses Insurance Company Limited will pay in costs and expenses is the value of the likely award.

What DAS Legal Expenses Insurance Company Limited will not pay

In the event of a claim, if you decide not to use the services of a preferred law firm, you will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by DAS.

Definitions (this section only)

The following words have these meanings wherever they appear in this section:

appointed representative

The preferred law firm, law firm, accountant or other suitably qualified person DAS Legal Expenses Insurance Company Limited will appoint to act on your behalf.

costs and expenses

- (a) All reasonable and necessary costs chargeable by the appointed representative and agreed by DAS in accordance with the DAS Standard Terms of Appointment.
- (b) The costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with DAS agreement.

countries covered

- (a) For insured incidents 2 Contract disputes and 3 Personal injury:
The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
- (b) For all other insured incidents:
The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

DAS Standard Terms of Appointment

The terms and conditions (including the amount DAS Legal Expenses Insurance Company Limited will pay to an appointed representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

date of occurrence

- (a) For civil cases, the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date you first became aware of it.)

- (b) For criminal cases, the date you began, or are alleged to have begun, to break the law.
- (c) For insured incident 6 Tax protection, the date when HM Revenue & Customs first notifies you in writing of its intention to make an enquiry.

identity theft

The theft or unauthorised use of your personal identification which has resulted in the unlawful use of your identity.

period of insurance

The period for which DAS Legal Expenses Insurance Company Limited have agreed to cover you.

preferred law firm

A law firm or barristers' chambers DAS Legal Expenses Insurance Company Limited choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with your claim and must comply with DAS agreed service standard levels, which DAS Legal Expenses Insurance Company Limited audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

reasonable prospects

For civil cases, the prospects that you will recover losses or damages (or obtain any other legal remedy that DAS Legal Expenses Insurance Company Limited have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. DAS Legal Expenses Insurance Company Limited, or a preferred law firm on their behalf, will assess whether there are reasonable prospects.

DAS their, (for this section only)

DAS Legal Expenses Insurance Company Limited.

you, your

The person who has taken out this section (the policyholder) and any member of their family who always lives with them. This includes students temporarily living away from home and unmarried partners.

Anyone claiming under this section must have the policyholder's agreement to claim.

What you are covered for

1 Employment disputes

What is covered

A dispute relating to your contract of employment.

What is not covered

A claim relating to the following:

- (a) employer's disciplinary hearings or internal grievance procedures
- (b) any claim relating solely to personal injury
- (c) a compromise agreement while you are still employed.

2 Contract disputes

What is covered

A dispute arising from an agreement or an alleged agreement which you have entered into in a personal capacity for:

- (a) buying or hiring in goods or services
- (b) selling goods.

Please note that:

- (i) you must have entered into the agreement or alleged agreement during the period of insurance, and
- (ii) the amount in dispute must be more than £250.

What is not covered

A claim relating to the following:

- (a) construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT)
- (b) the settlement payable under an insurance policy (DAS Legal Expenses Insurance Company Limited will cover a dispute if your insurer refuses your claim, but not for a dispute over the amount of the claim)
- (c) a dispute arising from any loan, mortgage, pension, investment or borrowing
- (d) a dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings. However, DAS Legal Expenses Insurance Company Limited will cover a dispute with a professional adviser in connection with these matters
- (e) a motor vehicle owned by or hired or leased to you.

3 Personal injury

What is covered

A specific or sudden accident that causes your death or bodily injury to you.

What is not covered

A claim relating to the following:

- (a) illness or bodily injury that happens gradually
- (b) psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you
- (c) defending your legal rights, but DAS Legal Expenses Insurance Company Limited will cover defending a counter-claim
- (d) clinical negligence.

4 Clinical negligence

What is covered

An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to you.

What is not covered

A claim relating to the following:

- (a) the failure or alleged failure to correctly diagnose your condition
- (b) psychological injury or mental illness that is not associated with you having suffered physical bodily injury.

5 Property protection

What is covered

A civil dispute relating to your principal home that you own, or are responsible for, following:

- (a) an event which causes physical damage to such property but the amount in dispute must be more than £250
- (b) a legal nuisance (meaning any unlawful interference with your use or enjoyment of your land, or some right over, or in connection with it)
- (c) a trespass.

Please note that you must have established the legal ownership or right to the land that is the subject of the dispute.

What is not covered

- (a) A claim relating to the following:
 - (i) a contract you have entered into
 - (ii) any building or land except your main home
 - (iii) someone legally taking your property from you, whether you are offered money or not, or restrictions or controls placed on your property by any government or public or local authority
 - (iv) work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage
 - (v) mining subsidence
 - (vi) adverse possession (meaning the occupation of any building or land either by someone trying to take possession from you or of which you are trying to take possession)
 - (vii) the enforcement of a covenant by or against you.
- (b) Defending a claim relating to an event that causes physical damage to property, but DAS Legal Expenses Insurance Company Limited will cover defending a counter-claim.
- (c) The first £250 of any claim for legal nuisance or trespass. This is payable by you as soon as DAS Legal Expenses Insurance Company Limited accept the claim.

6 Tax protection

What is covered

A comprehensive examination by HM Revenue & Customs that considers all areas of your self assessment tax return, but not enquiries limited to one or more specific area.

What is not covered

- (a) Any claim if you are self-employed, or a sole trader, or in a business partnership.
- (b) An investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.

7 Jury service and court attendance

What is covered

Your absence from work:

- (a) to attend any court or tribunal at the request of the appointed representative
- (b) to perform jury service
- (c) to carry out activities specified in your identity theft action plan under insured incident 9 identity theft.

The maximum DAS Legal Expenses Insurance Company Limited will pay is your net salary or wages for the time that you are absent from work less any amount the court gives you.

What is not covered

Any claim if you are unable to prove your loss.

8 Legal defence

What is covered

Costs and expenses to defend your legal rights if an event arising from your work as an employee leads to

- (a) you being prosecuted in a court of criminal jurisdiction
- (b) civil action being taken against you under:
 - discrimination legislation
 - section 13 of the Data Protection Act 1998.

What is not covered

Any claim relating to you driving a motor vehicle

9 Identity theft protection

What is covered

- (1) Following a call to the identity theft helpline service DAS Legal Expenses Insurance Company Limited will assign a personal caseworker who will provide phone advice and a personal action plan to help regain your identity.
- (2) If you become a victim of identity theft, DAS Legal Expenses Insurance Company Limited will pay the costs you incur for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies. DAS Legal Expenses Insurance Company Limited will also pay the cost of replacement documents to help restore your identity and credit status.
- (3) Following your identity theft DAS Legal Expenses Insurance Company Limited will pay:
 - (a) legal costs to reinstate your identity including costs for the signing of statutory declarations or similar documents
 - (b) legal costs to defend your legal rights in a dispute with debt collectors or any party taking legal action against you arising from or relating to identity theft
 - (c) loan-rejection fees and any re-application administration fee for a loan when your original application has been rejected.

Please note that:

- (i) you must notify your bank or building society as soon as possible
- (ii) you must tell DAS if you have previously suffered identity theft, and
- (iii) you must take all reasonable action to prevent continued unauthorised use of your identity.

What is not covered

A claim relating to the following:

- (a) fraud committed by anyone entitled to make a claim under this section of the policy
- (b) losses arising from your business activities.

What is not covered

DAS Legal Expenses Insurance Company Limited will not pay for the following:

1. Late reported claims

A claim where you have failed to notify DAS of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or DAS Legal Expenses Insurance Company Limited consider their position has been prejudiced.

2. Costs DAS Legal Expenses Insurance Company Limited have not agreed

Costs and expenses incurred before DAS written acceptance of a claim.

3. Court awards and fines

Fines, penalties, compensation or damages that a court or other authority orders you to pay.

4. Legal action DAS Legal Expenses Insurance Company Limited have not agreed

Any legal action you take that DAS Legal Expenses Insurance Company Limited or the appointed representative have not agreed to, or where you do anything that hinders DAS or the appointed representative.

5. Group litigation order

Any claim where you may be one of a number of people involved in a legal action resulting from one or more events arising at the same time or from the same originating cause which could result in the court making a Group Litigation Order.

6. Defamation

Any claim relating to written or verbal remarks that damage your reputation.

7. A dispute with DAS

A dispute with DAS not otherwise dealt with under section condition 8.

8. Judicial review

Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

9. Nuclear, war and terrorism risks

A claim caused by, contributed to by or arising from:

- (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
- (c) war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup
- (d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

10. Litigant in Person

Any claim where you are not represented by a law firm, barrister or tax expert.

Section conditions

1. Your legal representation

- (a) On receiving a claim, if legal representation is necessary, DAS Legal Expenses Insurance Company Limited will appoint a preferred law firm or in-house lawyer as your appointed representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court.
- (b) If the appointed preferred law firm or DAS Legal expenses Company Limited in-house lawyer cannot negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as the appointed representative.
- (c) If you choose a law firm as your appointed representative who is not a preferred law firm, DAS Legal Expenses Insurance Company Limited will give your choice of law firm the opportunity to act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most DAS Legal Expenses Insurance Company Limited will pay is the amount DAS Legal Expenses Insurance Company Limited would have paid if they had agreed to the DAS Standard Terms of Appointment.
- (d) The appointed representative must co-operate with DAS at all times and must keep DAS up to date with the progress of the claim.

2. Your responsibilities

- (a) You must co-operate fully with DAS and the appointed representative.
- (b) You must give the appointed DAS representative any instructions that DAS Legal Expenses Insurance Company Limited ask you to.

3. Offers to settle a claim

- (a) You must tell DAS if anyone offers to settle a claim. You must not negotiate or agree to a settlement without DAS written consent.
- (b) If you do not accept a reasonable offer to settle a claim, DAS Legal Expenses Insurance Company Limited may refuse to pay further legal costs.
- (c) DAS Legal Expenses Insurance Company Limited may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow DAS to take over and pursue or settle any claim in your name. You must also allow DAS to pursue at DAS own expense and for DAS own benefit, any claim for compensation against any other person and you must give DAS all the information and help DAS Legal Expenses Insurance Company Limited need to do so.

- (d) Where a settlement is made on a without-costs basis DAS Legal Expenses Insurance Company Limited will decide what proportion of that settlement will be regarded as costs and expenses and payable to DAS.

4. Assessing and recovering costs

- (a) You must instruct the appointed representative to have legal costs taxed, assessed or audited if DAS Legal Expenses Insurance Company Limited ask for this.
- (b) You must take every step to recover costs and expenses and court attendance and jury service expenses that DAS Legal Expenses Insurance Company Limited have to pay and must pay DAS any amounts that are recovered.

5. Cancelling an appointed representative's appointment

If the appointed representative refuses to continue acting for you with good reason, or if you dismiss the appointed representative without good reason, the cover DAS Legal Expenses Insurance Company Limited provide will end immediately, unless DAS Legal Expenses Insurance Company Limited agree to appoint another appointed representative.

6. Withdrawing cover

If you settle or withdraw a claim without DAS agreement, or do not give suitable instructions to the appointed representative, DAS Legal Expenses Insurance Company Limited can withdraw cover and will be entitled to reclaim from you any costs and expenses DAS Legal Expenses Insurance Company Limited have paid.

7. Expert opinion

DAS Legal Expenses Insurance Company Limited may require you to get, at your own expense, an opinion from an expert that DAS Legal Expenses Insurance Company Limited consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between you and DAS. Subject to this, DAS Legal Expenses Insurance Company Limited will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that DAS Legal Expenses Insurance Company Limited have agreed to) or make a successful defence.

8. Arbitration

If there is a disagreement between you and DAS Legal Expenses Insurance Company Ltd about the handling of a claim and it is not resolved through DAS internal complaints procedure, you can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by you and DAS. If there is a disagreement over the choice of arbitrator, DAS Legal Expenses Insurance Company Limited will ask the Chartered Institute of Arbitrators to decide.

9. Keeping to the policy terms

You must:

- (a) keep to the terms and conditions of this section
- (b) take reasonable steps to avoid and prevent claims
- (c) take reasonable steps to avoid incurring unnecessary costs
- (d) send everything DAS Legal Expenses Insurance Company Limited ask for, in writing, and
- (e) report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS Legal Expenses Insurance Company Limited need.

10. Cancelling the policy

You can cancel this section by telling DAS within 14 days of taking it out or at any time afterwards as long as you tell DAS at least 14 days beforehand. DAS Legal Expenses Insurance Company Limited can cancel this section at any time as long as DAS Legal Expenses Insurance Company Limited tell you at least 14 days beforehand.

11. Fraudulent claims

DAS Legal Expenses Insurance Company Limited will, at their discretion, void the section (make it invalid) from its start date or from the date of claim, or alleged claim, or DAS Legal Expenses Insurance Company Limited will not pay the claim if:

- (a) a claim you have made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
- (b) a false declaration or statement is made in support of a claim.

12. Claims under this section of the policy by a third party

Apart from DAS, you are the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest

13. Other insurances

If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, DAS Legal Expenses Insurance Company Limited will only pay their share of the claim even if the other insurer refuses the claim.

14. Law that applies

This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Helpline services

You can contact DAS UK-based call centres 24 hours a day, seven days a week. However, DAS Legal Expenses Insurance Company Limited may need to arrange to call you back depending on your enquiry. To help DAS check and improve their service standards, DAS Legal Expenses Insurance Company Limited record all inbound and outbound calls, except those to the counselling service. When phoning, please tell DAS your policy number TS3/3734256 and the name of the insurance provider who sold you this policy.

Legal advice service Call 0844 893 9011

DAS Legal Expenses Insurance Company Limited provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week.

Legal advice for the other countries is available 9am - 5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

Tax advice service Call 0844 893 9011

DAS Legal Expenses Insurance Company Limited offer confidential advice over the phone on personal tax matters in the UK.

Tax advice is provided by tax advisors 9am - 5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

Health and medical information service Call 0844 893 9011

DAS Legal Expenses Insurance Company Limited will give you information over the phone on general health issues and advice on a wide variety of medical matters. DAS Legal Expenses Insurance Company Limited can give you information on what health services are available in your area including local NHS dentists. Health and medical information is provided by qualified nurses 9am - 5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

Identity Theft Service Call 0844 848 7071

If you are a resident in the UK or the Channel Islands, DAS Legal Expenses Insurance Company Limited will provide you with detailed guidance and advice over the phone about being or becoming a victim of identity theft. **This helpline is open 8am - 8pm, seven days a week.**

Counselling service Call 0844 893 9012

DAS Legal Expenses Insurance Company Limited will provide you with a confidential counselling service over the phone. This includes, where appropriate, referral to relevant voluntary or professional services.

You will pay any costs for using the services to which DAS Legal Expenses Insurance Company Limited refer you. **This helpline is open 24 hours a day, seven days a week.**

DAS Legal Expenses Insurance Company Limited cannot accept responsibility if the helpline services are unavailable for reasons DAS Legal Expenses Insurance Company Limited cannot control.

Data protection

To provide and administer the legal advice service and legal expenses insurance DAS Legal Expenses Insurance Company Limited must process your personal data (including sensitive personal data such as convictions) that DAS Legal Expenses Insurance Company Limited collect from you in accordance with their Privacy Policy.

To do so, DAS Legal Expenses Insurance Company Limited may need to send your information to other parties, such as lawyers or other experts, the court, insurance intermediaries or insurance companies. To give you legal advice, DAS Legal Expenses Insurance Company Limited may have to send information outside the European Economic Area.

In doing this, DAS Legal Expenses Insurance Company Limited will comply with the Data Protection Act 1998. Unless required by law or by a professional body, DAS Legal Expenses Insurance Company Limited will not disclose your personal data to any other person or organisation without your written consent.

For any questions or comments, or requests to see a copy of the information DAS Legal Expenses Insurance Company Limited hold about you, please write to them at their address shown on the back page.

How to make a complaint

DAS Legal Expenses Insurance Company Limited always aim to give you a high quality service. If you think DAS Legal Expenses Insurance Company Limited have let you down, please write to them at their address shown on the back page.

Using this service does not affect your right to take legal action.

Section 4b - Property Let Legal Protection

This section of the policy is provided by DAS Legal Expenses Insurance Company Limited. Head and Registered office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

As a **DAS** policyholder, **you** are now protected by Europe's leading legal expenses insurer.

To make sure **you** get the most from **your DAS** cover, please take time to read this section of the policy which explains the contract between **you** and **DAS**. If **you** have any questions or would like more information, please contact **your** insurance adviser.

How DAS can help

To make a claim under this section of **your** policy please phone **DAS** on 0117 934 0553. **DAS** will ask **you** about **your** legal dispute and if necessary call **you** back at an agreed time to give **you** legal advice. If **your** dispute needs to be dealt with as a claim under this section of the policy, **DAS** will give **you** a claim reference number. At this point **DAS** will not be able to tell **you** whether **you** are covered but they will pass the information **you** have given them to their claims-handling teams and explain what to do next.

If **you** prefer to report **your** claim in writing, **you** can send it to **DAS** at the following address:

Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

You may prefer to email **your** claim to **DAS** at newclaims@das.co.uk

When DAS cannot help

Please do not ask for help from a lawyer or anyone else before **DAS** have agreed. If **you** do, **DAS** will not pay the costs involved even if they accept the claim.

Problems

DAS always aim to give **you** a high quality service. If **you** think **DAS** have let **you** down, please write to their Customer Relations Department at their Head Office address below.

Or **you** can phone **DAS** on **0844 893 9013** or email **DAS** at customerrelations@das.co.uk

Details of **DAS** internal complaint-handling procedures are available on request.

If **you** are still not satisfied, **you** can contact the Insurance Division of the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London E14 9SR.

You can also contact them on: **0800 023 4567** (free from a landline) or **0300 123 9123** (free from some mobile phones). website: www.financial-ombudsman.org.uk

Using this service does not affect **your** right to take legal action.

DAS Head and Registered Office is:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales, number 103274.

Website: www.das.co.uk

The meaning of words in this section of the policy

Appointed lawyer

The lawyer, or other suitably qualified person, whom **DAS** appoint to act for **you** in accordance with the terms of this section of the policy.

Costs and expenses

(a) Legal costs

All reasonable and necessary costs charged by the **appointed lawyer** on a standard basis.

(b) Opponents' costs

The costs incurred by opponents in civil cases if **you** have to pay them, or pay them with **DAS** agreement.

DAS

DAS Legal Expenses Insurance Company Limited.

Date of occurrence

(a) For civil cases

The date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, then the **date of occurrence** is the date of the first of these events.

(b) For criminal cases

The **date of occurrence** is when **you** began or are alleged to have begun to break the criminal law in question.

Hotel expenses

Up to £150 per day to cover the cost of **your** accommodation for a maximum of 30 days while **you** are seeking possession of **your property**.

Period of insurance

The period for which **DAS** have agreed to cover **you**.

Rent arrears

Unpaid rent that

- is owed to **you** under a tenancy agreement, or
- would have been owed to **you** but for the breach of a tenancy agreement to let **your property**: where **DAS** have accepted **your** claim under **insured incident 1 repossession**.

Storage costs

£10 per day to store **your** personal possessions for a maximum of four weeks after the termination of **your** tenancy agreement while **you** are unable to reoccupy **your property**.

Territorial limit

The United Kingdom of Great Britain and Northern Ireland.

You, your

The person, business or property owner who has taken out this section of the policy.

Your property

The property **you** have told **DAS** about.

COVER

DAS agree to provide the insurance in this section of the policy, as long as:

- (a) the premium has been paid; and
- (b) the **date of occurrence** of the **insured incident** is during the **period of insurance**; and
- (c) any legal proceedings will be dealt with by a court, or other body which **DAS** agree to, in the **territorial limit**; and

- (d) for civil claims it is always more likely than not that **you** will recover damages (or obtain any other legal remedy which **DAS** have agreed to).

What DAS will pay

For an **insured incident** under this section of the policy **DAS** will pay **you**:

- **hotel expenses;**
- **legal costs**, including **legal costs** to make or defend an appeal provided that:
 - (a) **you** tell **DAS** within the time limits allowed that **you** want **DAS** to appeal; and
 - (b) **DAS** agree that it is always more likely than not that the appeal will be successful;
- **opponents' costs;**
- **rent arrears**, payable by **DAS** 30 days in arrears as shown under **insured incidents 5(a)** and **5(b) rent arrears** of this section of the policy;
- **storage costs;**

The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £50,000.

Insured incidents DAS will cover

1 Repossession

DAS will negotiate for the following:

(a) England, Wales and Scotland

Your legal rights in trying to get possession of **your property** that **you** have let under:

- an assured shorthold tenancy;
- a short assured tenancy; or
- an assured tenancy.

These are all defined by the Housing Act 1988 or the Housing (Scotland) Act 1988.

Your legal rights in trying to get possession of **your property** if **you** have let **your property** to a limited company or partnership and **your property** has been let for people to live in.

Your legal rights in trying to get possession of **your property** if **you** have let **your property** and **you** live in **your property** as the landlord.

(b) Northern Ireland

Your legal rights in trying to get possession of **your property** that **you** have let to which The Private Tenancies Order 2006 applies.

Conditions

- (i) For both (a) and (b) **you** must give the tenant the correct notices telling him or her that **you** want possession of **your property**.
- (ii) All posted pre-agent notices and pre-proceeding notices must be sent by recorded-delivery post.

What is not covered under 1 Repossession

Any claim to repossess **your property** because **your** tenant has behaved anti-socially.

2 Property damage

DAS will negotiate for **your** legal rights after an event which causes physical damage to **your property**.

The amount in dispute must be more than £1,000.

3 Eviction of squatters

DAS will negotiate for **your** legal rights to evict anyone who is not **your** tenant or ex-tenant from **your property** and who has not got **your** permission to be there.

4 Rent recovery

DAS will negotiate for **your** legal rights to recover rent owed by **your** tenant for **your property** if it has been overdue for at least one calendar month.

Conditions:

- (i) If **you** accept payment (or part payment) of **rent arrears** from the tenant of **your property**, **you** must be able to provide proof that **you** have warned the tenant that it does not prevent **you** taking further action against them under this section of the policy.
- (ii) Where the tenant is a limited company, **you** must first seek advice from the **appointed lawyer** before accepting payment of **rent arrears**.

5 Rent arrears

- (a) **DAS** will pay **your rent arrears** while **your** tenant or ex-tenant still occupies **your property**.
- (b) If after vacant possession **your property** needs damage repaired to enable **you** to re-let it, **DAS** will pay 50% of **your rent arrears** for a maximum of three months or until **your property** is re-let, whichever happens first.

Provided that in both (a) and (b) **you** have:

- (i) obtained a satisfactory reference* for each tenant and each guarantor from a licensed referencing service before the tenancy started; and
- (ii) a detailed inventory of the contents and condition of **your property** (with supporting photographs) which the tenant has signed; and
- (iii) kept clear and up to date rental records; and provided that **DAS** have accepted **your** claim under **1 repossession**.

* The reference must include: written references from a previous managing agent or landlord; an employer (or any other financial source); and a credit-history check (including the Enforcement of Judgments Office, County Court Judgments and bankruptcy).

What is not covered under 5 Rent arrears

Rent arrears once **your property** is re-let.

6 Legal defence

DAS will:

- (a) defend **your** legal rights if an event arising from letting **your property** leads to **you** being prosecuted in a criminal court;
- (b) defend an appeal against **your** decision not to adapt **your property** following a request under:
 - (i) The Disability Discrimination Act 1995 as amended by the DDA 2005;
 - (ii) The Housing (Scotland) Act 2006;
 - (iii) The Disability Discrimination (NI) Order 1995 as amended by the DD (NI) Order 2006; or any future amending legislation.

Provided that for **6(b)** **you** have first tried to resolve the dispute using the free conciliation service of the Equality and Human Rights Commission or the Equality Commission (NI).

What you are not covered for under this section of the policy

- 1 Any claim reported to **DAS** more than 90 days after the date **you** should have known about the **insured incident**.
- 2 Any **costs and expenses, hotel expenses or storage costs** that are incurred before **DAS** agree to pay them.
- 3 Any disagreement with **your** tenant when the **date of occurrence** is within the first 90 days of the first **period of insurance** and the tenancy agreement started before the start of this section of the policy.
- 4 A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or violent behaviour has been made against **you**.
- 5 Any claim relating to registering rents, reviewing rents, rent control, buying the freehold of **your property** or any matter that relates to rent tribunals, rates tribunals, land tribunals, rent assessment committees and rent officers.
- 6 Any claim relating to someone legally taking **your property** from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your property** by any government or public or local authority unless the claim is for accidental physical damage caused by any of the above.
- 7 Any claim relating to subsidence, mining or quarrying.
- 8 Judicial Review.
- 9 Fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
- 10 Any claim caused by, contributed to by or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup;
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
- 11 A dispute with **DAS** not otherwise dealt with under Conditions which apply to this section of the policy, 7.
- 12 Any legal action **you** take which **DAS** or the **appointed lawyer** have not agreed to or where **you** do anything that hinders **DAS** or the **appointed lawyer**.
- 13 Apart from **DAS**, **you** are the only person who may enforce all or any part of this section of the policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section of the policy in relation to any third-party rights or interest.
- 14 Any claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
- 15 Any claim where **you** are not represented by a law firm, barrister or tax expert.

Conditions which apply to this section of the policy

1 You must:

- (a) keep to the terms and conditions of this section of the policy;
 - (b) try to prevent anything happening that may cause a claim;
 - (c) take reasonable steps to keep any amount **DAS** have to pay as low as possible;
 - (d) send everything **DAS** ask for, in writing;
 - (e) give **DAS** full details of any claim as soon as possible and give **DAS** any information they need.
- 2
- (a) **DAS** can take over and conduct, in **your** name, any claim or legal proceedings at any time. **DAS** can negotiate any claim on **your** behalf.
 - (b) **You** are free to choose an **appointed lawyer** (by sending **DAS** a suitably qualified person's name and address) if:
 - (i) **DAS** agree to start legal proceedings and it becomes necessary for a lawyer to represent **your** interests in those proceedings; or
 - (ii) there is a conflict of interest.
 - (c) In all circumstances except those in **2(b)** above, **DAS** are free to choose an **appointed lawyer**.
 - (d) The **appointed lawyer** will be appointed by **DAS** to represent **you** according to **DAS standard terms of appointment**, which may include a 'no-win, no-fee' agreement. The **appointed lawyer** must co-operate fully with **DAS** at all times.
 - (e) **DAS** will have direct contact with the **appointed lawyer**.
 - (f) **You** must co-operate fully with **DAS** and with the **appointed lawyer** and must keep **DAS** up to date with the progress of the claim.
 - (g) **You** must give the **appointed lawyer** any instructions that **DAS** ask for.
- 3
- (a) **You** must tell **DAS** if anyone offers to settle a claim.
 - (b) If **you** do not accept a reasonable offer to settle a claim, **DAS** may refuse to pay further **legal costs**.
 - (c) **DAS** may decide to pay **you** the losses **you** are claiming instead of starting or continuing legal proceedings.
- 4
- (a) **You** must tell the **appointed lawyer** to have **legal costs** taxed, assessed or audited, if **DAS** ask for this.
 - (b) **You** must take every step to recover **legal costs** that **DAS** have to pay and must pay **DAS** any **legal costs** that are recovered.
- 5
- If an **appointed lawyer** refuses to continue acting for **you** with good reason, or if **you** dismiss an **appointed lawyer** without good reason, the cover **DAS** provide will end at once, unless **DAS** agree to appoint another **appointed lawyer**.
- 6
- If **you** settle a claim or withdraw it without **DAS** agreement or do not give suitable instructions to an **appointed lawyer**, the cover **DAS** provide will end at once and **DAS** will be entitled to reclaim from **you costs and expenses** **DAS** have paid.
- 7
- If there is a disagreement about the way **DAS** handle a claim that is not resolved through **DAS** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help.

- 8 **You** can cancel this section of the policy by telling **DAS** within 14 days of taking it out or at any time afterwards as long as **you** tell **DAS** at least 14 days beforehand. **DAS** can cancel this section of the policy at any time as long as **DAS** tell **you** at least 14 days beforehand.
- 9 **DAS** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this section of the policy did not exist.
- 10 This section of the policy will be governed by English law.

Helpline services

DAS provide these services 24 hours a day, seven days a week during the **period of insurance**. All helplines apply to the United Kingdom of Great Britain and Northern Ireland unless otherwise stated.

To help **DAS** check and improve their service standards, **DAS** record all calls except those to the counselling service.

When phoning, please tell **DAS your** policy number or the name of the insurance broker or company who sold **you** this policy.

Please do not phone **DAS** to report a general insurance claim.

To get help from DAS, phone 0117 934 0553.

EuroLaw legal advice

DAS will give **you** confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway. **DAS** may send information to legal advisors in these countries.

Tax advice

DAS will give **you** confidential advice over the phone on personal tax matters.

Domestic assistance

DAS will arrange help or repairs needed if **you** have a domestic emergency in **your property**, such as a burst pipe, blocked drain, broken window or building damage. **DAS** will ask a contractor to help, but **you** must pay the contractor's costs including any call-out charges.

Counselling

DAS will provide **you** with a confidential counselling service over the phone, including, where appropriate, onward referral to relevant voluntary or professional services.

To contact the counselling helpline, phone DAS on 0117 934 2121.

DAS will not accept responsibility if the Helpline Services fail for reasons they cannot control. By using these services **you** are agreeing to **DAS** recording **your** call.

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Section 5 Home Emergency

This section only applies if your schedule shows home emergency is included

How DAS can help

Before asking for help, please check that the problem is covered by this section. It is important that you contact the DAS assistance centre as soon as possible after the **home** emergency and within 48 hours of becoming aware of the problem. DAS phone lines are open 24 hours a day, 365 days a year. Do not arrange for a contractor yourself, as they will not pay for this.

To claim under this section of your policy, please phone DAS on 0800 328 3466 and state:

- **your** name and **your home** address including postcode;
- the nature of the problem.

When **you** have given DAS details of **your** claim and they have accepted it, they will arrange for one of their approved contractors to help **you** as quickly as possible. They will tell **you** what to do next. All phone calls to them are monitored and recorded as part of their training and quality assurance programmes. By using this service **you** are agreeing to them recording **your** call. Please note that remote locations and bad weather may affect their normal standards of service.

When DAS cannot help

In a situation that could result in serious risk to **you** or substantial damage to **your home**, **you** should immediately contact the emergency services (fire, police or ambulance). If there is an emergency relating to a service such as water or gas, **you** should also contact any company responsible for supplying the service.

DAS will pay a claim only if they have given their agreement and only if there is someone at **home** when their approved contractor arrives.

Problems

DAS will always try to give **you** a quality service. If **you** think they have let **you** down, please write to their Customer Relations Department at their Head Office address shown on the back page.

Using this service does not affect your right to take legal action.

Definitions (this section only)

Wherever they appear in this section, the following terms have the specific meanings given below.

Home

Your main home (having no more than 15 rooms) situated in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands.

Insured person/people

You and any person who lives in or is staying at your home.

Main heating system

The main hot-water or central-heating system in your home. This includes pipes that connect components of the system, but not cold-water supply or drainage pipes. It does not include any non-domestic heating or non-domestic hot-water systems or any form of solar heating.

Period of cover

The period for which DAS have agreed to cover you.

Plumbing and drainage

The cold-water supply and drainage system within the boundary of your home and for which you are legally responsible.

This does not include:

- pipes for which your water supply or sewerage company are responsible;
- rainwater drains and soakaways.

DAS, their

DAS Legal Expenses Insurance Company Limited.

You, your

The person who has taken out this policy.

What you are covered for

- (a) This section of your policy covers you for INSURED INCIDENTS that are sudden, unexpected, and require immediate corrective action to:
 - (i) prevent damage or further damage to your home;
 - (ii) make your home safe or secure; or
 - (iii) relieve unreasonable discomfort, risk or difficulty to an insured person.
- (b) This section of your policy covers you only if your schedule shows home assistance is included. DAS agree to provide the insurance in this policy, subject to its terms, conditions and exclusions, as long as the INSURED INCIDENT happens during the period of cover.
- (c) DAS will pay up to £500 (including VAT) for the call-out charge, labour costs, parts and materials to provide help with an INSURED INCIDENT.
- (d) If your home remains uninhabitable overnight following an INSURED INCIDENT, DAS will pay up to £250 for hotel accommodation on a room-only basis for insured people.
- (e) If this section does not cover the service you need, DAS will try (if you wish) to arrange it at your expense. The terms of such a service are a matter for you and your supplier.

Insured Incidents

1 Roof damage

Any damage to the roof of your home where internal damage has been caused or is likely.

2 Plumbing and drainage

The sudden damage to, or blockage, breakage or flooding of, the drains or plumbing system in your home.

3 Main heating system

Sudden failure to function of the main heating system in your home.

4 Domestic power supply

The failure of your home's domestic electricity, or domestic gas supply, but not the failure of the mains supply.

5 Toilet unit

Impact damage to, or mechanical failure of, a toilet bowl or cistern that results in complete loss of function of the only or of all toilets in your home.

6 Home security

Damage to, or the failure of, external doors, windows or locks which leaves your home insecure.

7 Lost keys

The loss of the only available set of keys to your home if you cannot replace them, or gain normal access.

What is not insured

- a claim following an INSURED INCIDENT which happens during the first 48 hours from the start of your period of cover if you take out this policy at a different time from any other related agreement;
- an incident or matter arising before the start of this section;
- a claim where your home has been left unoccupied for 30 consecutive days;
- a claim where DAS have given instructions relating to the help they are providing and the insured person has not followed them;
- costs incurred where their approved contractor has attended but your home was unoccupied;
- costs incurred before an insured person has notified them of an INSURED INCIDENT;
- a claim arising from a deliberate act or omission by an insured person;
- a property that you rent or let or that you own that is not your main residence;
- normal day-to-day home maintenance that an insured person should carry out or pay for (such as servicing of heating and hot-water systems) and the replacement of parts that tend to gradually wear out or need regular attention;
- a claim for parts or labour if the equipment or facility is still under guarantee or warranty from the maker, supplier or installer;
- a claim relating to the failure of equipment or facilities that results from them being incorrectly installed, repaired, modified or maintained, or that is caused by a design fault that makes them inadequate or unfit for use;
- damage caused gaining necessary access to, or in reinstating the fabric of, your home;
- a claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply, or an insured person's failure to buy or provide enough gas, electricity or other fuel source;
- damage to boundary walls, gates, hedges, fences or outbuildings and damage that only affects garages;
- the malfunction or blockage of septic tanks, cess pits or fuel tanks;
- a claim arising from subsidence, landslip or heave; homes with more than 15 rooms.

Conditions (this section only)

- 1 Claims must be reported to DAS as soon as possible and no later than 48 hours after you first become aware of the INSURED INCIDENT.
- 2 An insured person must:
 - (a) keep to the terms and conditions of this section;
 - (b) maintain the home in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of the home;
 - (c) try to prevent anything happening that may cause a claim;
 - (d) take reasonable steps to keep any amount DAS have to pay as low as possible.
- 3 You can cancel this policy by telling DAS within 14 days of taking it out; or at any time afterwards as long as you tell them at least 14 days beforehand. DAS can cancel this policy at any time as long as they tell you at least 14 days beforehand.
- 4 DAS will make every effort to provide the service at all times, but they will not be responsible for any liability arising from a breakdown of the service for reasons they cannot control.
- 5 DAS will not pay for losses that are not directly covered by this section. For example, they will not pay to replace a carpet damaged by a leak or for time taken off work because of an INSURED INCIDENT.
- 6 DAS will not pay a claim covered under another policy. They will not pay a claim that would have been covered by another policy if this section did not exist.
- 7 This section will be governed by English law.

Section 6 Homeworkers

Definitions (this section only)

For the purpose of this section of the Policy:

The Insured/ You/ Your means:

- The person, persons or corporate body named in the Schedule.
- Subsidiary companies of the Insured notified to and accepted in writing by the Underwriters.

Business The business conducted at or from premises in Great Britain, Northern Ireland, The Channel Islands or the Isle of Man and shall include:

The ownership, repair and maintenance of the Insured's own property.

Private work undertaken by any person employed for any director or partner of the Insured with the prior consent of the Insured.

Injury Death, bodily injury, illness or disease of or to any person.

Damage Loss of possession of or damage to tangible property.

Person Employed Any:

- Employee being a person under a contract of service or apprenticeship with the Insured.
- Labour master and persons supplied by him.
- Person employed by labour only sub-contractors.
- Self employed person under the control of the Insured.
- Person hired to or borrowed by the Insured.
- Person undertaking study or work experience or youth training scheme with the Insured working for the Insured in connection with the Business.

Product

Any tangible property after it has left the custody or control of the Insured which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by or on behalf of the Insured.

Pollution

- pollution or contamination by naturally occurring or man-made substances forces or organisms or any combination of them whether permanent or transitory and however occurring and
- all loss destruction damage or Injury directly or indirectly caused by such pollution or contamination

Defence Costs

Costs, fees and expenses incurred by the Insured with the written consent of the Underwriters in the defence or settlement of any claim under this Policy.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed 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.

A Indemnity to others

The indemnity granted extends to:

Managerial or supervisory Employees of the Insured in their business capacity for legal liabilities arising out of the performance of the Business and any director or partner of the Insured in respect of private work undertaken by any Person Employed for such director or partner with the prior consent of the Insured.

Any person or firm for legal liabilities arising out of the performance of a contract with the Insured constituting the provision of labour only.

Any principal for legal liabilities arising out of work carried out by the Insured under a contract or agreement in respect of which the Insured would have been entitled to indemnity under this Policy if the claim had been made against the Insured.

The personal representatives of any person or party indemnified by reason of this Clause 3 in respect of legal liability incurred by such person or party.

Provided always that all such persons or parties shall observe, fulfil and be subject to the terms, conditions and exclusions of this Policy as though they were the Insured.

B Cross liabilities

Each person or party granted indemnity by this Policy is separately indemnified in respect of claims made against any of them by any other subject to the Underwriters' total liability not exceeding the stated Limits of Indemnity.

C Limits of indemnity

Section A – The Underwriters' total liability to pay damages (including claimants' costs, fees and expenses) shall not exceed the sum stated in the Schedule in respect of any one claim against the Insured or series of claims against the Insured arising out of one occurrence.

Section B – The Underwriters' total liability to pay damages (including claimants' costs, fees and expenses) shall not exceed the sum stated in the Schedule in respect of any one occurrence or series of occurrences arising from one originating cause provided always that the Limit of Indemnity:

Under Section B in respect of liability arising out of Pollution applies to the total amount of damages (including claimants' costs, fees and expenses) payable in respect of all occurrences during the Period of Insurance.

In respect of Defence Costs, Section 6.1.3 Corporate Manslaughter and Corporate Homicide Act 2007 shall not exceed £1,000,000 in all during the Period of Insurance.

D Defence costs

Subject to the written consent and the control of the Underwriters and subject to all other Policy Conditions and Exclusions, this Policy will also pay Defence Costs.

Defence Costs include legal expenses:

Incurred by or awarded against the Insured arising out of any prosecution of the Insured:

For breach or alleged breach of Part 1 of the United Kingdom Health & Safety at Work Act 1974 (and/or legislation of similar effect.)

For any offence under Part II of the Consumer Protection Act 1987 and/or Part II of the Food Safety Act 1990 (and/or legislation of similar effect.)

Incurred in the defence of any criminal proceedings brought or in an appeal against conviction arising from such proceedings, in respect of manslaughter or culpable homicide or alleged manslaughter, or culpable homicide including a breach of the Corporate Manslaughter and Corporate Homicide Act 2007.

Arising out of representation at any Coroner's Inquest or Fatal Accident Inquiry.

Arising out of the defence of any proceedings in a Court of Summary Jurisdiction in respect of matters which may form the subject of indemnity by this Policy.

Defence Costs will be payable in addition to the Limits of Indemnity except in respect of Section A and in respect of Section 6.1 when the Limit of Indemnity will be inclusive of all Defence Costs unless this Policy is specifically endorsed to the contrary.

E Compensation for court attendance

In the event of any director, partner or Employee of the Insured attending court as a witness at the request of the Underwriters in connection with a claim which is the subject of indemnity under this Policy, the Underwriters will provide compensation to the Insured at the following rates for each day on which attendance is required:

Any director or partner	£250
Any Employee	£100

Section A – Employers’ Liability

Indemnity

The Insured is indemnified by this Section in accordance with the Operative Clause in respect of Injury to any Person Employed arising out of and in the course of employment by the Insured and occurring during the Period of Insurance.

What is not insured

This Section does not apply to or include legal liability:

- Arising outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands except in respect of temporary non-manual visits by Persons Employed.
- Incurred in circumstances where any road traffic legislation requires compulsory insurance or security and an indemnity is afforded to the Insured by any such insurance or security.
- Arising out of work on and/or visits to any offshore rig and/or installation and/or platform from the time of embarkation onto a conveyance at the point of final departure to such offshore rig and/or installation and/or platform until disembarkation from the conveyance from such offshore rig and/or installation and/or platform onto land.
- Arising out of Terrorism except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub-limit of £5,000,000 shall apply.
- Arising out of or related to the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos, except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub-Limit of Indemnity of £5,000,000 shall apply.
- It is a condition precedent to the liability of underwriters that the insured do not manufacture mine process distribute test remediate remove store dispose sell or use asbestos or materials or products containing asbestos.

Compulsory Insurance Clause

The indemnity granted by this Section is deemed to be in accordance with the provisions of any law enacted in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands relating to compulsory insurance of liability to employees.

If however, there has been non-observance of any Policy conditions by the Insured, and the Underwriters shall have paid any sum which would not have been paid but for the provisions of such law then the Insured shall forthwith repay such sum to the Underwriters.

Section B – Public Liability

Indemnity

The Insured is indemnified by this Section in accordance with the Operative Clause for and/or arising out of accidental Injury and/or Damage occurring during the Period of Insurance.

What is not insured

This Section does not apply to or include legal liability:

- In respect of Injury to any Person Employed arising out of and in the course of employment by the Insured.
- Arising out of or in connection with any Product.
- Arising out of the ownership, possession or use by or on behalf of the Insured, or any person or party entitled to indemnity, of any motor vehicle or trailer for which compulsory insurance or security is required by legislation, other than legal liability:
- Caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer in circumstances where compulsory insurance or security is not required by any legislation.
- Arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer except where indemnity is provided by any motor insurance contract.
- Arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking except liability for which compulsory insurance or security is required by any legislation.
- Arising out of the ownership, possession or use by or on behalf of the Insured of any aircraft, hovercraft, offshore installation and/or rig and/or platform or watercraft (other than watercraft not exceeding 10 metres in length whilst on inland waterways.)
- For Damage to property owned, leased to, hired by, under hire purchase, on loan to, held in trust by or otherwise in the Insured's care, custody or control other than:
- Clothing and personal effects (including vehicles and their contents) of Employees and visitors.
- Premises (including contents therein) temporarily occupied by the Insured for work therein or thereon but no indemnity shall be granted for Damage to that part of the property on which the Insured is or has been working and which arises out of such work.
- Premises tenanted by the Insured provided always that liability for such Damage is not assumed by the Insured under agreement where liability would not have existed in the absence of the agreement.
- Arising out of breach of professional duty, or wrongful or inadequate advice given separately for a fee or in circumstances where a fee would normally be charged.

Section C – Products Liability

Indemnity

The Insured is indemnified by this Section in accordance with the Operative Clause for and/or arising out of accidental Injury and/or Damage occurring during the Period of Insurance and arising out of or in connection with any Product.

What is not insured

This Section does not apply to or include legal liability:

- In respect of Injury to any Person Employed arising out of and in the course of employment by the Insured.
- For costs incurred in the repair, reconditioning or replacement of any Product or part thereof which is alleged to be defective.
- Arising out of the recall of any Product or part thereof.
- Arising out of any Product which with the Insured's knowledge is intended for incorporation into the structure, machinery or controls of any aircraft, other aerial device, hovercraft or waterborne craft.
- Arising by virtue of a contract or agreement but which would not have arisen in the absence of such contract or agreement
- Arising from circumstances known to the Insured prior to the inception date of this Insurance.
- Arising from the failure of any Product to perform its intended function.

Section D – Equipment and Stock

What you are insured against

Loss or damage to property insured

The Company will pay you or at our option replace or repair in respect of loss of or damage to the property insured happening during the period of insurance. The maximum we will pay is the sum insured shown in your policy schedule. The property insured is:

1 Own plant tools and equipment

Constructional plant machinery trailers tools equipment site huts or caravans (including their contents) belonging to you for use in connection with the business while on or next to the site of any contract carried out by you in transit by road rail or inland waterway or elsewhere within the territorial limits.

2 Stock

Stock-in-trade (other than described in a) above) belonging to you up to an amount of £10,000 for all such property while at your premises or in a securely locked compound or store within the territorial limits or in transit by road rail or inland waterway.

3 Personal tools

Portable tools and equipment including portable electronic equipment the personal property of you or your partners principals directors or employed persons up to a maximum of £10,000 in total and a maximum of £5,000 for any one item of property and which are ordinarily used or needed on the site of any contract carried out by you in connection with the business anywhere within the territorial limits.

Reinstating the sum insured

In the event of any loss the sum insured will be automatically reinstated from the date of the loss unless there is written notice by us or you saying otherwise. You will have to pay an additional premium for this.

Immobilised plant

We will pay the necessary costs involved in recovering property insured which may become immobilised or immovable while being used in connection with any contract on which you are working.

What is not insured

We will not pay for:

Excess

The amount of the excess shown in your policy schedule.

Excluded property

Loss of or damage to the following:

Any mechanically propelled vehicle for which compulsory insurance or security is required. This exclusion does not apply to any vehicle mainly intended for use at contract sites nor any vehicle used solely at contract sites and which is not licensed for road use.

Any aircraft.

Any watercraft (other than watercraft of less than 8 metres in length or any hand propelled boat or pontoon.)

Breakdown

Mechanical or electrical breakdown or derangement.

Theft from unattended vehicles

Theft or attempted theft of property insured while contained in an unattended vehicle or trailer unless there is evidence of forcible and violent entry to the vehicle or trailer subject to goods being kept out of sight.

Computers and systems

Loss of or damage to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof whether tangible or intangible (including but not limited to any information or programs or software) and whether your property or not where such loss or damage is caused by programming or operator error virus or similar mechanism or hacking (meaning unauthorised access to any computer or other equipment or component or system or item which processes stores transmits or retrieves data.)

Damage caused to

- metals, coins, manuscripts, rare books, plans, patterns, models, moulds, designs or documents of title,
- tobacco, goods, wines, spirits or livestock,
- Money or securities for Money gaming machines, juke boxes, vending or beverage machines,
- production machinery requiring statutory inspection,
- mainframe computers or data processing equipment,
- any machinery in use;

Damage caused by:

- mechanical or electrical breakdown or derangement or its own overrunning, short circuiting or self heating;
- corrosion, rust wet or dry rot, shrinkage, evaporation, contamination, loss of weight, dampness, marring, scratching, vermin or insects;
- depreciation;
- change in temperature, colour, flavour, texture or finish,
- any process of production, cleaning, dyeing, repairing, restoring, packing, treatment, testing, commissioning, alteration or adjusting,
- atmospheric or climatic conditions or action of light,
- inherent vice, latent defect, gradual deterioration, wear and tear, frost, its own faulty or defective design, workmanship or materials,
- any unexplained loss, shortage or disappearance,
- any tools or machine while in use,
- loss or destruction of or damage to property contained in any unattended vehicle,
- any property which at the time of Damage is insured by a more specific insurance.

General Conditions which apply to all sections in section 6

General Conditions

The Insured shall give immediate notice in writing to the Underwriters of any occurrence that may give rise to a claim under this Policy and shall give all such additional information as the Underwriters may require. Every claim, writ, summons, notice of adjudication, referral notice or process and all documents relating thereto shall be forwarded to the Underwriters immediately they are received.

No admission, offer, promise or payment shall be made or given by or on behalf of the Insured without the written consent of the Underwriters who shall be entitled to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give all such information and assistance as the Underwriters may reasonably require.

The Underwriters may at any time pay to the Insured in connection with any claim or series of claims under this Policy to which a Limit of Indemnity applies the amount of such Limit (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and upon such payment being made the Underwriters shall relinquish the conduct and control of and be under no further liability in connection with such claims except for the payment of Defence Costs incurred prior to the date of such payment (unless the Limit of Indemnity is stated to be inclusive of Defence Costs.)

Provided that if the Underwriters exercise the above option and the amount required to dispose of any claim or series of claims exceeds the Limit of Indemnity and such excess amount is insured either in whole or in part, with Defence Costs payable in addition to the Limit of Indemnity under this Policy then the Underwriters will also contribute their proportion of subsequent Defence Costs incurred with their consent as the Limit of Indemnity bears to the amount paid to dispose of a claim.

The Insured shall give notice to the Underwriters of any alteration or circumstance which materially affects the risks insured under this Policy and until the Underwriters be advised of such alteration or circumstance and shall have expressly agreed in writing to accept liability for such altered risk and the Insured has paid or agreed to pay the additional premium (if any) the Underwriters shall not be liable in respect of any claim or claims due wholly or partially to any such alteration or circumstance.

Any written proposal and/or declaration made by the Insured shall form the basis of this contract of insurance and is deemed to be incorporated herein.

If any claim under this Policy is in any respect fraudulent this Policy shall become void and all benefit hereunder shall be forfeited.

The Underwriters may cancel this Policy by giving 30 days' notice in writing of such cancellation to the Insured's last known address.

Any phrase or word in this Policy and the Schedule will be interpreted in accordance with the law of England. The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.

All disputes concerning the interpretation of this Policy are understood and agreed by both the Insured and the Underwriters to be subject to English Law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within England and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

Contract (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not party to this contract of insurance has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this contract of insurance, but this does not affect any right or remedy of a third party which exists or is available apart from the Act.

Data Protection Act 1998

It is understood by the Insured that any information provided to the Underwriters regarding the Insured will be processed by the Underwriters, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

EU Disclosure Clause (UK)

Notice to the Proposer/Insured: The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

General Exceptions which apply to all sections in section 6

General Exceptions

This Policy does not apply to or include legal liability:

Directly or indirectly caused by or contributed to by or arising from:

- (a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Provided that in respect of claims arising out of Injury which form the subject of Indemnity under Section A this Exclusion shall only apply to liability:

- (c) Of any party to whom Indemnity is granted under Section 3.4. (or their personal representatives.)
- (d) Assumed by the Insured by agreement which would not have attached in the absence of such agreement.

For any award of punitive or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages, or in any other form whatsoever:

- (e) For the Excess stated in the Schedule in respect of the first amount of each claim arising out of Damage.
- (f) Which forms the subject of insurance by any other Policy and this Policy shall not be drawn into contribution with such other insurance.

Sections B and C do not apply to or include legal liability:

Arising out of the deliberate, conscious or intentional disregard by the Insured's technical or administrative management of the need to take all steps to prevent Injury or Damage.

Arising out of liquidated damages clauses, penalty clauses or performance warranties unless proven that liability would have attached in the absence of such clauses or warranties.

Arising out of Pollution of the atmosphere or of any water, land, buildings or other tangible property except to the extent that the Insured demonstrates that such Pollution:

- (g) Was the direct result of a sudden, identifiable, unintended and unexpected incident occurring in its entirety at a specific time and place during the Period of this Insurance.
- (h) Was not the direct result of the Insured failing to take precautions to prevent such Pollution.

Provided always that all such Pollution which arises out of one incident shall be considered for the purposes of this Policy to have occurred at the time such incident takes place and that Underwriters total liability to pay damages (including claimants' costs, fees and expenses) under this clause shall not exceed the Limit of Indemnity stated in the Schedule in the aggregate in respect of the Period of this Insurance.

Directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with an act of Terrorism. These Sections also exclude legal liability directly or indirectly occasioned by, happening through, in consequence of, arising out of, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.

- (i) Directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens.
- (j) Any costs or expenses associated, in any way, with the abatement, mitigation, remediation, containment, detoxification, neutralization, monitoring, removal, disposal, or any obligation to investigate or assess the presence or effects of any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens.
- (k) Any obligation or duty to defend any actions directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with any fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens.

Irrespective of the cause of such fungus, mildew, mould, spore(s) or allergens, and whenever or wherever occurring.

Directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.

Arising from the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in consequence of a loss.

Directly or indirectly resulting from, or in consequence of any travel package arrangement.

General Conditions which apply to sections 1, 2, 3, and 6

1 Your duty

The company will only provide the cover set out in this policy if you keep to all the terms and conditions of the policy.

2 Accidents and losses

You must tell the company as soon as reasonably possible about any incident which may lead to a claim under this policy. If you receive any notice of a prosecution or you are sent a writ, summons, claim or letter, you must send it to us, unanswered, as soon as possible. You must also keep the company up to date with any developments in your claim.

3 Claims procedure

You must not admit liability for or negotiate to settle any claim without the company's written permission. The company may take over, defend or settle the claim, or take up any claim in your name for the company's own benefit. You must give the company all the information and help the company needs. Claims must be notified and claim form submitted within 60 days of the event. You must not abandon property to the company.

For any loss or damage claim you must:

- give the company any information and evidence asked for, including written estimates and proof of ownership or value;
- tell the police immediately if there has been loss or damage caused by deception, theft, attempted theft, lost property, vandalism or malicious damage, riot or loss outside your home;
- take all steps to get back lost or stolen property.

4 Other insurance

If you have other insurance that covers the same loss, damage or liability, the company will not pay more than its share of your claim.

5 Settling disagreements

If the company have agreed to a claim but there is a disagreement over the amount the company will pay, the problem must be decided by an arbitrator who you and the company can both accept.

You cannot take legal action against the company until the arbitrator has decided on the amount the company should pay.

6 Preventing loss or damage

You must take all care to prevent loss, injury or liability, damage or accidents and to maintain all property covered under this policy in good condition.

7 Fraud

You or any person acting for you must not make false claims.

If you or anyone acting for you makes a claim knowing any part of it to be false or exaggerated in any way, or if you deliberately cause loss or damage, the company will not pay the claim and the company will cancel your policy.

8 Changes that may affect your cover

You must tell the company as soon as possible (no later than 14 days) if there are changes that may affect your insurance, such as the following:

- you change the address where you normally live;
- your property is unoccupied for more than 60 days;
- you change jobs;
- a change of occupancy or use in excess of 14 days;

- lack of maintenance (if the property is unoccupied);
- you are convicted or have a conviction pending for any offence other than motoring;
- you suffer a loss for which you are not claiming.

The company may then re-assess your cover and premium. If you do not tell the company about any relevant changes, the company may:

- charge you the wrong premium;
- reject or refuse your claim;
- declare your policy invalid.

9 If you miss a payment

If you are paying your premium in instalments and you miss a payment, we will cancel your cover;

We will give you 7 days notice before we do this.

10 If you have not paid your premium

If you have not paid your premium, we may take any unpaid premiums from any claim payment the company makes to you.

11 Cancelling your policy

If you wish to cancel your policy please write to us at the address or call the number shown on your schedule. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

- If you do so you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered plus a £25 administration charge..

Where the company have identified serious grounds, the company will contact you at your last known address and, where possible, seek an opportunity to resolve the matter with you. Where a solution cannot be agreed between the company, we may cancel the policy by giving you 30 days notice.

By serious grounds we mean the use or threat of violence or aggressive behaviour against our staff, contractors or property.

This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

We also reserve the right to terminate the policy in the event that there is a default in instalment payments due under any linked loan agreement, by giving you 14 days notice at your last known address.

12 Tenanted property

It is your duty to ensure that:

- at least 2 satisfactory references are obtained in respect of the tenants;
- you or your agent, inspect the property at least once during either a 6 or 12 month tenancy and also between tenancies.

13 Parties to this contract

This contract is between you and the company. No one else has any rights they can enforce under this contract except those they have under law.

14 Parties to this contract

We may use and share your information with other members of the Group to help us and them: Assess financial and insurance risks; Recover debt; Prevent and detect crime; Develop our services, systems and relationships with you; Understand our customers' requirements; Develop and test products and services.

We do not disclose your information to anyone outside the Group except: Where we have your permission; or Where we are required or permitted to do so by law; or To credit reference and

fraud prevention agencies and other companies that provide a service to us, our partners or you; or Where we may transfer rights and obligations under this agreement. We may transfer your information to other countries on the basis that anyone we pass it to, provides an adequate level of protection. In such cases, the Group will ensure it is kept securely and used only for the purpose for which you provided it. Details of the companies and countries involved can be provided on request. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object, you will consent to that change. We will not keep your information for longer than is necessary.

Sensitive Information

Some of the information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to carry out the services described in your policy documents. Please ensure that you only provide us with sensitive information about other people with their agreement.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when: Checking details on applications for credit and credit related or other facilities; Recovering debt; Checking details on proposals and claims for all types of insurance; Checking details of job applicants and employees. Please contact the Data Protection Liaison Officer at the address below if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd (IDS Ltd). Under the conditions of your policy, you must tell us about any incident (such as an fire, water damage, theft or an accident) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

How to contact us

On payment of a small fee, you are entitled to receive a copy of the information we hold about you.

15 Sums insured

You must ensure that you review your sums insured at full value - for buildings the sum insured must represent the estimated cost of rebuilding if the buildings were destroyed including fees and site clearance (and not the market value of the buildings). for your contents you must ensure that the sum insured represents the replacement cost as new. for valuables the sum insured should be the current market value.

General Exceptions which apply to all sections

You are not covered for any of the following:

1 Radioactivity

Any loss or damage to property or any direct or indirect loss, expense or liability caused or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste;
- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

2 War

Any loss or damage caused by war, invasion, revolution or any similar event.

3 Sonic bangs

Loss or damage caused by pressure waves from an aircraft travelling at or beyond the speed of sound.

4 Loss of value

Loss of value that is more than the cost of repair or replacement.

5 Events before the policy starts

Any loss, damage, liability or injury that happened before the cover under your policy started.

6 Pollution or Contamination

This policy does not cover loss or destruction of, or damage to, any property, or death of or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance. All pollution or contamination that arises out of one incident shall be deemed to have occurred at the time such incident takes place.

7 Terrorism

This policy does not cover loss, damage or destruction or any cost or expense of whatsoever nature or where so ever arising (including consequential loss and damage) directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism.

For the purpose of this exclusion an act of terrorism means the use of biological, chemical and/or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed 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.

8 Electronic and computer data recognition and computer viruses

Any loss or damage caused directly or indirectly by computer viruses.

Equipment includes computers and anything else insured by the policy that has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment and other computing and electronic equipment linked to the computer. Microchips include integrated circuits and micro-controllers. Computer viruses include any program or software that prevents any operating system, computer program or software working properly or at all.

9 Wear and tear

Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

10 Defective design or construction

Any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

11 Rot

Any loss, damage, liability, cost or expense of any kind caused by rot whether or not this is caused directly or indirectly by any other cover included in this insurance.

12 Transfer of interest

You cannot transfer your interest in the policy without our written permission.

13 Government Financial Sanctions

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the period of insurance we may cancel this policy immediately by giving you written notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, provided no claims have been paid or are outstanding.

Extra Conditions – Endorsements

These conditions only apply if they are shown in your schedule.

1 Limited theft cover

This policy will only insure loss or damage by theft if someone has used force to get into or out of your home.

2 Minimum security

This policy will only insure loss or damage by theft or malicious damage if:

- the final exit door is fitted with a BS3621 deadlock, carrying the BSI kitemark;
- all other external doors are fitted with a BS3621 deadlock, carrying the BSI kitemark or key-operated security bolts on the inside, fitted top and bottom to each opening leaf;
- all windows and fanlights at basement and ground-floor level which open are fitted with key-operated window locks;
- all windows and fanlights, including skylights above ground floor and which can be reached without using a ladder are fitted with key-operated window locks;
- or security devices agreed and noted by us.

All security fittings must be used when:

- there is nobody at home;
- you go to bed (unless you want the window open in the room you are sleeping in).

3 Extended security

Loss or damage by theft is excluded unless the premises are protected by a burglar alarm approved by us and it is activated when:

- there is nobody at home;
- you go to bed.

The burglar alarm must be covered by an annual maintenance agreement. You must tell us straight away if you receive warning:

- from the alarm company that they will not be maintaining the burglar alarm;
- from the Police that they will not be responding to alarm signals if a central station alarm is a requirement of your policy.

4 Mortgage companies (Section 1 only)

The definition of you and your also includes the mortgage company shown in the schedule under “interested parties”.

The interest of the mortgagee will not be prejudiced by any act or neglect by you or any legal occupier of the property that increases the risk of loss or damage providing that:

- a. such an act or neglect is entirely without the authority or knowledge of the mortgagee
- b. as soon as the mortgagee becomes aware of any such act or neglect they must notify us in writing and pay any additional premium required by us.

5 Joint owners

The definition of you and your also includes the person named in the schedule under “interested parties.”

6 Business equipment

The definition of contents includes business equipment. Section 1 also covers property held or used for business.

7 Existing security

You told us you use an alarm therefore this policy will only insure loss or damage by theft or malicious damage if you are using the security measures when:

- there is nobody at home;
- you go to bed (unless you want the window open in the room you are sleeping in).

8 Security for jewellery and watches

This policy will only insure loss or damage to jewellery and watches by theft if all items are placed inside a locked safe (approved by the company) when not being worn. It is your duty to ensure that the safe is of an adequate cash rating and to submit the make, model, weight and cash rating of the safe. All safes weighing under 10cwts (500kg) must be anchored.

9 Security for specified jewellery and watches

This policy will only insure loss or damage by theft to the items of jewellery and watches listed (specified) under either Section 2 or Section 3, if they are placed inside a locked safe (approved by the company) when not being worn. It is your duty to ensure that the safe is of an adequate cash rating and to submit the make, model, weight and cash rating of the safe. All safes weighing under 10cwts (500kg) must be anchored. Failure to comply with this duty will render this insurance invalid in respect of any theft from your home of items listed under the specified personal possessions section of the policy.

10 Safety of keys

This policy will only insure loss or damage by theft or malicious damage if the keys to the burglar alarm and safe (where fitted) are not left on the premises when there is nobody at home.

11 Settings and mountings

This policy will only insure loss of damage to items of jewellery and watches valued at £5,000 or more listed under Section 3 if all settings, mountings, clips and fasteners are examined and repaired by a qualified jeweller every year and you get their written confirmation.

12 Bank or safe deposit

The insurance applies only while the property shown in the schedule is left in the bank or safe deposit.

13 Stamp and coin collections

If the stamp or coin collection is lost or damaged, the most the company will pay for any individual, pair or set is up to 75% of its catalogue value at the time of the loss or damage. This will be based on the Stanley Gibbons catalogue for stamp collections and Seaby's catalogue for coin collections.

14 Chimney cleaning

The company will not pay any claims for loss, damage or injury arising from fire unless you can show that chimneys & flues and spark arresters have been inspected, tested and cleaned (if necessary) by a registered HETAS; GAS SAFE; OFTEC; NACE; NACS; ICS; Guild of Master Sweeps or NIACS engineer in accordance with the following schedule:

Fuel used in the Heating Appliance	Schedule
Smokeless fuel, gas or oil	Once a year before autumn use
Wood or Bituminous Coal	Every 4 months when the appliance is in use but never less than every 6 months
Any other form of fuel	Every 6 months

This exclusion will not apply if you can show that the fire in question was not directly caused by the use of any heating system.

15 Re - thatching

When your home is being re-thatched, you must guarantee that:

- any thatch removed is burnt at least 50 metres from the home;
- the home will be kept both wind and weatherproof at all times.
- thatch should be no more than 1 metre thick around the chimneys

16 Unoccupied homes

When the home is left unoccupied, the property must be inspected at least every 14 days.

Insurance does not include loss or damage caused:

- by theft or attempted theft;
- by vandalism or malicious damage;
- by water or oil escaping from a fixed water or heating installation or from any domestic appliance;
- by any fixed water or heating installation freezing;
- by accidental damage to fixed glass and sanitary fittings;
- by accidental damage to mirrors and glass;
- by accidental damage to television, video, audio and computer equipment;
- to freezer contents.

17 Bona Fide Sub-Contractors

It is warranted by the Insured that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence
- Public liability coverage with an indemnity limit of not less than the limits provided by this policy
- An indemnity to the Insured as principal

It is further warranted by the Insured that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

18 Business use

This policy will include business equipment (computers etc.) up to a maximum of £5,000 in all, up to a maximum of 10 business visitors per month and your legal liability arising out of using your home for business purposes. The company will not insure any liability arising directly or indirectly out of your business activities.

19 Fire precautions

- all bonfires are lit as far away as possible from the buildings;
- all barbecues are lit as far away as possible from the buildings;
- there is at least one working 9 litre (or 2 4½ litre or equivalent) fire extinguisher and operational smoke detector on each level of the home and a fire blanket and C02 or 2kg dry powder fire extinguisher in each kitchen;
- a working fire extinguisher to be located within 4 metres of any solid fuel fire.
- no naked flames or tools producing naked flames are used in the attic or loft space at any time.

20 Electrical Inspections

- It is your duty to ensure that a current satisfactory Electrical Inspection Certificate (BS7671) is lodged with County Insurance Services, and that all remedial work detailed under the "Observations and Recommendations" section, allocated as 1, 2 or 3, has been completed. Failure to comply with this duty will render this insurance invalid in respect of loss or damage caused by fire. This exclusion will not apply if you can show that the fire in question was not directly caused by an electrical fault.

21 Special Endorsements (see your Policy Schedule)

22 Flood exclusion

This policy will not insure loss or damage caused by:

- the escape of water from the confines of any natural or artificial watercourse, lake, reservoir, canal or dam;

- inundation from the sea;
- flood resulting from storm or any cause other than the bursting or overflowing of water tanks, apparatus or pipes.

23 Subsidence exclusion

The policy will not insure loss or damage caused by subsidence, ground slip or heave.

24 Let Properties

It is your duty to ensure that:

- the property is let to professional people;
- at least two satisfactory references are obtained in respect of tenants;
- you or your agent, inspect the property at least once during either a 6 or 12 month tenancy and also between tenancies.

It is additionally your duty to give written notice to us within 14 days if you become aware of:

- a change of occupancy or use in excess of 14 days;
- lack of maintenance (if the property is unoccupied).

25 Flood Co-insurance

This policy will not insure loss or damage caused by:

- the escape of water from the confines of any natural or artificial watercourse, lake, reservoir, canal or dam;
- inundation from the sea;
- flood resulting from storm or any cause other than the bursting or overflowing of water tanks, apparatus or pipes.

Unless the property is located:

- more than 8 metres above the flood zone;
- within an area described by Environmental Agency as being “Extent of Extreme Flood,” in which case the flood excess will be £5,000 and claims for flood will be restricted to 50% of the remaining claim.

26 Open Fires

This policy will not insure loss or damage caused by fire if:

- any open fires, solid fuel or wood burning stoves are used in the property.

27 Holiday homes, holiday lets, second and weekend homes

The property must be inspected at least every 14 days.

When the house is left unoccupied the insurance does not include loss or damage caused by:

- theft or attempted theft unless there is evidence that force and violence has been used to get into or out of the property;
- vandalism or malicious damage;
- water or oil escaping from any fixed water or heating installation or from any domestic appliance between 1st October and 30th April unless;
- the heating system is kept at a minimum of 7°C or
- the water system is drained completely;
- any fixed water or heating installation freezing.

28 Pipe protection

- damage caused as a result of frozen pipes is excluded unless you have fitted a heating system which is specifically designed to protect pipes from frost to all pipes in your loft (unless all pipes have a minimum of 25mm insulation) or anywhere else outside the living area of the property and that is in operation at all times.

29 Chimney Liners

- All chimneys and flues to solid fuel stoves; multi fuel stoves & all boilers have been professionally installed and lined in accordance with 'approved document J – Combustion appliances and fuel storage systems' of the Building Regulations and;
- Liners & flues have been kept in a good state of repairs and all recommendations to correct identified faults must be carried out within 30 days of inspection and before the chimney is used again.

This exclusion will not apply if you can show that the fire in question was not directly caused by the use of any heating system.

30 Thatch property with solid fuel fires

To cover thatched risks with solid fuel fires then:

- The distance between chimney and thatch should be at least 1.8m (11 bricks & chimney pot).
- There should be no capping or deflector devices on the chimney
- There should be no spark arrestors in place
- Where solid fuel fires are used, the depth of thatch around the chimney should be less than 1m.

31 Building work

- The company has agreed to extend cover to include losses occurring whilst you are undertaking building work. However, in agreeing to this extension, the company has imposed the following conditions:
- The works should follow the guidelines contained in the 'Dorset Model' for thatched buildings where they are relevant and do not conflict with any conditions contained in your planning approval.
- The company will not pay for any damage caused by contractors.

32 Confirmation of security

- It is hereby noted and agreed that the quotation is subject to confirmation of the security in place on all exit/external doors and all accessible windows.

33 Alarm system

- The central station alarm system must be installed and annually maintained by an approved member of NSI; SSAIB; Redcare. It is your duty to ensure that the intruder alarm is put into full and effective operation. Failure to comply with this duty will render this insurance invalid in respect of any theft or, attempted theft from your property.

34 Agricultural use exclusion

- This policy will not insure any liability; loss; or damage, caused by any agricultural activity

35 Family tenants

- It is hereby noted and agreed that the property is let to members of your family and therefore references have not been obtained.

36 Restricted cover

- This policy will not insure any liability; loss; or damage, unless caused by fire; lightning, earthquake or explosion.

37 Employers Liability

- It is warranted that the insured has submitted the Employers Reference Number (ERN) or if you do not have any employees, your National Insurance Number.

38 Chimney Survey

The quotation and policy are subject to insurers arranging a chimney survey and any recommendations and requirements noted in the survey adhered to within 30 days of inception of the policy.

How to Make a Claim (except sections 4 & 5)

- Check your policy and schedule carefully to make sure that the loss or damage is covered under this insurance.
- Phone our claims department on **01865 844982** and for section 6: **0844 324 0686** as soon as possible to report the loss or damage. They will tell you what to do next.
- Please also read General Conditions 2 and 3 on page 53. If temporary repairs are needed to stop further damage, you should arrange for them to be done immediately. Keep the bills because they may form part of your claim.
- The company must have the chance to see the damage and approve the estimates before work begins. But depending on the work involved and the cost, the company may tell you to go ahead and get the work without them seeing the damage.

Helplines

We have arranged the following 24-hour helplines for emergency property claims (sections 1: 2: 3: for Ageas **0844 324 6650** for RSA **0845 070 4586**). For (section 6: **0844 324 0686**).

DAS Home Emergency: 0800 328 3466

24 Hour Emergency Assistance if Section 5 is operative on your schedule.

DAS have arranged the following 24-hour helplines to give you practical help if section 4 is operative on your schedule):

DAS Legal advice: 0844 893 9011

The DAS Legal Helpline lets you speak to a qualified legal adviser who can give you free confidential advice on any personal, legal, financial or employment matters.

DAS Confidential Counselling Service 0844 893 9012

Phone counselling service including, where appropriate, onward referral to relevant voluntary or professional services.

DAS will not accept responsibility if the Helpline Services are unavailable for reasons they cannot control.

Identity of insurers

If your Schedule for sections 1; 2; & 3; shows;-

Ageas Insurance Company Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
SO53 3YA

Then:

Vantage Insurance Services Limited is authorised by Ageas Insurance company Limited to administer insurance on their behalf.
2nd floor, Juniper House, Warley Hill Business Park, The Drive Great Warley,
Brentford, CM13 3BE

If your Schedule for sections 1; 2; & 3; shows;-
Royal & Sun Alliance Insurance plc
Then:
St. Marks Court Chart Way, Horsham, RH121XL

For Sections 4a; 4b; & 5:

DAS Legal Expenses Insurance Company Limited, head and registered office DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Website: www.das.co.uk

Registered in England and Wales Company Number 103274.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited, Head and registered office, North Quay, Temple Back, Bristol, BS1 6FL.

Website: www.daslaw.co.uk

Registered in England and Wales | Company number 5417859. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.

For Section 6:

Royal & Sun Alliance Insurance plc.

Royal & Sun Alliance Insurance plc (No. 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

AIG Europe Limited.

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covéa Insurance plc

Covea Insurance plc, Registered in England and Wales No.613259.

Registered office, Norman Place, Reading, RG1 8DA

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

How to Make a Complaint

County Insurance make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please call us on **01865 290910** or write to M Sydenham at:

Address & Registered office:

County Insurance Services Limited
County House
Glyme Court
Langford Lane
Kidlington
Oxford OX5 1LQ

Authorised and Regulated by Financial Conduct Authority (FRN 597267) Company registered in England No: 08411634

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring matters to the following:

For sections 1: 2: and 3, if your schedule shows:

Ageas Insurance Company Limited then contact:

Nigel Coppen
Vantage Insurance Services Limited ("VISL")
2nd Floor
Juniper House
Warley Hill Business Park
The Drive
Great Warley
Brentford CM13 3BE
Or telephone 01277 202700

VISL is authorised by Ageas Insurance Company Limited to administer insurance on their behalf. VISL is a subsidiary of Vantage Holdings Ltd. and is authorised and regulated by the Financial Conduct Authority.

On receiving your complaint VISL will send a full response within 5 working days or tell you within that time when you can expect a response.

For sections 1: 2: and 3, if your schedule shows:

Royal & Sun Alliance then contact:
Customer Relations Team
P.O. Box 2075
Livingston
EH54 0EP
email: crt.halifax@uk.rsagroup.com
Tel: 0800 107 6161
Fax: 01422 325227

Royal & Sun Alliance Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

For Section 4a: 4b: and 5:

Then contact:

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House Quay Side Temple Back
Bristol BS1 6NH
Telephone: 0844 893 9013

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Conduct Authority.

For Section 6:

Then contact:

OIM Underwriting Limited
133 Houndsditch
London EC3A 7AH
Telephone: 0207 204 6000

OIM Underwriting Limited is authorised and regulated by the Financial Conduct Authority.

If you are still unhappy following receipt of our final response, you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. Their address is:

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

Telephone: 0800 023 4567 (free from a landline) or 0300 123 9123 (free from some mobile phones)

Please be aware that the ombudsman will only consider your complaint if you have already given the Company the opportunity to resolve it

