

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 or 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 5 years 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, SPICS 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
Any other form of fuel	Never less than 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 an 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 CO2 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 Accidental damage caused by tenants

This endorsement only applies if your schedule shows that accidental damage cover is included in Section 1 buildings; and/or Section 2 contents.

The company has agreed to extend cover to include losses caused by accidental damage to the building and/or contents of your property by tenants.

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.

If you fail to carry out recommendations and requirements noted in the survey will not pay any claim for loss, damage or injury resulting from fire. However, this exclusion will not apply if you can show that the fire in question was not directly caused by the use of the Chimney's.